

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	Highmark Coverage Advantage Inc
<b>TOI/Sub-TOI:</b>	H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense		
<b>Product Name:</b>	1A-DP-20-HCA		
<b>Project Name/Number:</b>	1A-DP-20-HCA/1A-DP-20-HCA		

## Supporting Document Schedules

<b>Satisfied - Item:</b>	ACA Public Rate Filing PDF
<b>Comments:</b>	A redacted version of the rate filing is attached for public disclosure.
<b>Attachment(s):</b>	REDACTED 1A-DP-20-HCA Public Rate Filing 071620.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	



July 16, 2020

Ms. Tracie Gray, Director  
Bureau of Life, Accident & Health Insurance  
Commonwealth of Pennsylvania Insurance Department  
1311 Strawberry Square  
Harrisburg, PA 17120

Re: Highmark Coverage Advantage 2021 ACA Rate Filing (Individual Market)  
Filing # 1A-DP-20-HCA (SERFF # HGHM-132324161)

**This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Coverage Advantage (HCA) 2021 Individual Market Rate Filing contains Trade Secret and Confidential Proprietary Information. Therefore, HCA must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by HCA should be redacted before release.**

Dear Ms. Gray:

This Filing includes the Highmark Coverage Advantage (“HCA”, “Company”) Individual Market rates and the supporting rate development for policies with effective dates on or after January 1, 2021.

As a result of the Department’s review of this filing thus far, the following changes have been made to the initial version of the filing:

- Pursuant to the Department’s July 10, 2020 COVID-19 Impact Guidance, the Company is adding a 2.5% morbidity load to account for anticipated increased claim expense in 2021 due to COVID-19. This factor has been added to Table 5, cells C16 and/or D16 as prescribed.
- At the Department’s request, the Company added the prescribed formula for the benefit richness factors found in Table 10 column L of the PAAM Exhibits file.

The remainder of this cover letter and all of the supporting filing documents have been revised to reflect the changes described above.

**In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested in the Department’s 2021 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:**

**Requested Company Information**

1. Company Name & NAIC #: **Highmark Coverage Advantage, NAIC # 15507**
2. Market: **Individual**
3. On or Off Exchange: **The Company anticipates selling plans on and off of the exchange.**
4. Effective date of coverage: **January 1, 2021**
5. Average rate change requested: **3.1% increase**
6. Range of rate change requested: **-2.3% to 11.5%**
7. Total additional annual revenue generated from the proposed rate change: **\$1,613,308**
8. Product(s): **EPO**
9. Rating Areas and the change from 2020: **Rating Areas 1 and 4**

There are no changes in the covered Rating Areas from the 2020 rate filing.

10. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels in the indicated market: **Gold, Silver, Bronze, and Catastrophic**
11. Current number of covered lives as of February 1, 2020: **6,127**
12. Number of plans offered in 2021 and the change this represents from 2020: **15**

The Company offered 13 plans in 2020. For 2021, the Company is offering 4 new plans in the Market and removing 2 plans from the Market.

Please note that inclusion of premium rates in this filing for a given offering should not be construed to mean that the offering will ultimately be made available for sale in the Market. Final offering decisions will be made consistent with and within the timelines set forth in CMS rules and/or ACA regulations.

13. Corresponding contract form #, SERFF and Binder ID#s: **The corresponding SERFF binder number is HGHM-PA21-125098215 affecting the following Company products and forms:**

Product Name / Type	Contract Form & SERFF#
Together Blue EPO	TB/EPO/HCA/DP-1; HGHM-132364829

Together Blue EPO HDHP	TB/EPO/HDHP/HCA/DP-1; HGHM-132371558
Together Blue Catastrophic EPO	TB/CAT/EPO/HCA/DP-1; HGHM-132364950
Together Blue EPO Adult Dental and Vision	TB/EPO/ADV/HCA/DP-1; HGHM-132364951
Together Blue Care Advantage EPO Adult Dental and Vision	TB/CA/EPO/ADV/HCA/DP-1; HGHM-132364971
Together Blue Care Advantage EPO	TB/CA/EPO/HCA/DP-1; HGHM-132364975

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID #79279, Company Filing #1A-DP-20-HCA (SERFF Filing # HGHM-132324161)**

#### **Additional Filing Disclosures**

The Company has submitted all Required Documents stipulated by the Department, including the federal documents related to this filing, in its SERFF submission. In addition to the Required Documents, the Company has submitted a Supplemental Exhibits file containing additional detailed exhibits on items referenced in the PA Actuarial Memorandum. All tables, exhibits, and detail in support of this filing and the PA Actuarial Memorandum have been included in Excel format. To assist in the Department's review, the Excel files have retained their formulas to the extent possible.

#### **Potential for Material Unforeseen Impacts**

This rate filing also accounts for the Reinsurance Program operating in the Individual Market in 2021 pursuant to a waiver of certain provisions of the Affordable Care Act for the State of Pennsylvania, as authorized by section 1332 of that Act and expected to be approved by the Centers for Medicare and Medicaid Services and the United States Department of Treasury.

Other assumptions in the filing account for the elimination of the Individual Mandate penalty and the lack of CSR funding in 2021 by using the factors prescribed in the Department's guidance. Additional assumptions include that advance payment of premium tax credits (APTCs) will continue until the end of 2021, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and that there are no significant changes in the participation of QHP issuers that would materially change risk adjustment transfer amounts. Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA or material developments in the course of the COVID-19 pandemic. As a result, HCA reserves the right to submit a revised filing.

#### **Request for Confidentiality**

Please note that the rates and the supporting rate development contained in this Filing are competitively sensitive, are not in the public domain, and constitute business confidential proprietary/trade secret information that would cause harm to the competitive position of HCA if disclosed to the public.

Public disclosure of any information contained in this Filing would allow HCA competitors to better understand or discover its confidential and proprietary rating, pricing and/or marketing practices, would undermine competition in the Individual market and could have negative consequences for the operation of HCA's business. Therefore, HCA asserts that this Filing, in its entirety, constitutes Trade Secret and Confidential Proprietary Information and should not be disclosed.

It is our understanding that the Department does not intend to publish the confidential & proprietary information contained in this Filing or to otherwise permit this Filing and its confidential information, other than the redacted information and final approved rates, to be disclosed or released.

Furthermore and pursuant to the Pennsylvania Right-to-Know Law ("RTKL"), HCA must be notified prior to release of information contained in this Filing and be given the opportunity to respond to requests for such information. Should the Department receive such request or require the release of information contained in this Filing for its own purposes, HCA asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the HCA RTKL representative identified below prior to release of any information contained in this Filing:

[REDACTED]  
RTKL Representative  
VP Chief Privacy Officer  
Highmark Health  
120 Fifth Avenue, Suite 2114  
Pittsburgh, PA 15222

Furthermore, it should be noted that HCA is equally concerned that even if this information is released in aggregate form, it still may be easy to identify the carrier that submitted it.

Should you have any questions regarding the attached Filing, please feel free to contact me at [REDACTED] or via e-mail at: [REDACTED]

Sincerely,

[REDACTED]

[REDACTED]

Vice President, Actuarial Services  
Highmark Inc.

cc:

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

# Rate Change Summary

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## Highmark Coverage Advantage – Individual Plans

Rate request filing ID # 1A-DP-20-HCA (SERFF # HGHM-132324161) - 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:	3.1% <sup>1</sup>
Revised requested average rate change:	N/A <sup>1</sup>
Range of requested rate change:	-2.3% to 11.5%
Effective date:	January 1, 2021
People impacted:	6,127
Available in:	Rating Areas 1 and 4

### Key information

#### Jan. 2019-Dec. 2019 financial experience

Premiums	N/A
Claims	N/A
Administrative expenses	N/A
Taxes & fees	N/A
Company made (after taxes)	N/A

#### How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2021:

Claims:	83%
Administrative:	14%
Taxes & fees:	3%
Profit:	0%

The company expects its annual medical costs to increase **10.6%**.

### Explanation of requested rate change

The proposed average rate change is being driven by changes in the base claims experience, trend, retention, the anticipated impact of Covid-19, and the implementation of the Pennsylvania Health Insurance Individual market Stabilization Reinsurance Program ("Reinsurance Program").

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

# Actuarial Memorandum

## 1. Basic Information and Data

### A. Company Information

The appropriate company information has been provided in Table 0. General information pertaining to this rate filing is summarized below:

- Company Name: Highmark Coverage Advantage (“HCA”, “Company”)
- NAIC #: 15507
- HIOS Issuer ID: 79279
- State: Pennsylvania
- Market: Individual
- Effective Date: 1/1/2021
- SERFF Rate Filing #: HGHM-132324161

In accordance with the filing instructions specified by the Pennsylvania Insurance Department, the rate development in this filing includes an assumption within the acceptable range of factors for the COVID-19 impact.

This rate filing also accounts for the Reinsurance Program operating in the Individual Market in 2021 pursuant to a waiver of certain provisions of the Affordable Care Act for the State of Pennsylvania, as authorized by section 1332 of that Act and expected to be approved by the Centers for Medicare and Medicaid Services and the United States Department of Treasury.

Other assumptions in the filing account for the elimination of the Individual Mandate penalty and the lack of CSR funding in 2021 by using the factors prescribed in the Department’s guidance. Additional assumptions include that advance payment of premium tax credits (APTCs) will continue until the end of 2021, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and that there are no significant changes in the participation of QHP issuers that would materially change risk adjustment transfer amounts. Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA or material developments in the course of the COVID-19 pandemic. As a result, HCA reserves the right to submit a revised filing.

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

The three most recent rate changes in Pennsylvania for HCA are as follows:

Year	Avg. Increase	SERFF ID#
2020	Initial Filing	HGHM-131904511

The proposed 2021 rate changes vary by plan. This is primarily due to updates in the pricing AV factors and benefit richness factors. The plan level rate changes can be found in Table 10.

### **C. Average Rate Change**

The average rate changes as presented in the filing are:

- Table 10: 3.1%
- Table 11: 0.1%

Table 10 calculates the percentage change in the member weighted average rate for 2020 and the member weighted average rate for 2021. Table 11 calculates the percentage increase for each plan and then member weights the percentage increases.

Worksheet 2 of the URRT also shows a submission level rate change. This value is used in the development of the average rate change shown in the Federal Part II justification. A demonstration of this calculation is included in Attachment F.

### **D. Membership Count**

Please see Table 1 for the average age, age breakdown, and total membership for the periods shown.

### **E. Benefit/Cost Sharing Changes**

The majority of Highmark Coverage Advantage's renewing 2021 plans contain cost sharing that differs from the 2020 offering.

The screenshots from the HHS AV calculator, showing the plan benefits and the resulting actuarial values, can be found as a separate attachment within the *Supporting Documentation* section in SERFF. Also, the PA Plan Design Summary and Rate Tables along with the HIOS Plan IDs can be found within the *Rate/Rule Schedule* section in SERFF.

### **F. Experience Period Claims and Premium**

Not applicable, as all plans were new for 2020.

### **G. Credibility of Data**

HCA did not offer any products in 2019. A manual rate was developed by blending 2019 experience from multiple sources, primarily ACA and group claims for the February 1, 2020 snapshot membership, to approximate the anticipated 2021 HCA population. This experience includes members from the anticipated HCA footprint in 2021. This experience was chosen because it is large and reasonably represents the population expected to buy HCA products. A demonstration of the manual rate calculation can be found in Attachment A.

Given the lack of premium and paid claims data for some of the membership sources, these items have been left blank in Table 2b. Additionally, Risk Adjustment has been left blank as it is not used in the rate calculation. All other fields represent the data and assumptions that make up the manual rate.



## **H. Trend Identification**

Table 3b identifies the annual medical and prescription drug allowed claims cost and utilization trends. The underlying annual trend is 8.4% for medical, 11.4% for pharmacy. Additionally, there is an induced utilization adjustment of 1.36% per year applied to reach the overall trend of 10.60% shown in Table 3b column G. The definitions of service categories, cost, and utilization in Table 3b are consistent with the URRT instructions.

The cost trends presented in Table 3b reflect the Company's expectations regarding increases in in-network contractual reimbursement, as well as projected out-of-network costs. The significant changes observed in the volume, demographics and morbidity of the ACA population from 2016 to 2019 yield component trends that are generally not directly applicable for trend analysis. The trend components in Table 3b therefore represent the same blended average for all medical types of service and are applied to the aggregate medical experience for pricing. Component data was not used in the development of the trend, except Pharmacy projections data was evaluated. The Pharmacy trend takes into account factors such as projected specialty drug use, pipeline drugs coming to market, and provider contracting.

A separate regression study was developed by the Company's valuation team to analyze the ACA trend levels of enrolled cohorts of ACA members. The enrollment period covers both 2018 and 2019. The analysis took into consideration seasonality and demographics. Resulting r-squared levels were compared to determine confidence levels of the resulting regression trends to develop a reasonable range of trend assumptions.

The regression study resulted in a composite trend that was adjusted for pharmacy expectations as described above.

## **I. Historical Experience**

Not applicable; all plans were new for 2020.

## **2. Rate Development & Change**

### **A. Development of Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims**

The development of the Projected Index Rate, Projected Market-Adjusted Index Rate, and Projected Total Allowed Claims, shown in Table 5, closely follows the methodologies discussed in the Part III Actuarial Memorandum submitted in the Rate Filing Justification. Please refer to the Part III Memorandum for further details.

Some of the items separately identified in Table 5 include:

- Given that the expected 2021 population is used to develop the manual cost, no Change in Morbidity is required.
- In accordance with the Department's guidance, there is an adjustment of -0.1% to reflect the impact of morbidity improvement due to the Reinsurance program.

### **Impact of Health Insurance Coverage Mandate Elimination**

In accordance with the Department's guidance, the morbidity factor was increased by 1.0% to reflect the market uncertainty from the elimination of the health insurance coverage mandate.

### **Covid-19 Impact**

For the Covid-19 adjustment, Highmark applied a 1.025 factor for the Covid-19 impact which is within the acceptable range of factors specified by the Department in its COVID-19 guidance.

The elimination of the health insurance coverage mandate and the Covid-19 impact are reflected in the filing by multiplying the morbidity factor of 1.00 by 1.01 and 1.025 to arrive at a final morbidity factor of 1.035.

- Given that the population used to set the manual cost is consistent with the expected 2021 population, no change in Demographics is required.
- There is a change in Network adjustment of 0.721.
- There is no change in Benefits adjustment.
- The change in Other adjustment of 0.979 reflects changes in pharmacy rebates and expected changes in hospital/physician settlements.

Please see Attachments A and E for a more detailed calculation of these factors. These factors can also be found in the accompanying spreadsheet.

The projected paid-to-allowed ratio is 0.809. The formula found in Table 5 cell C28 was overwritten because, unlike the average factors found in Table 10 cells K15 and K16, the Company's paid-to-allowed factor accounts for the projected enrollment by plan and is also dampened by items such as capitation.

The quantitative development of the projected risk adjustment transfer amount for the Company is shown in Attachment B and included in the accompanying spreadsheet. The transfer amount is developed based on an analysis of the claims data underlying the manual rate development for this filing (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components) and an estimate as to the market-wide risk profile. This market-wide risk profile is developed from available market data, including prior years' risk adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants. Applying the federally prescribed transfer formula at the level of granularity available in Attachment B yields a projected gross risk adjustment transfer of \$29.92 PMPM on a *billable* member month basis. This amount is then converted to a *total* member month basis of \$29.89 PMPM in order to be used in the rate development. The expected risk adjustment receivable reflects that the Company anticipates its average risk score (net of allowable rating factors) to be higher than the statewide average.

The \$28.58 PMPM value in cell C31 of Table 5 equals the \$29.89 PMPM value from Attachment B, a charge of (\$1.08) PMPM for the projected net impact of the High Cost Risk Pool program, and a further adjustment for the composite effect of catastrophic eligibility and benefits in addition to EHB. Please note that the risk adjustment user fee is captured in the taxes and fees portion of administrative costs.

The exchange user fee in cell C32 of Table 5 is developed by taking the required user fee percentage of 3.0% and multiplying by the percentage of total members expected to be on exchange of 89%. This results in a percentage of 2.67%. The PMPM of \$11.46 is calculated as 2.67% of the total required premium adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

The projected incurred reinsurance recoveries of \$25.05 PMPM is found in cell C33 of Table 5. The reinsurance recoveries PMPM was developed by trending Highmark PA individual ACA CY2019 incurred claims by member to the CY2021 rating period, applying the parameters defined in Tab II.b, and calculating the amount of incurred claims expected to be reimbursed by the program. Highmark PA individual ACA business was considered due to its level of credibility. The modeling produced an estimated incurred claims savings of 6.1%. This percentage was converted to a PMPM and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB. The formula found in Table 5 cell C33 was overwritten to round the estimate calculated in Tab II.b to exactly 6.10%.

The Company intends to offer five plans that include benefits in addition to EHB. Specifically, the additional benefits include an adult dental benefit and an adult vision benefit. For the adult dental benefit, the Company relied on a cost estimate from United Concordia Dental (UCD). UCD estimated this benefit to be worth \$32.27 PMPM on a paid basis. For the adult vision benefit, the Company relied on a cost estimate from its Highmark Vision Underwriting department. The paid basis cost estimate for the vision benefit was \$6.74 PMPM.

## **B. Retention Items**

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The amounts presented separately sum to the total administrative expenses and taxes and fees presented in the rate development.

Administrative costs reflect internal costs that the Company is projected to incur in the rating period and are developed from standard expense allocation methods. Administrative expenses do not vary by plan.

The proposed rate development assumes an average broker commission of \$2.40 PMPM for 2021. The assumed broker commission schedule and the development of the average value are included in Attachment D.

Expenses for Quality Improvement initiatives are assumed to be 0.80%.

The following is a summary of the Taxes and Fees included in the rate development:

- Pennsylvania Premium Tax is not applicable to this issuer and thus is set to 0.0%.
- Federal Income Tax is set to 0.0%.
- Health Insurance Provider Fee is set to 0.0%
- Risk Adjustment User Fee is set to \$0.25 PMPM consistent with Federal regulations.
- Patient-Centered Outcomes Research Institute (PCORI) fee is set to \$0.23 PMPM.

The Profit/Contingency for all plans is set to 0%. HCA has voluntarily refrained from adding a risk and contingency factor in this filing. By this voluntary action, HCA is not waving any right to include a risk and contingency factor which HCA believes is consistent with historical and legal interpretations of HCA and the Pennsylvania Insurance Department.

### **C. Normalized Market-Adjusted Projected Allowed Total Claims**

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2020 values are pulled from the prior year's filing, while the 2021 values represent our projection for 2021 assumed in the 2021 rate development.

### **D. Components of Rate Change**

Table 8 presents the components of change in the proposed 2021 Calibrated Plan Adjusted Index Rate (PMPM). Cell C73 is populated with the base period allowed charges found in the 2020 plan year rate filing (\$612.82). The difference between Row H (14.9%) and Row A (3.1%) is caused primarily by the value in cell D83 having the incorrect sign. Changing this value to a negative number would fix the difference.

Table 9 presents the data elements supporting the calculations in Table 8. The 2020 values are populated using the 2020 filed factors adjusted for the membership mix as of February 1, 2020.

## **3. Plan Rate Development**

Table 10 shows the plan rate development for 2021. This table shows the plans that the Company intends to offer in 2021, as well as all plans offered in the 2020 portfolio. The calibrated plan adjusted index rates for 2020 are calculated according to the instructions. The 2021 rating factors are consistent with the factors found on Worksheet 2 of the URRT. The pricing effect on Table 10 is further broken out into Pricing AV, Benefit Richness, and Non-Funding of CSR Adjustment. Similar to the URRT, the admin effect on Table 10 is broken out into Admin Costs, Taxes and Fees, and Profit or Contingency.

The benefit richness factors in column L are populated with the factors found in Attachment C and the corresponding supporting spreadsheet included with this rate filing. The derivation of the AV and Cost Sharing factors can also be found in Attachment C. The values in column 8 of the attachment represent the pure induced utilization for each plan. The Company's induced utilization factors are based on the following state-defined formula:  $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$ . The "Plan AV" is the product of the "Pricing AV" and "Non-Funding of CSR Adjustment." Each plan's factor was then normalized by the average utilization factor. The average is a weighted average using projected membership as the weight. After normalization the average factor as shown in Attachment C is 1.000.

Note that the HHS Actuarial Value Calculator was unable to accommodate all of the Company's benefit designs. Plans needing certification are marked in column I of Table 10. Screen shots of all of the AV calculations and the appropriate certifications are included as a separate attachment within the *Supporting Documentation* section in SERFF.

For discontinuing plans where members are being mapped into a new plan, an effective rate increase is calculated by comparing the 2020 rate of the discontinuing plan to the 2021 rate of the plan to which the member is being mapped.

Columns AG through AP are populated with the February 1, 2020 enrollment by 2021 plan and rating area.

#### **Impact of Non-Payment of Cost Sharing Reduction Subsidies**

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.20 and represents the non-payment of Cost Sharing Reduction subsidies. Consistent with the Department's guidance, this adjustment was reflected in Table 10 in Column P.

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

Table 11 presents the Company's 21-year-old non-tobacco premium in the Individual Market. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is 0.1%.

## **5. Plan Factors**

### **A. Age and Tobacco Factors**

Please see Table 12 for the Company's age and tobacco factors.

### **B. Geographic Factors**

Please see Table 13 for the Company's geographic factors. The proposed area factors were developed based on a review of 2019 ACA Individual experience in the applicable regions. Allowed cost PMPMs were normalized based on HHS risk scores. By taking this approach, the area factors are normalized consistent with Risk Adjustment calculations and remove morbidity/selection impacts. To ensure credibility of the factors, all Western PA counties were combined. Based on this analysis, a factor of 0.940 was determined. Since HCA's geographic footprint is limited to just Western PA counties, the change in area factors is normalized out of the index rate and has no effective impact on the resulting rate levels.

### **C. Network Factors**

Please see Table 14 for a summary of the Company's network rating factors. The factors presented here represent the medical network factors from the prior approved rate filing (if applicable) and the projected medical network factors for the rating period.

### **D. Service Area Composition**

The Plan Design Summary exhibit uploaded as a separate document contains the service areas related to this filing. As requested, service area maps are included.

## 6. Actuarial Certifications

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of HCA to accompany its rate filing (for calendar year 2021) for the Individual Market on and off the Pennsylvania Exchange.

I hereby certify that the projected index rate is, to the best of my knowledge and understanding:

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102),
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d) (1) and 45 CFR 156.80(d)(2) were used to generate plan level rates. The allowable modifiers used to generate plan-level rates were:

- The actuarial value and cost-sharing design of the plan.
- The plan's provider network, delivery system characteristics, and utilization management practices.
- The benefits provided under the plan that are in addition to the essential health benefits. These estimated benefits were pooled with similar benefits within the single risk pool and the claims experience from those benefits was utilized to determine rate variations.
- Administrative costs, excluding Exchange user fees.

I certify that all factors, benefit and other changes from the prior approved filing have been disclosed in the 2021 PA Actuarial Memorandum Rate Exhibits.

I certify that new plans are not considered modifications of existing plans (per the uniform modification standards in 45 CFR 147.106).

I certify that the AV Metal Values included in Table 10 were based entirely on the Federal AV Calculator or one of the approved alternative approaches.

I certify that the geographic rating factors reflect only differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

I certify that the information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2021 Rate Filing Justification.

[REDACTED]

[REDACTED]

[REDACTED]

Date: 07/16/2020

**Highmark Coverage Advantage**  
**Individual Market Product Portfolio**  
**Supplemental Exhibits**

Attachment A	Manual Cost Development
Attachment B	Risk Adjustment Calculation
Attachment C	Induced Demand Calculation
Attachment D	Broker Commission Calculation
Attachment E	Demographics Calculation
Attachment F	URRT Average Increase
Attachment G	Milliman Certification



## Highmark Coverage Advantage

### Individual Market

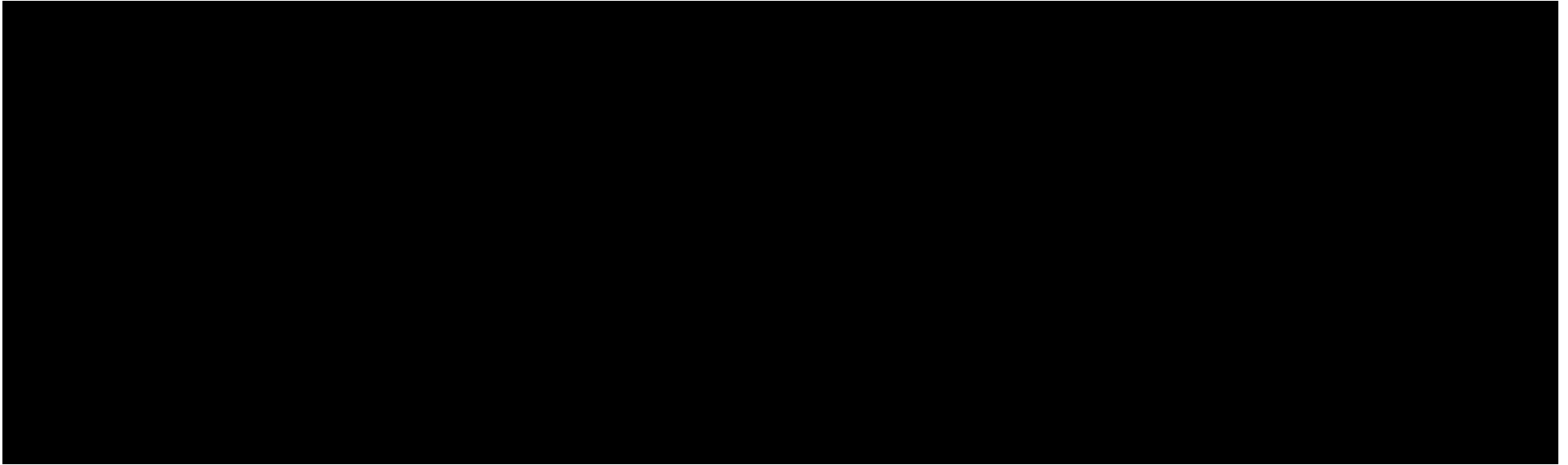
#### Attachment A - Manual Cost Development

Manual Cost Development	
Projected Member Months	123,144
Manual Allowed Claims	\$71,467,053
Medical Allowed PMPM	\$580.35
Rx Rebates PMPM	(\$36.23)
Hosp/Phys. Settlement PMPM	\$22.93
Pediatric Dental Claims PMPM	\$1.03
Pediatric Vision Capitation PMPM	\$0.25
Adjusted Manual Cost PMPM - PID Table 5	\$568.33

Highmark Coverage Advantage

Individual Market

Attachment B - Risk Adjustment Calculation



# Highmark Coverage Advantage

## Individual Market

### Attachment C - Induced Demand Calculation

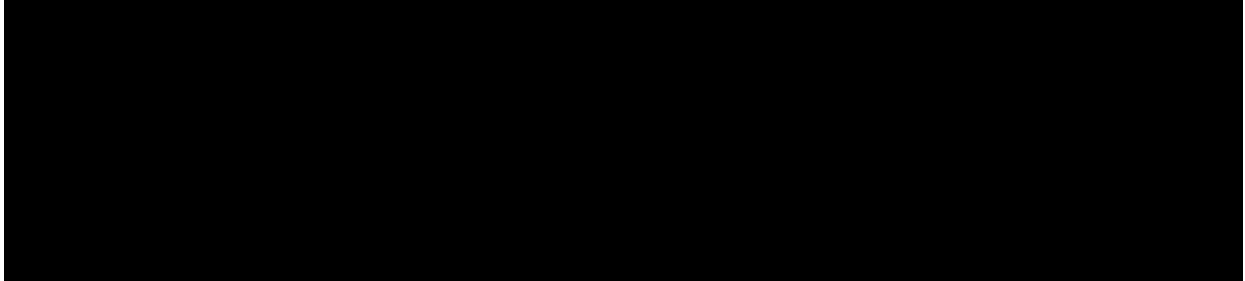
Induced Utilization Exhibit							
Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid to Allowed Factor (6)	AV & Cost Sharing Factor (7)	(7)/(6) (8)
79279PA0080008	Gold	20,364	\$10,464,887.96	\$8,761,771.99	0.837	0.848	1.012
79279PA0080006	Gold	24,204	\$12,587,357.22	\$10,778,974.60	0.856	0.877	1.024
79279PA0130001	Gold	4,932	\$2,788,422.35	\$2,387,819.24	0.856	0.877	1.024
79279PA0120001	Gold	6,000	\$3,178,433.43	\$2,811,064.82	0.884	0.923	1.044
79279PA0110001	Gold	1,200	\$688,330.93	\$608,772.50	0.884	0.923	1.044
79279PA0080004	Silver	4,224	\$2,290,405.63	\$2,102,305.24	0.918	0.980	1.068
79279PA0130003	Silver	2,988	\$1,746,482.93	\$1,603,052.39	0.918	0.980	1.068
79279PA0090002	Silver	19,020	\$9,948,524.23	\$8,608,181.26	0.865	0.892	1.030
79279PA0090003	Silver	324	\$159,895.73	\$122,238.62	0.764	0.743	0.972
79279PA0080010	Silver	408	\$201,823.42	\$155,234.08	0.769	0.750	0.974
79279PA0130004	Silver	216	\$117,755.17	\$90,572.32	0.769	0.750	0.974
79279PA0080001	Bronze	20,364	\$9,740,183.66	\$6,751,366.60	0.693	0.653	0.942
79279PA0130002	Bronze	3,744	\$2,000,704.88	\$1,386,780.02	0.693	0.653	0.942
79279PA0090001	Bronze	11,868	\$5,691,890.71	\$3,985,579.91	0.700	0.662	0.945
79279PA0100001	Catastrophic	3,288	\$1,404,211.44	\$819,843.93	0.584	0.534	0.914
Total		123,144	\$63,009,309.69	\$50,973,557.50	0.809	0.809	1.000

Components of AV & Cost Sharing Factor					
HIOS Plan ID	Metal Level	Paid-to- Allowed Ratio	Induced Utilization Factor	Avg. Benefit Richness	AV & Cost Sharing Factor
79279PA0080008	Gold	0.837	1.104	1.090	0.848
79279PA0080006	Gold	0.856	1.117	1.090	0.877
79279PA0130001	Gold	0.856	1.117	1.090	0.877
79279PA0120001	Gold	0.884	1.138	1.090	0.923
79279PA0110001	Gold	0.884	1.138	1.090	0.923
79279PA0080004	Silver	0.918	1.165	1.090	0.980
79279PA0130003	Silver	0.918	1.165	1.090	0.980
79279PA0090002	Silver	0.865	1.123	1.090	0.892
79279PA0090003	Silver	0.764	1.060	1.090	0.743
79279PA0080010	Silver	0.769	1.062	1.090	0.750
79279PA0130004	Silver	0.769	1.062	1.090	0.750
79279PA0080001	Bronze	0.693	1.027	1.090	0.653
79279PA0130002	Bronze	0.693	1.027	1.090	0.653
79279PA0090001	Bronze	0.700	1.030	1.090	0.662
79279PA0100001	Catastrophic	0.584	0.997	1.090	0.534

**Highmark Coverage Advantage**

**Individual Market**

**Attachment D - Broker Commission Calculation**



### Attachment E - 'Change in Demographics' Calculation

**Table E.3 - Projection Period Membership**

Membership Mix		
Non-Tobacco	Tobacco	Total
0.38%	0.00%	0.38%
0.49%	0.00%	0.49%
0.41%	0.00%	0.41%
0.35%	0.00%	0.35%
0.40%	0.00%	0.40%
0.28%	0.00%	0.28%
0.17%	0.00%	0.17%
0.42%	0.00%	0.42%
0.32%	0.00%	0.32%
0.25%	0.00%	0.25%
0.37%	0.00%	0.37%
0.26%	0.00%	0.26%
0.43%	0.00%	0.43%
0.30%	0.00%	0.30%
0.38%	0.00%	0.38%
0.28%	0.00%	0.28%
0.35%	0.00%	0.35%
0.23%	0.00%	0.23%
0.38%	0.02%	0.40%
1.04%	0.03%	1.07%
0.90%	0.06%	0.96%
1.08%	0.05%	1.13%
0.97%	0.02%	0.98%
1.00%	0.06%	1.07%
1.05%	0.03%	1.08%
1.45%	0.13%	1.58%
3.33%	0.28%	3.61%
2.26%	0.24%	2.51%
2.66%	0.15%	2.81%
2.46%	0.21%	2.67%
1.96%	0.24%	2.20%
1.79%	0.13%	1.92%
1.68%	0.23%	1.91%
1.57%	0.10%	1.67%
1.72%	0.14%	1.86%
1.52%	0.22%	1.74%
1.32%	0.22%	1.54%
1.54%	0.10%	1.64%
1.34%	0.12%	1.46%
1.48%	0.07%	1.55%
1.55%	0.11%	1.66%
1.38%	0.13%	1.51%
1.17%	0.14%	1.31%
1.38%	0.10%	1.49%
1.20%	0.10%	1.30%
1.05%	0.15%	1.20%
1.38%	0.12%	1.50%
1.34%	0.10%	1.44%
1.39%	0.08%	1.48%
1.45%	0.09%	1.53%
1.75%	0.10%	1.85%
1.70%	0.12%	1.83%
2.05%	0.10%	2.15%
1.70%	0.12%	1.82%
1.97%	0.12%	2.08%
1.86%	0.13%	1.98%
2.12%	0.13%	2.25%
2.10%	0.14%	2.25%
2.22%	0.10%	2.32%
2.56%	0.10%	2.67%
3.38%	0.30%	3.67%
3.40%	0.24%	3.65%
4.33%	0.19%	4.52%
4.44%	0.25%	4.68%
4.30%	0.18%	4.47%
93.71%	6.29%	100.00%

**Table E.5 - 'Change in Demographics' Calculation**

	Experience Period	Projection Period	Change in Demographics
Average Age Factor	N/A	1.747	
Average Tobacco Factor	N/A	1.007	
<u>Average Area Factor</u>	<u>N/A</u>	<u>0.940</u>	
Average Demographic Factor	N/A	1.654	
<u>Capitation Dampening</u>	<u>N/A</u>	<u>1.000</u>	
Final Demographic Factor	N/A	1.654	N/A

## Highmark Coverage Advantage

### Individual Market

#### Attachment F - URRT Average Increase

HIOS Plan ID	URRT Plan Category	URRT Current Enrollment	Current Enrollment in Renewing Plans	Current Avg Rate	Projected Avg Rate	Cumulative Rate Change %
79279PA0080001	Renewing	871	871	\$334.43	\$346.64	3.65%
79279PA0080004	Renewing	248	248	\$466.57	\$520.37	11.53%
79279PA0080006	Renewing	791	791	\$472.51	\$465.61	(1.46%)
79279PA0080008	Renewing	998	998	\$458.67	\$449.86	(1.92%)
79279PA0080010	New	0	0	\$0.00	\$0.00	0.00%
79279PA0090001	Renewing	11	11	\$332.62	\$351.11	5.56%
79279PA0090002	Renewing	1,050	1,050	\$439.04	\$473.20	7.78%
79279PA0090003	Renewing	39	39	\$388.28	\$394.45	1.59%
79279PA0100001	Renewing	172	172	\$266.90	\$260.71	(2.32%)
79279PA0110001	Renewing	245	245	\$508.97	\$530.45	4.22%
79279PA0120001	Renewing	120	120	\$487.89	\$489.84	0.40%
79279PA0130001	Renewing	666	666	\$492.92	\$506.23	2.70%
79279PA0130002	New	0	0	\$0.00	\$0.00	0.00%
79279PA0130003	New	0	0	\$0.00	\$0.00	0.00%
79279PA0130004	New	0	0	\$0.00	\$0.00	0.00%
Total		5,211	5,211	\$436.72	\$448.10	2.61%



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## ACTUARIAL MEMORANDUM

### Highmark Coverage Advantage

#### Revised Individual Rate Filing - January 1, 2021

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for preparing individual rate filings. As a consulting actuary, I was requested by Highmark Coverage Advantage ("HCA") to review the development of the market-wide base rate for the individual market on and off the Pennsylvania Exchange. The confidential material presented in this revised filing was prepared for the specific purpose of submitting the rating formula for the Pennsylvania Insurance Department and may not be appropriate for other purposes. This filing represents premium rates for individuals sold or renewed effective January 1, 2021. The rates are guaranteed until December 31, 2021.

To the best of my knowledge and judgment, the following are true with respect to this filing:

1. Premium rates are established in accordance with generally accepted actuarial principles and the applicable Actuarial Standards of Practice. They are not excessive, inadequate, or unfairly discriminatory. Rates are reasonable in relationship to the benefits provided. However, it is certain that actual experience will not conform exactly to the assumptions used in this analysis. To the extent that actual experience is different from the assumptions used in developing the rates, the actual results will also deviate from the projected amounts.
2. In compliance with all applicable Pennsylvania and Federal Statutes and Regulations (45 CFR 156.80 and 147.102).
3. The rating factors and rating methodology are reasonable and consistent with HCA's business plan at the time of the filing.

[REDACTED]  
[REDACTED]  
Fellow, Society of Actuaries  
Member, American Academy of Actuaries  
July 16, 2020

PA Rate Template Part I  
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	HCA		
Product(s):	EPO		
Market Segment:	Individual	to	12/31/2021
Rate Effective Date:	01/01/2021	to	12/31/2019
Base Period Start Date:	01/01/2019		
Date of Most Recent Membership:	02/01/2020		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2020)	Projected Rating Period
Average Age	0.0	42.5	42.5
Total	0	6,127	123,144
<18	0	365	7,440
18-24	0	409	8,234
25-29	0	809	16,237
30-34	0	603	11,765
35-39	0	498	9,757
40-44	0	445	8,958
45-49	0	445	8,795
50-54	0	591	11,971
55-59	0	698	14,118
60-63	0	994	20,352
64+	0	270	5,508

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
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ -
Loss Ratio											0.00%

\*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%	
Outpatient Hospital				0.00%	
Professional				0.00%	
Other Medical				0.00%	
Capitation					
Prescription Drugs				0.00%	
Total Annual Trend				0.00%	0.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.000	

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

\*\*Should equal URRT Trend



Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-16				#DIV/0!		#DIV/0!				#DIV/0!
Feb-16				#DIV/0!		#DIV/0!				#DIV/0!
Mar-16				#DIV/0!		#DIV/0!				#DIV/0!
Apr-16				#DIV/0!		#DIV/0!				#DIV/0!
May-16				#DIV/0!		#DIV/0!				#DIV/0!
Jun-16				#DIV/0!		#DIV/0!				#DIV/0!
Jul-16				#DIV/0!		#DIV/0!				#DIV/0!
Aug-16				#DIV/0!		#DIV/0!				#DIV/0!
Sep-16				#DIV/0!		#DIV/0!				#DIV/0!
Oct-16				#DIV/0!		#DIV/0!				#DIV/0!
Nov-16				#DIV/0!		#DIV/0!				#DIV/0!
Dec-16				#DIV/0!		#DIV/0!				#DIV/0!
Jan-17				#DIV/0!		#DIV/0!				#DIV/0!
Feb-17				#DIV/0!		#DIV/0!				#DIV/0!
Mar-17				#DIV/0!		#DIV/0!				#DIV/0!
Apr-17				#DIV/0!		#DIV/0!				#DIV/0!
May-17				#DIV/0!		#DIV/0!				#DIV/0!
Jun-17				#DIV/0!		#DIV/0!				#DIV/0!
Jul-17				#DIV/0!		#DIV/0!				#DIV/0!
Aug-17				#DIV/0!		#DIV/0!				#DIV/0!
Sep-17				#DIV/0!		#DIV/0!				#DIV/0!
Oct-17				#DIV/0!		#DIV/0!				#DIV/0!
Nov-17				#DIV/0!		#DIV/0!				#DIV/0!
Dec-17				#DIV/0!		#DIV/0!				#DIV/0!
Jan-18				#DIV/0!		#DIV/0!				#DIV/0!
Feb-18				#DIV/0!		#DIV/0!				#DIV/0!
Mar-18				#DIV/0!		#DIV/0!				#DIV/0!
Apr-18				#DIV/0!		#DIV/0!				#DIV/0!
May-18				#DIV/0!		#DIV/0!				#DIV/0!
Jun-18				#DIV/0!		#DIV/0!				#DIV/0!
Jul-18				#DIV/0!		#DIV/0!				#DIV/0!
Aug-18				#DIV/0!		#DIV/0!				#DIV/0!
Sep-18				#DIV/0!		#DIV/0!				#DIV/0!
Oct-18				#DIV/0!		#DIV/0!				#DIV/0!
Nov-18				#DIV/0!		#DIV/0!				#DIV/0!
Dec-18				#DIV/0!		#DIV/0!				#DIV/0!
Jan-19				#DIV/0!		#DIV/0!				#DIV/0!
Feb-19				#DIV/0!		#DIV/0!				#DIV/0!
Mar-19				#DIV/0!		#DIV/0!				#DIV/0!
Apr-19				#DIV/0!		#DIV/0!				#DIV/0!
May-19				#DIV/0!		#DIV/0!				#DIV/0!
Jun-19				#DIV/0!		#DIV/0!				#DIV/0!
Jul-19				#DIV/0!		#DIV/0!				#DIV/0!
Aug-19				#DIV/0!		#DIV/0!				#DIV/0!
Sep-19				#DIV/0!		#DIV/0!				#DIV/0!
Oct-19				#DIV/0!		#DIV/0!				#DIV/0!
Nov-19				#DIV/0!		#DIV/0!				#DIV/0!
Dec-19				#DIV/0!		#DIV/0!				#DIV/0!

\* Express Completion Factor as a percentage

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

Carrier Name:

Product(s):

Market Segment:

Rate Effective Date:

HCA

EPO

Individual

01/01/2021

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
			123,144		\$ 74,418,077.71	\$ -	(4,462,000.28)	\$ 30,786.00			\$ 568.33
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											
Loss Ratio											0.00%

\*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.25%	3.98%	1.36%	9.87%	19.13%
Outpatient Hospital	4.25%	3.98%	1.36%	9.87%	29.14%
Professional	4.25%	3.98%	1.36%	9.87%	24.98%
Other Medical	4.25%	3.98%	1.36%	9.87%	2.57%
Capitation				-12.05%	0.04%
Prescription Drugs	7.10%	4.01%	1.36%	12.91%	24.13%
Total Annual Trend				10.60%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.223	

\* 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 + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-16				#DIV/0!		#DIV/0!				#DIV/0!
Feb-16				#DIV/0!		#DIV/0!				#DIV/0!
Mar-16				#DIV/0!		#DIV/0!				#DIV/0!
Apr-16				#DIV/0!		#DIV/0!				#DIV/0!
May-16				#DIV/0!		#DIV/0!				#DIV/0!
Jun-16				#DIV/0!		#DIV/0!				#DIV/0!
Jul-16				#DIV/0!		#DIV/0!				#DIV/0!
Aug-16				#DIV/0!		#DIV/0!				#DIV/0!
Sep-16				#DIV/0!		#DIV/0!				#DIV/0!
Oct-16				#DIV/0!		#DIV/0!				#DIV/0!
Nov-16				#DIV/0!		#DIV/0!				#DIV/0!
Dec-16				#DIV/0!		#DIV/0!				#DIV/0!
Jan-17				#DIV/0!		#DIV/0!				#DIV/0!
Feb-17				#DIV/0!		#DIV/0!				#DIV/0!
Mar-17				#DIV/0!		#DIV/0!				#DIV/0!
Apr-17				#DIV/0!		#DIV/0!				#DIV/0!
May-17				#DIV/0!		#DIV/0!				#DIV/0!
Jun-17				#DIV/0!		#DIV/0!				#DIV/0!
Jul-17				#DIV/0!		#DIV/0!				#DIV/0!
Aug-17				#DIV/0!		#DIV/0!				#DIV/0!
Sep-17				#DIV/0!		#DIV/0!				#DIV/0!
Oct-17				#DIV/0!		#DIV/0!				#DIV/0!
Nov-17				#DIV/0!		#DIV/0!				#DIV/0!
Dec-17				#DIV/0!		#DIV/0!				#DIV/0!
Jan-18				#DIV/0!		#DIV/0!				#DIV/0!
Feb-18				#DIV/0!		#DIV/0!				#DIV/0!
Mar-18				#DIV/0!		#DIV/0!				#DIV/0!
Apr-18				#DIV/0!		#DIV/0!				#DIV/0!
May-18				#DIV/0!		#DIV/0!				#DIV/0!
Jun-18				#DIV/0!		#DIV/0!				#DIV/0!
Jul-18				#DIV/0!		#DIV/0!				#DIV/0!
Aug-18				#DIV/0!		#DIV/0!				#DIV/0!
Sep-18				#DIV/0!		#DIV/0!				#DIV/0!
Oct-18				#DIV/0!		#DIV/0!				#DIV/0!
Nov-18				#DIV/0!		#DIV/0!				#DIV/0!
Dec-18				#DIV/0!		#DIV/0!				#DIV/0!
Jan-19				#DIV/0!		#DIV/0!				#DIV/0!
Feb-19				#DIV/0!		#DIV/0!				#DIV/0!
Mar-19				#DIV/0!		#DIV/0!				#DIV/0!
Apr-19				#DIV/0!		#DIV/0!				#DIV/0!
May-19				#DIV/0!		#DIV/0!				#DIV/0!
Jun-19				#DIV/0!		#DIV/0!				#DIV/0!
Jul-19				#DIV/0!		#DIV/0!				#DIV/0!
Aug-19				#DIV/0!		#DIV/0!				#DIV/0!
Sep-19				#DIV/0!		#DIV/0!				#DIV/0!
Oct-19				#DIV/0!		#DIV/0!				#DIV/0!
Nov-19				#DIV/0!		#DIV/0!				#DIV/0!
Dec-19				#DIV/0!		#DIV/0!				#DIV/0!

\* Express Completion Factor as a percentage

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

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

Carrier Name:	HCA	Attachment Point:	\$60,000
Product(s):	EPO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinurance Rate:	60%
Rate Effective Date:	01/01/2021		
Incurred Dates:	1/1/2019 to 12/31/2019	Proj. Incurred Claim Impact:	0.0%

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 with Reinsurance
\$0	\$29,999			\$0
\$30,000	\$34,999			\$0
\$35,000	\$39,999			\$0
\$40,000	\$44,999			\$0
\$45,000	\$49,999			\$0
\$50,000	\$54,999			\$0
\$55,000	\$59,999			\$0
\$60,000	\$64,999			\$0
\$65,000	\$69,999			\$0
\$70,000	\$74,999			\$0
\$75,000	\$79,999			\$0
\$80,000	\$84,999			\$0
\$85,000	\$89,999			\$0
\$90,000	\$94,999			\$0
\$95,000	\$99,999			\$0
\$100,000	\$109,999			\$0
\$110,000	\$119,999			\$0
\$120,000	\$129,999			\$0
\$130,000	\$139,999			\$0
\$140,000	\$149,999			\$0
\$150,000	\$159,999			\$0
\$160,000	\$169,999			\$0
\$170,000	\$179,999			\$0
\$180,000	\$189,999			\$0
\$190,000	\$199,999			\$0
\$200,000	\$209,999			\$0
\$210,000	\$219,999			\$0
\$220,000	\$229,999			\$0
\$230,000	\$239,999			\$0
\$240,000	\$249,999			\$0
\$250,000	\$259,999			\$0
\$260,000	\$269,999			\$0
\$270,000	\$279,999			\$0
\$280,000	\$289,999			\$0
\$290,000	\$299,999			\$0
\$300,000	\$324,999			\$0
\$325,000	\$349,999			\$0
\$350,000	\$374,999			\$0
\$375,000	\$399,999			\$0
\$400,000	\$424,999			\$0
\$425,000	\$449,999			\$0
\$450,000	\$474,999			\$0
\$475,000	\$499,999			\$0
\$500,000	\$599,999			\$0
\$600,000	\$699,999			\$0
\$700,000	\$799,999			\$0
\$800,000	\$899,999			\$0
\$900,000	\$999,999			\$0
\$1,000,000+				\$0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>\$0</b>

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

Carrier Name:	HCA	Attachment Point:	\$60,000
Product(s):	EPO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	60%
Rate Effective Date:	01/01/2021	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				\$62,905,318
\$30,000	\$34,999				\$6,154,206
\$35,000	\$39,999				\$5,659,321
\$40,000	\$44,999				\$6,196,327
\$45,000	\$49,999				\$3,781,994
\$50,000	\$54,999				\$3,194,768
\$55,000	\$59,999				\$4,121,488
\$60,000	\$64,999				\$3,658,621
\$65,000	\$69,999				\$4,161,322
\$70,000	\$74,999				\$3,443,126
\$75,000	\$79,999				\$2,953,506
\$80,000	\$84,999				\$2,273,293
\$85,000	\$89,999				\$1,914,985
\$90,000	\$94,999				\$2,190,717
\$95,000	\$99,999				\$1,798,776
\$100,000	\$109,999				\$3,907,617
\$110,000	\$119,999				\$4,175,356
\$120,000	\$129,999				\$2,739,841
\$130,000	\$139,999				\$2,429,230
\$140,000	\$149,999				\$2,927,314
\$150,000	\$159,999				\$1,567,696
\$160,000	\$169,999				\$1,554,019
\$170,000	\$179,999				\$2,267,710
\$180,000	\$189,999				\$2,589,113
\$190,000	\$199,999				\$1,018,342
\$200,000	\$209,999				\$2,900,297
\$210,000	\$219,999				\$765,093
\$220,000	\$229,999				\$798,527
\$230,000	\$239,999				\$1,481,833
\$240,000	\$249,999				\$1,336,603
\$250,000	\$259,999				\$1,603,613
\$260,000	\$269,999				\$719,181
\$270,000	\$279,999				\$2,007,635
\$280,000	\$289,999				\$1,306,211
\$290,000	\$299,999				\$1,362,364
\$300,000	\$324,999				\$2,862,703
\$325,000	\$349,999				\$3,112,847
\$350,000	\$374,999				\$4,070,985
\$375,000	\$399,999				\$3,944,554
\$400,000	\$424,999				\$768,345
\$425,000	\$449,999				\$1,653,406
\$450,000	\$474,999				\$885,017
\$475,000	\$499,999				\$1,379,061
\$500,000	\$599,999				\$3,183,256
\$600,000	\$699,999				\$1,298,346
\$700,000	\$799,999				\$700,666
\$800,000	\$899,999				\$1,662,064
\$900,000	\$999,999				\$923,923
\$1,000,000+					\$3,063,626
Total		34,863	325,670	\$195,299,684	\$183,374,165

## PA Rate Template Part II

### Rate Development and Change

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

HCA  
EPO  
Individual  
01/01/2021

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ -	\$ 568.33	<- Actual Experience PMPM should be consistent with the Index Rate for Experier
Two year trend projection Factor	1.000	1.223	
Unadjusted Projected Allowed EHB Claims PMPM	\$ -	\$ 695.23	
<u>Single Risk Pool Adjustment Factors</u>			
Change in Morbidity - Impact of Reinsurance Program	0.999	0.999	
Change in Morbidity - All Other		1.035	<- See URRT Instructions
Total Non-Morbidity Changes	0.000	0.706	
Change in Demographics		1.000	<- See URRT Instructions
Change in Network		0.721	
Change in Benefits		1.000	<- See URRT Instructions
Change in Other		0.979	
Total Adjusted Projected Allowed EHB Claims PMPM	\$ -	\$ 507.62	
Credibility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 507.62	
<b>Development of the Market-Adjusted Index Rate and Total Allowed Claims</b>			<b>&lt;- Projected Index Rate</b>
Adjusted Projected Allowed EHB Claims PMPM	\$ 507.62		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.809		
Projected Incurred EHB Claims PMPM	\$ 410.66		
<u>Market-wide Adjustments</u>			
Projected Incurred Risk Adjustment PMPM	\$28.58		
Projected Incurred Exchange User Fees PMPM	\$11.46		
Projected Incurred Reinsurance Recoveries PMPM	\$25.05		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 368.49		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 455.50		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 4.52		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 372.15		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 460.02		

**Table 6. Retention**

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	14.05%	\$60.91
General and Claims	12.69%	\$55.03
Agent/Broker Fees and Commissions	0.55%	\$2.40
Quality Improvement Initiatives	0.80%	\$3.47
Taxes and Fees	0.11%	\$0.49
Risk Adjustment User Fee	0.06%	\$0.25
PCORI Fee	0.05%	\$0.23
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	14.16%	\$61.39
Projected Required Revenue PMPM	\$ 433.54	

**Table 8. Components of Rate Change**

Rate Components	2020	2021	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 253.58	\$ 261.50	\$ 7.92	3.1%
B. Base period allowed claims before normalization	\$ 612.82	\$ 568.33	\$ (44.49)	-17.5%
C. Normalization factor component of change	\$ (183.93)	\$ (128.71)	\$ 55.22	21.8%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 428.89	\$ 439.62	\$ 10.73	4.2%
D2. URRT Trend	\$ 71.98	\$ 98.16	\$ 26.18	10.3%
D3. URRT Morbidity	\$ 30.05	\$ 18.40	\$ (11.65)	-4.6%
D4. URRT Other	\$ (151.48)	\$ (163.52)	\$ (12.04)	-4.7%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (51.67)	\$ (27.33)	\$ 24.35	9.6%
D6. Normalized Exchange User Fee on an allowed basis	\$ 9.16	\$ 10.96	\$ 1.80	0.7%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ -	\$ 23.95	\$ 23.95	9.4%
D8. Subtotal - Sum(D1:D7)	\$ 336.93	\$ 400.24	\$ 63.31	25.0%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (94.17)	\$ (113.53)	\$ (19.37)	-7.6%
E2. Pricing AV	\$ (49.06)	\$ (56.54)	\$ (7.48)	-2.9%
E3. Benefit Richness	\$ 8.40	\$ 20.50	\$ 12.10	4.8%
E4. Catastrophic Eligibility	\$ (0.45)	\$ (0.56)	\$ (0.11)	0.0%
E5. Subtotal - Sum(E1:E4)	\$ (135.28)	\$ (150.13)	\$ (14.86)	-5.9%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 33.68	\$ 36.74	\$ 3.06	1.2%
F2. Taxes and Fees	\$ 7.20	\$ 0.29	\$ (6.90)	-2.7%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 40.88	\$ 37.03	\$ (3.85)	-1.5%
G. Change in Miscellaneous Items	\$ 11.05	\$ 4.28	\$ (6.77)	-2.7%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 253.58	\$ 291.42	\$ 37.83	14.9%

nce Period on URRT

**For Informational Purposes only - No input required.**

Blended Base Period Unadjusted Claims before Normalization	\$	568.33	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$	-	
Blended Loss Ratio		0.00%	

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

Effective Date	01/01/2021	04/01/2021	07/01/2021	10/01/2021	Total Single Risk Pool
# of Member Months Renewing in Quarter					-
Adjusted Projected Allowed EHB Claims PMPM	\$ 507.62	\$ 507.62	\$ 507.62	\$ 507.62	\$ 507.62
Months of Trend	-	3	6	9	
Annual Trend	10.60%	10.60%	10.60%	10.60%	
Single Risk Pool Projected Allowed Claims	\$ 507.62	\$ 520.57	\$ 533.85	\$ 547.47	\$ -
Quarterly Trend Factor	1.000	1.026	1.052	1.079	0.000

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

Normalization Factors	2020	2021
Average Age Factor	1.946	1.748
Average Geographic Factor	0.970	0.940
Average Tobacco Factor	1.008	1.007
Average Benefit Richness (induced demand)	1.042	1.090
Average Network Factor	0.721	0.716
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 482.11	\$ 460.02
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 337.41	\$ 355.84

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

	2020	2021	
Paid-to-Allowed	0.818	0.809	
URRT Trend (Total Applied Trend Factor)	1.168	1.223	<- URRT W1, S2
URRT Morbidity	1.060	1.034	<- URRT W1, S2
URRT "Other"	0.715	0.706	<- URRT W1, S2
Risk Adjustment	\$ (60.39)	\$ (28.58)	<- URRT W1, S3
Exchange User Fee	\$ 10.71	\$ 11.46	<- URRT W1, S3
Reinsurance Recoveries	\$ -	\$ 25.05	<- URRT W1, S3
Capitation	\$ 0.20	\$ 0.20	<- URRT W1, S2
Network	0.721	0.716	
Pricing AV	0.798	0.803	<- For 2020 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Ac
Benefit Richness	1.043	1.089	
Catastrophic Eligibility	0.998	0.998	
Administrative Expenses	13.28%	14.05%	
Taxes and Fees	2.84%	0.11%	
Profit and/or Contingency	0.00%	0.00%	

**PA Rate Template Part III**  
**Table 10. Plan Rates**

Carrier Name: HCA  
 Product(s): EPO  
 Market Segment: Individual  
 Rate Effective Date: 01/01/2021  
 Base Period Start Date: 01/01/2019  
 Date of Most Recent Membership: 02/01/2020  
 Market Adjusted Index Rate: \$ 455.50

Date of Most Recent Membership: 02/01/2020 Market Adjusted Index Rate: \$ 455.50										45 CFR Part 156.8 (d) (2) Allowable Factors						
Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2020 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2021	1/1/2021 HIOS Plan ID (If 1/1/2020 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium
Totals - Current Membership							0.724			0.803	0.999	1.013	1.000	0.998	1.042	\$ 371.55
Total - Projected Membership							0.725			0.805	1.000	1.010	1.000	0.998	1.043	\$ 371.43
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	79279PA0080001	EPO	Together Blue EPO Bronze 3900	M		Bronze	0.649	Approach (1)	On/Off	0.693	0.942	1.000	1.000	1.000	1.000	\$297.49
Plan 2	79279PA0080002	EPO	Together Blue EPO Bronze 7900	DM	79279PA0080001	Bronze	0.649	Approach (1)	On/Off	0.693	0.942	1.000	1.000	1.000	1.000	\$297.49
Plan 3	79279PA0080003	EPO	Together Blue EPO Bronze 7800 - 1 Free PCP Visit	DM	79279PA0080001	Bronze	0.649	Approach (1)	On/Off	0.693	0.942	1.000	1.000	1.000	1.000	\$297.49
Plan 4	79279PA0080004	EPO	Together Blue EPO Silver 2900 - 2 Free PCP Visits	M		Silver	0.717	Approach (1)	On/Off	0.765	1.068	1.000	1.000	1.000	1.200	\$446.60
Plan 5	79279PA0080006	EPO	Together Blue EPO Gold 800 - 2 Free PCP Visits	M		Gold	0.817	Approach (1)	On/Off	0.856	1.024	1.000	1.000	1.000	1.000	\$399.61
Plan 6	79279PA0080008	EPO	Together Blue EPO Gold 0 - 2 Free PCP Visits	M		Gold	0.784	Approach (1)	On/Off	0.837	1.012	1.000	1.000	1.000	1.000	\$386.08
Plan 7	79279PA0080010	EPO		N		Silver	0.72	Approach (1)	Off	0.769	0.974	1.000	1.000	1.000	1.000	\$341.41
Plan 8	79279PA0090001	EPO	Together Blue EPO Bronze 6750 HSA	M		Bronze	0.648	Standard AV	On/Off	0.700	0.945	1.000	1.000	1.000	1.000	\$301.34
Plan 9	79279PA0090002	EPO	Together Blue EPO Silver 3950 HSA	M		Silver	0.66	Approach (1)	On/Off	0.721	1.030	1.000	1.000	1.000	1.200	\$406.11
Plan 10	79279PA0090003	EPO	Together Blue EPO Silver 1750 HSA	M		Silver	0.719	Standard AV	Off	0.764	0.972	1.000	1.000	1.000	1.000	\$338.54
Plan 11	79279PA0100001	EPO	Together Blue Major Events EPO 8150 - 3 Free PCP Visits	M		Catastrophic	0.575	Standard AV	On/Off	0.584	0.914	1.000	1.000	0.920	1.000	\$223.74
Plan 12	79279PA0110001	EPO	Together Blue Care Advantage EPO Gold 800 - 2 Free PCP Visits + Adult Dental and Vision	M		Gold	0.82	Approach (1)	On/Off	0.884	1.044	1.083	1.000	1.000	1.000	\$455.22
Plan 13	79279PA0120001	EPO	Together Blue Care Advantage EPO Gold 800 - 2 Free PCP Visits	M		Gold	0.82	Approach (1)	On/Off	0.884	1.044	1.000	1.000	1.000	1.000	\$420.40
Plan 14	79279PA0130001	EPO	Together Blue EPO Gold 800 - 2 Free PCP Visits + Adult Dental and Vision	M		Gold	0.817	Approach (1)	On/Off	0.856	1.024	1.087	1.000	1.000	1.000	\$434.43
Plan 15	79279PA0130002	EPO		N		Bronze	0.649	Approach (1)	On/Off	0.693	0.942	1.117	1.000	1.000	1.000	\$332.37
Plan 16	79279PA0130003	EPO		N		Silver	0.717	Approach (1)	On/Off	0.765	1.068	1.078	1.000	1.000	1.200	\$481.41
Plan 17	79279PA0130004	EPO		N		Silver	0.72	Approach (1)	Off	0.769	0.974	1.102	1.000	1.000	1.000	\$376.26

Total Covered Lives @ 02-01-2020
6,127

[illegible]

Total Covered Lives Mapped into 2021 Plans @ 02-01-2020	Total Projected Lives
6,127	10,262
-	-
871	1,697
679	-
237	-
248	352
791	2,017
998	1,697
-	34
11	989
1,050	1,585
39	27
172	274
245	100
120	500
666	411
-	312
-	249
-	18

2020 Calibrated Plan Adjusted Index Rate PMPM	2021 Calibrated Plan Adjusted Index Rate PMPM
\$ 253.58	\$ 261.50
N/A	N/A
\$ 202.00	\$ 209.37
\$ 192.68	\$ 209.37
\$ 203.73	\$ 209.37
\$ 281.81	\$ 314.31
\$ 285.40	\$ 281.24
\$ 277.04	\$ 271.72
\$ -	\$ 240.28
\$ 200.90	\$ 212.08
\$ 265.18	\$ 285.82
\$ 234.52	\$ 238.26
\$ 161.21	\$ 157.47
\$ 307.42	\$ 320.38
\$ 294.69	\$ 295.88
\$ 297.73	\$ 305.75
\$ -	\$ 233.92
\$ -	\$ 338.81
\$ -	\$ 264.81

Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives
3.1%	
N/A	N/A
3.7%	14.2%
8.7%	11.1%
2.8%	3.9%
11.5%	4.0%
-1.5%	12.9%
-1.9%	16.3%
0.0%	0.0%
5.6%	0.2%
7.8%	17.1%
1.6%	0.6%
-2.3%	2.8%
4.2%	4.0%
0.4%	2.0%
2.7%	10.9%
0.0%	0.0%
0.0%	0.0%
0.0%	0.0%

[illegible]



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

Carrier Name:	HCA
Product(s):	EPO
Market Segment:	Individual
Rate Effective Date:	01/01/2021

Plan Number	HIOS Plan ID (Standard Component)	1/1/2020 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2021	1/1/2021 Plan HIOS Plan ID (If 1/1/2020 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
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Totals	These cells auto-fill using the data entered in Table 10.
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Plan 1	79279PA0080001	ether Blue EPO Bronze 3	M		Bronze	On/Off
Plan 2	79279PA0080002	ether Blue EPO Bronze 7	DM	79279PA0080001	Bronze	On/Off
Plan 3	79279PA0080003	ue EPO Bronze 7800 - 1 F	DM	79279PA0080001	Bronze	On/Off
Plan 4	79279PA0080004	ue EPO Silver 2900 - 2 Fre	M		Silver	On/Off
Plan 5	79279PA0080006	Blue EPO Gold 800 - 2 Fre	M		Gold	On/Off
Plan 6	79279PA0080008	Blue EPO Gold 0 - 2 Free	M		Gold	On/Off
Plan 7	79279PA0080010		N		Silver	Off
Plan 8	79279PA0090001	her Blue EPO Bronze 675	M		Bronze	On/Off
Plan 9	79279PA0090002	ther Blue EPO Silver 3950	M		Silver	On/Off
Plan 10	79279PA0090003	ther Blue EPO Silver 1750	M		Silver	Off
Plan 11	79279PA0100001	Major Events EPO 8150 - 3	M		Catastrophic	On/Off
Plan 12	79279PA0110001	PO Gold 800 - 2 Free PCP	M		Gold	On/Off
Plan 13	79279PA0120001	Advantage EPO Gold 800	M		Gold	On/Off
Plan 14	79279PA0130001	800 - 2 Free PCP Visits +	M		Gold	On/Off
Plan 15	79279PA0130002		N		Bronze	On/Off
Plan 16	79279PA0130003		N		Silver	On/Off
Plan 17	79279PA0130004		N		Silver	Off

2020 21-year-old, Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ 243.27	\$ -	\$ -	\$ 246.34	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 245.97

[illegible]



## PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	HCA
Product(s):	EPO
Market Segment:	Individual
Rate Effective Date:	01/01/2021

### Table 12. Age and Tobacco Factors

Projection Period Age and Tobacco Factors						
Age Band	Age Factor	Tobacco Factor		Age Band	Age Factor	Tobacco Factor
0-14	0.765			40	1.278	1.100
15	0.833			41	1.302	1.105
16	0.859			42	1.325	1.112
17	0.885			43	1.357	1.121
18	0.913			44	1.397	1.132
19	0.941			45	1.444	1.145
20	0.970			46	1.500	1.160
21	1.000	1.025		47	1.563	1.177
22	1.000	1.025		48	1.635	1.196
23	1.000	1.025		49	1.706	1.217
24	1.000	1.025		50	1.786	1.225
25	1.004	1.025		51	1.865	1.225
26	1.024	1.025		52	1.952	1.225
27	1.048	1.025		53	2.040	1.225
28	1.087	1.025		54	2.135	1.225
29	1.119	1.025		55	2.230	1.225
30	1.135	1.025		56	2.333	1.225
31	1.159	1.025		57	2.437	1.225
32	1.183	1.025		58	2.548	1.225
33	1.198	1.025		59	2.603	1.225
34	1.214	1.025		60	2.714	1.225
35	1.222	1.025		61	2.810	1.225
36	1.230	1.025		62	2.873	1.225
37	1.238	1.025		63	2.952	1.225
38	1.246	1.025		64+	3.000	1.225
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	Erie	0.970	0.940
Rating Area 2			
Rating Area 3			
Rating Area 4	Allegheny, Washington	0.970	0.940
Rating Area 5			
Rating Area 6			
Rating Area 7			
Rating Area 8			
Rating Area 9			

### Table 14. Network Factors

[illegible]

Company Name: **Highmark Coverage Advantage**  
 Market: **Individual**  
 Product: **EPO**  
 Effective Date of Rates: **January 1, 2021**

Ending date of Rates: **December 31, 2021**

HIOS Plan ID (On Exchange)=>	79279PA0080008	79279PA0080008	79279PA0080006	79279PA0080006	79279PA0130001	79279PA0130001	79279PA0120001	79279PA0120001
HIOS Plan ID (Off Exchange)=>	79279PA0080008	79279PA0080008	79279PA0080006	79279PA0080006	79279PA0130001	79279PA0130001	79279PA0120001	79279PA0120001
Plan Marketing Name =>	Together Blue EPO Gold 0	Together Blue EPO Gold 0	Together Blue EPO Gold 800	Together Blue EPO Gold 800	Together Blue EPO Gold 800 + Adult Dental and Vision	Together Blue EPO Gold 800 + Adult Dental and Vision	Together Blue Care Advantage EPO Gold 800	Together Blue Care Advantage EPO Gold 800
Form # =>	TB/EPO/HCA/DP-1	TB/EPO/HCA/DP-1	TB/EPO/HCA/DP-1	TB/EPO/HCA/DP-1	TB/EPO/ADV/HCA/DP-1	TB/EPO/ADV/HCA/DP-1	TB/CA/EPO/HCA/DP-1	TB/CA/EPO/HCA/DP-1
Rating Area =>	Area 1	Area 4	Area 1	Area 4	Area 1	Area 4	Area 1	Area 4
Network =>	L	L	L	L	L	L	L	L
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	0	0	800	800	800	800	800	800
Coinsurance =>	60%	60%	80%	80%	80%	80%	80%	80%
Copays =>	\$20 PCP	\$20 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP
OOP Maximum =>	\$7,500	\$7,500	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$195.40	\$195.40	\$195.40	\$195.40	\$202.24	\$202.24	\$202.24	\$202.24
15	\$212.76	\$212.76	\$212.76	\$212.76	\$220.22	\$220.22	\$220.22	\$220.22
16	\$219.41	\$219.41	\$219.41	\$219.41	\$227.09	\$227.09	\$227.09	\$227.09
17	\$226.05	\$226.05	\$226.05	\$226.05	\$233.97	\$233.97	\$233.97	\$233.97
18	\$233.20	\$233.20	\$233.20	\$233.20	\$241.37	\$241.37	\$241.37	\$241.37
19	\$240.35	\$240.35	\$240.35	\$240.35	\$248.77	\$248.77	\$248.77	\$248.77
20	\$247.76	\$247.76	\$247.76	\$247.76	\$256.44	\$256.44	\$256.44	\$256.44
21	\$255.42	\$261.81	\$255.42	\$261.81	\$264.37	\$270.98	\$264.37	\$270.98
22	\$255.42	\$261.81	\$255.42	\$261.81	\$264.37	\$270.98	\$264.37	\$270.98
23	\$255.42	\$261.81	\$255.42	\$261.81	\$264.37	\$270.98	\$264.37	\$270.98
24	\$255.42	\$261.81	\$255.42	\$261.81	\$264.37	\$270.98	\$264.37	\$270.98
25	\$256.44	\$262.85	\$256.44	\$262.85	\$272.07	\$272.07	\$272.07	\$272.07
26	\$261.55	\$268.09	\$261.55	\$268.09	\$270.71	\$277.48	\$270.71	\$277.48
27	\$267.68	\$274.37	\$267.68	\$274.37	\$277.06	\$283.99	\$277.06	\$283.99
28	\$277.64	\$284.58	\$277.64	\$284.58	\$287.37	\$294.55	\$287.37	\$294.55
29	\$285.81	\$292.96	\$285.81	\$292.96	\$295.83	\$303.23	\$295.83	\$303.23
30	\$289.90	\$297.15	\$289.90	\$297.15	\$300.06	\$307.56	\$300.06	\$307.56
31	\$296.03	\$303.43	\$296.03	\$303.43	\$306.40	\$314.06	\$306.40	\$314.06
32	\$302.16	\$309.71	\$302.16	\$309.71	\$312.75	\$320.57	\$312.75	\$320.57
33	\$305.99	\$313.64	\$305.99	\$313.64	\$316.72	\$324.64	\$316.72	\$324.64
34	\$310.08	\$317.83	\$310.08	\$317.83	\$320.95	\$328.97	\$320.95	\$328.97
35	\$312.12	\$319.92	\$312.12	\$319.92	\$323.06	\$331.14	\$323.06	\$331.14
36	\$314.17	\$322.02	\$314.17	\$322.02	\$325.18	\$333.31	\$325.18	\$333.31
37	\$316.21	\$324.12	\$316.21	\$324.12	\$327.29	\$335.47	\$327.29	\$335.47
38	\$318.25	\$326.21	\$318.25	\$326.21	\$329.41	\$337.65	\$329.41	\$337.65
39	\$322.34	\$330.40	\$322.34	\$330.40	\$333.63	\$341.97	\$333.63	\$341.97
40	\$326.43	\$335.07	\$326.43	\$335.07	\$337.86	\$346.31	\$337.86	\$346.31
41	\$332.56	\$337.48	\$332.56	\$337.48	\$344.21	\$350.35	\$344.21	\$350.35
42	\$338.43	\$343.33	\$338.43	\$343.33	\$350.29	\$358.52	\$350.29	\$358.52
43	\$346.60	\$348.54	\$346.60	\$348.54	\$358.75	\$366.71	\$358.75	\$366.71
44	\$356.82	\$358.82	\$356.82	\$358.82	\$369.32	\$377.94	\$369.32	\$377.94
45	\$368.83	\$368.83	\$368.83	\$368.83	\$381.75	\$390.00	\$381.75	\$390.00
46	\$383.13	\$383.13	\$383.13	\$383.13	\$396.56	\$404.11	\$396.56	\$404.11
47	\$399.22	\$399.22	\$399.22	\$399.22	\$413.21	\$421.26	\$413.21	\$421.26
48	\$417.61	\$417.61	\$417.61	\$417.61	\$432.24	\$440.29	\$432.24	\$440.29
49	\$435.75	\$435.75	\$435.75	\$435.75	\$451.02	\$459.07	\$451.02	\$459.07
50	\$456.18	\$456.18	\$456.18	\$456.18	\$472.16	\$480.21	\$472.16	\$480.21
51	\$476.36	\$476.36	\$476.36	\$476.36	\$493.05	\$501.30	\$493.05	\$501.30
52	\$498.58	\$498.58	\$498.58	\$498.58	\$516.05	\$524.10	\$516.05	\$524.10
53	\$521.06	\$521.06	\$521.06	\$521.06	\$539.31	\$547.36	\$539.31	\$547.36
54	\$545.32	\$545.32	\$545.32	\$545.32	\$564.43	\$572.48	\$564.43	\$572.48
55	\$569.59	\$569.59	\$569.59	\$569.59	\$589.55	\$597.60	\$589.55	\$597.60
56	\$595.89	\$595.89	\$595.89	\$595.89	\$616.78	\$624.83	\$616.78	\$624.83
57	\$622.46	\$622.46	\$622.46	\$622.46	\$644.27	\$652.32	\$644.27	\$652.32
58	\$650.81	\$650.81	\$650.81	\$650.81	\$673.61	\$681.66	\$673.61	\$681.66
59	\$664.86	\$664.86	\$664.86	\$664.86	\$688.16	\$696.21	\$688.16	\$696.21
60	\$693.21	\$693.21	\$693.21	\$693.21	\$717.50	\$725.55	\$717.50	\$725.55
61	\$717.73	\$717.73	\$717.73	\$717.73	\$742.88	\$750.93	\$742.88	\$750.93
62	\$733.82	\$733.82	\$733.82	\$733.82	\$759.54	\$767.59	\$759.54	\$767.59
63	\$754.00	\$754.00	\$754.00	\$754.00	\$780.42	\$788.47	\$780.42	\$788.47
64+	\$766.26	\$766.26	\$766.26	\$766.26	\$793.11	\$801.16	\$793.11	\$801.16

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

HIOS Plan ID (On Exchange)=>	79279PA0110001		79279PA0110001		79279PA0080004		79279PA0080004		79279PA0130003		79279PA0130003		79279PA0090002		79279PA0090002																					
HIOS Plan ID (Off Exchange)=>	79279PA0110001		79279PA0110001		79279PA0080004		79279PA0080004		79279PA0130003		79279PA0130003		79279PA0090002		79279PA0090002																					
Plan Marketing Name =>	Together Blue Care Advantage EPO Gold 800 + Adult Dental and Vision				Together Blue Care Advantage EPO Gold 800 + Adult Dental and Vision				Together Blue EPO Silver 2900				Together Blue EPO Silver 2900				Together Blue EPO Silver 2900 + Adult Dental and Vision				Together Blue EPO Silver 2900 + Adult Dental and Vision				Together Blue EPO Silver 3450 HSA				Together Blue EPO Silver 3450 HSA							
Form # =>	TB/CA/EPO/ADV/HCA/DP-1				TB/CA/EPO/ADV/HCA/DP-1				TB/EPO/HCA/DP-1				TB/EPO/HCA/DP-1				TB/EPO/ADV/HCA/DP-1				TB/EPO/ADV/HCA/DP-1				TB/EPO/HDHP/HCA/DP-1				TB/EPO/HDHP/HCA/DP-1							
Rating Area =>	Area 1				Area 4				Area 1				Area 4				Area 1				Area 4				Area 1				Area 4							
Network =>	L				L				L				L				L				L				L											
Metal =>	Gold				Gold				Silver				Silver				Silver				Silver				Silver											
Deductible =>	800				800				2900				2900				2900				2900				3450				3450							
Coinsurance =>	80%				80%				70%				70%				70%				70%				90%				90%							
Copays =>	\$15 PCP				\$15 PCP				\$50 PCP				\$50 PCP				\$50 PCP				\$50 PCP				\$50 PCP				\$50 after Ded. PCP				\$50 after Ded. PCP			
OOP Maximum =>	\$6,000				\$6,000				\$7,800				\$7,800				\$7,800				\$7,800				\$7,800				\$6,900				\$6,900			
Pediatric Dental (Yes/No) =>	Yes				Yes				Yes				Yes				Yes				Yes				Yes				Yes							
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco					
0 - 14	\$230.39	\$230.39	\$230.39	\$230.39	\$230.39	\$230.39	\$226.02	\$226.02	\$226.02	\$226.02	\$243.64	\$243.64	\$243.64	\$243.64	\$243.64	\$243.64	\$205.53	\$205.53	\$205.53	\$205.53	\$205.53	\$205.53	\$205.53	\$205.53	\$205.53	\$205.53	\$205.53	\$205.53	\$205.53	\$205.53						
15	\$250.87	\$250.87	\$250.87	\$250.87	\$250.87	\$250.87	\$246.11	\$246.11	\$246.11	\$246.11	\$265.29	\$265.29	\$265.29	\$265.29	\$265.29	\$265.29	\$223.80	\$223.80	\$223.80	\$223.80	\$223.80	\$223.80	\$223.80	\$223.80	\$223.80	\$223.80	\$223.80	\$223.80	\$223.80	\$223.80						
16	\$258.70	\$258.70	\$258.70	\$258.70	\$258.70	\$258.70	\$253.79	\$253.79	\$253.79	\$253.79	\$273.57	\$273.57	\$273.57	\$273.57	\$273.57	\$273.57	\$230.79	\$230.79	\$230.79	\$230.79	\$230.79	\$230.79	\$230.79	\$230.79	\$230.79	\$230.79	\$230.79	\$230.79	\$230.79	\$230.79						
17	\$266.53	\$266.53	\$266.53	\$266.53	\$266.53	\$266.53	\$261.47	\$261.47	\$261.47	\$261.47	\$281.85	\$281.85	\$281.85	\$281.85	\$281.85	\$281.85	\$237.77	\$237.77	\$237.77	\$237.77	\$237.77	\$237.77	\$237.77	\$237.77	\$237.77	\$237.77	\$237.77	\$237.77	\$237.77	\$237.77						
18	\$274.96	\$274.96	\$274.96	\$274.96	\$274.96	\$274.96	\$269.75	\$269.75	\$269.75	\$269.75	\$290.77	\$290.77	\$290.77	\$290.77	\$290.77	\$290.77	\$245.30	\$245.30	\$245.30	\$245.30	\$245.30	\$245.30	\$245.30	\$245.30	\$245.30	\$245.30	\$245.30	\$245.30	\$245.30	\$245.30						
19	\$283.39	\$283.39	\$283.39	\$283.39	\$283.39	\$283.39	\$278.02	\$278.02	\$278.02	\$278.02	\$299.69	\$299.69	\$299.69	\$299.69	\$299.69	\$299.69	\$252.82	\$252.82	\$252.82	\$252.82	\$252.82	\$252.82	\$252.82	\$252.82	\$252.82	\$252.82	\$252.82	\$252.82	\$252.82	\$252.82						
20	\$292.13	\$292.13	\$292.13	\$292.13	\$292.13	\$292.13	\$286.59	\$286.59	\$286.59	\$286.59	\$308.93	\$308.93	\$308.93	\$308.93	\$308.93	\$308.93	\$260.61	\$260.61	\$260.61	\$260.61	\$260.61	\$260.61	\$260.61	\$260.61	\$260.61	\$260.61	\$260.61	\$260.61	\$260.61	\$260.61						
21	\$301.16	\$301.16	\$301.16	\$301.16	\$301.16	\$301.16	\$295.45	\$295.45	\$295.45	\$295.45	\$318.48	\$318.48	\$318.48	\$318.48	\$318.48	\$318.48	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67						
22	\$301.16	\$301.16	\$301.16	\$301.16	\$301.16	\$301.16	\$295.45	\$295.45	\$295.45	\$295.45	\$318.48	\$318.48	\$318.48	\$318.48	\$318.48	\$318.48	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67						
23	\$301.16	\$301.16	\$301.16	\$301.16	\$301.16	\$301.16	\$295.45	\$295.45	\$295.45	\$295.45	\$318.48	\$318.48	\$318.48	\$318.48	\$318.48	\$318.48	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67						
24	\$301.16	\$301.16	\$301.16	\$301.16	\$301.16	\$301.16	\$295.45	\$295.45	\$295.45	\$295.45	\$318.48	\$318.48	\$318.48	\$318.48	\$318.48	\$318.48	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67	\$268.67						
25	\$302.36	\$302.36	\$302.36	\$302.36	\$302.36	\$302.36	\$296.63	\$296.63	\$296.63	\$296.63	\$319.75	\$319.75	\$319.75	\$319.75	\$319.75	\$319.75	\$276.48	\$276.48	\$276.48	\$276.48	\$276.48	\$276.48	\$276.48	\$276.48	\$276.48	\$276.48	\$276.48	\$276.48	\$276.48	\$276.48						
26	\$308.39	\$316.10	\$308.39	\$308.39	\$316.10	\$308.39	\$302.54	\$310.10	\$302.54	\$310.10	\$326.12	\$334.27	\$326.12	\$334.27	\$326.12	\$334.27	\$275.12	\$282.00	\$275.12	\$282.00	\$275.12	\$282.00	\$275.12	\$282.00	\$275.12	\$282.00	\$275.12	\$282.00	\$275.12	\$282.00						
27	\$315.62	\$323.51	\$315.62	\$315.62	\$323.51	\$309.63	\$317.37	\$309.63	\$317.37	\$331.77	\$342.11	\$333.77	\$342.11	\$333.77	\$342.11	\$333.77	\$281.57	\$288.61	\$281.57	\$288.61	\$281.57	\$288.61	\$281.57	\$288.61	\$281.57	\$288.61	\$281.57	\$288.61	\$281.57	\$288.61						
28	\$327.36	\$335.54	\$327.36	\$327.36	\$335.54	\$321.15	\$329.18	\$321.15	\$329.18	\$346.19	\$354.84	\$346.19	\$354.84	\$346.19	\$354.84	\$346.19	\$292.04	\$299.34	\$292.04	\$299.34	\$292.04	\$299.34	\$292.04	\$299.34	\$292.04	\$299.34	\$292.04	\$299.34	\$292.04	\$299.34						
29	\$337.00	\$345.43	\$337.00	\$337.00	\$345.43	\$330.61	\$338.88	\$330.61	\$338.88	\$356.38	\$365.29	\$356.38	\$365.29	\$356.38	\$365.29	\$356.38	\$300.64	\$308.16	\$300.64	\$308.16	\$300.64	\$308.16	\$300.64	\$308.16	\$300.64	\$308.16	\$300.64	\$308.16	\$300.64	\$308.16						
30	\$341.82	\$350.37	\$341.82	\$350.37	\$341.82	\$335.34	\$343.72	\$335.34	\$343.72	\$361.47	\$370.51	\$361.47	\$370.51	\$361.47	\$370.51	\$361.47	\$304.94	\$312.56	\$304.94	\$312.56	\$304.94	\$312.56	\$304.94	\$312.56	\$304.94	\$312.56	\$304.94	\$312.56	\$304.94	\$312.56						
31	\$349.04	\$357.77	\$349.04	\$357.77	\$349.04	\$337.43	\$345.99	\$337.43	\$345.99	\$369.12	\$378.35	\$369.12	\$378.35	\$369.12	\$378.35	\$369.12	\$311.39	\$319.17	\$311.39	\$319.17	\$311.39	\$319.17	\$311.39	\$319.17	\$311.39	\$319.17	\$311.39	\$319.17	\$311.39	\$319.17						
32	\$356.27	\$365.18	\$356.27	\$356.18	\$356.27	\$349.52	\$358.26	\$349.52	\$358.26	\$376.76	\$386.18	\$376.76	\$386.18	\$376.76	\$386.18	\$376.76	\$317.84	\$325.79	\$317.84	\$325.79	\$317.84	\$325.79	\$317.84	\$325.79	\$317.84	\$325.79	\$317.84	\$325.79	\$317.84	\$325.79						
33	\$360.79	\$369.81	\$360.79	\$369.81	\$360.79	\$353.95	\$362.80	\$353.95	\$362.80	\$381.54	\$391.08	\$381.54	\$391.08	\$381.54	\$391.08	\$381.54	\$321.87	\$329.92	\$321.87	\$329.92	\$321.87	\$329.92	\$321.87	\$329.92	\$321.87	\$329.92	\$321.87	\$329.92	\$321.87	\$329.92						
34	\$365.61	\$374.75	\$365.61	\$374.75	\$365.61	\$358.68	\$367.65	\$358.68	\$367.65	\$386.63	\$396.30	\$386.63	\$396.30	\$386.63	\$396.30	\$386.63	\$326.17	\$334.32	\$326.17	\$334.32	\$326.17	\$334.32	\$326.17	\$334.32	\$326.17	\$334.32	\$326.17	\$334.32	\$326.17	\$334.32						
35	\$368.02	\$377.22	\$368.02	\$377.22	\$368.02	\$361.04	\$370.07	\$361.04	\$370.07	\$389.18	\$398.91	\$389.18	\$398.91	\$389.18	\$398.91	\$389.18	\$328.31	\$336.52	\$328.31	\$336.52	\$328.31	\$336.52	\$328.31	\$336.52	\$328.31	\$336.52	\$328.31	\$336.52	\$328.31	\$336.52						
36	\$370.43	\$379.69	\$370.43	\$379.69	\$370.43	\$363.40	\$372.49	\$363.40	\$372.49	\$391.73	\$401.52	\$391.73	\$401.52	\$391.73	\$401.52	\$391.73	\$330.46	\$338.72	\$330.46	\$338.72	\$330.46	\$338.72	\$330.46	\$338.72	\$330.46	\$338.72	\$330.46	\$338.72	\$330.46	\$338.72						
37	\$372.84	\$382.16	\$372.84	\$382.16	\$372.84	\$365.77	\$374.91	\$365.77	\$374.91	\$394.28	\$404.14	\$394.28	\$404.14	\$394.28	\$404.14	\$394.28	\$332.61	\$340.93	\$332.61	\$340.93	\$332.61	\$340.93	\$332.61	\$340.93	\$332.61	\$340.93	\$332.61	\$340.93	\$332.61	\$340.93						
38	\$375.25	\$384.63	\$375.25	\$384.63	\$375.25	\$368.13	\$377.33	\$368.13	\$377.33	\$396.83	\$406.75	\$396.83	\$406.75	\$396.83	\$406.75	\$396.83	\$334.76	\$343.13	\$334.76	\$343.13	\$334.76	\$343.13	\$334.76	\$343.13	\$334.76	\$343.13	\$334.76	\$343.13	\$334.76	\$343.13						
39	\$380.06	\$389.56	\$380.06	\$389.56	\$380.06	\$372.86	\$382.18	\$372.86	\$382.18	\$401.92	\$411.97	\$401.92	\$411.97	\$401.92	\$411.97	\$401.92	\$339.06	\$347.54	\$339.06	\$347.54	\$339.06	\$347.54	\$339.06	\$347.54	\$339.06	\$347.54	\$339.06	\$347.54	\$339.06	\$347.54						
40	\$384.88	\$423.37	\$384.88	\$423.37	\$384.88	\$415.35	\$423.37	\$415.35	\$423.37	\$447.72	\$457.20	\$447.72	\$457.20	\$447.72	\$457.20	\$447.72	\$343.36	\$377.70	\$343.36	\$377.70	\$343.36	\$377.70	\$343.36	\$377.70	\$343.36	\$377.70	\$343.36	\$377.70	\$343.36	\$377.70						
41	\$392.11	\$433.28	\$392.11	\$433.28	\$392.11	\$438.68	\$425.07	\$438.68	\$425.07	\$414.66	\$428.20	\$414.66	\$428.20	\$414.66	\$428.20	\$414.66	\$349.81	\$386.54	\$349.81	\$386.54	\$349.81	\$386.54	\$349.81	\$386.54	\$349.81	\$386.54	\$349.81	\$386.54	\$349.81	\$386.54						
42	\$399.04	\$443.73	\$399.04	\$443.73	\$399.04	\$443.73	\$435.31	\$435.31	\$435.31	\$469.25	\$478.91	\$469.25	\$478.91	\$469.25	\$478.91	\$469.25	\$355.99	\$395.86	\$355.99	\$395.86	\$355.99	\$395.86	\$355.99	\$395.86	\$355.99	\$395.86	\$355.99	\$395.86	\$355.99	\$395.86						
43	\$408.67	\$458.12	\$408.67	\$458.12	\$40																															

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		79279PA0080001		79279PA0080001	
HIOS Plan ID (Off Exchange)=>	79279PA0090003		79279PA0090003		79279PA0080010		79279PA0080010		79279PA0130004		79279PA0130004		79279PA0080001		79279PA0080001	
Plan Marketing Name =>	Together Blue EPO Silver 1850 HSA		Together Blue EPO Silver 1850 HSA		Together Blue EPO Silver 2600		Together Blue EPO Silver 2600		Together Blue EPO Silver 2600 + Adult Dental and Vision		Together Blue EPO Silver 2600 + Adult Dental and Vision		Together Blue EPO Bronze 3800		Together Blue EPO Bronze 3800	
Form # =>	TB/EPO/HDHP/HCA/DP-1		TB/EPO/HDHP/HCA/DP-1		TB/EPO/HCA/DP-1		TB/EPO/HCA/DP-1		TB/EPO/ADV/HCA/DP-1		TB/EPO/ADV/HCA/DP-1		TB/EPO/HCA/DP-1		TB/EPO/HCA/DP-1	
Rating Area =>	Area 1		Area 4		Area 1		Area 4		Area 1		Area 4		Area 1		Area 4	
Network =>	L		L		L		L		L		L		L		L	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Bronze		Bronze	
Deductible =>	1850		1850		2600		2600		2600		2600		3800		3800	
Coinsurance =>	70%		70%		70%		70%		70%		70%		50%		50%	
Copays =>	N/A		N/A		\$40 PCP		\$40 PCP		\$40 PCP		\$40 PCP		\$60 PCP		\$60 PCP	
OOP Maximum =>	\$6,900		\$6,900		\$8,500		\$8,500		\$8,500		\$8,500		\$8,500		\$8,500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$171.34	\$171.34	\$171.34	\$171.34	\$172.78	\$172.78	\$172.78	\$172.78	\$190.42	\$190.42	\$190.42	\$190.42	\$150.56	\$150.56	\$150.56	\$150.56
15	\$186.57	\$186.57	\$186.57	\$186.57	\$188.14	\$188.14	\$188.14	\$188.14	\$207.35	\$207.35	\$207.35	\$207.35	\$163.94	\$163.94	\$163.94	\$163.94
16	\$192.39	\$192.39	\$192.39	\$192.39	\$194.01	\$194.01	\$194.01	\$194.01	\$213.82	\$213.82	\$213.82	\$213.82	\$169.06	\$169.06	\$169.06	\$169.06
17	\$198.21	\$198.21	\$198.21	\$198.21	\$199.89	\$199.89	\$199.89	\$199.89	\$220.29	\$220.29	\$220.29	\$220.29	\$174.18	\$174.18	\$174.18	\$174.18
18	\$204.48	\$204.48	\$204.48	\$204.48	\$206.21	\$206.21	\$206.21	\$206.21	\$227.26	\$227.26	\$227.26	\$227.26	\$179.69	\$179.69	\$179.69	\$179.69
19	\$210.76	\$210.76	\$210.76	\$210.76	\$212.53	\$212.53	\$212.53	\$212.53	\$234.23	\$234.23	\$234.23	\$234.23	\$185.20	\$185.20	\$185.20	\$185.20
20	\$217.25	\$217.25	\$217.25	\$217.25	\$219.08	\$219.08	\$219.08	\$219.08	\$241.45	\$241.45	\$241.45	\$241.45	\$190.91	\$190.91	\$190.91	\$190.91
21	\$223.97	\$229.57	\$223.97	\$229.57	\$225.86	\$231.51	\$225.86	\$231.51	\$248.92	\$255.14	\$248.92	\$255.14	\$196.81	\$201.73	\$196.81	\$201.73
22	\$223.97	\$229.57	\$223.97	\$229.57	\$225.86	\$231.51	\$225.86	\$231.51	\$248.92	\$255.14	\$248.92	\$255.14	\$196.81	\$201.73	\$196.81	\$201.73
23	\$223.97	\$229.57	\$223.97	\$229.57	\$225.86	\$231.51	\$225.86	\$231.51	\$248.92	\$255.14	\$248.92	\$255.14	\$196.81	\$201.73	\$196.81	\$201.73
24	\$223.97	\$229.57	\$223.97	\$229.57	\$225.86	\$231.51	\$225.86	\$231.51	\$248.92	\$255.14	\$248.92	\$255.14	\$196.81	\$201.73	\$196.81	\$201.73
25	\$224.87	\$230.49	\$224.87	\$230.49	\$226.76	\$232.43	\$226.76	\$232.43	\$249.92	\$256.17	\$249.92	\$256.17	\$197.60	\$202.54	\$197.60	\$202.54
26	\$229.35	\$235.08	\$229.35	\$235.08	\$231.28	\$237.06	\$231.28	\$237.06	\$254.89	\$261.26	\$254.89	\$261.26	\$201.53	\$206.57	\$201.53	\$206.57
27	\$234.72	\$240.59	\$234.72	\$240.59	\$236.70	\$242.62	\$236.70	\$242.62	\$260.87	\$267.39	\$260.87	\$267.39	\$206.26	\$211.42	\$206.26	\$211.42
28	\$243.46	\$249.55	\$243.46	\$249.55	\$245.51	\$251.65	\$245.51	\$251.65	\$270.58	\$277.34	\$270.58	\$277.34	\$213.93	\$219.28	\$213.93	\$219.28
29	\$250.62	\$256.89	\$250.62	\$256.89	\$252.74	\$259.06	\$252.74	\$259.06	\$278.54	\$285.50	\$278.54	\$285.50	\$220.23	\$225.74	\$220.23	\$225.74
30	\$254.21	\$260.57	\$254.21	\$260.57	\$256.35	\$262.76	\$256.35	\$262.76	\$282.52	\$289.58	\$282.52	\$289.58	\$223.38	\$228.96	\$223.38	\$228.96
31	\$259.58	\$266.07	\$259.58	\$266.07	\$261.77	\$268.31	\$261.77	\$268.31	\$288.50	\$295.71	\$288.50	\$295.71	\$228.10	\$233.80	\$228.10	\$233.80
32	\$264.96	\$271.58	\$264.96	\$271.58	\$267.19	\$273.87	\$267.19	\$273.87	\$294.47	\$301.83	\$294.47	\$301.83	\$232.83	\$238.65	\$232.83	\$238.65
33	\$268.32	\$275.03	\$268.32	\$275.03	\$270.58	\$277.34	\$270.58	\$277.34	\$298.21	\$305.67	\$298.21	\$305.67	\$235.78	\$241.67	\$235.78	\$241.67
34	\$271.90	\$278.70	\$271.90	\$278.70	\$274.19	\$281.04	\$274.19	\$281.04	\$302.19	\$309.74	\$302.19	\$309.74	\$238.93	\$244.90	\$238.93	\$244.90
35	\$273.69	\$280.53	\$273.69	\$280.53	\$276.00	\$282.90	\$276.00	\$282.90	\$304.18	\$311.78	\$304.18	\$311.78	\$240.50	\$246.51	\$240.50	\$246.51
36	\$275.48	\$282.37	\$275.48	\$282.37	\$277.81	\$284.76	\$277.81	\$284.76	\$306.17	\$313.82	\$306.17	\$313.82	\$242.08	\$248.13	\$242.08	\$248.13
37	\$277.27	\$284.20	\$277.27	\$284.20	\$279.61	\$286.60	\$279.61	\$286.60	\$308.16	\$315.86	\$308.16	\$315.86	\$243.65	\$249.74	\$243.65	\$249.74
38	\$279.07	\$286.05	\$279.07	\$286.05	\$281.42	\$288.46	\$281.42	\$288.46	\$310.15	\$317.90	\$310.15	\$317.90	\$245.23	\$251.36	\$245.23	\$251.36
39	\$282.65	\$289.72	\$282.65	\$289.72	\$285.04	\$292.17	\$285.04	\$292.17	\$314.14	\$321.99	\$314.14	\$321.99	\$248.37	\$254.58	\$248.37	\$254.58
40	\$286.23	\$314.85	\$286.23	\$314.85	\$288.65	\$317.52	\$288.65	\$317.52	\$318.12	\$349.93	\$318.12	\$349.93	\$251.52	\$276.67	\$251.52	\$276.67
41	\$291.61	\$322.23	\$291.61	\$322.23	\$294.07	\$324.95	\$294.07	\$324.95	\$324.09	\$358.12	\$324.09	\$358.12	\$256.25	\$283.16	\$256.25	\$283.16
42	\$296.76	\$330.00	\$296.76	\$330.00	\$299.26	\$332.78	\$299.26	\$332.78	\$329.82	\$366.76	\$329.82	\$366.76	\$260.77	\$289.98	\$260.77	\$289.98
43	\$303.93	\$340.71	\$303.93	\$340.71	\$306.49	\$343.58	\$306.49	\$343.58	\$337.78	\$378.65	\$337.78	\$378.65	\$267.07	\$299.39	\$267.07	\$299.39
44	\$312.89	\$354.19	\$312.89	\$354.19	\$315.53	\$357.18	\$315.53	\$357.18	\$347.74	\$393.64	\$347.74	\$393.64	\$274.94	\$311.23	\$274.94	\$311.23
45	\$323.41	\$370.30	\$323.41	\$370.30	\$326.14	\$373.43	\$326.14	\$373.43	\$359.44	\$411.56	\$359.44	\$411.56	\$284.19	\$325.40	\$284.19	\$325.40
46	\$335.96	\$389.71	\$335.96	\$389.71	\$338.79	\$393.00	\$338.79	\$393.00	\$373.38	\$433.12	\$373.38	\$433.12	\$295.22	\$342.46	\$295.22	\$342.46
47	\$350.07	\$412.03	\$350.07	\$412.03	\$353.02	\$415.50	\$353.02	\$415.50	\$389.06	\$457.92	\$389.06	\$457.92	\$307.61	\$362.06	\$307.61	\$362.06
48	\$366.19	\$437.96	\$366.19	\$437.96	\$369.28	\$441.66	\$369.28	\$441.66	\$406.98	\$486.75	\$406.98	\$486.75	\$321.78	\$384.85	\$321.78	\$384.85
49	\$382.09	\$465.00	\$382.09	\$465.00	\$385.32	\$468.93	\$385.32	\$468.93	\$424.66	\$516.81	\$424.66	\$516.81	\$335.76	\$408.62	\$335.76	\$408.62
50	\$400.01	\$490.01	\$400.01	\$490.01	\$403.39	\$494.15	\$403.39	\$494.15	\$444.57	\$544.60	\$444.57	\$544.60	\$351.50	\$430.59	\$351.50	\$430.59
51	\$417.70	\$511.68	\$417.70	\$511.68	\$421.23	\$516.01	\$421.23	\$516.01	\$464.24	\$568.69	\$464.24	\$568.69	\$367.05	\$449.64	\$367.05	\$449.64
52	\$437.19	\$535.56	\$437.19	\$535.56	\$440.88	\$540.08	\$440.88	\$540.08	\$485.89	\$595.22	\$485.89	\$595.22	\$384.17	\$470.61	\$384.17	\$470.61
53	\$456.90	\$559.70	\$456.90	\$559.70	\$460.75	\$564.42	\$460.75	\$564.42	\$507.80	\$622.06	\$507.80	\$622.06	\$401.49	\$491.83	\$401.49	\$491.83
54	\$478.18	\$585.77	\$478.18	\$585.77	\$482.21	\$590.71	\$482.21	\$590.71	\$531.44	\$651.01	\$531.44	\$651.01	\$420.19	\$514.73	\$420.19	\$514.73
55	\$499.45	\$611.83	\$499.45	\$611.83	\$503.67	\$617.00	\$503.67	\$617.00	\$555.09	\$679.99	\$555.09	\$679.99	\$438.89	\$537.64	\$438.89	\$537.64
56	\$522.52	\$640.09	\$522.52	\$640.09	\$526.93	\$645.49	\$526.93	\$645.49	\$580.73	\$711.39	\$580.73	\$711.39	\$459.16	\$562.47	\$459.16	\$562.47
57	\$545.81	\$668.62	\$545.81	\$668.62	\$550.42	\$674.26	\$550.42	\$674.26	\$606.62	\$743.11	\$606.62	\$743.11	\$479.63	\$587.55	\$479.63	\$587.55
58	\$570.68	\$699.08	\$570.68	\$699.08	\$575.49	\$704.98	\$575.49	\$704.98	\$634.25	\$776.96	\$634.25	\$776.96	\$501.47	\$614.30	\$501.47	\$614.30
59	\$582.99	\$714.16	\$582.99	\$714.16	\$587.91	\$720.19	\$587.91	\$720.19	\$647.94	\$793.73	\$647.94	\$793.73	\$512.30	\$627.57	\$512.30	\$627.57
60	\$607.85	\$744.62	\$607.85	\$744.62	\$612.98	\$750.90	\$612.98	\$750.90	\$675.57	\$827.57	\$675.57	\$827.57	\$534.14	\$654.32	\$534.14	\$654.32
61	\$629.36	\$770.97	\$629.36	\$770.97	\$634.67	\$777.47	\$634.67	\$777.47	\$699.47	\$856.85	\$699.47	\$856.85	\$553.04	\$677.47	\$553.04	\$677.47
62	\$643.47	\$788.25	\$643.47	\$788.25	\$648.90	\$794.90	\$648.90	\$794.90	\$715.15	\$876.06	\$715.15	\$876.06	\$565.44	\$692.66	\$565.44	\$692.66
63	\$661.16	\$809.92	\$661.16	\$809.92	\$666.74	\$816.76	\$666.74	\$816.76	\$734.81	\$900.14	\$734.81	\$900.14	\$580.98	\$711.70	\$580.98	\$711.70
64+	\$671.91	\$823.09	\$671.91	\$823.09	\$677.58	\$830.04	\$677.58	\$830.04	\$746.76	\$914.78	\$746.76	\$914.78	\$590.43	\$723.28	\$590.43	\$723.28

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

HIOS Plan ID (On Exchange)=>	79279PA0130002		79279PA0130002		79279PA0090001		79279PA0090001		79279PA0100001		79279PA0100001	
HIOS Plan ID (Off Exchange)=>	79279PA0130002		79279PA0130002		79279PA0090001		79279PA0090001		79279PA0100001		79279PA0100001	
Plan Marketing Name =>	Together Blue EPO Bronze 3800 + Adult Dental and Vision		Together Blue EPO Bronze 3800 + Adult Dental and Vision		Together Blue EPO Bronze 6900 HSA		Together Blue EPO Bronze 6900 HSA		Together Blue Major Events EPO 8550 - 3 Free PCP Visits		Together Blue Major Events EPO 8550 - 3 Free PCP Visits	
Form # =>	TB/EPO/ADV/HCA/DP-1		TB/EPO/ADV/HCA/DP-1		TB/EPO/HDHP/HCA/DP-1		TB/EPO/HDHP/HCA/DP-1		TB/CAT/EPO/HCA/DP-1		TB/CAT/EPO/HCA/DP-1	
Rating Area =>	Area 1		Area 4		Area 1		Area 4		Area 1		Area 4	
Network =>	L		L		L		L		L		L	
Metal =>	Bronze		Bronze		Bronze		Bronze		Catastrophic		Catastrophic	
Deductible =>	3800		3800		6900		6900		8550		8550	
Coinsurance =>	50%		50%		100%		100%		100%		100%	
Copays =>	\$60 PCP		\$60 PCP		N/A		N/A		\$0 (Visits 1-3); then 100% after Ded.		\$0 (Visits 1-3); then 100% after Ded.	
OOP Maximum =>	\$8,500		\$8,500		\$6,900		\$6,900		\$8,550		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$168.21	\$168.21	\$168.21	\$168.21	\$152.51	\$152.51	\$152.51	\$152.51	\$113.24	\$113.24	\$113.24	\$113.24
15	\$183.16	\$183.16	\$183.16	\$183.16	\$166.07	\$166.07	\$166.07	\$166.07	\$123.30	\$123.30	\$123.30	\$123.30
16	\$188.88	\$188.88	\$188.88	\$188.88	\$171.25	\$171.25	\$171.25	\$171.25	\$127.15	\$127.15	\$127.15	\$127.15
17	\$194.59	\$194.59	\$194.59	\$194.59	\$176.43	\$176.43	\$176.43	\$176.43	\$131.00	\$131.00	\$131.00	\$131.00
18	\$200.75	\$200.75	\$200.75	\$200.75	\$182.02	\$182.02	\$182.02	\$182.02	\$135.14	\$135.14	\$135.14	\$135.14
19	\$206.91	\$206.91	\$206.91	\$206.91	\$187.60	\$187.60	\$187.60	\$187.60	\$139.29	\$139.29	\$139.29	\$139.29
20	\$213.28	\$213.28	\$213.28	\$213.28	\$193.38	\$193.38	\$193.38	\$193.38	\$143.58	\$143.58	\$143.58	\$143.58
21	\$219.88	\$225.38	\$219.88	\$225.38	\$199.36	\$204.34	\$199.36	\$204.34	\$148.02	\$151.72	\$148.02	\$151.72
22	\$219.88	\$225.38	\$219.88	\$225.38	\$199.36	\$204.34	\$199.36	\$204.34	\$148.02	\$151.72	\$148.02	\$151.72
23	\$219.88	\$225.38	\$219.88	\$225.38	\$199.36	\$204.34	\$199.36	\$204.34	\$148.02	\$151.72	\$148.02	\$151.72
24	\$219.88	\$225.38	\$219.88	\$225.38	\$199.36	\$204.34	\$199.36	\$204.34	\$148.02	\$151.72	\$148.02	\$151.72
25	\$220.76	\$226.28	\$220.76	\$226.28	\$200.16	\$205.16	\$200.16	\$205.16	\$148.61	\$152.33	\$148.61	\$152.33
26	\$225.16	\$230.79	\$225.16	\$230.79	\$204.14	\$209.24	\$204.14	\$209.24	\$151.57	\$155.36	\$151.57	\$155.36
27	\$230.43	\$236.19	\$230.43	\$236.19	\$208.93	\$214.15	\$208.93	\$214.15	\$155.12	\$159.00	\$155.12	\$159.00
28	\$239.01	\$244.99	\$239.01	\$244.99	\$216.70	\$222.12	\$216.70	\$222.12	\$160.90	\$164.92	\$160.90	\$164.92
29	\$246.05	\$252.20	\$246.05	\$252.20	\$223.08	\$228.66	\$223.08	\$228.66	\$165.63	\$169.77	\$165.63	\$169.77
30	\$249.56	\$255.80	\$249.56	\$255.80	\$226.27	\$231.93	\$226.27	\$231.93	\$168.00	\$172.20	\$168.00	\$172.20
31	\$254.84	\$261.21	\$254.84	\$261.21	\$231.06	\$236.84	\$231.06	\$236.84	\$171.56	\$175.85	\$171.56	\$175.85
32	\$260.12	\$266.62	\$260.12	\$266.62	\$235.84	\$241.74	\$235.84	\$241.74	\$175.11	\$179.49	\$175.11	\$179.49
33	\$263.42	\$270.01	\$263.42	\$270.01	\$238.83	\$244.80	\$238.83	\$244.80	\$177.33	\$181.76	\$177.33	\$181.76
34	\$266.93	\$273.60	\$266.93	\$273.60	\$242.02	\$248.07	\$242.02	\$248.07	\$179.70	\$184.19	\$179.70	\$184.19
35	\$268.69	\$275.41	\$268.69	\$275.41	\$243.62	\$249.71	\$243.62	\$249.71	\$180.88	\$185.40	\$180.88	\$185.40
36	\$270.45	\$277.21	\$270.45	\$277.21	\$245.21	\$251.34	\$245.21	\$251.34	\$182.06	\$186.61	\$182.06	\$186.61
37	\$272.21	\$279.02	\$272.21	\$279.02	\$246.81	\$252.98	\$246.81	\$252.98	\$183.25	\$187.83	\$183.25	\$187.83
38	\$273.97	\$280.82	\$273.97	\$280.82	\$248.40	\$254.61	\$248.40	\$254.61	\$184.43	\$189.04	\$184.43	\$189.04
39	\$277.49	\$284.43	\$277.49	\$284.43	\$251.59	\$257.88	\$251.59	\$257.88	\$186.80	\$191.47	\$186.80	\$191.47
40	\$281.01	\$309.11	\$281.01	\$309.11	\$254.78	\$280.26	\$254.78	\$280.26	\$189.17	\$208.09	\$189.17	\$208.09
41	\$286.28	\$316.34	\$286.28	\$316.34	\$259.57	\$286.82	\$259.57	\$286.82	\$192.72	\$212.96	\$192.72	\$212.96
42	\$291.34	\$323.97	\$291.34	\$323.97	\$264.15	\$293.73	\$264.15	\$293.73	\$196.13	\$218.10	\$196.13	\$218.10
43	\$298.38	\$334.48	\$298.38	\$334.48	\$270.53	\$303.26	\$270.53	\$303.26	\$200.86	\$225.16	\$200.86	\$225.16
44	\$307.17	\$347.72	\$307.17	\$347.72	\$278.51	\$315.27	\$278.51	\$315.27	\$206.78	\$234.07	\$206.78	\$234.07
45	\$317.51	\$363.55	\$317.51	\$363.55	\$287.88	\$329.62	\$287.88	\$329.62	\$213.74	\$244.73	\$213.74	\$244.73
46	\$329.82	\$382.59	\$329.82	\$382.59	\$299.04	\$346.89	\$299.04	\$346.89	\$222.03	\$257.55	\$222.03	\$257.55
47	\$343.67	\$404.50	\$343.67	\$404.50	\$311.60	\$366.75	\$311.60	\$366.75	\$231.36	\$272.31	\$231.36	\$272.31
48	\$359.50	\$429.96	\$359.50	\$429.96	\$325.95	\$389.84	\$325.95	\$389.84	\$242.01	\$289.44	\$242.01	\$289.44
49	\$375.12	\$456.52	\$375.12	\$456.52	\$340.11	\$413.91	\$340.11	\$413.91	\$252.52	\$307.32	\$252.52	\$307.32
50	\$392.71	\$481.07	\$392.71	\$481.07	\$356.06	\$436.17	\$356.06	\$436.17	\$264.36	\$323.84	\$264.36	\$323.84
51	\$410.08	\$502.35	\$410.08	\$502.35	\$371.81	\$455.47	\$371.81	\$455.47	\$276.06	\$338.17	\$276.06	\$338.17
52	\$429.21	\$525.78	\$429.21	\$525.78	\$389.15	\$476.71	\$389.15	\$476.71	\$288.94	\$353.95	\$288.94	\$353.95
53	\$448.56	\$549.49	\$448.56	\$549.49	\$406.69	\$498.20	\$406.69	\$498.20	\$301.96	\$369.90	\$301.96	\$369.90
54	\$469.44	\$575.06	\$469.44	\$575.06	\$425.63	\$521.40	\$425.63	\$521.40	\$316.02	\$387.12	\$316.02	\$387.12
55	\$490.33	\$600.65	\$490.33	\$600.65	\$444.57	\$544.60	\$444.57	\$544.60	\$330.08	\$404.35	\$330.08	\$404.35
56	\$512.98	\$628.40	\$512.98	\$628.40	\$465.11	\$569.76	\$465.11	\$569.76	\$345.33	\$423.03	\$345.33	\$423.03
57	\$535.85	\$656.42	\$535.85	\$656.42	\$485.84	\$595.15	\$485.84	\$595.15	\$360.72	\$441.88	\$360.72	\$441.88
58	\$560.25	\$686.31	\$560.25	\$686.31	\$507.97	\$622.26	\$507.97	\$622.26	\$377.15	\$462.01	\$377.15	\$462.01
59	\$572.35	\$701.13	\$572.35	\$701.13	\$518.93	\$635.69	\$518.93	\$635.69	\$385.30	\$471.99	\$385.30	\$471.99
60	\$596.75	\$731.02	\$596.75	\$731.02	\$541.06	\$662.80	\$541.06	\$662.80	\$401.73	\$492.12	\$401.73	\$492.12
61	\$617.86	\$756.88	\$617.86	\$756.88	\$560.20	\$686.25	\$560.20	\$686.25	\$415.94	\$509.53	\$415.94	\$509.53
62	\$631.72	\$773.86	\$631.72	\$773.86	\$572.76	\$701.63	\$572.76	\$701.63	\$425.26	\$520.94	\$425.26	\$520.94
63	\$649.09	\$795.14	\$649.09	\$795.14	\$588.51	\$720.92	\$588.51	\$720.92	\$436.96	\$535.28	\$436.96	\$535.28
64+	\$659.64	\$808.06	\$659.64	\$808.06	\$598.08	\$732.65	\$598.08	\$732.65	\$444.06	\$543.97	\$444.06	\$543.97

**Highmark Coverage Advantage  
Individual  
Plan Design Summary**

<b>HIOS Plan ID</b>	<b>Plan Marketing Name</b>	<b>Product</b>	<b>Metal</b>	<b>On/Off Exchange</b>	<b>Network</b>	<b>Rating Area</b>	<b>Counties Covered</b>
79279PA0080008	Together Blue EPO Gold 0	EPO	Gold	On/Off	L	1, 4	Allegheny, Erie, Washington
79279PA0080006	Together Blue EPO Gold 800	EPO	Gold	On/Off	L	1, 4	Allegheny, Erie, Washington
79279PA0130001	Together Blue EPO Gold 800 + Adult Dental and Vision	EPO	Gold	On/Off	L	1, 4	Allegheny, Erie, Washington
79279PA0120001	Together Blue Care Advantage EPO Gold 800	EPO	Gold	On/Off	L	1, 4	Allegheny, Erie, Washington
79279PA0110001	Together Blue Care Advantage EPO Gold 800 + Adult Dental and Vision	EPO	Gold	On/Off	L	1, 4	Allegheny, Erie, Washington
79279PA0080004	Together Blue EPO Silver 2900	EPO	Silver	On/Off	L	1, 4	Allegheny, Erie, Washington
79279PA0130003	Together Blue EPO Silver 2900 + Adult Dental and Vision	EPO	Silver	On/Off	L	1, 4	Allegheny, Erie, Washington
79279PA0090002	Together Blue EPO Silver 3450 HSA	EPO	Silver	On/Off	L	1, 4	Allegheny, Erie, Washington
79279PA0090003	Together Blue EPO Silver 1850 HSA	EPO	Silver	Off	L	1, 4	Allegheny, Erie, Washington
79279PA0080010	Together Blue EPO Silver 2600	EPO	Silver	Off	L	1, 4	Allegheny, Erie, Washington
79279PA0130004	Together Blue EPO Silver 2600 + Adult Dental and Vision	EPO	Silver	Off	L	1, 4	Allegheny, Erie, Washington
79279PA0080001	Together Blue EPO Bronze 3800	EPO	Bronze	On/Off	L	1, 4	Allegheny, Erie, Washington
79279PA0130002	Together Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off	L	1, 4	Allegheny, Erie, Washington
79279PA0090001	Together Blue EPO Bronze 6900 HSA	EPO	Bronze	On/Off	L	1, 4	Allegheny, Erie, Washington
79279PA0100001	Together Blue Major Events EPO 8550 - 3 Free PCP Visits	EPO	Catastrophic	On/Off	L	1, 4	Allegheny, Erie, Washington



Company Name    Highmark Coverage Advantage  
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 1								RATING AREA 2		
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	745	0	0	0	0	0	0	0	0
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter
79279PA0080008	Together Blue EPO Gold 0	EPO	Gold	On/Off			\$255.42								
79279PA0080006	Together Blue EPO Gold 800	EPO	Gold	On/Off			\$264.37								
79279PA0130001	Together Blue EPO Gold 800 + Adult Dental and Vision	EPO	Gold	On/Off			\$287.41								
79279PA0120001	Together Blue Care Advantage EPO Gold 800	EPO	Gold	On/Off			\$278.13								
79279PA0110001	Together Blue Care Advantage EPO Gold 800 + Adult Dental and Vision	EPO	Gold	On/Off			\$301.16								
79279PA0080004	Together Blue EPO Silver 2900	EPO	Silver	On/Off			\$295.45								
79279PA0130003	Together Blue EPO Silver 2900 + Adult Dental and Vision	EPO	Silver	On/Off			\$318.48								
79279PA0090002	Together Blue EPO Silver 3450 HSA	EPO	Silver	On/Off			\$268.67								
79279PA0090003	Together Blue EPO Silver 1850 HSA	EPO	Silver	Off			\$223.96								
79279PA0080010	Together Blue EPO Silver 2600	EPO	Silver	Off			\$225.86								
79279PA0130004	Together Blue EPO Silver 2600 + Adult Dental and Vision	EPO	Silver	Off			\$248.92								
79279PA0080001	Together Blue EPO Bronze 3800	EPO	Bronze	On/Off			\$196.81								
79279PA0130002	Together Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off			\$219.88								
79279PA0090001	Together Blue EPO Bronze 6900 HSA	EPO	Bronze	On/Off			\$199.36								
79279PA0100001	Together Blue Major Events EPO 8550 - 3 Free PCP Visits	EPO	Catastrophic	On/Off			\$148.02								

RATING AREA 3

0	0	0	0	0	0	0	0	0	0	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming

RATING AREA 4

4,509	0	0	0	0	0	0	0	873	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

\$255.42	\$255.42
\$264.37	\$264.37
\$287.41	\$287.41
\$278.13	\$278.13
\$301.16	\$301.16
\$295.45	\$295.45
\$318.48	\$318.48
\$268.67	\$268.67
\$223.96	\$223.96
\$225.86	\$225.86
\$248.92	\$248.92
\$196.81	\$196.81
\$219.88	\$219.88
\$199.36	\$199.36
\$148.02	\$148.02

RATING AREA 5

0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

RATING AREA 6

0	0	0	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union

RATING AREA 7

0	0	0	0
Adams	Berks	Lancaster	York

**RATING AREA 8**

0	0	0	0	0
Bucks	Chester	Delaware	Montgomery	Philadelphia

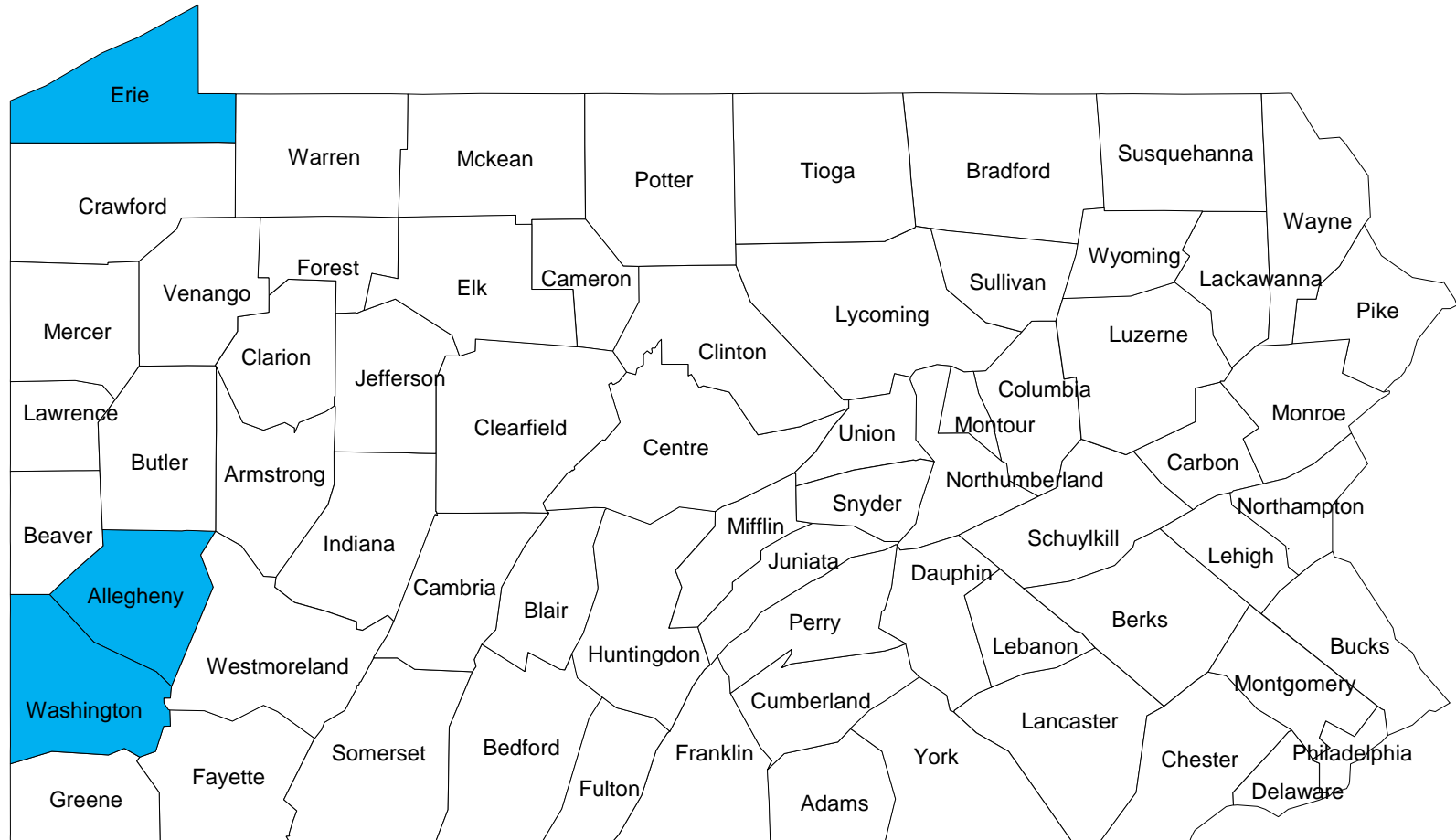
**RATING AREA 9**

0	0	0	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry


# 2020 Service Area


Issuer: Highmark Coverage Advantage (HCA)

Market: Individual



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

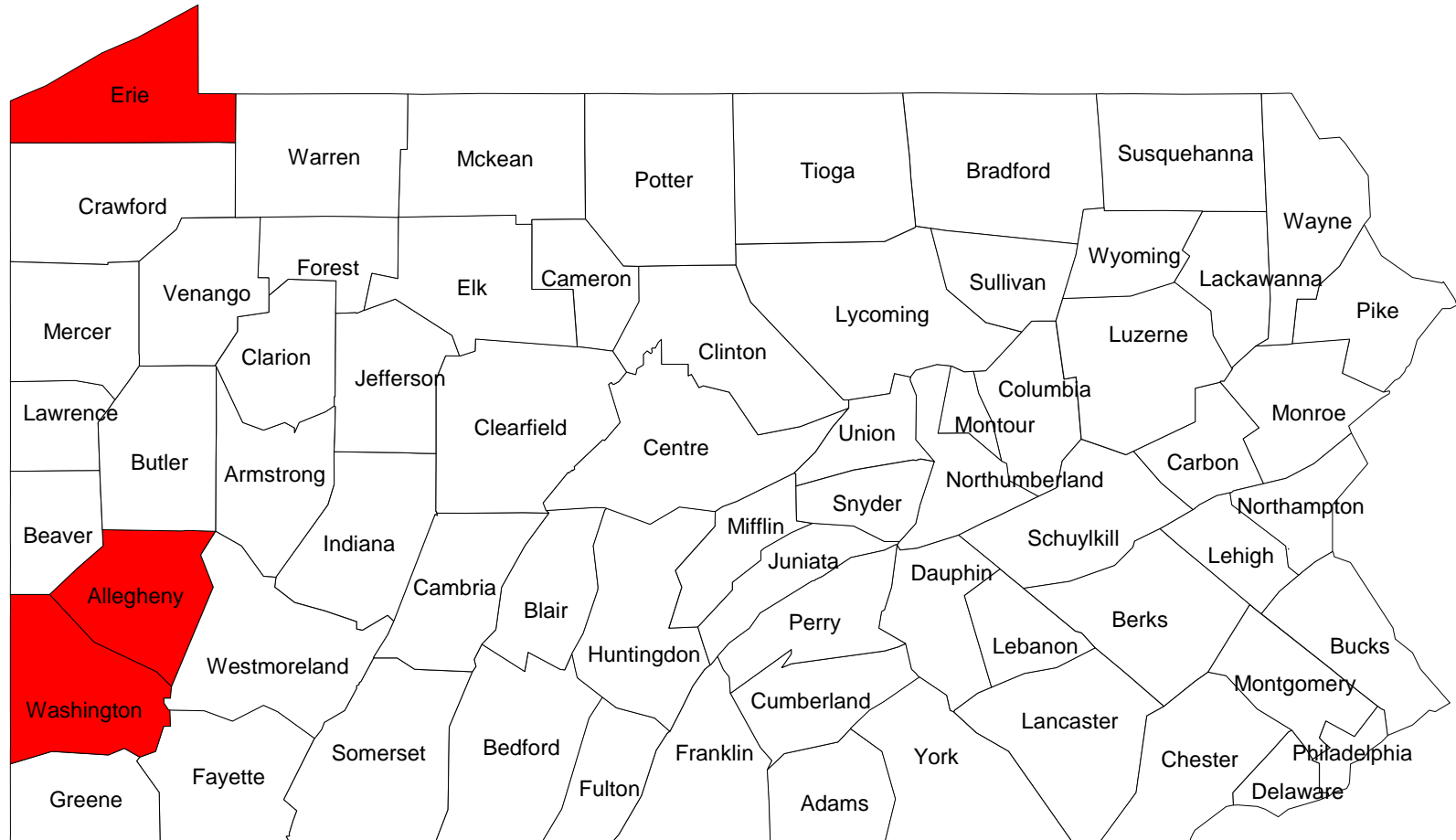
 : 2020 on-exchange service area

 : 2020 off-exchange only service area


# **2021 Service Area**


**Issuer: Highmark Coverage Advantage (HCA)**

**Market: Individual**



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

 : 2021 on-exchange service area

 : 2021 off-exchange only service area



June 23, 2020

Mr. James Lavery, Actuary  
Bureau of Life, Accident & Health Insurance  
Commonwealth of Pennsylvania Insurance Department  
1311 Strawberry Square  
Harrisburg, PA 17120

Re: Highmark Coverage Advantage 2021 ACA Rate Filing (Individual Market)  
Filing # 1A-DP-20-HCA (SERFF # HGHM-132324161)

Dear Mr. Lavery:

Enclosed are responses to your June 17, 2020 questions regarding SERFF Filing # HGHM-132324161. We have included your questions along with our responses for your convenience. In conjunction with these responses, we are also submitting revisions to the following documents in SERFF:

- PAAM Exhibits – This file is being revised in response to question 10 and PID questions 3 and 4.

Should you have any further questions regarding this Filing, please feel free to contact me at [REDACTED] or via e-mail at: [REDACTED]

Sincerely,

[REDACTED]

[REDACTED]  
[REDACTED]

Highmark Inc.

cc: [REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

**1. The following questions pertain to the manual rate:**

**a. Section 1G of the PA Actuarial Memorandum states that a manual rate was developed from multiple data sources. Please provide an exhibit displaying the calendar year 2019 member months and allowed claims PMPM associated with each data source underlying the manual rate. In providing your response, please describe each data source and explain why the Company believes it is appropriate to use them as part of a manual rate.**

Response:

Please see the attached exhibit labeled Q1 Response for a summary of the calendar year 2019 member months and allowed claims PMPM associated with the data sources underlying the manual rate. The manual rate is derived using the 2/1/2020 enrollment profile which is categorized into the following sources:

Renewal

- This represents our 2019 ACA members that re-enrolled in HCA. The normalized allowed PMPM was calculated by normalizing the allowed PMPM for demographic, network, and benefit richness factors.

Other Highmark

- This represents the 2019 members from other Highmark markets such as group markets that enrolled in HCA. The normalized PMPM was calculated by reviewing its allowed claims, adjusted for benefit differential if needed and then normalized for demographic, network, and benefit richness factors.

Prior ACA

- This represents our 2018 ACA members that lapsed in 2019 and now reenrolled in HCA. We reviewed its 2018 ACA claims, trended to 2019, and used this as starting point to approximate the 2019 allowed claims. The normalized allowed PMPM was then calculated by normalizing the allowed PMPM for demographic, network, and benefit richness factors.

New

- This represents the catch-all category of the remaining members that enrolled in HCA. The normalized allowed PMPM was then calculated by normalizing the allowed PMPM for demographic, network, and benefit richness factors. The adjusted allowed claims PMPM for the “New” is set such that its normalized allowed PMPM was 4% higher than the “Renewal” segment.

Since the underlying claims only reflected the claims experience of the 2/1/2020 active enrollment, we added a death load adjustment in the adjusted allowed PMPMs to capture the incremental claims of terminated members due to death as developed from historical experience.

**2. The following questions relate to the trend assumption:**

- Please provide additional detail related to the cohorts of ACA members who were included in the Company’s regression analysis. Specifically, did the cohorts include all ACA members who were enrolled with the Company’s various legal entities during the time period of 2018 to 2019 and were those cohorts limited to the Individual ACA market? If not, please clarify.**
- Per the actuarial memorandum, the regression analysis which was completed produced a range of reasonable trend assumptions. Please provide the range of reasonable trend assumptions which was produced by that analysis. Additionally, please compare the medical trend assumption which was chosen to the range of reasonable options which were produced and describe how the proposed trend assumption was ultimately chosen (i.e., rather than one of the other trend assumptions which falls within the same range).**



- c. **Please provide additional detail related to the development of the pharmacy trend assumption. Please include the following in your response:**
  - i. Was the regression analysis that was completed to determine the medical trend also used to develop the pharmacy trend? If so, how?
  - ii. What specific sources and/or other information were utilized to develop the pharmacy trend?
- d. **Please provide a detailed quantitative exhibit displaying the development of the induced utilization assumption that is included in the trend assumptions and shown in Table 3 of the Pennsylvania Rate Template file.**

Response:

- a. The cohort population included in the trend development was all PA members in the Individual ACA market that were enrolled in both 2018 and 2019.
- b. The Regression analysis produced a Medical/Rx combined trend of 7.4% before adjustment for Pharmacy and Induced Demand factors with an R-squared factor of 39.9%. A range of +/- 0.5% was considered. The 6.9% trend resulted in a lower R-squared compared to 7.4%. A higher R-squared resulted at 7.9%, but the trend of 7.4% was considered reasonable.

The regression was performed on the Medical/Rx combined data. More detail regarding the adjustments to calculate the proposed trends are included in the attached exhibit labeled Q2b Response.

- c. The regression analysis was applied to medical and pharmacy claims combined. Then a pharmacy step factor adjustment was applied to account for expected higher future pharmacy trends. Please see the attached exhibit labeled Q2c Response regarding the Pharmacy adjustments. An outside consultant's pipeline drug / new generics projection tool is considered in the Pharmacy development.
- d. The induced utilization assumption in Table 3b represents the annual rate of change on the change in induced demand factor of 1.0273. It was calculated as follows:  $\sqrt{1.0273} = 1.0136$  or 1.36%.

**3. Please provide a detailed quantitative exhibit displaying the development of the “change in network” index rate adjustment that is shown in Table 5 of the PA Rate Template file.**

Response:

Please see the attached exhibit labeled Q1 Response for the quantitative development of the calendar year 2019 composite network factor. Please see the attached exhibit labeled Q3 Response for the quantitative development of the calendar year 2021 composite network factor. These two factors are used to develop the “change in network” factor shown in Table 5 in the following calculation: 2021 composite network factor ÷ 2019 composite network factor =  $0.716 \div 0.994 = 0.721$ .

**4. Please provide a detailed quantitative exhibit displaying the development of the “change in other” index rate adjustment that is shown in Table 5 of the PA Rate Template file.**

Response:

Please see the attached exhibit labeled Q4 Response for support of the “change in other” factor shown in Table 5 of the PA Rate Template file.

**5. Please provide an exhibit displaying the distribution of member months by rating region for the actual calendar year 2019 members underlying the experience period.**

Response:

The HCA entity was introduced to the individual market in 2020 and did not offer any plans in 2019.

**6. The following questions relate to the risk transfer assumption:**

- a. Please provide a detailed quantitative exhibit displaying the development of the assumed statewide average PLRS, split by non-catastrophic and catastrophic only populations, underlying the assumed risk transfer assumption.**
- b. Please provide a detailed quantitative exhibit displaying the development of the Company-specific PLRS, ARF, GCF, ID, and AV assumptions underlying the projected 2021 risk transfer.**
- c. Please provide a detailed quantitative exhibit displaying the anticipated receipt and assessment associated with the high cost risk pool component of the projected risk transfer results.**

Response:

- a. Please see the attached exhibit labeled Q6a Response for the development of the assumed statewide average PLRS for the non-catastrophic and catastrophic populations.
- b. Please see the attached exhibit labeled Q6b Response for the development of the Company-specific assumptions underlying the projected 2021 risk transfer. The Company-specific PLRS, ARF, GCF, IDF, and AV assumptions shown in Attachment B and used to develop the projected 2021 risk transfer were developed for the population of members that comprised the manual rate development discussed in the response to Question 1 above.
- c. Please see the attached exhibit labeled Q6c Response for the development of the high cost risk pool component of the projected risk transfer results. We relied upon estimates from an external actuarial consulting company's study to inform our selection of an appropriate percentage of premium charge for 2021. The external study was based upon data collected by issuers across the country and included over 125 million submitted member months. Given the extremely volatile and unpredictable nature of claims in excess of the \$1 million attachment point, as a simplifying assumption we assumed there would be no anticipated reimbursements in 2021. Instead, we selected a percentage of premium charge that was lower than what could have been reasonably supported by the external study. As a point of reference, we did not have any members reach the attachment point in 2019 in any of our Pennsylvania entities

**7. Section 2A of the PA Actuarial Memorandum states that the reinsurance recovery underlying the market adjusted index rate was calculated based on the amount of incurred claims expected to be reimbursed by the program. The estimated incurred claims savings is based on Highmark's PA individual ACA population in total (i.e., the reinsurance program is estimated to reimburse 6.1% of incurred claims for all of Highmark's individual ACA entities). It appears there may be a disconnect in assuming that the incurred claims savings associated with the reinsurance program will be the same for all of Highmark's individual ACA entities when Highmark is assuming different risk transfer receipt/payment amounts for each entity (i.e., different morbidity levels underlying the membership for each entity). Please revise the rate development to calculate the reinsurance recovery amount based on the projected 2021 population (and their corresponding morbidity) specific to this entity or clarify why it is not reasonable to do so.**

Response:

For the reinsurance recovery percentage estimate, we reviewed a number of possible values for this projection (see the table below). The entity scenarios were not considered since a number of Highmark entities have changed substantially from 2019 (the underlying claims period) to 2021 (the projection period). In addition, the market size or percentage of market by entity as of 2020 has also changed materially with the addition of new members due to rate decreases in 2020.

Option	Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reins.*	Reins% Scenario
WPA				\$44,393,331	-6.7%
CPA				\$67,578,429	-6.3%
NEPA				\$71,402,406	-5.6%
Total - Sum				\$183,374,165	-6.1%
Rate Filing				\$183,374,165	-6.1%

\* Reinsurance parameters: Attachment point = \$60K, Reins. Cap = \$100K and Coins. Rate = 60%

As illustrated in the chart, the overall average of -6.1% is not significantly different from region specific percentages even though there was high variability in morbidity. That is, reinsurance recovery as a percentage of claims does not vary significantly for a given set of reinsurance parameters and credible enrollment.

Thus, as a result of the above entity changes and continuing uncertainty in the ACA market (e.g., COVID-19 and initial year of the PA reinsurance program), we believe that the use of the overall Highmark PA ACA data to estimate the reinsurance recovery percentage results in a reasonable projection.

**8. For each plan where a non-EHB adjustment different than 1.000 is being used, please provide a detailed quantitative exhibit displaying the development of the plan level non-EHB adjustments by that that are shown in Table 10 of the PA Rate Template file.**

Response:

Please see the attached exhibit labeled Q8 Response that demonstrates the calculation of the non-EHB Paid PMPMs found in the PA Actuarial Memorandum to the Benefits in addition to EHB values found in Table 10.

**9. Please provide a detailed quantitative exhibit displaying the development of the proposed 2021 area factors. In providing your response, please demonstrate that it is appropriate to change the area factors relative to the most recently approved filing and that the factors do not reflect differences due to the impact of morbidity.**

Response:

Please see the attached exhibit labeled Q9 Response for the development of the proposed 2021 area factors. The area factor study was developed by our internal actuarial valuation and modeling team. The study was based on a review of 2019 individual market ACA experience in the Western and Central Pennsylvania regions. In order to remove differences due to morbidity, the 2019 allowed charges from the study were normalized for several items. First, the allowed charges were normalized for the HHS induced demand factors. The goal of this step was to remove any underlying induced utilization resulting from a different mix of metal levels across the regions. Second, the 2019 experience was re-run through the HHS risk adjustment platinum model to assign risk scores, and these risk scores were then used to further normalize the allowed charges. We chose to normalize by one metal level's risk scores (i.e.

platinum) in order to not introduce variation due to AV into the normalized allowed charges. We selected platinum as our basis because it is the closest metal to an allowed charge level. The normalized allowed PMPMs were then aggregated at the regional level (Western PA & Central PA), reviewed for reasonability, and compared against the existing area factors. Based on this comparison, we determined that a modest adjustment in the area factors was warranted and reasonable. Since HCA's geographic footprint is limited to just Western PA counties, the change in area factors is normalized out of the index rate and has no effective impact on the resulting rate levels.

**10. Please explain why the induced utilization factors shown in Attachment C do not appear to be calculated from the HHS induced utilization formula (i.e.,  $(\text{paid-to-allowed ratio})^2 - (\text{paid-to-allowed ratio}) + 1.24$ ). For example, the induced utilization calculated by applying the HHS induced utilization formula to the 79279PA0130003 paid-to-allowed ratio equals 1.165, which does not equal the induced utilization factor presented in the exhibit (i.e., 1.168).**

Response:

Please refer to the response for PID Question 3 below.

**The following are additional questions or comments from the PID:**

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

Response:

We have tested and confirmed that the rates in Table 11 of the Actuarial Memorandum Exhibits, the PA Plan Design Summary and Rate Tables, the Federal Rates Template, and in the binder are identical.

**2. Please provide an exhibit showing the financial gains and losses for calendar years 2014 – 2019 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.**

Response:

Since experience in the Highmark Coverage Advantage entity started in calendar year 2020, historical comparisons of actual to projected claim cost PMPMs are not available.

**3. 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.**

Response:

We are submitting an updated version of the PAAM Exhibits file in conjunction with this response letter. This updated file includes the requested revisions above.

**4. Cells C16 and D16 of Table 5, labeled “Change in Morbidity - All Other”, require a formula input for individual filings. For example, the individual First Priority Health filing (HGHE-132324148) has a change in morbidity from the experience period to the rating period of 1.000 (i.e. no change). Then, Cells C16 and D16 should be filled out with an explicit formula as follows: “=(1.01)\*(1.000)”. Further note that this is explained in the guidance.**

Response:

We are submitting an updated version of the PAAM Exhibits file in conjunction with this response letter. This updated file includes the revision to this cell.

**5. The Department will contact the company shortly with information regarding the opportunity and parameters for the company to provide to support an updated Covid-19 impact assessment, if desired.**

Response:

We look forward to further discussions on the rate impact of Covid-19 and the opportunity to make the necessary adjustments to this rate filing.

# Highmark Coverage Advantage

## Individual Market

### Response to Objection 1 - Question 1

	HCA				Combined
	Renewal	Other Highmark	Prior ACA	New	Total
<b>2019 Member Months</b>	12,837	5,845	1,108	42,890	62,680
<b>2021 Member Months</b>	25,245	12,930	1,847	83,122	123,144
<b>2021 Member Months %</b>	20.5%	10.5%	1.5%	67.5%	100.0%
<b>Adjusted AC PMPMs</b>	\$620.76	\$771.15	\$284.36	\$544.98	<b>\$580.35</b>
<b>Demographic Factor</b>	1.928	1.714	1.758	1.565	1.646
<b>Network</b>	0.968	1.000	1.000	1.000	0.994
<b>Benefit Richness Factor</b>	1.058	1.065	1.065	1.065	1.064
<b>Normalized AC PMPMs</b>	<b>\$314.48</b>	<b>\$422.41</b>	<b>\$151.88</b>	<b>\$327.06</b>	<b>\$331.87</b>

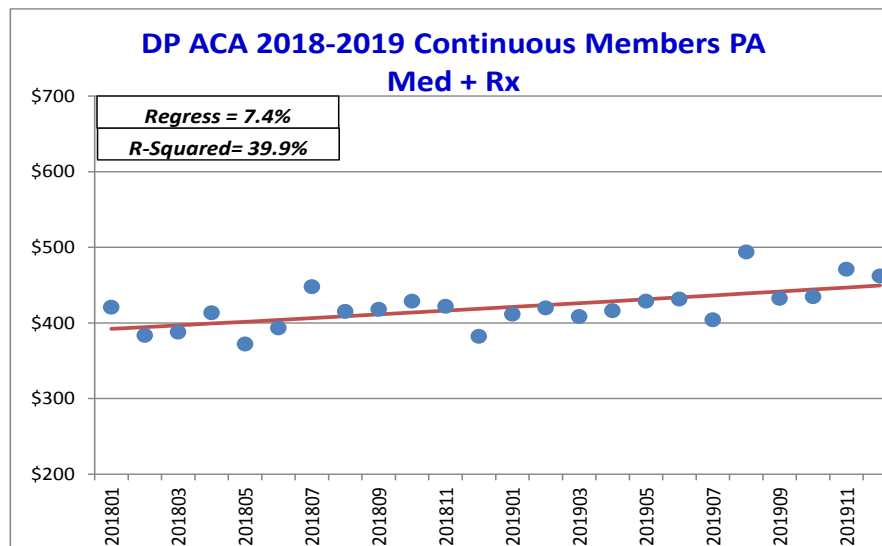
## Highmark Coverage Advantage

## Individual Market

## Response to Objection 1 - Question 2b

## DP ACA 2018-2019 Continuous Members PA Med + Rx

Incmo	Enrollment	Allowed	1 Mo PMPM	AGI	Workdays	Seasonality	Steps	Norm PMPM
201801	13,806	\$7,438,734	\$538.80	1.334	1.036	0.9264	1.000	\$420.73
201802	13,808	\$6,387,524	\$462.60	1.337	0.937	0.9626	1.000	\$383.43
201803	13,805	\$7,378,389	\$534.47	1.341	1.031	0.9976	1.000	\$387.69
201804	13,807	\$7,545,733	\$546.52	1.344	0.992	0.9913	1.000	\$413.43
201805	13,805	\$7,045,163	\$510.33	1.347	1.029	0.9892	1.000	\$371.96
201806	13,805	\$6,813,602	\$493.56	1.351	0.989	0.9390	1.000	\$393.39
201807	13,807	\$8,491,738	\$615.03	1.355	1.003	1.0100	1.000	\$447.85
201808	13,807	\$7,646,864	\$553.84	1.359	1.061	0.9253	1.000	\$415.16
201809	13,805	\$7,273,668	\$526.89	1.362	0.924	1.0014	1.000	\$417.81
201810	13,805	\$9,114,128	\$660.20	1.366	1.069	1.0551	1.000	\$428.85
201811	13,805	\$8,357,912	\$605.43	1.369	0.965	1.0861	1.000	\$421.81
201812	13,805	\$7,858,206	\$569.23	1.372	0.970	1.1200	1.000	\$382.11
201901	13,806	\$7,484,934	\$542.15	1.374	1.035	0.9264	1.000	\$411.49
201902	13,808	\$7,202,446	\$521.61	1.377	0.937	0.9626	1.000	\$419.73
201903	13,805	\$7,754,797	\$561.74	1.381	0.998	0.9976	1.000	\$408.51
201904	13,808	\$8,098,065	\$586.48	1.385	1.026	0.9913	1.000	\$416.23
201905	13,805	\$8,331,692	\$603.53	1.389	1.025	0.9892	1.000	\$428.59
201906	13,806	\$7,468,294	\$540.95	1.393	0.959	0.9390	1.000	\$431.38
201907	13,806	\$8,153,133	\$590.55	1.396	1.036	1.0100	1.000	\$404.16
201908	13,806	\$9,098,434	\$659.02	1.399	1.031	0.9253	1.000	\$493.74
201909	13,809	\$8,033,274	\$581.74	1.403	0.958	1.0014	1.000	\$432.52
201910	13,805	\$9,480,291	\$686.73	1.406	1.065	1.0551	1.000	\$434.60
201911	13,805	\$9,309,268	\$674.34	1.409	0.935	1.0861	1.000	\$471.00
201912	13,805	\$10,114,718	\$732.69	1.413	1.002	1.1200	1.000	\$461.95



## Highmark Coverage Advantage

## Individual Market

## Response to Objection 1 - Question 2c

Description	Medical	Rx	Total	Notes
Normalized Allowed Trend Cohort Members	N/A	N/A	7.4%	Please see supporting monthly PMPMs and trend regression graph on Regression tab
Allowed distribution of costs	72.8%	27.2%	100%	Medical/Rx split determined based on ACA Individual experience.
Pharmacy specific 2020/2021 annual trend growth	N/A	4.9%	1.3%	Based on modeling projections for group experience, reflects factors such as pipeline drugs, specialty, contracting, and drug mix.
Pharmacy specific specialty mix impact	N/A	1.5%	0.4%	Adjusts for significantly higher specialty drug spend in ACA Individual market compared to group market.
Rounding Adjustment	N/A	N/A	-0.02%	Round down to 9.25%
<b>Required Annual Trend</b>	<b>N/A</b>	<b>N/A</b>	<b>9.25%</b>	
2019 Core Trend Assumed Split Between Medical/Rx Before Pharmacy Adjustment	8.4%	4.6%	7.4%	Claims trend split for ACA Individual considered here. Due to lack of component trend credibility, Pharmacy trend expectation from 2019 also evaluated from Group experience. Medical trend determined from total trend removing Pharmacy trend component.
<b>Required Annual Trend Split Medical/Rx</b>	<b>8.4%</b>	<b>11.4%</b>		
Induced Demand Factor	1.36%	1.36%		Difference in average metal AV from current benefits to 2021 benefits.
<b>Required Annual Trend Split Medical/Rx w/Induced Demand*</b>	<b>9.87%</b>	<b>12.91%</b>		

\* Trends are then applied to the relevant mix for the entity and adjusted for Capitation to produce the resulting 10.60% as shown in Table 3b.



## Highmark Coverage Advantage

## Individual Market

## Response to Objection 1 - Question 3

HIOS Plan ID	2021 Network Factors					2021 Projected
	Medical	Rx	Capitation	Dental	Composite	Member Months
79279PA0080008	0.620	1.000	1.000	1.000	0.716	20,364
79279PA0080006	0.620	1.000	1.000	1.000	0.716	24,204
79279PA0130001	0.620	1.000	1.000	1.000	0.716	4,932
79279PA0120001	0.620	1.000	1.000	1.000	0.716	6,000
79279PA0110001	0.620	1.000	1.000	1.000	0.716	1,200
79279PA0080004	0.620	1.000	1.000	1.000	0.716	4,224
79279PA0130003	0.620	1.000	1.000	1.000	0.716	2,988
79279PA0090002	0.620	1.000	1.000	1.000	0.716	19,020
79279PA0090003	0.620	1.000	1.000	1.000	0.716	324
79279PA0080010	0.620	1.000	1.000	1.000	0.716	408
79279PA0130004	0.620	1.000	1.000	1.000	0.716	216
79279PA0080001	0.620	1.000	1.000	1.000	0.716	20,364
79279PA0130002	0.620	1.000	1.000	1.000	0.716	3,744
79279PA0090001	0.620	1.000	1.000	1.000	0.716	11,868
79279PA0100001	0.620	1.000	1.000	1.000	0.716	3,288
<b>Total</b>						<b>123,144</b>
Weights	74.6%	25.1%	0.0%	0.2%	100.0%	

**Highmark Coverage Advantage****Individual Market****Response to Objection 1 - Question 4**

<b>Description</b>	<b>Factor</b>
Change in Rx Rebates	1.004
Change in Hospital/Physician Settlements	0.976
<b>Total "Change in Other"</b>	<b>0.980</b>

**Highmark Coverage Advantage****Individual Market****Response to Objection 1 - Question 6a**

<b>Description</b>	<b>Risk Adjustment Population</b>	
	<b>Non-Catastrophic</b>	<b>Catastrophic</b>
2018 Actual Statewide PLRS	████	████
2019 Model Change	████	████
2019 Risk Pool Deterioration	████	████
2020 & 2021 Risk Pool Deterioration	████	████
<b>2021 Projected Statewide PLRS</b>	████	████

# Highmark Coverage Advantage

## Individual Market

### Response to Objection 1 - Question 6b

	Highmark Coverage Advantage				Combined
	Renewal	Other Highmark	Prior ACA	New	Total
<b>2021 Member Months</b>	25,245	12,930	1,847	83,122	123,144
<b>2021 Member Months %</b>	20.5%	10.5%	1.5%	67.5%	100.0%
<b>2021 Company-specific Factors</b>					
PLRS	████	████	████	████	████
ARF	████	████	████	████	████
GCF	████	████	████	████	████
IDF	████	████	████	████	████
AV	████	████	████	████	████

**Highmark Coverage Advantage****Individual Market****Response to Objection 1 - Question 6c**

Description	Value
Assumed HCRP % of Premium Charge	0.25%
Projected Required Revenue PMPM	\$423.17
<b>Projected HCRP Charge PMPM</b>	<b>(\$1.06)</b>

## Highmark Coverage Advantage

## Individual Market

## Response to Objection 1 - Question 8

HIOS Plan ID (Standard Component)	Non-EHB Paid PMPM			Pricing AV (company- determined AV)	Benefit Richness (induced demand)	Provider Network	Non-Funding of CSR Adjustment	Non-EHB Allowed PMPM	Projected Index Rate (from Table 5)	Benefits in addition to EHB (from Table 10)
	Dental	Vision	Total							
79279PA0110001	\$32.27	\$6.74	\$39.01	0.884	1.044	1.000	1.000	\$42.24	\$495.38	1.085
79279PA0130001	\$32.27	\$6.74	\$39.01	0.856	1.025	1.000	1.000	\$44.45	\$495.38	1.090
79279PA0130002	\$32.27	\$6.74	\$39.01	0.693	0.941	1.000	1.000	\$59.79	\$495.38	1.121
79279PA0130003	\$32.27	\$6.74	\$39.01	0.765	1.069	1.000	1.200	\$39.75	\$495.38	1.080
79279PA0130004	\$32.27	\$6.74	\$39.01	0.769	0.974	1.000	1.000	\$52.06	\$495.38	1.105

# Highmark Coverage Advantage

## Individual Market

### Response to Objection 1 - Question 9

Rating Areas	Region	Average Members	% of Total Members	Normalized Allowed PMPM	PMPM Relativity	Proposed Area Factor
1,2,4,5	Western PA	6,355	39.7%	\$273.63	93.5%	0.94
6,7,9	Central PA	9,654	60.3%	\$305.13	104.3%	1.04
Total		16,009	100.0%	\$292.62	100.0%	



July 16, 2020

Mr. James Lavery, Actuary  
Bureau of Life, Accident & Health Insurance  
Commonwealth of Pennsylvania Insurance Department  
1311 Strawberry Square  
Harrisburg, PA 17120

Re: Highmark Coverage Advantage 2021 ACA Rate Filing (Individual Market)  
Filing # 1A-DP-20-HCA (SERFF # HGHM-132324161)

Dear Mr. Lavery:

Enclosed are responses to your July 7, 2020 questions regarding SERFF Filing # HGHM-132324161. We have included your questions along with our responses for your convenience. In conjunction with these responses, we are also submitting revisions to relevant filing documents to reflect the following change:

- Pursuant to the Department's July 10, 2020 COVID-19 Impact Guidance, the Company is adding a 2.5% morbidity load to account for anticipated increased claim expense in 2021 due to COVID-19.

Should you have any further questions regarding this Filing, please feel free to contact me at [REDACTED] or via e-mail at: [REDACTED]

Sincerely,

[REDACTED]

[REDACTED]  
[REDACTED]

Highmark Inc.

cc:

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]



**1. Please revise the exhibit provided in the response to question 1 from the objection responses dated 6/23/2020 to quantitatively demonstrate the development of the “Adjusted AC PMPMs” (e.g., show the calendar year 2018 or 2019 allowed claims PMPM along with each specific adjustment used to calculate the adjusted allowed claims PMPM) for each data source underlying the manual rate. In providing your response, please provide a detailed quantitative exhibit displaying the development of, and providing justification for, the following items specifically mentioned in the response:**

- a. The 4% adjustment applied to the “New” allowed claims PMPM**
- b. The death load adjustment**

Response:

Please see the attached exhibit labeled Q1 Response for a revised table showing the quantitative development of the adjusted allowed charge PMPMs for each source underlying the manual rate. Please note that, in the course of reviewing this exhibit, we realized the formulas in the “Total” column for the average demographic, network, and benefit richness factors were incorrect in the original Objection 1 response. Although this has no impact on the rest of the exhibit, we have fixed the formulas for your reference in this response.

The Facility Cost Adjustment factor reflects adjustments in hospital settlements/quality incentives resulting in payment shifts from retrospective to prospective methodologies. As shown in the Response to Objection 1- Question 4, this increase is offset by a reduction in retrospective settlement payments.

- a. The 4% adjustment to the “New” cohort was intended to reflect higher than expected claim costs for members that have recently entered the ACA block. Given the extreme uncertainty of this cohort’s historical claims and potential selection issues that could occur with this cohort of new purchasers of coverage through the Company, we felt it was necessary and prudent to adjust the manual claims developed from a renewing block in which historical Company-specific ACA claims were available.

In consultation with our external consultants, we considered the various cohorts and assumptions around each of the projected cost levels and agreed they were reasonable especially given the uncertainty and common churn experienced in the ACA individual market.

- b. Please see the attached exhibit labeled Q1b Response for the development of the death load claim adjustment. This exhibit shows the additional claim expense (and risk score) associated with members who lapsed due to death. In conjunction with the claim adjustment, we also adjusted the risk scores as discussed further in the response to Question 2a below. These adjustments are necessary to account for the fact that the underlying claim projection is based on the active enrollment snapshot as of 2/1/2020. Absent this adjustment, the claim projection and risk scores would be artificially low because they would exclude the experience associated with members who lapse due to death each year.

**2. The following questions relate to the response to question 6 from the objection responses dated 6/23/2020:**

- a. **Please provide additional clarification regarding how the 2021 Company-specific PLRS factors were estimated. Specifically, please explain what model the risk scores were run on (e.g., 2019) and how members were assumed to be distributed by metal level. Additionally, if any explicit adjustments were applied to develop the estimated 2021 risk scores (e.g., model change impact, morbidity change), please explain each adjustment and provide a detailed quantitative exhibit displaying the development of the adjustments.**

- b. Please reconcile the difference between the projected 2021 average age factor shown in Attachment E and the assumed 2021 ARF.**

Response:

- a. The Company-specific PLRS factors were developed using the 2019 HHS-HCC risk adjustment model. The distribution of members by metal level was based off of the current snapshot. The risk scores were increased by 2.5% in conjunction with death load claim adjustment discussed in the response to Question 1b above. We selected a 2.5% risk score load based on a review of the data which produced a 2.4% load. Support for the assumed risk score load can be found in the attached exhibit labeled Q1b Response.
- b. The projected 2021 average age factor shown in Attachment E is based on members' ages as of 2020. The 2021 allowable rating factor (ARF) used in the risk adjustment development is based on members' ages as of 2019 in order to ensure consistency with the ages used in the Company-specific risk scores and the statewide average ARF.

**3. The following questions relate to the response to question 2 from the objection responses dated 6/23/2020:**

- a. Please provide a detailed exhibit displaying the development of the "Pharmacy specific 2020/2021 annual trend growth" and "Pharmacy specific specialty mix impact" adjustments. In providing your response, please clarify whether these adjustments were provided directly by an outside consultant or if potential adjustments were provided by an outside consultant and those were modified/adjusted for the development of the assumed trend rate.**

**Additionally, please specifically provide support for the following items:**

- i. That these adjustments are not already reflected in the "Normalized Allowed Trend Cohort Members" component of the trend assumption (i.e., demonstrate that the Company is not double adjusting for these items).
- ii. The assumption that the specialty pharmacy drug spend will be higher in the Company's individual ACA block than the group experience utilized in developing the pharmacy trend assumption.
- b. Please explain why the assumed distribution of allowed cost associated with pharmacy services is higher than what is presented in Table 3b from the PA Rate Template file. Further, please provide how the proposed trend assumption would change if a distribution of costs consistent with that provided in Table 3b were assumed instead.
- c. Please provide a detailed quantitative exhibit displaying the development of the change in induced demand factor. In providing your response, please provide an exhibit displaying the distribution of members by metal level for actual calendar year 2019 experience and projected 2021 members. Also, the note next to the induced demand factor shown in the exhibit provided in the response to question 2c states that it is the "difference in average metal AV from current benefits to 2021 benefits." Please explain why it is reasonable for the induced demand factor to represent the difference in average metal AV (per the note specified) rather than the difference in expected induced utilization as a result of differences in metal AV.

Response:

- a. Please see attached exhibit labeled Q3a Response for additional information regarding the development of the "Pharmacy specific 2020/2021 annual trend growth" and "Pharmacy specific specialty mix impact" adjustments. The "Pharmacy specific 2020/2021 annual trend growth" factor was developed based on detailed internal modeling done by our Pharmacy Actuarial team for the group business. This team works in collaboration with Highmark's pharmacists to gather insights in developing the Pharmacy trend projections. This team relies

on outside consultant data for new/pipeline drugs emerging in the marketplace where no/limited data is available. The factor also considers internal modeling on contracting changes and new generics in the marketplace. The “Pharmacy specific specialty mix impact” factor was developed internally as described in the attached exhibit as well.

- i. As described in the exhibit, these adjustments reflect future expectations of 2020/2021 expected Pharmacy costs that are unique for those periods and incremental to 2019 levels. Since these are incremental costs, they are not included in the “Normalized Allowed Trend Cohort Members” component of the trend assumption.
  - ii. The specialty percentage of total Pharmacy spend for 2019 ACA Individual business in PA was █%. This is approximately █ points higher than the group business experience for 2019 as illustrated in the attached exhibit.
- b. The assumed distribution of allowed costs associated with pharmacy services is higher than in Table 3b because the Pharmacy weighting of 27.2% was determined based on the same cohort experience used to develop the regression trend and the 2019 year experience from that cohort. As previously described, this cohort is continuously enrolled members in all PA ACA Individual experience, not entity specific.

Once the Medical and Pharmacy trends have been determined based on that cohort distribution, the percentage trends are applied to the applicable distribution for the entity shown in Table 3b. So the applicable benefit component trends are applied to the mix for the entity. Because the trend development is cohort based and then applied to the applicable entity weightings, changing the distribution of costs would create an inconsistency with the regression trend development methodology.

- c. Please see the attached exhibit labeled Q3c Response for the development of the change in induced demand factor. The plan level buildup of the 2021 induced demand factor is shown in this exhibit as well as the distribution of members by metal level for 2021. The development of the 2019 induced demand factor can be found in the attached exhibit labeled Q1 Response. Since the 2019 experience used in the manual rate includes non-ACA sources, a distribution of members by metal level is not available.

The change in induced demand factor is, in fact, the difference in the expected induced utilization as a result of differences in metal AV. The note next to the induced demand factor in the Objection 1, Question 2c exhibit was intended to simply imply that the Department’s new induced demand factor formula is *a function of the pricing AV’s*.

**The following are additional questions or comments from the PID:**

**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 Department’s July 13 guidance.**

Response:

All of the relevant rate filing documents have been updated to reflect the impact of a 2.5% COVID-19 load which is within the acceptable range of factors specified by the Department in its COVID-19

guidance. The revised filing documents are being submitted in SERFF in conjunction with these responses.

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

Response:

We have tested and confirmed that the rates in Table 11 of the Actuarial Memorandum Exhibits, the PA Plan Design Summary and Rate Tables, the Federal Rates Template, and in the binder are identical.

**3. 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:**

- **Cover letter identifying all changes made and the reason for the change. Also show the revised rate change.**
- **PA Actuarial Memorandum**
- **PA Actuarial Memorandum Exhibits**
- **Departments Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no “NA”)**
- **URRT**
- **Federal rates template**
- **Part III actuarial memorandum**
- **Updated Rate Change Request Summary (Attachment 1)**
- **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 of the above items).**

Response:

All of the relevant rate filing documents are being updated and submitted in SERFF in conjunction with these responses.

## Highmark Coverage Advantage

## Individual Market

## Response to Objection 2 - Question 1

	HCA				Combined
	Renewal	Other Highmark	Prior ACA	New	Total
<b>2019 Member Months</b>	12,837	5,845	1,108	42,890	62,680
<b>2021 Member Months</b>	25,245	12,930	1,847	83,122	123,144
<b>2021 Member Months %</b>	20.5%	10.5%	1.5%	67.5%	100.0%
<b>2019 or 2018 Allowed PMPM*</b>					
Trend from 2018 to 2019	N/A	N/A	1.085	N/A	
Death Load Adjustment	1.035	1.035	1.035	N/A	
Facility Cost Adjustment					
<b>Adjusted AC PMPMs</b>					\$580.35
<b>Demographic Factor</b>	1.928	1.714	1.758	1.565	1.654
<b>Network</b>	0.968	1.000	1.000	1.000	0.994
<b>Benefit Richness Factor</b>	1.058	1.065	1.065	1.065	1.064
<b>Normalized AC PMPMs</b>	<b>\$314.48</b>	<b>\$422.41</b>	<b>\$151.88</b>	<b>\$327.06</b>	<b>\$331.87</b>

\*The 'Renewal' & 'Other Highmark' sources start with 2019 experience. The 'Prior ACA' source starts with 2018 experience.

# Highmark Coverage Advantage

## Individual Market

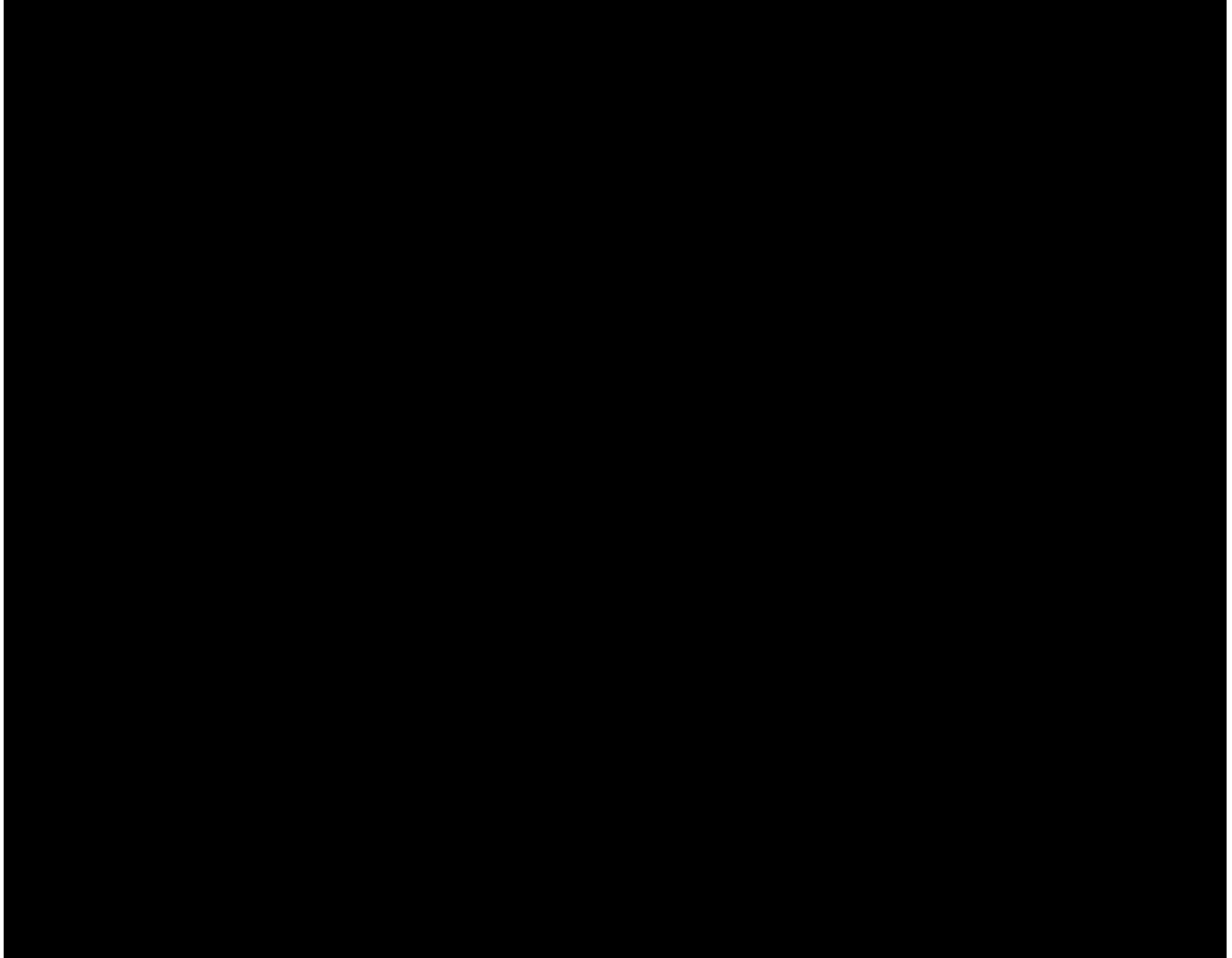
### Response to Objection 2 - Question 1b

Description	2020 Renewal Only	Lapse Due to Death	Total
Member Months	266,712	305	267,017
Paid Claims	\$115,034,676	\$3,977,607	119,012,283
Paid PMPM	\$431.31	\$13,041.33	\$445.71
Death Load Adjustment			1.033
PLRS	████	████	████
Death Load Adjustment			1.024

**Highmark Coverage Advantage**

**Individual Market**

**Response to Objection 2 - Question 3a**



## Highmark Coverage Advantage

## Individual Market

## Response to Objection 2 - Question 3c

HIOS Plan ID (Standard Component)	Metallic Tier	Benefits in addition to EHB	Total Projected Lives	Pricing AV (company-determined AV)	Non-Funding of CSR Adjustment	Benefit Richness (induced demand)
79279PA0080008	Gold	1.000	1,697	0.837	1.000	1.104
79279PA0080006	Gold	1.000	2,017	0.856	1.000	1.117
79279PA0130001	Gold	1.089	411	0.856	1.000	1.117
79279PA0120001	Gold	1.000	500	0.884	1.000	1.138
79279PA0110001	Gold	1.085	100	0.884	1.000	1.138
79279PA0080004	Silver	1.000	352	0.765	1.200	1.165
79279PA0130003	Silver	1.080	249	0.765	1.200	1.165
79279PA0090002	Silver	1.000	1,585	0.721	1.200	1.123
79279PA0090003	Silver	1.000	27	0.764	1.000	1.060
79279PA0080010	Silver	1.000	34	0.769	1.000	1.062
79279PA0130004	Silver	1.105	18	0.769	1.000	1.062
79279PA0080001	Bronze	1.000	1,697	0.693	1.000	1.027
79279PA0130002	Bronze	1.120	312	0.693	1.000	1.027
79279PA0090001	Bronze	1.000	989	0.700	1.000	1.030
79279PA0100001	Catastrophic	1.000	274	0.584	1.000	0.997
2021 Induced Demand Factor						1.090
Capitation Dampening Factor						1.002
<u>2019 Induced Demand Factor (from Q1 Response)</u>						<u>1.064</u>
<b>Change in Induced Utilization</b>						<b>1.36%</b>



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Unified Rate Review v5.2

Company Legal Name:Highmark Coverage Advantage

HIOS Issuer ID:79279

Effective Date of Rate Change(s):01/01/2021

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.

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:01/01/2019to12/31/2019

TotalPMPM

Allowed Claims\$0.00#DIV/0!

Reinsurance\$0.00#DIV/0!

Incurred Claims in Experience Period\$0.00#DIV/0!

Risk Adjustment\$0.00#DIV/0!

Experience Period Premium\$0.00#DIV/0!

Experience Period Member Months0

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	\$0.00	0.000	0.000	0.000	0.000	\$0.00
Outpatient Hospital	\$0.00	0.000	0.000	0.000	0.000	\$0.00
Professional	\$0.00	0.000	0.000	0.000	0.000	\$0.00
Other Medical	\$0.00	0.000	0.000	0.000	0.000	\$0.00
Capitation	\$0.00	0.000	0.000	0.000	0.000	\$0.00
Prescription Drug	\$0.00	0.000	0.000	0.000	0.000	\$0.00
Total	\$0.00					\$0.00

Morbidity Adjustment1.000

Demographic Shift1.000

Plan Design Changes1.000

Other1.000

Adjusted Trended EHB Allowed Claims PMPM for01/01/2021\$0.00

Manual EHB Allowed Claims PMPM\$507.62

Applied Credibility %0.00%

Projected Period Totals

Projected Index Rate for01/01/2021\$507.62

Reinsurance\$30.96

Risk Adjustment Payment/Charge\$35.33

Exchange User Fees3.11%

Market Adjusted Index Rate\$455.50

\$62,510,357.28

\$3,812,538.24

\$4,350,677.52

\$1,744,448.45

\$56,091,589.97

Projected Member Months123,144

Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.

**Product-Plan Data Collection**

Company Legal Name: Highmark Coverage Advantage  
HIOS Issuer ID: 79279  
Effective Date of Rate Change(s): 01/01/2021

State: PA  
Market: Individual

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

**Product/Plan Level Calculations**

**Field # Section I: General Product and Plan Information**

1.1 Product Name	Together Blue EPO										her Blue Major Ever	Advantage EPO Adv	Blue Care Advant	Together Blue EPO Adult Vision and Dental			
1.2 Product ID	79279PA008										79279PA010	79279PA011	79279PA012	79279PA013			
1.3 Plan Name	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO
1.4 Plan ID (Standard Component ID)	79279PA0080001	79279PA0080004	79279PA0080006	79279PA0080008	79279PA0080010	79279PA0090001	79279PA0090002	79279PA0090003	79279PA0100001	79279PA0110001	79279PA0120001	79279PA0130001	79279PA0130002	79279PA0130003	79279PA0130004	79279PA0130005	79279PA0130006
1.5 Metal	Bronze	Silver	Gold	Gold	Silver	Bronze	Silver	Silver	Catastrophic	Gold	Gold	Gold	Gold	Bronze	Silver	Silver	Silver
1.6 AV Metal Value	0.649	0.717	0.817	0.784	0.720	0.648	0.660	0.719	0.575	0.820	0.820	0.820	0.817	0.649	0.717	0.720	0.720
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	New	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	New	New	New	New
1.8 Plan Type	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
1.9 Exchange Plan?	Yes	Yes	Yes	Yes	No	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
1.10 Effective Date of Proposed Rates	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021
1.11 Cumulative Rate Change % (over 12 mos prior)	3.65%	11.53%	-1.46%	-1.92%	0.00%	5.56%	7.78%	1.59%	-2.32%	4.22%	4.22%	0.40%	2.70%	0.00%	0.00%	0.00%	0.00%
1.12 Product Rate Increase %			0.78%				7.56%		-2.32%	4.22%	0.40%						
1.13 Submission Level Rate Increase %							2.60%										

**Worksheet 1 Totals**

**Section II: Experience Period and Current Plan Level Information**

2.1 Plan ID (Standard Component ID)	Total	79279PA0080001	79279PA0080004	79279PA0080006	79279PA0080008	79279PA0080010	79279PA0090001	79279PA0090002	79279PA0090003	79279PA0100001	79279PA0110001	79279PA0120001	79279PA0130001	79279PA0130002	79279PA0130003	79279PA0130004	79279PA0130005	79279PA0130006
2.2 Allowed Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$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	\$0	\$0
2.4 Member Cost Sharing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$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	\$0	\$0
2.6 Incurred Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.7 Risk Adjustment Transfer Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.8 Premium	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.9 Experience Period Member Months	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2.10 Current Enrollment	5,211	871	248	791	998	0	11	1,050	39	172	245	120	666	0	0	0	0	0
2.11 Current Premium PHPM	\$436.72	\$334.43	\$466.57	\$472.51	\$458.67	\$0.00	\$332.62	\$439.04	\$388.28	\$266.90	\$508.97	\$487.89	\$492.92	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.12 Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#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	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#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	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#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	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#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	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#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	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#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	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#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	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#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)	Total	79279PA0080001	79279PA0080004	79279PA0080006	79279PA0080008	79279PA0080010	79279PA0090001	79279PA0090002	79279PA0090003	79279PA0100001	79279PA0110001	79279PA0120001	79279PA0130001	79279PA0130002	79279PA0130003	79279PA0130004	79279PA0130005	79279PA0130006
3.2 Market Adjusted Index Rate									\$455.50									
3.3 AV and Cost Sharing Design of Plan		0.6531	0.9805	0.8773	0.8476	0.7495	0.6616	0.8916	0.7432	0.5339	0.9230	0.9230	0.8773	0.6531	0.9805	0.7495		
3.4 Provider Network 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	1.0000		
3.5 Benefits in Addition to EHB		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0828	1.0000	1.0871	1.1172	1.0779	1.1021		
Administrative Costs																		
3.6 Administrative Expense		14.05%	14.05%	14.05%	14.05%	14.05%	14.05%	14.05%	14.05%	14.05%	14.05%	14.05%	14.05%	14.05%	14.05%	14.05%		
3.7 Taxes and Fees		0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%		
3.8 Profit & Risk Load		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%		
3.9 Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9200	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
3.10 Plan Adjusted Index Rate		\$346.56	\$520.29	\$465.52	\$449.77	\$397.71	\$351.07	\$473.11	\$394.37	\$260.64	\$530.33	\$489.77	\$506.07	\$387.17	\$560.82	\$438.32		
3.11 Age Calibration Factor	0.5721								0.5721									
3.12 Geographic Calibration Factor	1.0638								1.0638									
3.13 Tobacco Calibration Factor	0.9926								0.9926									
3.14 Calibrated Plan Adjusted Index Rate		\$209.35	\$314.30	\$281.22	\$271.70	\$240.26	\$212.08	\$285.81	\$238.24	\$157.45	\$320.37	\$295.87	\$305.72	\$233.89	\$338.79	\$264.79		

**Section IV: Projected Plan Level Information**

4.1 Plan ID (Standard Component ID)	Total	79279PA0080001	79279PA0080004	79279PA0080006	79279PA0080008	79279PA0080010	79279PA0090001	79279PA0090002	79279PA0090003	79279PA0100001	79279PA0110001	79279PA0120001	79279PA0130001	79279PA0130002	79279PA0130003	79279PA0130004
4.2 Allowed Claims	\$63,009,310	\$9,740,184	\$2,290,406	\$12,587,357	\$10,464,888	\$201,823	\$5,691,891	\$9,948,524	\$159,896	\$1,404,211	\$688,331	\$3,178,433	\$2,788,422	\$2,000,705	\$1,746,483	\$117,755
4.3 Reinsurance	\$3,109,387	\$411,833	\$128,241	\$657,517	\$534,468	\$9,469	\$243,120	\$525,099	\$7,457	\$50,010	\$37,135	\$171,475	\$145,657	\$84,594	\$97,786	\$5,525
4.4 Member Cost Sharing	\$12,035,752	\$2,988,817	\$188,100	\$1,808,383	\$1,703,116	\$46,589	\$1,706,311	\$1,340,343	\$37,657	\$584,368	\$79,558	\$367,369	\$400,603	\$613,925	\$143,431	\$27,183
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$47,864,171	\$6,339,533	\$1,974,065	\$10,121,457	\$8,227,304	\$145,765	\$3,742,460	\$8,083,082	\$114,782	\$769,833	\$571,637	\$2,639,590	\$2,242,162	\$1,302,186	\$1,505,266	\$85,047
4.7 Risk Adjustment Transfer Amount	\$3,547,471	\$469,857	\$146,309	\$750,156	\$609,770	\$10,803	\$277,374	\$599,081	\$8,507	\$57,056	\$42,367	\$195,634	\$166,179	\$96,512	\$111,563	\$6,309
4.8 Premium	\$53,284,619	\$7,057,283	\$2,197,689	\$11,267,565	\$9,159,016	\$162,266	\$4,166,466	\$8,998,609	\$127,775	\$856,987	\$636,394	\$2,938,649	\$2,495,948	\$1,449,577	\$1,675,720	\$94,676
4.9 Projected Member Months	123,144	20,364	4,224	24,204	20,364	408	11,868	19,020	324	3,288	1,200	6,000	4,932	3,744	2,988	216
4.10 Loss Ratio	84.22%	84.22%	84.22%	84.22%	84.22%	84.22%	84.22%	84.22%	84.22%	84.22%	84.22%	84.22%	84.22%	84.22%	84.22%	84.22%
Per Member Per Month																
4.11 Allowed Claims	\$511.67	\$478.30	\$542.24	\$520.05	\$513.89	\$494.67	\$479.60	\$523.06	\$493.51	\$427.07	\$573.61	\$529.74	\$565.37	\$534.38	\$584.50	\$545.16
4.12 Reinsurance	\$25.25	\$20.22	\$30.36	\$27.17	\$26.25	\$23.21	\$20.49	\$27.61	\$23.01	\$15.21	\$30.95	\$28.58	\$29.53	\$22.59	\$32.73	\$25.58
4.13 Member Cost Sharing	\$97.74	\$146.77	\$44.53	\$74.71	\$83.63	\$114.19	\$143.77	\$70.47	\$116.23	\$177.73	\$66.30	\$61.23	\$81.23	\$163.98	\$48.00	\$125.85
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	\$0.00
4.15 Incurred Claims	\$388.68	\$311.31	\$467.34	\$418.17	\$404.01	\$357.27	\$315.34	\$424.98	\$354.27	\$234.13	\$476.36	\$439.93	\$454.62	\$347.81	\$503.77	\$393.74
4.16 Risk Adjustment Transfer Amount	\$28.81	\$23.07	\$34.64	\$30.99	\$29.94	\$26.48	\$23.37	\$31.50	\$26.26	\$17.35	\$35.31	\$32.61	\$33.69	\$25.78	\$37.34	\$29.18
4.17 Premium	\$432.70	\$346.56	\$520.29	\$465.52	\$449.77	\$397.71	\$351.07	\$473.11	\$394.37	\$260.64	\$530.33	\$489.77	\$506.07	\$387.17	\$566.82	\$438.32

## 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 1	0.9400
Rating Area 4	0.9400

## **Part II of the Preliminary Justification**

### **Highmark Coverage Advantage – Individual Market**

#### **Scope and Range:**

Highmark Coverage Advantage is requesting an average ACA individual market rate change of 2.6%, ranging from -2.3% to 11.5%. Products submitted with this filing will have effective dates from January 1, 2021 to December 31, 2021. This rate change is projected to affect 5,211 members.

#### **Historical Financial Experience:**

This section is not applicable since Highmark Coverage Advantage did not offer ACA individual market plans in calendar year 2019.

#### **Change in Medical Service Costs:**

The projected average cost of medical care for the projected population is expected to increase. The increase will emerge in utilization and average cost per service, and is spread across all types of services.

#### **Change in Benefits and Cost Sharing:**

Some cost sharing parameters were changed in order to maintain compliance with Federal AV requirements. Additionally, some out of pocket maximum parameters were changed to keep up with the rising cost of health care. These out of pocket maximum changes also aided in mitigating the rate increase.

#### **Administrative Costs and Anticipated Operating Results:**

The anticipated administrative costs and operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

**Part III Actuarial Memorandum**  
**Highmark Coverage Advantage**  
**Individual Rate Filing**  
**Effective January 1, 2021**

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## **I. General Information**

### **Document Overview**

This document contains the Part III Actuarial Memorandum for Highmark Coverage Advantage's (HCA) individual block of business rate filing, for products with an effective date of January 1, 2021. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

The purpose of the actuarial memorandum is to provide certain information related to the submission, including support for the values entered into the Part I Unified Rate Review Template, which supports compliance with the market rating rules and reasonableness of applicable rate increases. This information may not be appropriate for other purposes.

This information is intended for use by the Pennsylvania Insurance Department, the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of HCA's rate filing. However, we recognize that this certification may become a public document. HCA makes no representations or warranties regarding the contents of this letter to third parties. Likewise, third parties are instructed that they are to place no reliance upon this actuarial memorandum that would result in the creation of any duty or liability under any theory of law by HCA.

The results are actuarial projections. Actual experience is likely to differ for a number of reasons, including population changes, claims experience, and random deviations from assumptions.

### **I.1 Company Identifying Information:**

- Company Legal Name: Highmark Coverage Advantage
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 79279
- Market: Individual
- Effective Date: January 1, 2021

### **I.2 Company Contact Information:**

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

## **II. Proposed Rate Changes**

For all rate increases by plan, see the ‘Cumulative Rate Change % (over 12 mos prior)’ found in Worksheet 2, line 1.11 of the URRT. The rate increase varies by plan due to an update in several of our pricing factors and changes in cost sharing required to meet Actuarial Value and other cost sharing restrictions under the Affordable Care Act as well as mappings between discontinued and new plans.

The proposed average rate increase is being driven by increase in the base claims experience and the implementation of the Pennsylvania Health Insurance Individual market Stabilization Reinsurance Program (“Reinsurance Program”).

In accordance with the filing instructions specified by the Pennsylvania Insurance Department, the rate development in this filing includes an assumption within the acceptable range of factors for the COVID-19 impact.

This rate filing also accounts for the Reinsurance Program operating in the Individual Market in 2021 pursuant to a waiver of certain provisions of the Affordable Care Act for the State of Pennsylvania, as authorized by section 1332 of that Act and expected to be approved by the Centers for Medicare and Medicaid Services and the United States Department of Treasury.

Other assumptions in the filing account for the elimination of the Individual Mandate penalty and the lack of CSR funding in 2021 by using the factors prescribed in the Department’s guidance. Additional assumptions include that advance payment of premium tax credits (APTCs) will continue until the end of 2021, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and that there are no significant changes in the participation of QHP issuers that would materially change risk adjustment transfer amounts. Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA or material developments in the course of the COVID-19 pandemic. As a result, HCA reserves the right to submit a revised filing.

## **III. Experience and Current Period Premium, Claims, and Enrollment**

### **III.1 Paid through Date:**

Not applicable; the Company did not have experience in the experience period.

### **III.2 Current Date:**

The current date shown represents a snapshot of February 1, 2020.

### **III.3 Allowed and Paid Claims Incurred During the Experience Period:**

Not applicable; the Company did not have experience in the experience period.



#### **IV. Benefit Categories**

Not applicable; the Company did not have experience in the experience period.

#### **V. Projection Factors**

Not applicable; the Company did not have experience in the experience period. Please see the explanation of the projection factors for the manual rate development below.

#### **VI. Manual Rate Adjustments**

##### **VI.1 Source and Appropriateness of Experience Data Used**

HCA did not offer any Individual Market products in 2019.

A manual rate was developed by blending 2019 experience from multiple sources, including ACA and group claims for the February 1, 2020 snapshot membership as well as assumptions for any new members found in the snapshot, to approximate the anticipated 2021 HCA population. This experience was chosen because it is large and reasonably represents the anticipated 2021 HCA population.

##### **VI.2 Adjustments Made to the Data**

Given that the expected 2021 population is used to develop the manual cost, no change in morbidity is required aside from the adjustment pertaining to the elimination of the health insurance coverage mandate described below. A morbidity adjustment was also made to account for the reinsurance program which is described further in the Projected Reinsurance Section. In accordance with the Department's guidance, a morbidity adjustment of 0.999 was also applied to reflect the impact of morbidity improvement due to the Reinsurance program. Similarly, no change in demographics is required.

##### **Impact of Health Insurance Coverage Mandate Elimination**

In accordance with the Department's guidance, the morbidity was increased by 1.0% to reflect the market uncertainty from the elimination of the health insurance coverage mandate.

##### **Covid-19 Impact**

For the Covid-19 adjustment, Highmark applied a 2.5% load for the Covid-19 impact which is within the acceptable range of factors specified by the Department in its COVID-19 guidance.

The elimination of the health insurance coverage mandate and the Covid-19 impact are reflected in the Manual EHB Allowed Claims PMPM found on worksheet 1 of the URRT.

The underlying manual data was further adjusted to account for changes in network, pharmacy rebates, and hospital/physician settlements.

### **VI.3 Trend Factors**

This development of the CY2021 rates reflects an annual trend rate of 8.4% (4.3% cost, 4.0% utilization) for medical and 11.4% (7.1% cost, 4.0% utilization) for pharmacy. These trends reflect HCA's expectations regarding increases in in-network contractual reimbursement and out-of-network costs.

The medical trend represents a blended average for all medical types of services and is applied to the aggregate medical experience for pricing. Component data was not used in the development of the trend except pharmacy-specific projections were used to adjust the Pharmacy trend. The Pharmacy trend takes into account factors such as projected specialty drug use, pipeline drugs coming to market, and provider contracting. These trends represent assumed community-wide expectations. Claim variations due to the specific projected enrolled population in this single risk pool are reflected in the morbidity adjustment.

## **VII. Credibility of Experience**

HCA had no 2019 claims experience. It was introduced into the Individual Market in 2020. Therefore, the rate is 100% manual.

## **VIII. Index Rate**

The index rates as shown on Worksheet 1 of the URRT are simply the single risk pool average allowed claims for the Essential Health Benefits for the experience and projected populations, respectively, for HCA. For the experience period, only non-grandfathered plans are included. The projection period Index Rate is not adjusted for reinsurance or risk adjustment programs or any other fee.

## **IX. Market Adjusted Index Rate [MAIR]**

The Market Adjusted Index Rate is the Projected Index Rate further adjusted for risk adjustment and the exchange fee.

### **IX.1 Projected Reinsurance PMPM**

The federal government is expected to approve the State of Pennsylvania's Section 1332 State Innovation Waiver in order to implement a state-based reinsurance program. As outlined in the waiver application, the State is anticipating the Reinsurance Program will have the following parameters for 2021: an attachment point of \$60,000, a coinsurance rate of 60%, and a cap of \$100,000. HCA estimated the impact of the reinsurance program under these tentative parameters by trending Highmark PA individual ACA CY2019 incurred claims by member to the CY2021 rating period, applying the parameters, and calculating the amount of incurred claims expected to be reimbursed by the program. The modeling produced an estimated incurred claims savings of 6.1%. This percentage was converted to a PMPM and adjusted to an equivalent allowed claims basis by dividing the PMPM by the paid-to-allowed factor and the composite effect of catastrophic eligibility. This amount is reflected in worksheet 1 of the URRT.

## **IX.2 Projected Risk Adjustment PMPM**

The estimated average risk score for HCA's projected 2021 population was developed by using 2019 claim diagnoses and demographics underlying the manual rate development and the risk adjustment coefficients as finalized in the Notice of Benefit and Payment Parameters. Similarly, actuarial value factors and induced demand factors were estimated for HCA based upon its projected 2021 population.

We estimated the statewide average risk transfer factors based on current market assumptions. We estimated the statewide average premium using current market premium assumptions with adjustments for anticipated rate changes for 2021.

The actual calculation of the risk transfer followed the risk transfer methodology as prescribed.

The analysis resulted in HCA receiving from the risk adjustment pool. The \$35.33 PMPM value shown in worksheet 1 of the URRT is developed by taking the expected risk transfer amount plus the projected High Cost Risk Pool charge and adjusting it to an equivalent allowed claims basis by dividing it by the paid-to-allowed factor and the composite effect of catastrophic eligibility and benefits in addition to EHB.

For the purposes of this rate filing, HCA has not included an adjustment to the projected risk adjustment transfer for the Risk Adjustment Data Validation (RADV) program.

## **IX.3 Exchange User Fee %**

The 3.11% value shown in worksheet 1 of the URRT is developed by multiplying the 3% exchange user fee by the assumed percentage of on exchange membership. This calculated amount is then divided by the paid-to-allowed factor to bring it to an equivalent allowed claims basis and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

# **X. Plan Adjusted Index Rate [PAIR]**

The Plan Adjusted Index Rates can be found on line 3.10, Worksheet 2 of the URRT. The PAIR rates are calculated by applying the allowable rating factors as described below to the Market Adjusted Index Rate.

## **X.1 AV and Cost Sharing Design of Plan**

The AV and Cost Sharing allowable rating factor is comprised of the following components:

- The utilization due to differences in cost sharing is based on the factors calculated using a methodology prescribed in the Department's guidance relative to the weighted average. No differences due to health status are in these adjustments.
- The pricing AV for the benefits and cost sharing of the plan and a CSR load for the on exchange silver plans.

### Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.20 and represents the non-payment of Cost Sharing Reduction subsidies.

#### **X.2 Provider Network Adjustment**

The provider network adjustments are developed by dividing the plan level network factors by the overall weighted average from all plans.

#### **X.3 Benefits in Addition to EHB**

Five plans have an adult dental and vision benefit that represent benefits in addition to EHB.

#### **X.4 Administrative Expense**

The proposed rates reflect internal administrative costs including quality improvement administrative expenses. This cost was developed based on standard expense allocation methods.

#### **X.5 Taxes and Fees:**

The following fees were added:

- \$0.25 PMPM for Risk Transfer User Fee
- \$0.23 PMPM for Patient Centered Outcomes Research Institute (PCORI) Fee
- 0.0% for the Health Insurance Provider Fee
- 0.0% for the PA Premium Tax

#### **X.6 Profit (or Contribution to Surplus) & Risk Margin:**

HCA has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary restraint, HCA is not waiving any right to include a risk and contingency factor which HCA believes is consistent with historical and legal interpretations of HCA and the Pennsylvania Insurance Department.

#### **X.7 Catastrophic Adjustment**

For catastrophic plans, we use a 0.92 factor for the specific eligibility adjustment.

## **XI. Calibration**

### **XI.1 Age Curve Calibration:**

The projected weighted average age factor for billable members is 1.748. This factor is calculated by dividing the all members age factor of 1.747 by the ratio of billable members to total members 0.9995. The age curve calibration factor is  $1/1.748 = 0.5721$ .

### **XI.2 Geographic Calibration Factor:**

The projected weighted average geographic factor is 0.940. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.940. The geographic calibration factor is  $1/0.940 = 1.0638$ .

### **XI.3 Tobacco Calibration Factor:**

The projected weighted average tobacco factor is 1.007. Each Plan Adjusted Index Rate represents the rate for an average member with a tobacco factor of 1.007. The tobacco calibration factor is  $1/1.007 = 0.9926$ .

### **XI.4 Consumer Adjusted Premium Rate Development:**

The calibrated plan adjusted index rate represents the base rate for an age factor of 1.0, geographic rating factor of 1.0 and tobacco rating factor of 1.0. Thus, the approximate premium for a specific member can be derived by multiplying this rate by the HHS age curve factor, the rating area factor on Worksheet 3 of the URRT, and the appropriate tobacco factor. Please note that this method will only produce approximate rates due to URRT rounding constraints.

## **XII. Projected Loss Ratio**

The projected loss ratio for 2021 using the federally-prescribed MLR methodology is 86.3%.

## **XIII. AV Metal Values**

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based the Federal AV Calculator. Some plans did require an adjustment to the inputs entered into the AV calculator. Screen shots and certifications for these plans were submitted as part of HCA's QHP application.

## **XIV. Membership Projections**

Membership projections reflect HCA's expectations for 2021. These projections reflect expected changes in market share due to market competition, relative price levels, and changes in plan offerings (where applicable).

HCA expects membership in 2021 to follow a similar metal level distribution as the Individual ACA experience period in the markets where plans will continue to be offered.

For the Silver level plans, the projected membership by cost sharing subsidy levels is based on the observed distribution of ACA members that were eligible under the federal poverty levels as determined by the federal health insurance exchange. The projected enrollment by plan and subsidy level is as follows:

CSR Silver Plan Membership Distribution			
FPL	Subsidy Level	% of Silver Membership	% of Total Membership
<150%	94%	30.3%	6.7%
150%-200%	87%	51.1%	11.3%
200%-250%	73%	9.6%	2.1%
<u>&gt;250%</u>	<u>70%</u>	<u>9.0%</u>	<u>2.0%</u>
Total		100.0%	22.1%

## **XV. Terminated Plans and Products**

Since HCA was introduced into the Individual market in 2020 there are no terminated plans from the 2019 experience period.

HCA has some plans that were offered only in 2020 (not offered in the experience period or the projection period). These plans are shown in Exhibit I.

## **XVI. Plan Type**

The Plan types listed in Worksheet 2, Section I of the Part I Unified Rate Review Template describe HCA's plans adequately.

## **XVII. Actuarial Certification**

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared to accompany HCA's rate filing for the individual combined market on and off the Pennsylvania Exchange.

I hereby certify that the projected index rate is, to the best of my knowledge and understanding:

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102),
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.

I certify that 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. The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based on the Federal AV Calculator. If any adjustments were required outside of the AV Calculator, appropriate certification has been provided to CMS through the QHP application process.

I certify that the geographic rating reflect only differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

The Part I Unified Rate Review Template does not demonstrate the process used by HCA to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally facilitated exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Signed:

Title:

Date: July 16, 2020

## **XVIII. Exhibit I**

### **Highmark Coverage Advantage**

#### **Terminated Plans Offered in 2020 Only**

<b>HIOS ID</b>	<b>Metal</b>	<b>Plan Name</b>	<b>2021 Mapping</b>
79279PA0080002	Bronze	Together Blue EPO Bronze 7900	79279PA0080001
79279PA0080003	Bronze	Together Blue EPO Bronze 7800 - 1 Free PCP Visit	79279PA0080001



## **ACTUARIAL MEMORANDUM**

### **Highmark Coverage Advantage**

#### **Revised Individual Rate Filing - January 1, 2021**

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for preparing individual rate filings. As a consulting actuary, I was requested by Highmark Coverage Advantage (“HCA”) to review the development of the market-wide base rate for the individual market on and off the Pennsylvania Exchange. The confidential material presented in this revised filing was prepared for the specific purpose of submitting the rating formula for the Pennsylvania Insurance Department and may not be appropriate for other purposes. This filing represents premium rates for individuals sold or renewed effective January 1, 2021. The rates are guaranteed until December 31, 2021.

To the best of my knowledge and judgment, the following are true with respect to this filing:

1. Premium rates are established in accordance with generally accepted actuarial principles and the applicable Actuarial Standards of Practice. They are not excessive, inadequate, or unfairly discriminatory. Rates are reasonable in relationship to the benefits provided. However, it is certain that actual experience will not conform exactly to the assumptions used in this analysis. To the extent that actual experience is different from the assumptions used in developing the rates, the actual results will also deviate from the projected amounts.
2. In compliance with all applicable Pennsylvania and Federal Statutes and Regulations (45 CFR 156.80 and 147.102).
3. The rating factors and rating methodology are reasonable and consistent with HCA’s business plan at the time of the filing.

[REDACTED]

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Fellow, Society of Actuaries  
Member, American Academy of Actuaries  
July 16, 2020

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* Rate Effective Date* Rate Expiration Date* Rating Method*	79279					
	01/01/2021					
	12/31/2021					
	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	
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	195.40	195.40
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	15	212.76	212.76
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	16	219.41	219.41
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	17	226.05	226.05
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	18	233.20	233.20
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	19	240.35	240.35
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	20	247.76	247.76
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	21	255.42	261.81
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	22	255.42	261.81
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	23	255.42	261.81
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	24	255.42	261.81
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	25	256.44	262.85
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	26	261.55	268.09
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	27	267.68	274.37
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	28	277.64	284.58
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	29	285.81	292.96
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	30	289.90	297.15
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	31	296.03	303.43
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	32	302.16	309.71
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	33	305.99	313.64
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	34	310.08	317.83
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	35	312.12	319.92
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	36	314.17	322.02
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	37	316.21	324.12
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	38	318.25	326.21
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	39	322.34	330.40
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	40	326.43	359.07
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	41	332.56	367.48
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	42	338.43	376.33
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	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	44	356.82	403.92
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	45	368.83	422.31
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	46	383.13	444.43
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	47	399.22	469.88
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	48	417.61	499.46
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	49	435.75	530.31
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	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	53	521.06	638.30
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	54	545.32	668.02
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	55	569.59	697.75
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	56	595.89	729.97
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	57	622.46	762.51
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	58	650.81	797.24
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	59	664.86	814.45
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	60	693.21	849.18
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	61	717.73	879.22
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	62	733.82	898.93
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	63	754.00	923.65
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	766.26	938.67
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	195.40	195.40
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	15	212.76	212.76
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	16	219.41	219.41
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	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	19	240.35	240.35
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	20	247.76	247.76
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79279PA0080006	Rating Area 4	Tobacco User/Non-Tobacco User	40	337.86	371.65	
79279PA0080006	Rating Area 4	Tobacco User/Non-Tobacco User	41	344.21	380.35	
79279PA0080006	Rating Area 4	Tobacco User/Non-Tobacco User	42	350.29	389.52	
79279PA0080006	Rating Area 4	Tobacco User/Non-Tobacco User	43	358.75	402.16	
79279PA0080006	Rating Area 4	Tobacco User/Non-Tobacco User	44	369.32	418.07	
79279PA0080006	Rating Area 4	Tobacco User/Non-Tobacco User	45	381.75	437.10	
79279PA0080006	Rating Area 4	Tobacco User/Non-Tobacco User	46	396.56	460.01	
79279PA0080006	Rating Area 4	Tobacco User/Non-Tobacco User	47	413.21	486.35	
79279PA0080006	Rating Area 4	Tobacco User/Non-Tobacco User	48	432.24	516.96	
79279PA0080006	Rating Area 4	Tobacco User/Non-Tobacco User	49	451.02	548.89	
79279PA0080006	Rating Area 4	Tobacco User/Non-Tobacco User	50	472.16	578.40	
79279PA0080006	Rating Area 4	Tobacco User/Non-Tobacco User	51	493.05	603.99	
79279PA0080006	Rating Area 4	Tobacco User/Non-Tobacco User	52	516.05	632.16	
79279PA0080006	Rating Area 4	Tobacco User/Non-Tobacco User	53	539.31	660.65	
79279PA0080006	Rating Area 4	Tobacco User/Non-Tobacco User	54	564.43	691.43	
79279PA0080006	Rating Area 4	Tobacco User/Non-Tobacco User	55	589.55	722.20	
79279PA0080006	Rating Area 4	Tobacco User/Non-Tobacco User	56	616.78	755.56	
79279PA0080006	Rating Area 4	Tobacco User/Non-Tobacco User	57	644.27	789.23	
79279PA0080006	Rating Area 4	Tobacco User/Non-Tobacco User	58	673.61	825.17	
79279PA0080006	Rating Area 4	Tobacco User/Non-Tobacco User	59	688.16	843.00	
79279PA0080006	Rating Area 4	Tobacco User/Non-Tobacco User	60	717.50	878.94	
79279PA0080006	Rating Area 4	Tobacco User/Non-Tobacco User	61	742.88	910.03	
79279PA0080006	Rating Area 4	Tobacco User/Non-Tobacco User	62	759.54	930.44	
79279PA0080006	Rating Area 4	Tobacco User/Non-Tobacco User	63	780.42	956.01	
79279PA0080006	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	793.11	971.56	
79279PA0130001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	219.87	219.87	
79279PA0130001	Rating Area 1	Tobacco User/Non-Tobacco User	15	239.41	239.41	
79279PA0130001	Rating Area 1	Tobacco User/Non-Tobacco User	16	246.89	246.89	
79279PA0130001	Rating Area 1	Tobacco User/Non-Tobacco User	17	254.36	254.36	
79279PA0130001	Rating Area 1	Tobacco User/Non-Tobacco User	18	262.41	262.41	
79279PA0130001	Rating Area 1	Tobacco User/Non-Tobacco User	19	270.45	270.45	
79279PA0130001	Rating Area 1	Tobacco User/Non-Tobacco User	20	278.79	278.79	
79279PA0130001	Rating Area 1	Tobacco User/Non-Tobacco User	21	287.41	294.60	
79279PA0130001	Rating Area 1	Tobacco User/Non-Tobacco User	22	287.41	294.60	
79279PA0130001	Rating Area 1	Tobacco User/Non-Tobacco User	23	287.41	294.60	
79279PA0130001	Rating Area 1	Tobacco User/Non-Tobacco User	24	287.41	294.60	
79279PA0130001	Rating Area 1	Tobacco User/Non-Tobacco User	25	288.56	295.77	
79279PA0130001	Rating Area 1	Tobacco User/Non-Tobacco User	26	294.31	301.67	
79279PA0130001	Rating Area 1	Tobacco User/Non-Tobacco User	27	301.21	308.74	
79279PA0130001	Rating Area 1	Tobacco User/Non-Tobacco User	28	312.41	320.22	
79279PA0130001	Rating Area 1	Tobacco User/Non-Tobacco User	29	321.61	329.65	
79279PA0130001	Rating Area 1	Tobacco User/Non-Tobacco User	30	326.21	334.37	
79279PA0130001	Rating Area 1	Tobacco User/Non-Tobacco User	31	333.11	341.44	
79279PA0130001	Rating Area 1	Tobacco User/Non-Tobacco User	32	340.01	348.51	
79279PA0130001	Rating Area 1	Tobacco User/Non-Tobacco User	33	344.32	352.93	

79279PA0130001	Rating Area 1	Tobacco User/Non-Tobacco User	34	348.92	357.64
	Rating Area 1	Tobacco User/Non-Tobacco User	35	351.22	360.00
	Rating Area 1	Tobacco User/Non-Tobacco User	36	353.51	362.35
	Rating Area 1	Tobacco User/Non-Tobacco User	37	355.81	364.71
	Rating Area 1	Tobacco User/Non-Tobacco User	38	358.11	367.06
	Rating Area 1	Tobacco User/Non-Tobacco User	39	362.71	371.78
	Rating Area 1	Tobacco User/Non-Tobacco User	40	367.31	404.04
	Rating Area 1	Tobacco User/Non-Tobacco User	41	374.21	413.50
	Rating Area 1	Tobacco User/Non-Tobacco User	42	380.82	423.47
	Rating Area 1	Tobacco User/Non-Tobacco User	43	390.02	437.21
	Rating Area 1	Tobacco User/Non-Tobacco User	44	401.51	454.51
	Rating Area 1	Tobacco User/Non-Tobacco User	45	415.02	475.20
	Rating Area 1	Tobacco User/Non-Tobacco User	46	431.12	500.10
	Rating Area 1	Tobacco User/Non-Tobacco User	47	449.22	528.73
	Rating Area 1	Tobacco User/Non-Tobacco User	48	469.92	562.02
	Rating Area 1	Tobacco User/Non-Tobacco User	49	490.32	596.72
	Rating Area 1	Tobacco User/Non-Tobacco User	50	513.31	628.80
	Rating Area 1	Tobacco User/Non-Tobacco User	51	536.02	656.62
	Rating Area 1	Tobacco User/Non-Tobacco User	52	561.02	687.25
	Rating Area 1	Tobacco User/Non-Tobacco User	53	586.32	718.24
	Rating Area 1	Tobacco User/Non-Tobacco User	54	613.62	751.68
	Rating Area 1	Tobacco User/Non-Tobacco User	55	640.92	785.13
	Rating Area 1	Tobacco User/Non-Tobacco User	56	670.53	821.40
	Rating Area 1	Tobacco User/Non-Tobacco User	57	700.42	858.01
	Rating Area 1	Tobacco User/Non-Tobacco User	58	732.32	897.09
	Rating Area 1	Tobacco User/Non-Tobacco User	59	748.13	916.46
	Rating Area 1	Tobacco User/Non-Tobacco User	60	780.03	955.54
	Rating Area 1	Tobacco User/Non-Tobacco User	61	807.62	989.33
	Rating Area 1	Tobacco User/Non-Tobacco User	62	825.73	1011.52
	Rating Area 1	Tobacco User/Non-Tobacco User	63	848.43	1039.33
	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	862.23	1056.23
79279PA0130001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	219.87	219.87
79279PA0130001	Rating Area 4	Tobacco User/Non-Tobacco User	15	239.41	239.41
	Rating Area 4	Tobacco User/Non-Tobacco User	16	246.89	246.89
	Rating Area 4	Tobacco User/Non-Tobacco User	17	254.36	254.36
	Rating Area 4	Tobacco User/Non-Tobacco User	18	262.41	262.41
	Rating Area 4	Tobacco User/Non-Tobacco User	19	270.45	270.45
	Rating Area 4	Tobacco User/Non-Tobacco User	20	278.79	278.79
	Rating Area 4	Tobacco User/Non-Tobacco User	21	287.41	294.60
	Rating Area 4	Tobacco User/Non-Tobacco User	22	287.41	294.60
	Rating Area 4	Tobacco User/Non-Tobacco User	23	287.41	294.60
	Rating Area 4	Tobacco User/Non-Tobacco User	24	287.41	294.60
	Rating Area 4	Tobacco User/Non-Tobacco User	25	288.56	295.77
	Rating Area 4	Tobacco User/Non-Tobacco User	26	294.31	301.67
	Rating Area 4	Tobacco User/Non-Tobacco User	27	301.21	308.74
	Rating Area 4	Tobacco User/Non-Tobacco User	28	312.41	320.22
	Rating Area 4	Tobacco User/Non-Tobacco User	29	321.61	329.65
	Rating Area 4	Tobacco User/Non-Tobacco User	30	326.21	334.37
	Rating Area 4	Tobacco User/Non-Tobacco User	31	333.11	341.44
	Rating Area 4	Tobacco User/Non-Tobacco User	32	340.01	348.51
	Rating Area 4	Tobacco User/Non-Tobacco User	33	344.32	352.93
	Rating Area 4	Tobacco User/Non-Tobacco User	34	348.92	357.64
	Rating Area 4	Tobacco User/Non-Tobacco User	35	351.22	360.00
	Rating Area 4	Tobacco User/Non-Tobacco User	36	353.51	362.35
	Rating Area 4	Tobacco User/Non-Tobacco User	37	355.81	364.71
	Rating Area 4	Tobacco User/Non-Tobacco User	38	358.11	367.06
	Rating Area 4	Tobacco User/Non-Tobacco User	39	362.71	371.78
	Rating Area 4	Tobacco User/Non-Tobacco User	40	367.31	404.04
	Rating Area 4	Tobacco User/Non-Tobacco User	41	374.21	413.50
	Rating Area 4	Tobacco User/Non-Tobacco User	42	380.82	423.47
	Rating Area 4	Tobacco User/Non-Tobacco User	43	390.02	437.21
	Rating Area 4	Tobacco User/Non-Tobacco User	44	401.51	454.51
	Rating Area 4	Tobacco User/Non-Tobacco User	45	415.02	475.20
	Rating Area 4	Tobacco User/Non-Tobacco User	46	431.12	500.10
	Rating Area 4	Tobacco User/Non-Tobacco User	47	449.22	528.73
	Rating Area 4	Tobacco User/Non-Tobacco User	48	469.92	562.02

79279PA0130001	Rating Area 4	Tobacco User/Non-Tobacco User	49	490.32	596.72
	Rating Area 4	Tobacco User/Non-Tobacco User	50	513.31	628.80
	Rating Area 4	Tobacco User/Non-Tobacco User	51	536.02	656.62
	Rating Area 4	Tobacco User/Non-Tobacco User	52	561.02	687.25
	Rating Area 4	Tobacco User/Non-Tobacco User	53	586.32	718.24
	Rating Area 4	Tobacco User/Non-Tobacco User	54	613.62	751.68
	Rating Area 4	Tobacco User/Non-Tobacco User	55	640.92	785.13
	Rating Area 4	Tobacco User/Non-Tobacco User	56	670.53	821.40
	Rating Area 4	Tobacco User/Non-Tobacco User	57	700.42	858.01
	Rating Area 4	Tobacco User/Non-Tobacco User	58	732.32	897.09
	Rating Area 4	Tobacco User/Non-Tobacco User	59	748.13	916.46
	Rating Area 4	Tobacco User/Non-Tobacco User	60	780.03	955.54
	Rating Area 4	Tobacco User/Non-Tobacco User	61	807.62	989.33
	Rating Area 4	Tobacco User/Non-Tobacco User	62	825.73	1011.52
	Rating Area 4	Tobacco User/Non-Tobacco User	63	848.43	1039.33
	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	862.23	1056.23
79279PA0120001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	212.76	212.76
79279PA0120001	Rating Area 1	Tobacco User/Non-Tobacco User	15	231.67	231.67
	Rating Area 1	Tobacco User/Non-Tobacco User	16	238.91	238.91
	Rating Area 1	Tobacco User/Non-Tobacco User	17	246.14	246.14
	Rating Area 1	Tobacco User/Non-Tobacco User	18	253.92	253.92
	Rating Area 1	Tobacco User/Non-Tobacco User	19	261.71	261.71
	Rating Area 1	Tobacco User/Non-Tobacco User	20	269.78	269.78
	Rating Area 1	Tobacco User/Non-Tobacco User	21	278.12	285.07
	Rating Area 1	Tobacco User/Non-Tobacco User	22	278.12	285.07
	Rating Area 1	Tobacco User/Non-Tobacco User	23	278.12	285.07
	Rating Area 1	Tobacco User/Non-Tobacco User	24	278.12	285.07
	Rating Area 1	Tobacco User/Non-Tobacco User	25	279.23	286.21
	Rating Area 1	Tobacco User/Non-Tobacco User	26	284.79	291.91
	Rating Area 1	Tobacco User/Non-Tobacco User	27	291.47	298.76
	Rating Area 1	Tobacco User/Non-Tobacco User	28	302.32	309.88
	Rating Area 1	Tobacco User/Non-Tobacco User	29	311.22	319.00
	Rating Area 1	Tobacco User/Non-Tobacco User	30	315.67	323.56
	Rating Area 1	Tobacco User/Non-Tobacco User	31	322.34	330.40
	Rating Area 1	Tobacco User/Non-Tobacco User	32	329.02	337.25
	Rating Area 1	Tobacco User/Non-Tobacco User	33	333.19	341.52
	Rating Area 1	Tobacco User/Non-Tobacco User	34	337.64	346.08
	Rating Area 1	Tobacco User/Non-Tobacco User	35	339.86	348.36
	Rating Area 1	Tobacco User/Non-Tobacco User	36	342.09	350.64
	Rating Area 1	Tobacco User/Non-Tobacco User	37	344.31	352.92
	Rating Area 1	Tobacco User/Non-Tobacco User	38	346.54	355.20
	Rating Area 1	Tobacco User/Non-Tobacco User	39	350.99	359.76
	Rating Area 1	Tobacco User/Non-Tobacco User	40	355.44	390.98
	Rating Area 1	Tobacco User/Non-Tobacco User	41	362.11	400.13
	Rating Area 1	Tobacco User/Non-Tobacco User	42	368.51	409.78
	Rating Area 1	Tobacco User/Non-Tobacco User	43	377.41	423.08
	Rating Area 1	Tobacco User/Non-Tobacco User	44	388.53	439.82
	Rating Area 1	Tobacco User/Non-Tobacco User	45	401.61	459.84
	Rating Area 1	Tobacco User/Non-Tobacco User	46	417.18	483.93
	Rating Area 1	Tobacco User/Non-Tobacco User	47	434.70	511.64
	Rating Area 1	Tobacco User/Non-Tobacco User	48	454.73	543.86
	Rating Area 1	Tobacco User/Non-Tobacco User	49	474.47	577.43
	Rating Area 1	Tobacco User/Non-Tobacco User	50	496.72	608.48
	Rating Area 1	Tobacco User/Non-Tobacco User	51	518.69	635.40
	Rating Area 1	Tobacco User/Non-Tobacco User	52	542.89	665.04
	Rating Area 1	Tobacco User/Non-Tobacco User	53	567.36	695.02
	Rating Area 1	Tobacco User/Non-Tobacco User	54	593.79	727.39
	Rating Area 1	Tobacco User/Non-Tobacco User	55	620.21	759.76
	Rating Area 1	Tobacco User/Non-Tobacco User	56	648.85	794.84
	Rating Area 1	Tobacco User/Non-Tobacco User	57	677.78	830.28
	Rating Area 1	Tobacco User/Non-Tobacco User	58	708.65	868.10
	Rating Area 1	Tobacco User/Non-Tobacco User	59	723.95	886.84
	Rating Area 1	Tobacco User/Non-Tobacco User	60	754.82	924.65
	Rating Area 1	Tobacco User/Non-Tobacco User	61	781.52	957.36
	Rating Area 1	Tobacco User/Non-Tobacco User	62	799.04	978.82
	Rating Area 1	Tobacco User/Non-Tobacco User	63	821.01	1005.74

79279PA0120001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	834.36	1022.09
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	212.76	212.76
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	15	231.67	231.67
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	16	238.91	238.91
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	17	246.14	246.14
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	18	253.92	253.92
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	19	261.71	261.71
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	20	269.78	269.78
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	21	278.12	285.07
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	22	278.12	285.07
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	23	278.12	285.07
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	24	278.12	285.07
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	25	279.23	286.21
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	26	284.79	291.91
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	27	291.47	298.76
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	28	302.32	309.88
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	29	311.22	319.00
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	30	315.67	323.56
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	31	322.34	330.40
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	32	329.02	337.25
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	33	333.19	341.52
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	34	337.64	346.08
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	35	339.86	348.36
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	36	342.09	350.64
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	37	344.31	352.92
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	38	346.54	355.20
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	39	350.99	359.76
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	40	355.44	390.98
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	41	362.11	400.13
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	42	368.51	409.78
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	43	377.41	423.08
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	44	388.53	439.82
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	45	401.61	459.84
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	46	417.18	483.93
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	47	434.70	511.64
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	48	454.73	543.86
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	49	474.47	577.43
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	50	496.72	608.48
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	51	518.69	635.40
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	52	542.89	665.04
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	53	567.36	695.02
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	54	593.79	727.39
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	55	620.21	759.76
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	56	648.85	794.84
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	57	677.78	830.28
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	58	708.65	868.10
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	59	723.95	886.84
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	60	754.82	924.65
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	61	781.52	957.36
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	62	799.04	978.82
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	63	821.01	1005.74
79279PA0120001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	834.36	1022.09
79279PA0110001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	230.39	230.39
79279PA0110001	Rating Area 1	Tobacco User/Non-Tobacco User	15	250.87	250.87
79279PA0110001	Rating Area 1	Tobacco User/Non-Tobacco User	16	258.70	258.70
79279PA0110001	Rating Area 1	Tobacco User/Non-Tobacco User	17	266.53	266.53
79279PA0110001	Rating Area 1	Tobacco User/Non-Tobacco User	18	274.96	274.96
79279PA0110001	Rating Area 1	Tobacco User/Non-Tobacco User	19	283.39	283.39
79279PA0110001	Rating Area 1	Tobacco User/Non-Tobacco User	20	292.13	292.13
79279PA0110001	Rating Area 1	Tobacco User/Non-Tobacco User	21	301.16	308.69
79279PA0110001	Rating Area 1	Tobacco User/Non-Tobacco User	22	301.16	308.69
79279PA0110001	Rating Area 1	Tobacco User/Non-Tobacco User	23	301.16	308.69
79279PA0110001	Rating Area 1	Tobacco User/Non-Tobacco User	24	301.16	308.69
79279PA0110001	Rating Area 1	Tobacco User/Non-Tobacco User	25	302.36	309.92
79279PA0110001	Rating Area 1	Tobacco User/Non-Tobacco User	26	308.39	316.10
79279PA0110001	Rating Area 1	Tobacco User/Non-Tobacco User	27	315.62	323.51



79279PA0110001	Rating Area 1	Tobacco User/Non-Tobacco User	28	327.36	335.54
	Rating Area 1	Tobacco User/Non-Tobacco User	29	337.00	345.43
	Rating Area 1	Tobacco User/Non-Tobacco User	30	341.82	350.37
	Rating Area 1	Tobacco User/Non-Tobacco User	31	349.04	357.77
	Rating Area 1	Tobacco User/Non-Tobacco User	32	356.27	365.18
	Rating Area 1	Tobacco User/Non-Tobacco User	33	360.79	369.81
	Rating Area 1	Tobacco User/Non-Tobacco User	34	365.61	374.75
	Rating Area 1	Tobacco User/Non-Tobacco User	35	368.02	377.22
	Rating Area 1	Tobacco User/Non-Tobacco User	36	370.43	379.69
	Rating Area 1	Tobacco User/Non-Tobacco User	37	372.84	382.16
	Rating Area 1	Tobacco User/Non-Tobacco User	38	375.25	384.63
	Rating Area 1	Tobacco User/Non-Tobacco User	39	380.06	389.56
	Rating Area 1	Tobacco User/Non-Tobacco User	40	384.88	423.37
	Rating Area 1	Tobacco User/Non-Tobacco User	41	392.11	433.28
	Rating Area 1	Tobacco User/Non-Tobacco User	42	399.04	443.73
	Rating Area 1	Tobacco User/Non-Tobacco User	43	408.67	458.12
	Rating Area 1	Tobacco User/Non-Tobacco User	44	420.72	476.26
	Rating Area 1	Tobacco User/Non-Tobacco User	45	434.88	497.94
	Rating Area 1	Tobacco User/Non-Tobacco User	46	451.74	524.02
	Rating Area 1	Tobacco User/Non-Tobacco User	47	470.71	554.03
	Rating Area 1	Tobacco User/Non-Tobacco User	48	492.40	588.91
	Rating Area 1	Tobacco User/Non-Tobacco User	49	513.78	625.27
	Rating Area 1	Tobacco User/Non-Tobacco User	50	537.87	658.89
	Rating Area 1	Tobacco User/Non-Tobacco User	51	561.66	688.03
	Rating Area 1	Tobacco User/Non-Tobacco User	52	587.86	720.13
	Rating Area 1	Tobacco User/Non-Tobacco User	53	614.37	752.60
	Rating Area 1	Tobacco User/Non-Tobacco User	54	642.98	787.65
	Rating Area 1	Tobacco User/Non-Tobacco User	55	671.59	822.70
	Rating Area 1	Tobacco User/Non-Tobacco User	56	702.61	860.70
	Rating Area 1	Tobacco User/Non-Tobacco User	57	733.93	899.06
	Rating Area 1	Tobacco User/Non-Tobacco User	58	767.36	940.02
	Rating Area 1	Tobacco User/Non-Tobacco User	59	783.92	960.30
	Rating Area 1	Tobacco User/Non-Tobacco User	60	817.35	1001.25
	Rating Area 1	Tobacco User/Non-Tobacco User	61	846.26	1036.67
	Rating Area 1	Tobacco User/Non-Tobacco User	62	865.23	1059.91
	Rating Area 1	Tobacco User/Non-Tobacco User	63	889.02	1089.05
	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	903.48	1106.76
79279PA0110001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	230.39	230.39
79279PA0110001	Rating Area 4	Tobacco User/Non-Tobacco User	15	250.87	250.87
	Rating Area 4	Tobacco User/Non-Tobacco User	16	258.70	258.70
	Rating Area 4	Tobacco User/Non-Tobacco User	17	266.53	266.53
	Rating Area 4	Tobacco User/Non-Tobacco User	18	274.96	274.96
	Rating Area 4	Tobacco User/Non-Tobacco User	19	283.39	283.39
	Rating Area 4	Tobacco User/Non-Tobacco User	20	292.13	292.13
	Rating Area 4	Tobacco User/Non-Tobacco User	21	301.16	308.69
	Rating Area 4	Tobacco User/Non-Tobacco User	22	301.16	308.69
	Rating Area 4	Tobacco User/Non-Tobacco User	23	301.16	308.69
	Rating Area 4	Tobacco User/Non-Tobacco User	24	301.16	308.69
	Rating Area 4	Tobacco User/Non-Tobacco User	25	302.36	309.92
	Rating Area 4	Tobacco User/Non-Tobacco User	26	308.39	316.10
	Rating Area 4	Tobacco User/Non-Tobacco User	27	315.62	323.51
	Rating Area 4	Tobacco User/Non-Tobacco User	28	327.36	335.54
	Rating Area 4	Tobacco User/Non-Tobacco User	29	337.00	345.43
	Rating Area 4	Tobacco User/Non-Tobacco User	30	341.82	350.37
	Rating Area 4	Tobacco User/Non-Tobacco User	31	349.04	357.77
	Rating Area 4	Tobacco User/Non-Tobacco User	32	356.27	365.18
	Rating Area 4	Tobacco User/Non-Tobacco User	33	360.79	369.81
	Rating Area 4	Tobacco User/Non-Tobacco User	34	365.61	374.75
	Rating Area 4	Tobacco User/Non-Tobacco User	35	368.02	377.22
	Rating Area 4	Tobacco User/Non-Tobacco User	36	370.43	379.69
	Rating Area 4	Tobacco User/Non-Tobacco User	37	372.84	382.16
	Rating Area 4	Tobacco User/Non-Tobacco User	38	375.25	384.63
	Rating Area 4	Tobacco User/Non-Tobacco User	39	380.06	389.56
	Rating Area 4	Tobacco User/Non-Tobacco User	40	384.88	423.37
	Rating Area 4	Tobacco User/Non-Tobacco User	41	392.11	433.28
	Rating Area 4	Tobacco User/Non-Tobacco User	42	399.04	443.73

79279PA0110001	Rating Area 4	Tobacco User/Non-Tobacco User	43	408.67	458.12
	Rating Area 4	Tobacco User/Non-Tobacco User	44	420.72	476.26
	Rating Area 4	Tobacco User/Non-Tobacco User	45	434.88	497.94
	Rating Area 4	Tobacco User/Non-Tobacco User	46	451.74	524.02
	Rating Area 4	Tobacco User/Non-Tobacco User	47	470.71	554.03
	Rating Area 4	Tobacco User/Non-Tobacco User	48	492.40	588.91
	Rating Area 4	Tobacco User/Non-Tobacco User	49	513.78	625.27
	Rating Area 4	Tobacco User/Non-Tobacco User	50	537.87	658.89
	Rating Area 4	Tobacco User/Non-Tobacco User	51	561.66	688.03
	Rating Area 4	Tobacco User/Non-Tobacco User	52	587.86	720.13
	Rating Area 4	Tobacco User/Non-Tobacco User	53	614.37	752.60
	Rating Area 4	Tobacco User/Non-Tobacco User	54	642.98	787.65
	Rating Area 4	Tobacco User/Non-Tobacco User	55	671.59	822.70
	Rating Area 4	Tobacco User/Non-Tobacco User	56	702.61	860.70
	Rating Area 4	Tobacco User/Non-Tobacco User	57	733.93	899.06
	Rating Area 4	Tobacco User/Non-Tobacco User	58	767.36	940.02
	Rating Area 4	Tobacco User/Non-Tobacco User	59	783.92	960.30
	Rating Area 4	Tobacco User/Non-Tobacco User	60	817.35	1001.25
	Rating Area 4	Tobacco User/Non-Tobacco User	61	846.26	1036.67
	Rating Area 4	Tobacco User/Non-Tobacco User	62	865.23	1059.91
	Rating Area 4	Tobacco User/Non-Tobacco User	63	889.02	1089.05
	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	903.48	1106.76
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	226.02	226.02
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	15	246.11	246.11
	Rating Area 1	Tobacco User/Non-Tobacco User	16	253.79	253.79
	Rating Area 1	Tobacco User/Non-Tobacco User	17	261.47	261.47
	Rating Area 1	Tobacco User/Non-Tobacco User	18	269.75	269.75
	Rating Area 1	Tobacco User/Non-Tobacco User	19	278.02	278.02
	Rating Area 1	Tobacco User/Non-Tobacco User	20	286.59	286.59
	Rating Area 1	Tobacco User/Non-Tobacco User	21	295.45	302.84
	Rating Area 1	Tobacco User/Non-Tobacco User	22	295.45	302.84
	Rating Area 1	Tobacco User/Non-Tobacco User	23	295.45	302.84
	Rating Area 1	Tobacco User/Non-Tobacco User	24	295.45	302.84
	Rating Area 1	Tobacco User/Non-Tobacco User	25	296.63	304.05
	Rating Area 1	Tobacco User/Non-Tobacco User	26	302.54	310.10
	Rating Area 1	Tobacco User/Non-Tobacco User	27	309.63	317.37
	Rating Area 1	Tobacco User/Non-Tobacco User	28	321.15	329.18
	Rating Area 1	Tobacco User/Non-Tobacco User	29	330.61	338.88
	Rating Area 1	Tobacco User/Non-Tobacco User	30	335.34	343.72
	Rating Area 1	Tobacco User/Non-Tobacco User	31	342.43	350.99
	Rating Area 1	Tobacco User/Non-Tobacco User	32	349.52	358.26
	Rating Area 1	Tobacco User/Non-Tobacco User	33	353.95	362.80
	Rating Area 1	Tobacco User/Non-Tobacco User	34	358.68	367.65
	Rating Area 1	Tobacco User/Non-Tobacco User	35	361.04	370.07
	Rating Area 1	Tobacco User/Non-Tobacco User	36	363.40	372.49
	Rating Area 1	Tobacco User/Non-Tobacco User	37	365.77	374.91
	Rating Area 1	Tobacco User/Non-Tobacco User	38	368.13	377.33
	Rating Area 1	Tobacco User/Non-Tobacco User	39	372.86	382.18
	Rating Area 1	Tobacco User/Non-Tobacco User	40	377.59	415.35
	Rating Area 1	Tobacco User/Non-Tobacco User	41	384.68	425.07
	Rating Area 1	Tobacco User/Non-Tobacco User	42	391.47	435.31
	Rating Area 1	Tobacco User/Non-Tobacco User	43	400.93	449.44
	Rating Area 1	Tobacco User/Non-Tobacco User	44	412.74	467.22
	Rating Area 1	Tobacco User/Non-Tobacco User	45	426.63	488.49
	Rating Area 1	Tobacco User/Non-Tobacco User	46	443.18	514.09
	Rating Area 1	Tobacco User/Non-Tobacco User	47	461.79	543.53
	Rating Area 1	Tobacco User/Non-Tobacco User	48	483.06	577.74
	Rating Area 1	Tobacco User/Non-Tobacco User	49	504.04	613.42
	Rating Area 1	Tobacco User/Non-Tobacco User	50	527.67	646.40
	Rating Area 1	Tobacco User/Non-Tobacco User	51	551.01	674.99
	Rating Area 1	Tobacco User/Non-Tobacco User	52	576.72	706.48
	Rating Area 1	Tobacco User/Non-Tobacco User	53	602.72	738.33
	Rating Area 1	Tobacco User/Non-Tobacco User	54	630.79	772.72
	Rating Area 1	Tobacco User/Non-Tobacco User	55	658.85	807.09
	Rating Area 1	Tobacco User/Non-Tobacco User	56	689.28	844.37
	Rating Area 1	Tobacco User/Non-Tobacco User	57	720.01	882.01



79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	58	752.81	922.19
	Rating Area 1	Tobacco User/Non-Tobacco User	59	769.06	942.10
	Rating Area 1	Tobacco User/Non-Tobacco User	60	801.85	982.27
	Rating Area 1	Tobacco User/Non-Tobacco User	61	830.21	1017.01
	Rating Area 1	Tobacco User/Non-Tobacco User	62	848.83	1039.82
	Rating Area 1	Tobacco User/Non-Tobacco User	63	872.17	1068.41
	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	886.35	1085.78
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	226.02	226.02
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	15	246.11	246.11
	Rating Area 4	Tobacco User/Non-Tobacco User	16	253.79	253.79
	Rating Area 4	Tobacco User/Non-Tobacco User	17	261.47	261.47
	Rating Area 4	Tobacco User/Non-Tobacco User	18	269.75	269.75
	Rating Area 4	Tobacco User/Non-Tobacco User	19	278.02	278.02
	Rating Area 4	Tobacco User/Non-Tobacco User	20	286.59	286.59
	Rating Area 4	Tobacco User/Non-Tobacco User	21	295.45	302.84
	Rating Area 4	Tobacco User/Non-Tobacco User	22	295.45	302.84
	Rating Area 4	Tobacco User/Non-Tobacco User	23	295.45	302.84
	Rating Area 4	Tobacco User/Non-Tobacco User	24	295.45	302.84
	Rating Area 4	Tobacco User/Non-Tobacco User	25	296.63	304.05
	Rating Area 4	Tobacco User/Non-Tobacco User	26	302.54	310.10
	Rating Area 4	Tobacco User/Non-Tobacco User	27	309.63	317.37
	Rating Area 4	Tobacco User/Non-Tobacco User	28	321.15	329.18
	Rating Area 4	Tobacco User/Non-Tobacco User	29	330.61	338.88
	Rating Area 4	Tobacco User/Non-Tobacco User	30	335.34	343.72
	Rating Area 4	Tobacco User/Non-Tobacco User	31	342.43	350.99
	Rating Area 4	Tobacco User/Non-Tobacco User	32	349.52	358.26
	Rating Area 4	Tobacco User/Non-Tobacco User	33	353.95	362.80
	Rating Area 4	Tobacco User/Non-Tobacco User	34	358.68	367.65
	Rating Area 4	Tobacco User/Non-Tobacco User	35	361.04	370.07
	Rating Area 4	Tobacco User/Non-Tobacco User	36	363.40	372.49
	Rating Area 4	Tobacco User/Non-Tobacco User	37	365.77	374.91
	Rating Area 4	Tobacco User/Non-Tobacco User	38	368.13	377.33
	Rating Area 4	Tobacco User/Non-Tobacco User	39	372.86	382.18
	Rating Area 4	Tobacco User/Non-Tobacco User	40	377.59	415.35
	Rating Area 4	Tobacco User/Non-Tobacco User	41	384.68	425.07
	Rating Area 4	Tobacco User/Non-Tobacco User	42	391.47	435.31
	Rating Area 4	Tobacco User/Non-Tobacco User	43	400.93	449.44
	Rating Area 4	Tobacco User/Non-Tobacco User	44	412.74	467.22
	Rating Area 4	Tobacco User/Non-Tobacco User	45	426.63	488.49
	Rating Area 4	Tobacco User/Non-Tobacco User	46	443.18	514.09
	Rating Area 4	Tobacco User/Non-Tobacco User	47	461.79	543.53
	Rating Area 4	Tobacco User/Non-Tobacco User	48	483.06	577.74
	Rating Area 4	Tobacco User/Non-Tobacco User	49	504.04	613.42
	Rating Area 4	Tobacco User/Non-Tobacco User	50	527.67	646.40
	Rating Area 4	Tobacco User/Non-Tobacco User	51	551.01	674.99
	Rating Area 4	Tobacco User/Non-Tobacco User	52	576.72	706.48
	Rating Area 4	Tobacco User/Non-Tobacco User	53	602.72	738.33
	Rating Area 4	Tobacco User/Non-Tobacco User	54	630.79	772.72
	Rating Area 4	Tobacco User/Non-Tobacco User	55	658.85	807.09
	Rating Area 4	Tobacco User/Non-Tobacco User	56	689.28	844.37
	Rating Area 4	Tobacco User/Non-Tobacco User	57	720.01	882.01
	Rating Area 4	Tobacco User/Non-Tobacco User	58	752.81	922.19
	Rating Area 4	Tobacco User/Non-Tobacco User	59	769.06	942.10
	Rating Area 4	Tobacco User/Non-Tobacco User	60	801.85	982.27
	Rating Area 4	Tobacco User/Non-Tobacco User	61	830.21	1017.01
	Rating Area 4	Tobacco User/Non-Tobacco User	62	848.83	1039.82
	Rating Area 4	Tobacco User/Non-Tobacco User	63	872.17	1068.41
	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	886.35	1085.78
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	243.64	243.64
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	15	265.29	265.29
	Rating Area 1	Tobacco User/Non-Tobacco User	16	273.57	273.57
	Rating Area 1	Tobacco User/Non-Tobacco User	17	281.85	281.85
	Rating Area 1	Tobacco User/Non-Tobacco User	18	290.77	290.77
	Rating Area 1	Tobacco User/Non-Tobacco User	19	299.69	299.69
	Rating Area 1	Tobacco User/Non-Tobacco User	20	308.93	308.93
	Rating Area 1	Tobacco User/Non-Tobacco User	21	318.48	326.44

79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	22	318.48	326.44
	Rating Area 1	Tobacco User/Non-Tobacco User	23	318.48	326.44
	Rating Area 1	Tobacco User/Non-Tobacco User	24	318.48	326.44
	Rating Area 1	Tobacco User/Non-Tobacco User	25	319.75	327.74
	Rating Area 1	Tobacco User/Non-Tobacco User	26	326.12	334.27
	Rating Area 1	Tobacco User/Non-Tobacco User	27	333.77	342.11
	Rating Area 1	Tobacco User/Non-Tobacco User	28	346.19	354.84
	Rating Area 1	Tobacco User/Non-Tobacco User	29	356.38	365.29
	Rating Area 1	Tobacco User/Non-Tobacco User	30	361.47	370.51
	Rating Area 1	Tobacco User/Non-Tobacco User	31	369.12	378.35
	Rating Area 1	Tobacco User/Non-Tobacco User	32	376.76	386.18
	Rating Area 1	Tobacco User/Non-Tobacco User	33	381.54	391.08
	Rating Area 1	Tobacco User/Non-Tobacco User	34	386.63	396.30
	Rating Area 1	Tobacco User/Non-Tobacco User	35	389.18	398.91
	Rating Area 1	Tobacco User/Non-Tobacco User	36	391.73	401.52
	Rating Area 1	Tobacco User/Non-Tobacco User	37	394.28	404.14
	Rating Area 1	Tobacco User/Non-Tobacco User	38	396.83	406.75
	Rating Area 1	Tobacco User/Non-Tobacco User	39	401.92	411.97
	Rating Area 1	Tobacco User/Non-Tobacco User	40	407.02	447.72
	Rating Area 1	Tobacco User/Non-Tobacco User	41	414.66	458.20
	Rating Area 1	Tobacco User/Non-Tobacco User	42	421.99	469.25
	Rating Area 1	Tobacco User/Non-Tobacco User	43	432.18	484.47
	Rating Area 1	Tobacco User/Non-Tobacco User	44	444.92	503.65
	Rating Area 1	Tobacco User/Non-Tobacco User	45	459.89	526.57
	Rating Area 1	Tobacco User/Non-Tobacco User	46	477.72	554.16
	Rating Area 1	Tobacco User/Non-Tobacco User	47	497.78	585.89
	Rating Area 1	Tobacco User/Non-Tobacco User	48	520.71	622.77
	Rating Area 1	Tobacco User/Non-Tobacco User	49	543.33	661.23
	Rating Area 1	Tobacco User/Non-Tobacco User	50	568.81	696.79
	Rating Area 1	Tobacco User/Non-Tobacco User	51	593.97	727.61
	Rating Area 1	Tobacco User/Non-Tobacco User	52	621.67	761.55
	Rating Area 1	Tobacco User/Non-Tobacco User	53	649.70	795.88
	Rating Area 1	Tobacco User/Non-Tobacco User	54	679.95	832.94
	Rating Area 1	Tobacco User/Non-Tobacco User	55	710.21	870.01
	Rating Area 1	Tobacco User/Non-Tobacco User	56	743.01	910.19
	Rating Area 1	Tobacco User/Non-Tobacco User	57	776.14	950.77
	Rating Area 1	Tobacco User/Non-Tobacco User	58	811.49	994.08
	Rating Area 1	Tobacco User/Non-Tobacco User	59	829.00	1015.53
	Rating Area 1	Tobacco User/Non-Tobacco User	60	864.35	1058.83
	Rating Area 1	Tobacco User/Non-Tobacco User	61	894.93	1096.29
	Rating Area 1	Tobacco User/Non-Tobacco User	62	914.99	1120.86
	Rating Area 1	Tobacco User/Non-Tobacco User	63	940.15	1151.68
	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	955.44	1170.41
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	243.64	243.64
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	15	265.29	265.29
	Rating Area 4	Tobacco User/Non-Tobacco User	16	273.57	273.57
	Rating Area 4	Tobacco User/Non-Tobacco User	17	281.85	281.85
	Rating Area 4	Tobacco User/Non-Tobacco User	18	290.77	290.77
	Rating Area 4	Tobacco User/Non-Tobacco User	19	299.69	299.69
	Rating Area 4	Tobacco User/Non-Tobacco User	20	308.93	308.93
	Rating Area 4	Tobacco User/Non-Tobacco User	21	318.48	326.44
	Rating Area 4	Tobacco User/Non-Tobacco User	22	318.48	326.44
	Rating Area 4	Tobacco User/Non-Tobacco User	23	318.48	326.44
	Rating Area 4	Tobacco User/Non-Tobacco User	24	318.48	326.44
	Rating Area 4	Tobacco User/Non-Tobacco User	25	319.75	327.74
	Rating Area 4	Tobacco User/Non-Tobacco User	26	326.12	334.27
	Rating Area 4	Tobacco User/Non-Tobacco User	27	333.77	342.11
	Rating Area 4	Tobacco User/Non-Tobacco User	28	346.19	354.84
	Rating Area 4	Tobacco User/Non-Tobacco User	29	356.38	365.29
	Rating Area 4	Tobacco User/Non-Tobacco User	30	361.47	370.51
	Rating Area 4	Tobacco User/Non-Tobacco User	31	369.12	378.35
	Rating Area 4	Tobacco User/Non-Tobacco User	32	376.76	386.18
	Rating Area 4	Tobacco User/Non-Tobacco User	33	381.54	391.08
	Rating Area 4	Tobacco User/Non-Tobacco User	34	386.63	396.30
	Rating Area 4	Tobacco User/Non-Tobacco User	35	389.18	398.91
	Rating Area 4	Tobacco User/Non-Tobacco User	36	391.73	401.52

79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	37	394.28	404.14
			38	396.83	406.75
			39	401.92	411.97
			40	407.02	447.72
			41	414.66	458.20
			42	421.99	469.25
			43	432.18	484.47
			44	444.92	503.65
			45	459.89	526.57
			46	477.72	554.16
			47	497.78	585.89
			48	520.71	622.77
			49	543.33	661.23
			50	568.81	696.79
			51	593.97	727.61
			52	621.67	761.55
			53	649.70	795.88
			54	679.95	832.94
			55	710.21	870.01
			56	743.01	910.19
			57	776.14	950.77
			58	811.49	994.08
			59	829.00	1015.53
			60	864.35	1058.83
			61	894.93	1096.29
			62	914.99	1120.86
			63	940.15	1151.68
			64 and over	955.44	1170.41
79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	205.53	205.53
79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	15	223.80	223.80
			16	230.79	230.79
			17	237.77	237.77
			18	245.30	245.30
			19	252.82	252.82
			20	260.61	260.61
			21	268.67	275.39
			22	268.67	275.39
			23	268.67	275.39
			24	268.67	275.39
			25	269.74	276.48
			26	275.12	282.00
			27	281.57	288.61
			28	292.04	299.34
			29	300.64	308.16
			30	304.94	312.56
			31	311.39	319.17
			32	317.84	325.79
			33	321.87	329.92
			34	326.17	334.32
			35	328.31	336.52
			36	330.46	338.72
			37	332.61	340.93
			38	334.76	343.13
			39	339.06	347.54
			40	343.36	377.70
			41	349.81	386.54
			42	355.99	395.86
			43	364.59	408.71
			44	375.33	424.87
			45	387.96	444.21
			46	403.01	467.49
			47	419.93	494.26
			48	439.28	525.38
			49	458.35	557.81
			50	479.84	587.80
			51	501.07	613.81

79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	52	524.44	642.44
			53	548.09	671.41
			54	573.61	702.67
			55	599.13	733.93
			56	626.81	767.84
			57	654.75	802.07
			58	684.57	838.60
			59	699.35	856.70
			60	729.17	893.23
			61	754.96	924.83
			62	771.89	945.57
			63	793.11	971.56
			64 and over	806.01	987.36
79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	205.53	205.53
79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User	15	223.80	223.80
			16	230.79	230.79
			17	237.77	237.77
			18	245.30	245.30
			19	252.82	252.82
			20	260.61	260.61
			21	268.67	275.39
			22	268.67	275.39
			23	268.67	275.39
			24	268.67	275.39
			25	269.74	276.48
			26	275.12	282.00
			27	281.57	288.61
			28	292.04	299.34
			29	300.64	308.16
			30	304.94	312.56
			31	311.39	319.17
			32	317.84	325.79
			33	321.87	329.92
			34	326.17	334.32
			35	328.31	336.52
			36	330.46	338.72
			37	332.61	340.93
			38	334.76	343.13
			39	339.06	347.54
			40	343.36	377.70
			41	349.81	386.54
			42	355.99	395.86
			43	364.59	408.71
			44	375.33	424.87
			45	387.96	444.21
			46	403.01	467.49
			47	419.93	494.26
			48	439.28	525.38
			49	458.35	557.81
			50	479.84	587.80
			51	501.07	613.81
			52	524.44	642.44
			53	548.09	671.41
			54	573.61	702.67
			55	599.13	733.93
			56	626.81	767.84
			57	654.75	802.07
			58	684.57	838.60
			59	699.35	856.70
			60	729.17	893.23
			61	754.96	924.83
			62	771.89	945.57
			63	793.11	971.56
			64 and over	806.01	987.36
79279PA0090003	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	171.34	171.34
79279PA0090003	Rating Area 1	Tobacco User/Non-Tobacco User	15	186.57	186.57

79279PA0090003	Rating Area 1	Tobacco User/Non-Tobacco User	16	192.39	192.39
	Rating Area 1	Tobacco User/Non-Tobacco User	17	198.21	198.21
	Rating Area 1	Tobacco User/Non-Tobacco User	18	204.48	204.48
	Rating Area 1	Tobacco User/Non-Tobacco User	19	210.76	210.76
	Rating Area 1	Tobacco User/Non-Tobacco User	20	217.25	217.25
	Rating Area 1	Tobacco User/Non-Tobacco User	21	223.97	229.57
	Rating Area 1	Tobacco User/Non-Tobacco User	22	223.97	229.57
	Rating Area 1	Tobacco User/Non-Tobacco User	23	223.97	229.57
	Rating Area 1	Tobacco User/Non-Tobacco User	24	223.97	229.57
	Rating Area 1	Tobacco User/Non-Tobacco User	25	224.87	230.49
	Rating Area 1	Tobacco User/Non-Tobacco User	26	229.35	235.08
	Rating Area 1	Tobacco User/Non-Tobacco User	27	234.72	240.59
	Rating Area 1	Tobacco User/Non-Tobacco User	28	243.46	249.55
	Rating Area 1	Tobacco User/Non-Tobacco User	29	250.62	256.89
	Rating Area 1	Tobacco User/Non-Tobacco User	30	254.21	260.57
	Rating Area 1	Tobacco User/Non-Tobacco User	31	259.58	266.07
	Rating Area 1	Tobacco User/Non-Tobacco User	32	264.96	271.58
	Rating Area 1	Tobacco User/Non-Tobacco User	33	268.32	275.03
	Rating Area 1	Tobacco User/Non-Tobacco User	34	271.90	278.70
	Rating Area 1	Tobacco User/Non-Tobacco User	35	273.69	280.53
	Rating Area 1	Tobacco User/Non-Tobacco User	36	275.48	282.37
	Rating Area 1	Tobacco User/Non-Tobacco User	37	277.27	284.20
	Rating Area 1	Tobacco User/Non-Tobacco User	38	279.07	286.05
	Rating Area 1	Tobacco User/Non-Tobacco User	39	282.65	289.72
	Rating Area 1	Tobacco User/Non-Tobacco User	40	286.23	314.85
	Rating Area 1	Tobacco User/Non-Tobacco User	41	291.61	322.23
	Rating Area 1	Tobacco User/Non-Tobacco User	42	296.76	330.00
	Rating Area 1	Tobacco User/Non-Tobacco User	43	303.93	340.71
	Rating Area 1	Tobacco User/Non-Tobacco User	44	312.89	354.19
	Rating Area 1	Tobacco User/Non-Tobacco User	45	323.41	370.30
	Rating Area 1	Tobacco User/Non-Tobacco User	46	335.96	389.71
	Rating Area 1	Tobacco User/Non-Tobacco User	47	350.07	412.03
	Rating Area 1	Tobacco User/Non-Tobacco User	48	366.19	437.96
	Rating Area 1	Tobacco User/Non-Tobacco User	49	382.09	465.00
	Rating Area 1	Tobacco User/Non-Tobacco User	50	400.01	490.01
	Rating Area 1	Tobacco User/Non-Tobacco User	51	417.70	511.68
	Rating Area 1	Tobacco User/Non-Tobacco User	52	437.19	535.56
	Rating Area 1	Tobacco User/Non-Tobacco User	53	456.90	559.70
	Rating Area 1	Tobacco User/Non-Tobacco User	54	478.18	585.77
	Rating Area 1	Tobacco User/Non-Tobacco User	55	499.45	611.83
	Rating Area 1	Tobacco User/Non-Tobacco User	56	522.52	640.09
	Rating Area 1	Tobacco User/Non-Tobacco User	57	545.81	668.62
	Rating Area 1	Tobacco User/Non-Tobacco User	58	570.68	699.08
	Rating Area 1	Tobacco User/Non-Tobacco User	59	582.99	714.16
	Rating Area 1	Tobacco User/Non-Tobacco User	60	607.85	744.62
	Rating Area 1	Tobacco User/Non-Tobacco User	61	629.36	770.97
	Rating Area 1	Tobacco User/Non-Tobacco User	62	643.47	788.25
	Rating Area 1	Tobacco User/Non-Tobacco User	63	661.16	809.92
	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	671.91	823.09
79279PA0090003	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	171.34	171.34
79279PA0090003	Rating Area 4	Tobacco User/Non-Tobacco User	15	186.57	186.57
	Rating Area 4	Tobacco User/Non-Tobacco User	16	192.39	192.39
	Rating Area 4	Tobacco User/Non-Tobacco User	17	198.21	198.21
	Rating Area 4	Tobacco User/Non-Tobacco User	18	204.48	204.48
	Rating Area 4	Tobacco User/Non-Tobacco User	19	210.76	210.76
	Rating Area 4	Tobacco User/Non-Tobacco User	20	217.25	217.25
	Rating Area 4	Tobacco User/Non-Tobacco User	21	223.97	229.57
	Rating Area 4	Tobacco User/Non-Tobacco User	22	223.97	229.57
	Rating Area 4	Tobacco User/Non-Tobacco User	23	223.97	229.57
	Rating Area 4	Tobacco User/Non-Tobacco User	24	223.97	229.57
	Rating Area 4	Tobacco User/Non-Tobacco User	25	224.87	230.49
	Rating Area 4	Tobacco User/Non-Tobacco User	26	229.35	235.08
	Rating Area 4	Tobacco User/Non-Tobacco User	27	234.72	240.59
	Rating Area 4	Tobacco User/Non-Tobacco User	28	243.46	249.55
	Rating Area 4	Tobacco User/Non-Tobacco User	29	250.62	256.89
	Rating Area 4	Tobacco User/Non-Tobacco User	30	254.21	260.57

79279PA0090003	Rating Area 4	Tobacco User/Non-Tobacco User	31	259.58	266.07
			32	264.96	271.58
			33	268.32	275.03
			34	271.90	278.70
			35	273.69	280.53
			36	275.48	282.37
			37	277.27	284.20
			38	279.07	286.05
			39	282.65	289.72
			40	286.23	314.85
			41	291.61	322.23
			42	296.76	330.00
			43	303.93	340.71
			44	312.89	354.19
			45	323.41	370.30
			46	335.96	389.71
			47	350.07	412.03
			48	366.19	437.96
			49	382.09	465.00
			50	400.01	490.01
			51	417.70	511.68
			52	437.19	535.56
			53	456.90	559.70
			54	478.18	585.77
			55	499.45	611.83
			56	522.52	640.09
			57	545.81	668.62
			58	570.68	699.08
			59	582.99	714.16
			60	607.85	744.62
			61	629.36	770.97
			62	643.47	788.25
			63	661.16	809.92
			64 and over	671.91	823.09
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	172.78	172.78
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	15	188.14	188.14
			16	194.01	194.01
			17	199.89	199.89
			18	206.21	206.21
			19	212.53	212.53
			20	219.08	219.08
			21	225.86	231.51
			22	225.86	231.51
			23	225.86	231.51
			24	225.86	231.51
			25	226.76	232.43
			26	231.28	237.06
			27	236.70	242.62
			28	245.51	251.65
			29	252.74	259.06
			30	256.35	262.76
			31	261.77	268.31
			32	267.19	273.87
			33	270.58	277.34
			34	274.19	281.04
			35	276.00	282.90
			36	277.81	284.76
			37	279.61	286.60
			38	281.42	288.46
			39	285.04	292.17
			40	288.65	317.52
			41	294.07	324.95
			42	299.26	332.78
			43	306.49	343.58
			44	315.53	357.18
			45	326.14	373.43

79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	46	338.79	393.00
	Rating Area 1	Tobacco User/Non-Tobacco User	47	353.02	415.50
	Rating Area 1	Tobacco User/Non-Tobacco User	48	369.28	441.66
	Rating Area 1	Tobacco User/Non-Tobacco User	49	385.32	468.93
	Rating Area 1	Tobacco User/Non-Tobacco User	50	403.39	494.15
	Rating Area 1	Tobacco User/Non-Tobacco User	51	421.23	516.01
	Rating Area 1	Tobacco User/Non-Tobacco User	52	440.88	540.08
	Rating Area 1	Tobacco User/Non-Tobacco User	53	460.75	564.42
	Rating Area 1	Tobacco User/Non-Tobacco User	54	482.21	590.71
	Rating Area 1	Tobacco User/Non-Tobacco User	55	503.67	617.00
	Rating Area 1	Tobacco User/Non-Tobacco User	56	526.93	645.49
	Rating Area 1	Tobacco User/Non-Tobacco User	57	550.42	674.26
	Rating Area 1	Tobacco User/Non-Tobacco User	58	575.49	704.98
	Rating Area 1	Tobacco User/Non-Tobacco User	59	587.91	720.19
	Rating Area 1	Tobacco User/Non-Tobacco User	60	612.98	750.90
	Rating Area 1	Tobacco User/Non-Tobacco User	61	634.67	777.47
	Rating Area 1	Tobacco User/Non-Tobacco User	62	648.90	794.90
	Rating Area 1	Tobacco User/Non-Tobacco User	63	666.74	816.76
	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	677.58	830.04
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	172.78	172.78
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	15	188.14	188.14
	Rating Area 4	Tobacco User/Non-Tobacco User	16	194.01	194.01
	Rating Area 4	Tobacco User/Non-Tobacco User	17	199.89	199.89
	Rating Area 4	Tobacco User/Non-Tobacco User	18	206.21	206.21
	Rating Area 4	Tobacco User/Non-Tobacco User	19	212.53	212.53
	Rating Area 4	Tobacco User/Non-Tobacco User	20	219.08	219.08
	Rating Area 4	Tobacco User/Non-Tobacco User	21	225.86	231.51
	Rating Area 4	Tobacco User/Non-Tobacco User	22	225.86	231.51
	Rating Area 4	Tobacco User/Non-Tobacco User	23	225.86	231.51
	Rating Area 4	Tobacco User/Non-Tobacco User	24	225.86	231.51
	Rating Area 4	Tobacco User/Non-Tobacco User	25	226.76	232.43
	Rating Area 4	Tobacco User/Non-Tobacco User	26	231.28	237.06
	Rating Area 4	Tobacco User/Non-Tobacco User	27	236.70	242.62
	Rating Area 4	Tobacco User/Non-Tobacco User	28	245.51	251.65
	Rating Area 4	Tobacco User/Non-Tobacco User	29	252.74	259.06
	Rating Area 4	Tobacco User/Non-Tobacco User	30	256.35	262.76
	Rating Area 4	Tobacco User/Non-Tobacco User	31	261.77	268.31
	Rating Area 4	Tobacco User/Non-Tobacco User	32	267.19	273.87
	Rating Area 4	Tobacco User/Non-Tobacco User	33	270.58	277.34
	Rating Area 4	Tobacco User/Non-Tobacco User	34	274.19	281.04
	Rating Area 4	Tobacco User/Non-Tobacco User	35	276.00	282.90
	Rating Area 4	Tobacco User/Non-Tobacco User	36	277.81	284.76
	Rating Area 4	Tobacco User/Non-Tobacco User	37	279.61	286.60
	Rating Area 4	Tobacco User/Non-Tobacco User	38	281.42	288.46
	Rating Area 4	Tobacco User/Non-Tobacco User	39	285.04	292.17
	Rating Area 4	Tobacco User/Non-Tobacco User	40	288.65	317.52
	Rating Area 4	Tobacco User/Non-Tobacco User	41	294.07	324.95
	Rating Area 4	Tobacco User/Non-Tobacco User	42	299.26	332.78
	Rating Area 4	Tobacco User/Non-Tobacco User	43	306.49	343.58
	Rating Area 4	Tobacco User/Non-Tobacco User	44	315.53	357.18
	Rating Area 4	Tobacco User/Non-Tobacco User	45	326.14	373.43
	Rating Area 4	Tobacco User/Non-Tobacco User	46	338.79	393.00
	Rating Area 4	Tobacco User/Non-Tobacco User	47	353.02	415.50
	Rating Area 4	Tobacco User/Non-Tobacco User	48	369.28	441.66
	Rating Area 4	Tobacco User/Non-Tobacco User	49	385.32	468.93
	Rating Area 4	Tobacco User/Non-Tobacco User	50	403.39	494.15
	Rating Area 4	Tobacco User/Non-Tobacco User	51	421.23	516.01
	Rating Area 4	Tobacco User/Non-Tobacco User	52	440.88	540.08
	Rating Area 4	Tobacco User/Non-Tobacco User	53	460.75	564.42
	Rating Area 4	Tobacco User/Non-Tobacco User	54	482.21	590.71
	Rating Area 4	Tobacco User/Non-Tobacco User	55	503.67	617.00
	Rating Area 4	Tobacco User/Non-Tobacco User	56	526.93	645.49
	Rating Area 4	Tobacco User/Non-Tobacco User	57	550.42	674.26
	Rating Area 4	Tobacco User/Non-Tobacco User	58	575.49	704.98
	Rating Area 4	Tobacco User/Non-Tobacco User	59	587.91	720.19
	Rating Area 4	Tobacco User/Non-Tobacco User	60	612.98	750.90

	79279PA0080010 Rating Area 4		Tobacco User/Non-Tobacco User	61	634.67	777.47
	79279PA0080010 Rating Area 4		Tobacco User/Non-Tobacco User	62	648.90	794.90
	79279PA0080010 Rating Area 4		Tobacco User/Non-Tobacco User	63	666.74	816.76
	79279PA0080010 Rating Area 4		Tobacco User/Non-Tobacco User	64 and over	677.58	830.04
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	190.42	190.42
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	15	207.35	207.35
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	16	213.82	213.82
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	17	220.29	220.29
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	18	227.26	227.26
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	19	234.23	234.23
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	20	241.45	241.45
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	21	248.92	255.14
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	22	248.92	255.14
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	23	248.92	255.14
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	24	248.92	255.14
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	25	249.92	256.17
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	26	254.89	261.26
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	27	260.87	267.39
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	28	270.58	277.34
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	29	278.54	285.50
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	30	282.52	289.58
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	31	288.50	295.71
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	32	294.47	301.83
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	33	298.21	305.67
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	34	302.19	309.74
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	35	304.18	311.78
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	36	306.17	313.82
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	37	308.16	315.86
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	38	310.15	317.90
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	39	314.14	321.99
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	40	318.12	349.93
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	41	324.09	358.12
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	42	329.82	366.76
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	43	337.78	378.65
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	44	347.74	393.64
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	45	359.44	411.56
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	46	373.38	433.12
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	47	389.06	457.92
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	48	406.98	486.75
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	49	424.66	516.81
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	50	444.57	544.60
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	51	464.24	568.69
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	52	485.89	595.22
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	53	507.80	622.06
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	54	531.44	651.01
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	55	555.09	679.99
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	56	580.73	711.39
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	57	606.62	743.11
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	58	634.25	776.96
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	59	647.94	793.73
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	60	675.57	827.57
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	61	699.47	856.85
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	62	715.15	876.06
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	63	734.81	900.14
	79279PA0130004 Rating Area 1		Tobacco User/Non-Tobacco User	64 and over	746.76	914.78
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	190.42	190.42
	79279PA0130004 Rating Area 4		Tobacco User/Non-Tobacco User	15	207.35	207.35
	79279PA0130004 Rating Area 4		Tobacco User/Non-Tobacco User	16	213.82	213.82
	79279PA0130004 Rating Area 4		Tobacco User/Non-Tobacco User	17	220.29	220.29
	79279PA0130004 Rating Area 4		Tobacco User/Non-Tobacco User	18	227.26	227.26
	79279PA0130004 Rating Area 4		Tobacco User/Non-Tobacco User	19	234.23	234.23
	79279PA0130004 Rating Area 4		Tobacco User/Non-Tobacco User	20	241.45	241.45
	79279PA0130004 Rating Area 4		Tobacco User/Non-Tobacco User	21	248.92	255.14
	79279PA0130004 Rating Area 4		Tobacco User/Non-Tobacco User	22	248.92	255.14
	79279PA0130004 Rating Area 4		Tobacco User/Non-Tobacco User	23	248.92	255.14
	79279PA0130004 Rating Area 4		Tobacco User/Non-Tobacco User	24	248.92	255.14



79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	25	249.92	256.17
	Rating Area 4	Tobacco User/Non-Tobacco User	26	254.89	261.26
	Rating Area 4	Tobacco User/Non-Tobacco User	27	260.87	267.39
	Rating Area 4	Tobacco User/Non-Tobacco User	28	270.58	277.34
	Rating Area 4	Tobacco User/Non-Tobacco User	29	278.54	285.50
	Rating Area 4	Tobacco User/Non-Tobacco User	30	282.52	289.58
	Rating Area 4	Tobacco User/Non-Tobacco User	31	288.50	295.71
	Rating Area 4	Tobacco User/Non-Tobacco User	32	294.47	301.83
	Rating Area 4	Tobacco User/Non-Tobacco User	33	298.21	305.67
	Rating Area 4	Tobacco User/Non-Tobacco User	34	302.19	309.74
	Rating Area 4	Tobacco User/Non-Tobacco User	35	304.18	311.78
	Rating Area 4	Tobacco User/Non-Tobacco User	36	306.17	313.82
	Rating Area 4	Tobacco User/Non-Tobacco User	37	308.16	315.86
	Rating Area 4	Tobacco User/Non-Tobacco User	38	310.15	317.90
	Rating Area 4	Tobacco User/Non-Tobacco User	39	314.14	321.99
	Rating Area 4	Tobacco User/Non-Tobacco User	40	318.12	349.93
	Rating Area 4	Tobacco User/Non-Tobacco User	41	324.09	358.12
	Rating Area 4	Tobacco User/Non-Tobacco User	42	329.82	366.76
	Rating Area 4	Tobacco User/Non-Tobacco User	43	337.78	378.65
	Rating Area 4	Tobacco User/Non-Tobacco User	44	347.74	393.64
	Rating Area 4	Tobacco User/Non-Tobacco User	45	359.44	411.56
	Rating Area 4	Tobacco User/Non-Tobacco User	46	373.38	433.12
	Rating Area 4	Tobacco User/Non-Tobacco User	47	389.06	457.92
	Rating Area 4	Tobacco User/Non-Tobacco User	48	406.98	486.75
	Rating Area 4	Tobacco User/Non-Tobacco User	49	424.66	516.81
	Rating Area 4	Tobacco User/Non-Tobacco User	50	444.57	544.60
	Rating Area 4	Tobacco User/Non-Tobacco User	51	464.24	568.69
	Rating Area 4	Tobacco User/Non-Tobacco User	52	485.89	595.22
	Rating Area 4	Tobacco User/Non-Tobacco User	53	507.80	622.06
	Rating Area 4	Tobacco User/Non-Tobacco User	54	531.44	651.01
	Rating Area 4	Tobacco User/Non-Tobacco User	55	555.09	679.99
	Rating Area 4	Tobacco User/Non-Tobacco User	56	580.73	711.39
	Rating Area 4	Tobacco User/Non-Tobacco User	57	606.62	743.11
	Rating Area 4	Tobacco User/Non-Tobacco User	58	634.25	776.96
	Rating Area 4	Tobacco User/Non-Tobacco User	59	647.94	793.73
	Rating Area 4	Tobacco User/Non-Tobacco User	60	675.57	827.57
	Rating Area 4	Tobacco User/Non-Tobacco User	61	699.47	856.85
	Rating Area 4	Tobacco User/Non-Tobacco User	62	715.15	876.06
	Rating Area 4	Tobacco User/Non-Tobacco User	63	734.81	900.14
	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	746.76	914.78
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	150.56	150.56
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	15	163.94	163.94
	Rating Area 1	Tobacco User/Non-Tobacco User	16	169.06	169.06
	Rating Area 1	Tobacco User/Non-Tobacco User	17	174.18	174.18
	Rating Area 1	Tobacco User/Non-Tobacco User	18	179.69	179.69
	Rating Area 1	Tobacco User/Non-Tobacco User	19	185.20	185.20
	Rating Area 1	Tobacco User/Non-Tobacco User	20	190.91	190.91
	Rating Area 1	Tobacco User/Non-Tobacco User	21	196.81	201.73
	Rating Area 1	Tobacco User/Non-Tobacco User	22	196.81	201.73
	Rating Area 1	Tobacco User/Non-Tobacco User	23	196.81	201.73
	Rating Area 1	Tobacco User/Non-Tobacco User	24	196.81	201.73
	Rating Area 1	Tobacco User/Non-Tobacco User	25	197.60	202.54
	Rating Area 1	Tobacco User/Non-Tobacco User	26	201.53	206.57
	Rating Area 1	Tobacco User/Non-Tobacco User	27	206.26	211.42
	Rating Area 1	Tobacco User/Non-Tobacco User	28	213.93	219.28
	Rating Area 1	Tobacco User/Non-Tobacco User	29	220.23	225.74
	Rating Area 1	Tobacco User/Non-Tobacco User	30	223.38	228.96
	Rating Area 1	Tobacco User/Non-Tobacco User	31	228.10	233.80
	Rating Area 1	Tobacco User/Non-Tobacco User	32	232.83	238.65
	Rating Area 1	Tobacco User/Non-Tobacco User	33	235.78	241.67
	Rating Area 1	Tobacco User/Non-Tobacco User	34	238.93	244.90
	Rating Area 1	Tobacco User/Non-Tobacco User	35	240.50	246.51
	Rating Area 1	Tobacco User/Non-Tobacco User	36	242.08	248.13
	Rating Area 1	Tobacco User/Non-Tobacco User	37	243.65	249.74
	Rating Area 1	Tobacco User/Non-Tobacco User	38	245.23	251.36
	Rating Area 1	Tobacco User/Non-Tobacco User	39	248.37	254.58

79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	40	251.52	276.67
	Rating Area 1	Tobacco User/Non-Tobacco User	41	256.25	283.16
	Rating Area 1	Tobacco User/Non-Tobacco User	42	260.77	289.98
	Rating Area 1	Tobacco User/Non-Tobacco User	43	267.07	299.39
	Rating Area 1	Tobacco User/Non-Tobacco User	44	274.94	311.23
	Rating Area 1	Tobacco User/Non-Tobacco User	45	284.19	325.40
	Rating Area 1	Tobacco User/Non-Tobacco User	46	295.22	342.46
	Rating Area 1	Tobacco User/Non-Tobacco User	47	307.61	362.06
	Rating Area 1	Tobacco User/Non-Tobacco User	48	321.78	384.85
	Rating Area 1	Tobacco User/Non-Tobacco User	49	335.76	408.62
	Rating Area 1	Tobacco User/Non-Tobacco User	50	351.50	430.59
	Rating Area 1	Tobacco User/Non-Tobacco User	51	367.05	449.64
	Rating Area 1	Tobacco User/Non-Tobacco User	52	384.17	470.61
	Rating Area 1	Tobacco User/Non-Tobacco User	53	401.49	491.83
	Rating Area 1	Tobacco User/Non-Tobacco User	54	420.19	514.73
	Rating Area 1	Tobacco User/Non-Tobacco User	55	438.89	537.64
	Rating Area 1	Tobacco User/Non-Tobacco User	56	459.16	562.47
	Rating Area 1	Tobacco User/Non-Tobacco User	57	479.63	587.55
	Rating Area 1	Tobacco User/Non-Tobacco User	58	501.47	614.30
	Rating Area 1	Tobacco User/Non-Tobacco User	59	512.30	627.57
	Rating Area 1	Tobacco User/Non-Tobacco User	60	534.14	654.32
	Rating Area 1	Tobacco User/Non-Tobacco User	61	553.04	677.47
	Rating Area 1	Tobacco User/Non-Tobacco User	62	565.44	692.66
	Rating Area 1	Tobacco User/Non-Tobacco User	63	580.98	711.70
	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	590.43	723.28
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	150.56	150.56
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	15	163.94	163.94
	Rating Area 4	Tobacco User/Non-Tobacco User	16	169.06	169.06
	Rating Area 4	Tobacco User/Non-Tobacco User	17	174.18	174.18
	Rating Area 4	Tobacco User/Non-Tobacco User	18	179.69	179.69
	Rating Area 4	Tobacco User/Non-Tobacco User	19	185.20	185.20
	Rating Area 4	Tobacco User/Non-Tobacco User	20	190.91	190.91
	Rating Area 4	Tobacco User/Non-Tobacco User	21	196.81	201.73
	Rating Area 4	Tobacco User/Non-Tobacco User	22	196.81	201.73
	Rating Area 4	Tobacco User/Non-Tobacco User	23	196.81	201.73
	Rating Area 4	Tobacco User/Non-Tobacco User	24	196.81	201.73
	Rating Area 4	Tobacco User/Non-Tobacco User	25	197.60	202.54
	Rating Area 4	Tobacco User/Non-Tobacco User	26	201.53	206.57
	Rating Area 4	Tobacco User/Non-Tobacco User	27	206.26	211.42
	Rating Area 4	Tobacco User/Non-Tobacco User	28	213.93	219.28
	Rating Area 4	Tobacco User/Non-Tobacco User	29	220.23	225.74
	Rating Area 4	Tobacco User/Non-Tobacco User	30	223.38	228.96
	Rating Area 4	Tobacco User/Non-Tobacco User	31	228.10	233.80
	Rating Area 4	Tobacco User/Non-Tobacco User	32	232.83	238.65
	Rating Area 4	Tobacco User/Non-Tobacco User	33	235.78	241.67
	Rating Area 4	Tobacco User/Non-Tobacco User	34	238.93	244.90
	Rating Area 4	Tobacco User/Non-Tobacco User	35	240.50	246.51
	Rating Area 4	Tobacco User/Non-Tobacco User	36	242.08	248.13
	Rating Area 4	Tobacco User/Non-Tobacco User	37	243.65	249.74
	Rating Area 4	Tobacco User/Non-Tobacco User	38	245.23	251.36
	Rating Area 4	Tobacco User/Non-Tobacco User	39	248.37	254.58
	Rating Area 4	Tobacco User/Non-Tobacco User	40	251.52	276.67
	Rating Area 4	Tobacco User/Non-Tobacco User	41	256.25	283.16
	Rating Area 4	Tobacco User/Non-Tobacco User	42	260.77	289.98
	Rating Area 4	Tobacco User/Non-Tobacco User	43	267.07	299.39
	Rating Area 4	Tobacco User/Non-Tobacco User	44	274.94	311.23
	Rating Area 4	Tobacco User/Non-Tobacco User	45	284.19	325.40
	Rating Area 4	Tobacco User/Non-Tobacco User	46	295.22	342.46
	Rating Area 4	Tobacco User/Non-Tobacco User	47	307.61	362.06
	Rating Area 4	Tobacco User/Non-Tobacco User	48	321.78	384.85
	Rating Area 4	Tobacco User/Non-Tobacco User	49	335.76	408.62
	Rating Area 4	Tobacco User/Non-Tobacco User	50	351.50	430.59
	Rating Area 4	Tobacco User/Non-Tobacco User	51	367.05	449.64
	Rating Area 4	Tobacco User/Non-Tobacco User	52	384.17	470.61
	Rating Area 4	Tobacco User/Non-Tobacco User	53	401.49	491.83
	Rating Area 4	Tobacco User/Non-Tobacco User	54	420.19	514.73

	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	55	438.89	537.64
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	56	459.16	562.47
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	57	479.63	587.55
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	58	501.47	614.30
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	59	512.30	627.57
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	60	534.14	654.32
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	61	553.04	677.47
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	62	565.44	692.66
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	63	580.98	711.70
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	590.43	723.28
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	168.21	168.21
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	15	183.16	183.16
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	16	188.88	188.88
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	17	194.59	194.59
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	18	200.75	200.75
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	19	206.91	206.91
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	20	213.28	213.28
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	21	219.88	225.38
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	22	219.88	225.38
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	23	219.88	225.38
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	24	219.88	225.38
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	25	220.76	226.28
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	26	225.16	230.79
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	27	230.43	236.19
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	28	239.01	244.99
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	29	246.05	252.20
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	30	249.56	255.80
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	31	254.84	261.21
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	32	260.12	266.62
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	33	263.42	270.01
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	34	266.93	273.60
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	35	268.69	275.41
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	36	270.45	277.21
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	37	272.21	279.02
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	38	273.97	280.82
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	39	277.49	284.43
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	40	281.01	309.11
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	41	286.28	316.34
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	42	291.34	323.97
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	43	298.38	334.48
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	44	307.17	347.72
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	45	317.51	363.55
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	46	329.82	382.59
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	47	343.67	404.50
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	48	359.50	429.96
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	49	375.12	456.52
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	50	392.71	481.07
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	51	410.08	502.35
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	52	429.21	525.78
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	53	448.56	549.49
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	54	469.44	575.06
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	55	490.33	600.65
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	56	512.98	628.40
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	57	535.85	656.42
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	58	560.25	686.31
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	59	572.35	701.13
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	60	596.75	731.02
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	61	617.86	756.88
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	62	631.72	773.86
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	63	649.09	795.14
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	659.64	808.06
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	168.21	168.21
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	15	183.16	183.16
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	16	188.88	188.88
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	17	194.59	194.59
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	18	200.75	200.75

79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	19	206.91	206.91
			20	213.28	213.28
			21	219.88	225.38
			22	219.88	225.38
			23	219.88	225.38
			24	219.88	225.38
			25	220.76	226.28
			26	225.16	230.79
			27	230.43	236.19
			28	239.01	244.99
			29	246.05	252.20
			30	249.56	255.80
			31	254.84	261.21
			32	260.12	266.62
			33	263.42	270.01
			34	266.93	273.60
			35	268.69	275.41
			36	270.45	277.21
			37	272.21	279.02
			38	273.97	280.82
			39	277.49	284.43
			40	281.01	309.11
			41	286.28	316.34
			42	291.34	323.97
			43	298.38	334.48
			44	307.17	347.72
			45	317.51	363.55
			46	329.82	382.59
			47	343.67	404.50
			48	359.50	429.96
			49	375.12	456.52
			50	392.71	481.07
			51	410.08	502.35
			52	429.21	525.78
			53	448.56	549.49
			54	469.44	575.06
			55	490.33	600.65
			56	512.98	628.40
			57	535.85	656.42
			58	560.25	686.31
			59	572.35	701.13
			60	596.75	731.02
			61	617.86	756.88
			62	631.72	773.86
			63	649.09	795.14
			64 and over	659.64	808.06
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	152.51	152.51
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	15	166.07	166.07
			16	171.25	171.25
			17	176.43	176.43
			18	182.02	182.02
			19	187.60	187.60
			20	193.38	193.38
			21	199.36	204.34
			22	199.36	204.34
			23	199.36	204.34
			24	199.36	204.34
			25	200.16	205.16
			26	204.14	209.24
			27	208.93	214.15
			28	216.70	222.12
			29	223.08	228.66
			30	226.27	231.93
			31	231.06	236.84
			32	235.84	241.74
			33	238.83	244.80

79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	34	242.02	248.07
	Rating Area 1	Tobacco User/Non-Tobacco User	35	243.62	249.71
	Rating Area 1	Tobacco User/Non-Tobacco User	36	245.21	251.34
	Rating Area 1	Tobacco User/Non-Tobacco User	37	246.81	252.98
	Rating Area 1	Tobacco User/Non-Tobacco User	38	248.40	254.61
	Rating Area 1	Tobacco User/Non-Tobacco User	39	251.59	257.88
	Rating Area 1	Tobacco User/Non-Tobacco User	40	254.78	280.26
	Rating Area 1	Tobacco User/Non-Tobacco User	41	259.57	286.82
	Rating Area 1	Tobacco User/Non-Tobacco User	42	264.15	293.73
	Rating Area 1	Tobacco User/Non-Tobacco User	43	270.53	303.26
	Rating Area 1	Tobacco User/Non-Tobacco User	44	278.51	315.27
	Rating Area 1	Tobacco User/Non-Tobacco User	45	287.88	329.62
	Rating Area 1	Tobacco User/Non-Tobacco User	46	299.04	346.89
	Rating Area 1	Tobacco User/Non-Tobacco User	47	311.60	366.75
	Rating Area 1	Tobacco User/Non-Tobacco User	48	325.95	389.84
	Rating Area 1	Tobacco User/Non-Tobacco User	49	340.11	413.91
	Rating Area 1	Tobacco User/Non-Tobacco User	50	356.06	436.17
	Rating Area 1	Tobacco User/Non-Tobacco User	51	371.81	455.47
	Rating Area 1	Tobacco User/Non-Tobacco User	52	389.15	476.71
	Rating Area 1	Tobacco User/Non-Tobacco User	53	406.69	498.20
	Rating Area 1	Tobacco User/Non-Tobacco User	54	425.63	521.40
	Rating Area 1	Tobacco User/Non-Tobacco User	55	444.57	544.60
	Rating Area 1	Tobacco User/Non-Tobacco User	56	465.11	569.76
	Rating Area 1	Tobacco User/Non-Tobacco User	57	485.84	595.15
	Rating Area 1	Tobacco User/Non-Tobacco User	58	507.97	622.26
	Rating Area 1	Tobacco User/Non-Tobacco User	59	518.93	635.69
	Rating Area 1	Tobacco User/Non-Tobacco User	60	541.06	662.80
	Rating Area 1	Tobacco User/Non-Tobacco User	61	560.20	686.25
	Rating Area 1	Tobacco User/Non-Tobacco User	62	572.76	701.63
	Rating Area 1	Tobacco User/Non-Tobacco User	63	588.51	720.92
	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	598.08	732.65
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	152.51	152.51
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	15	166.07	166.07
	Rating Area 4	Tobacco User/Non-Tobacco User	16	171.25	171.25
	Rating Area 4	Tobacco User/Non-Tobacco User	17	176.43	176.43
	Rating Area 4	Tobacco User/Non-Tobacco User	18	182.02	182.02
	Rating Area 4	Tobacco User/Non-Tobacco User	19	187.60	187.60
	Rating Area 4	Tobacco User/Non-Tobacco User	20	193.38	193.38
	Rating Area 4	Tobacco User/Non-Tobacco User	21	199.36	204.34
	Rating Area 4	Tobacco User/Non-Tobacco User	22	199.36	204.34
	Rating Area 4	Tobacco User/Non-Tobacco User	23	199.36	204.34
	Rating Area 4	Tobacco User/Non-Tobacco User	24	199.36	204.34
	Rating Area 4	Tobacco User/Non-Tobacco User	25	200.16	205.16
	Rating Area 4	Tobacco User/Non-Tobacco User	26	204.14	209.24
	Rating Area 4	Tobacco User/Non-Tobacco User	27	208.93	214.15
	Rating Area 4	Tobacco User/Non-Tobacco User	28	216.70	222.12
	Rating Area 4	Tobacco User/Non-Tobacco User	29	223.08	228.66
	Rating Area 4	Tobacco User/Non-Tobacco User	30	226.27	231.93
	Rating Area 4	Tobacco User/Non-Tobacco User	31	231.06	236.84
	Rating Area 4	Tobacco User/Non-Tobacco User	32	235.84	241.74
	Rating Area 4	Tobacco User/Non-Tobacco User	33	238.83	244.80
	Rating Area 4	Tobacco User/Non-Tobacco User	34	242.02	248.07
	Rating Area 4	Tobacco User/Non-Tobacco User	35	243.62	249.71
	Rating Area 4	Tobacco User/Non-Tobacco User	36	245.21	251.34
	Rating Area 4	Tobacco User/Non-Tobacco User	37	246.81	252.98
	Rating Area 4	Tobacco User/Non-Tobacco User	38	248.40	254.61
	Rating Area 4	Tobacco User/Non-Tobacco User	39	251.59	257.88
	Rating Area 4	Tobacco User/Non-Tobacco User	40	254.78	280.26
	Rating Area 4	Tobacco User/Non-Tobacco User	41	259.57	286.82
	Rating Area 4	Tobacco User/Non-Tobacco User	42	264.15	293.73
	Rating Area 4	Tobacco User/Non-Tobacco User	43	270.53	303.26
	Rating Area 4	Tobacco User/Non-Tobacco User	44	278.51	315.27
	Rating Area 4	Tobacco User/Non-Tobacco User	45	287.88	329.62
	Rating Area 4	Tobacco User/Non-Tobacco User	46	299.04	346.89
	Rating Area 4	Tobacco User/Non-Tobacco User	47	311.60	366.75
	Rating Area 4	Tobacco User/Non-Tobacco User	48	325.95	389.84

79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	49	340.11	413.91
	Rating Area 4	Tobacco User/Non-Tobacco User	50	356.06	436.17
	Rating Area 4	Tobacco User/Non-Tobacco User	51	371.81	455.47
	Rating Area 4	Tobacco User/Non-Tobacco User	52	389.15	476.71
	Rating Area 4	Tobacco User/Non-Tobacco User	53	406.69	498.20
	Rating Area 4	Tobacco User/Non-Tobacco User	54	425.63	521.40
	Rating Area 4	Tobacco User/Non-Tobacco User	55	444.57	544.60
	Rating Area 4	Tobacco User/Non-Tobacco User	56	465.11	569.76
	Rating Area 4	Tobacco User/Non-Tobacco User	57	485.84	595.15
	Rating Area 4	Tobacco User/Non-Tobacco User	58	507.97	622.26
	Rating Area 4	Tobacco User/Non-Tobacco User	59	518.93	635.69
	Rating Area 4	Tobacco User/Non-Tobacco User	60	541.06	662.80
	Rating Area 4	Tobacco User/Non-Tobacco User	61	560.20	686.25
	Rating Area 4	Tobacco User/Non-Tobacco User	62	572.76	701.63
	Rating Area 4	Tobacco User/Non-Tobacco User	63	588.51	720.92
	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	598.08	732.65
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	113.24	113.24
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	15	123.30	123.30
	Rating Area 1	Tobacco User/Non-Tobacco User	16	127.15	127.15
	Rating Area 1	Tobacco User/Non-Tobacco User	17	131.00	131.00
	Rating Area 1	Tobacco User/Non-Tobacco User	18	135.14	135.14
	Rating Area 1	Tobacco User/Non-Tobacco User	19	139.29	139.29
	Rating Area 1	Tobacco User/Non-Tobacco User	20	143.58	143.58
	Rating Area 1	Tobacco User/Non-Tobacco User	21	148.02	151.72
	Rating Area 1	Tobacco User/Non-Tobacco User	22	148.02	151.72
	Rating Area 1	Tobacco User/Non-Tobacco User	23	148.02	151.72
	Rating Area 1	Tobacco User/Non-Tobacco User	24	148.02	151.72
	Rating Area 1	Tobacco User/Non-Tobacco User	25	148.61	152.33
	Rating Area 1	Tobacco User/Non-Tobacco User	26	151.57	155.36
	Rating Area 1	Tobacco User/Non-Tobacco User	27	155.12	159.00
	Rating Area 1	Tobacco User/Non-Tobacco User	28	160.90	164.92
	Rating Area 1	Tobacco User/Non-Tobacco User	29	165.63	169.77
	Rating Area 1	Tobacco User/Non-Tobacco User	30	168.00	172.20
	Rating Area 1	Tobacco User/Non-Tobacco User	31	171.56	175.85
	Rating Area 1	Tobacco User/Non-Tobacco User	32	175.11	179.49
	Rating Area 1	Tobacco User/Non-Tobacco User	33	177.33	181.76
	Rating Area 1	Tobacco User/Non-Tobacco User	34	179.70	184.19
	Rating Area 1	Tobacco User/Non-Tobacco User	35	180.88	185.40
	Rating Area 1	Tobacco User/Non-Tobacco User	36	182.06	186.61
	Rating Area 1	Tobacco User/Non-Tobacco User	37	183.25	187.83
	Rating Area 1	Tobacco User/Non-Tobacco User	38	184.43	189.04
	Rating Area 1	Tobacco User/Non-Tobacco User	39	186.80	191.47
	Rating Area 1	Tobacco User/Non-Tobacco User	40	189.17	208.09
	Rating Area 1	Tobacco User/Non-Tobacco User	41	192.72	212.96
	Rating Area 1	Tobacco User/Non-Tobacco User	42	196.13	218.10
	Rating Area 1	Tobacco User/Non-Tobacco User	43	200.86	225.16
	Rating Area 1	Tobacco User/Non-Tobacco User	44	206.78	234.07
	Rating Area 1	Tobacco User/Non-Tobacco User	45	213.74	244.73
	Rating Area 1	Tobacco User/Non-Tobacco User	46	222.03	257.55
	Rating Area 1	Tobacco User/Non-Tobacco User	47	231.36	272.31
	Rating Area 1	Tobacco User/Non-Tobacco User	48	242.01	289.44
	Rating Area 1	Tobacco User/Non-Tobacco User	49	252.52	307.32
	Rating Area 1	Tobacco User/Non-Tobacco User	50	264.36	323.84
	Rating Area 1	Tobacco User/Non-Tobacco User	51	276.06	338.17
	Rating Area 1	Tobacco User/Non-Tobacco User	52	288.94	353.95
	Rating Area 1	Tobacco User/Non-Tobacco User	53	301.96	369.90
	Rating Area 1	Tobacco User/Non-Tobacco User	54	316.02	387.12
	Rating Area 1	Tobacco User/Non-Tobacco User	55	330.08	404.35
	Rating Area 1	Tobacco User/Non-Tobacco User	56	345.33	423.03
	Rating Area 1	Tobacco User/Non-Tobacco User	57	360.72	441.88
	Rating Area 1	Tobacco User/Non-Tobacco User	58	377.15	462.01
	Rating Area 1	Tobacco User/Non-Tobacco User	59	385.30	471.99
	Rating Area 1	Tobacco User/Non-Tobacco User	60	401.73	492.12
	Rating Area 1	Tobacco User/Non-Tobacco User	61	415.94	509.53
	Rating Area 1	Tobacco User/Non-Tobacco User	62	425.26	520.94
	Rating Area 1	Tobacco User/Non-Tobacco User	63	436.96	535.28

79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	444.06	543.97
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	113.24	113.24
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	15	123.30	123.30
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	16	127.15	127.15
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	17	131.00	131.00
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	18	135.14	135.14
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	19	139.29	139.29
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	20	143.58	143.58
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	21	148.02	151.72
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	22	148.02	151.72
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	23	148.02	151.72
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	24	148.02	151.72
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	25	148.61	152.33
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	26	151.57	155.36
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	27	155.12	159.00
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	28	160.90	164.92
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	29	165.63	169.77
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	30	168.00	172.20
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	31	171.56	175.85
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	32	175.11	179.49
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	33	177.33	181.76
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	34	179.70	184.19
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	35	180.88	185.40
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	36	182.06	186.61
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	37	183.25	187.83
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	38	184.43	189.04
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	39	186.80	191.47
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	40	189.17	208.09
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	41	192.72	212.96
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	42	196.13	218.10
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	43	200.86	225.16
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	44	206.78	234.07
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	45	213.74	244.73
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	46	222.03	257.55
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	47	231.36	272.31
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	48	242.01	289.44
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	49	252.52	307.32
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	50	264.36	323.84
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	51	276.06	338.17
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	52	288.94	353.95
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	53	301.96	369.90
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	54	316.02	387.12
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	55	330.08	404.35
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	56	345.33	423.03
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	57	360.72	441.88
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	58	377.15	462.01
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	59	385.30	471.99
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	60	401.73	492.12
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	61	415.94	509.53
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	62	425.26	520.94
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	63	436.96	535.28
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	444.06	543.97