State: Pennsylvania **Filing Company:** Oscar Health Plan of Pennsylvania, Inc.
TOI/Sub-TOI: H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense
Product Name: Oscar PA 2021 Individual Rates
Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	OHP_2021_PA IND_Public PDF_20200720_Part2.pdf OHP_2021_PA IND_Public PDF_20200720_Part3.pdf Attachment 1_20200716.pdf OHP_2021_PA IND_Public PDF_20200720_Part4.pdf OHP_2021_PA IND_Public PDF_20200803_Part1_.pdf
Item Status:	
Status Date:	

| | | |

Oscar Health Plan of Pennsylvania, Inc.
Individual
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
98517PA0010019	Oscar Silver $1500 Ded	HMO	Silver	Off	Oscar HMO	3, 6, 8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia
98517PA0010010	Oscar Silver Classic Next Off-Ex	HMO	Silver	Off	Oscar HMO	3, 6, 8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia
98517PA0010018	Oscar Silver HDHP	HMO	Silver	Off	Oscar HMO	3, 6, 8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia
98517PA0010005	Oscar Bronze Classic Next	HMO	Bronze	On/Off	Oscar HMO	3, 6, 8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia
98517PA0010003	Oscar Bronze Classic	HMO	Bronze	On/Off	Oscar HMO	3, 6, 8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia
98517PA0010002	Oscar Bronze Classic PCP Copay	HMO	Bronze	On/Off	Oscar HMO	3, 6, 8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia
98517PA0010013	Oscar Gold Classic	HMO	Gold	On/Off	Oscar HMO	3, 6, 8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia
98517PA0010017	Oscar Silver Classic $0 Ded	HMO	Silver	On/Off	Oscar HMO	3, 6, 8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia
98517PA0010006	Oscar Silver Classic	HMO	Silver	On/Off	Oscar HMO	3, 6, 8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia
98517PA0010009	Oscar Silver Classic Next	HMO	Silver	On/Off	Oscar HMO	3, 6, 8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia
98517PA0010016	Oscar Silver Classic Copay	HMO	Silver	On/Off	Oscar HMO	3, 6, 8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia
98517PA0010014	Oscar Bronze HDHP	HMO	Bronze	On/Off	Oscar HMO	3, 6, 8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia
98517PA0010008	Oscar Silver Saver 2	HMO	Silver	On/Off	Oscar HMO	3, 6, 8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia
98517PA0010011	Oscar Secure	HMO	Catastrophic	On/Off	Oscar HMO	3, 6, 8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia

Company Name Oscar Health Plan of Pennsylvania, Inc.
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

| | 03-01-2020 Number of Covered Lives by Rating County | | | | RATING AREA 1 | | | | | | | | RATING AREA 2 | | | RATING AREA 3 | | | | | | | | | | | | | | | RATING AREA 4 | | | | | | | | | | | | | | | RATING AREA 5 | | | | | | | | | | | | | | | RATING AREA 6 | | | | | | | | | | | | | | | RATING AREA 7 | | | | | | | | | | | | | | | RATING AREA 8 | | | | | | | | | | | | | | | RATING AREA 9 | | | | | | | | | | | | | | |
|---|---|---

Unified Rate Review v5.2

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button o
To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl +
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.

Company Legal Name:	Oscar Health Plan of Pennsylvania, Inc.	State:	PA
HIOS Issuer ID:	98517	Market:	Individual
Effective Date of Rate Change(s):	1/1/21		

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period: 1/1/19 to 12/31/19

	Total	PMPM
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 Months	0	

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	1.000	1.000	1.000	1.000	$0.00
Outpatient Hospital	$0.00	1.000	1.000	1.000	1.000	$0.00
Professional	$0.00	1.000	1.000	1.000	1.000	$0.00
Other Medical	$0.00	1.000	1.000	1.000	1.000	$0.00
Capitation	$0.00	1.000	1.000	1.000	1.000	$0.00
Prescription Drug	$0.00	1.000	1.000	1.000	1.000	$0.00
Total	$0.00					**$0.00**

Morbidity Adjustment		1.000
Demographic Shift		1.000
Plan Design Changes		1.000
Other		1.000
Adjusted Trended EHB Allowed Claims PMPM for	**1/1/21**	**$0.00**

Manual EHB Allowed Claims PMPM	$703.75
Applied Credibility %	0.00%

			Projected Period Totals
Projected Index Rate for	**1/1/21**	**$703.75**	$57,628,680.00
Reinsurance		$35.83	$2,934,047.04
Risk Adjustment Payment/Charge		$0.00	$0.00
Exchange User Fees		3.27%	$1,848,976.01
Market Adjusted Index Rate		**$690.50**	**$56,543,608.97**

Projected Member Months	**81,888**

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

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

Company Legal Name: **Oscar Health Plan of Pennsylvania, Inc.**
HIOS Issuer ID: **98517**
Effective Date of Rate Change(s): **1/1/21**

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

Product/Plan Level Calculations

Field #	Section I: General Product and Plan Information																			
1.1	Product Name		Oscar Individual HMO																	
1.2	Product ID		98517PA001																	
1.3	Plan Name		Oscar Silver $1500	Oscar Silver Classic	Oscar Silver HDHP	Oscar Bronze	Oscar Bronze	Oscar Bronze	Oscar Gold Classic	Oscar Silver Classic	Oscar Silver Classic	Oscar Silver Classic	Oscar Silver Classic	Oscar Bronze HDHP	Oscar Silver Saver 2	Oscar Secure	Oscar Simple	Oscar Saver Bronze	Oscar Simple Silver
1.4	Plan ID (Standard Component ID)		98517PA0010019	98517PA0010010	98517PA0010018	98517PA0010005	98517PA0010003	98517PA0010002	98517PA0010013	98517PA0010017	98517PA0010006	98517PA0010009	98517PA0010016	98517PA0010014	98517PA0010008	98517PA0010011	98517PA0010001	98517PA0010004	98517PA0010007
1.5	Metal		Silver	Silver	Silver	Bronze	Bronze	Bronze	Gold	Silver	Silver	Silver	Silver	Bronze	Silver	Catastrophic	Bronze	Bronze	Silver
1.6	AV Metal Value		0.706	0.677	0.672	0.649	0.633	0.647	0.762	0.692	0.673	0.677	0.680	0.649	0.665	0.580	0.603	0.636	0.689
1.7	Plan Category		New	Renewing	New	New	Renewing	New	Renewing	New	Renewing	Renewing	New	New	Renewing	Renewing	Terminated	Terminated	Terminated
1.8	Plan Type		HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
1.9	Exchange Plan?		No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No
1.10	Effective Date of Proposed Rates		1/1/21	1/1/21	1/1/21	1/1/21	1/1/21	1/1/21	1/1/21	1/1/21	1/1/21	1/1/21	1/1/21	1/1/21	1/1/21	1/1/21	1/1/20	1/1/20	1/1/20
1.11	Cumulative Rate Change % (over 12 mos prior)		0.00%	5.23%	0.00%	0.00%	-4.25%	0.00%	-18.85%	0.00%	2.84%	14.54%	0.00%	0.00%	-3.84%	-2.61%	0.00%	0.00%	0.00%
1.12	Product Rate Increase %		8.93%																
1.13	Submission Level Rate Increase %		8.93%																

Worksheet 1 Totals	Section II: Experience Period and Current Plan Level Information																			
	2.1 Plan ID (Standard Component ID)	Total	98517PA0010019	98517PA0010010	98517PA0010018	98517PA0010005	98517PA0010003	98517PA0010002	98517PA0010013	98517PA0010017	98517PA0010006	98517PA0010009	98517PA0010016	98517PA0010014	98517PA0010008	98517PA0010011	98517PA0010001	98517PA0010004	98517PA0010007
$0	2.2 Allowed Claims	$0	$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
$0	2.6 Incurred Claims	$0	$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
$0	2.8 Premium	$0	$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	3,640	0	8	0	0	829	0	22	0	55	2,024	0	0	21	157	194	324	6
	2.11 Current Premium PMPM	$572.01	$0.00	$518.99	$0.00	$0.00	$498.87	$0.00	$744.79	$0.00	$665.09	$623.48	$0.00	$0.00	$673.97	$412.48	$501.15	$521.78	$722.67
	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)		98517PA0010019	98517PA0010010	98517PA0010018	98517PA0010005	98517PA0010003	98517PA0010002	98517PA0010013	98517PA0010017	98517PA0010006	98517PA0010009	98517PA0010016	98517PA0010014	98517PA0010008	98517PA0010011	98517PA0010001	98517PA0010004	98517PA0010007
3.2	Market Adjusted Index Rate		$690.50																
3.3	AV and Cost Sharing Design of Plan		0.7444	0.7091	0.6829	0.7143	0.6155	0.6293	0.7886	1.0105	0.8973	0.9385	0.9571	0.6488	0.8483	0.6032	0.0000	0.0000	0.0000
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	0.0000	0.0000	0.0000
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	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000
	Administrative Costs																		
3.6	Administrative Expense		8.35%	8.56%	8.74%	8.53%	9.24%	9.13%	8.11%	7.21%	7.62%	7.46%	7.39%	8.98%	7.83%	10.26%	0.00%	0.00%	0.00%
3.7	Taxes and Fees		0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.00%	0.00%	0.00%
3.8	Profit & Risk Load		0.86%	0.86%	0.86%	0.86%	0.86%	0.86%	0.86%	0.86%	0.86%	0.86%	0.86%	0.86%	0.86%	0.86%	0.00%	0.00%	0.00%
3.9	Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.8485	0.0000	0.0000	0.0000
3.10	**Plan Adjusted Index Rate**		$566.65	$541.03	$522.08	$544.82	$473.17	$483.19	$598.71	$759.66	$677.59	$707.46	$720.93	$497.33	$642.06	$397.98	$0.00	$0.00	$0.00
3.11	Age Calibration Factor	0.5525	0.5525																
3.12	Geographic Calibration Factor	1.0650	1.0650																
3.13	Tobacco Calibration Factor	0.9915	0.9915																
3.14	**Calibrated Plan Adjusted Index Rate**		$330.59	$315.64	$304.59	$317.85	$276.05	$281.90	$349.29	$443.20	$395.31	$412.74	$420.60	$290.15	$374.58	$232.19	$0.00	$0.00	$0.00

	Section IV: Projected Plan Level Information																		
4.1	Plan ID (Standard Component ID)	Total	98517PA0010019	98517PA0010010	98517PA0010018	98517PA0010005	98517PA0010003	98517PA0010002	98517PA0010013	98517PA0010017	98517PA0010006	98517PA0010009	98517PA0010016	98517PA0010014	98517PA0010008	98517PA0010011	98517PA0010001	98517PA0010004	98517PA0010007
4.2	Allowed Claims	$57,629,048	$21,865	$21,583	$21,384	$5,204,424	$5,039,300	$5,059,333	$355,810	$7,101,667	$6,781,402	$6,896,642	$6,949,658	$5,090,027	$6,649,192	$2,436,761	$0	$0	$0
4.3	Reinsurance	$2,362,871	$857	$818	$789	$198,218	$172,147	$175,779	$14,479	$335,396	$299,145	$312,339	$318,293	$180,921	$283,443	$70,248	$0	$0	$0
4.4	Member Cost Sharing	$11,215,767	$5,100	$5,612	$6,003	$1,332,054	$1,702,025	$1,647,511	$71,655	$455,661	$879,427	$723,865	$654,673	$1,572,681	$1,069,478	$1,090,024	$0	$0	$0
4.5	Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.6	Incurred Claims	$44,050,410	$15,909	$15,153	$14,593	$3,674,152	$3,165,128	$3,236,043	$269,676	$6,310,610	$5,602,830	$5,860,438	$5,976,692	$3,336,426	$5,296,271	$1,276,489	$0	$0	$0
4.7	Risk Adjustment Transfer Amount	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.8	Premium	$50,025,951	$18,134	$17,314	$16,706	$4,196,611	$3,644,641	$3,721,540	$306,553	$7,100,888	$6,333,393	$6,612,735	$6,738,798	$3,830,392	$6,000,969	$1,487,277	$0	$0	$0
4.9	Projected Member Months	81,888	32	32	32	7,702	7,702	7,702	512	9,347	9,347	9,347	9,347	7,702	9,347	3,737	0	0	0
4.10	Loss Ratio	88.06%	87.73%	87.52%	87.35%	87.55%	86.84%	86.95%	87.97%	88.87%	88.46%	88.62%	88.69%	87.10%	88.26%	85.83%	#DIV/0!	#DIV/0!	#DIV/0!
	Per Member Per Month																		
4.11	Allowed Claims	$703.75	$683.29	$674.46	$668.26	$675.72	$654.28	$656.89	$694.94	$759.78	$725.52	$737.85	$743.52	$660.87	$711.37	$652.06	#DIV/0!	#DIV/0!	#DIV/0!
4.12	Reinsurance	$28.85	$26.77	$25.56	$24.66	$25.74	$22.35	$22.82	$28.28	$35.88	$32.00	$33.42	$34.05	$23.49	$30.32	$18.80	#DIV/0!	#DIV/0!	#DIV/0!
4.13	Member Cost Sharing	$136.96	$159.37	$175.37	$187.59	$172.95	$220.98	$213.91	$139.95	$48.75	$94.09	$77.44	$70.04	$204.19	$114.42	$291.68	#DIV/0!	#DIV/0!	#DIV/0!
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	#DIV/0!	#DIV/0!	#DIV/0!
4.15	Incurred Claims	$537.93	$497.16	$473.53	$456.02	$477.04	$410.95	$420.16	$526.71	$675.15	$599.43	$626.99	$639.42	$433.19	$566.63	$341.58	#DIV/0!	#DIV/0!	#DIV/0!
4.16	Risk Adjustment Transfer Amount	$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	#DIV/0!	#DIV/0!	#DIV/0!
4.17	Premium	$610.91	$566.69	$541.07	$522.08	$544.87	$473.21	$483.19	$598.74	$759.70	$677.59	$707.47	$720.96	$497.32	$642.02	$397.99	#DIV/0!	#DIV/0!	#DIV/0!

Rating Area Data Collection

Rating Area	Rating Factor
Rating Area 3	0.8190
Rating Area 6	0.9840
Rating Area 8	1.0000

Part III Actuarial Memorandum

REDACTED

Oscar Health Plan of Pennsylvania, Inc.
Pennsylvania Individual On- and Off-Exchange Plans
2021 Premium Rates

Prepared for:
Oscar Health Plan of Pennsylvania, Inc.

Prepared by:
REDACTED
Milliman, Inc., New York

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1. GENERAL INFORMATION

DOCUMENT OVERVIEW

The document contains the Part III Actuarial Memorandum for Oscar Health Plan of Pennsylvania, Inc.'s (Oscar) individual block of business, effective January 1, 2021. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template (URRT).

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 URRT, which supports compliance with the market rating rules and reasonableness of applicable rates. This information may not be appropriate for other purposes.

This information is intended for use by the Pennsylvania Insurance Department (PID), the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of Oscar's individual rate filing. However, I recognize that this certification may become a public document. Milliman 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 prepared for Oscar by Milliman that would result in the creation of any duty or liability under any theory of law by Milliman or its employees to third parties.

At the time of this rate filing submission, we acknowledge there is substantial uncertainty regarding the impact of the COVID-19 pandemic on setting premium rates, including whether the pandemic will increase or decrease costs in 2021. In response to this uncertainty, we have incorporated a premium rate adjustment to reflect the estimated financial impact of the pandemic. This adjustment was developed by Oscar and premised on assumptions of the spread of the disease, including assumptions as to how many people are infected in a population, how severe those infections are across the population, and others.

Scientific knowledge of these items is incomplete and new data on the spread of COVID-19 in the United States is still emerging. In addition, actions taken by governmental authorities and the healthcare system related to the COVID-19 pandemic are rapidly changing. Consequently, the estimated adjustments will evolve as new information becomes available and new actions are taken by the authorities and other stakeholders. Due to the limited information available on the pandemic, any analysis is subject to a substantially greater than usual level of uncertainty.

As prescribed by the PID, the premium rates developed and supported by this Actuarial Memorandum assume that Cost Sharing Reduction (CSR) subsidies will not be funded and will be calculated as described in current regulations and guidance. Future modifications in legislation, regulation and/or court decisions regarding the funding of CSR payments may affect the extent to which the premium rates are neither excessive nor deficient.

Future regulatory changes may affect the extent to which the rates presented herein are neither excessive nor deficient.

COMPANY IDENTIFYING INFORMATION

Company legal name: Oscar Health Plan of Pennsylvania, Inc.

State: Pennsylvania

HIOS Issuer ID: 98517

Market: Individual

Effective Date: January 1, 2021

COMPANY CONTACT INFORMATION

Primary Contact Name: REDACTED

Primary Contact Telephone Number: REDACTED

Primary Contact E-mail Address: REDACTED

2. PROPOSED RATE CHANGES

The proposed premium rates for Oscar's individual block of business both on and off Exchange are presented in Attachment A. Copies of the results from the Actuarial Value Calculator (screen shots) for each plan are provided in Attachment B.

Table 1 summarizes proposed rate increases by renewing product effective January 1, 2021. Rate increases vary by plan due to a combination of factors including shifts in benefit relativities, changes in the induced utilization factors as prescribed by the PID, and non-benefit expense allocation.

Table 1
Oscar Health Plan of Pennsylvania, Inc.
Summary of Proposed Rate Increases

Plan	2020 Plan Adjusted Index Rate*	2021 Plan Adjusted Index Rate*	Rate Increase
Oscar Silver Classic Next Off-Ex	$518.99	$546.16	5.2%
Oscar Gold Classic	$744.79	$604.37	-18.9%
Oscar Silver Classic Next	$623.48	$714.12	14.5%
Oscar Silver Saver 2	$673.97	$648.06	-3.8%
Oscar Secure	$412.48	$401.73	-2.6%
Oscar Bronze Classic	$498.87	$477.66	-4.3%
Oscar Silver Classic	$665.09	$683.96	2.8%

*The Plan Adjusted Index Rates were generated using the current membership age, rating area, and tobacco distributions, consistent with the Current Premium PMPMs reflected on Worksheet 2, Section II of the URRT.

The average rate increase over all renewing plans weighted based on the current membership distribution as of February 2020 is 8.9%. The differences in Plan Adjusted Index Rates from 2020 to 2021 are attributable to the following factors:

MEDICAL AND PRESCRIPTION DRUG INFLATION AND UTILIZATION TREND

Claims costs were increased for anticipated changes due to medical/prescription drug inflation and increased medical/prescription drug utilization.

CHANGES IN TAXES, FEES, ADMINISTRATIVE EXPENSE & PROFIT

Changes to the overall premium level are needed because of required changes in federal/state taxes and fees. In addition, there are anticipated changes in the administrative expenses and profit charges. The following is a list of anticipated changes and comments regarding each adjustment:

Table 2 Oscar Health Plan of Pennsylvania, Inc. Anticipated Non-Benefit Expense Changes			
Item	**2020**	**2021**	**Reason for Adjustment**
Administrative Expense & Profit Charge	8.5%	8.9%	Oscar is recognizing higher administrative expenses and profit charges in 2021 than what was included in its 2020 premium rates.
Health Insurance Providers Fee	0.8%	0.0%	Health Insurance Providers Fee will not be assessed, beginning in 2021.
Risk Adjustment User Fee	$0.18 PMPM	$0.25 PMPM	The risk adjustment user fee for 2021 is higher because of increased costs to operate the HHS risk adjustment program.
Patient-Centered Outcomes Research Institute (PCORI) Fee	$0.00 PMPM	$0.23 PMPM	The PCORI fee had expired and was assumed to no longer be effective for the purposes of 2020 premium rate development. It has since been extended through 2029 and is reflected in the 2021 premium rate.
Average Exchange User Fee*	2.48%	2.98%	Oscar is anticipating higher on-Exchange membership in 2021, resulting in a higher average exchange user fee than what was included in its 2020 premium rates.

*Spread over on/off exchange rates based on anticipated distribution of premiums sold on versus off the Exchange

PROSPECTIVE BENEFIT CHANGES

Effective January 1, 2021 benefits have been revised based on state requirements, business reasons, and new Actuarial Value Calculator testing.

OTHER CHANGES

- The plan behavior change factors (i.e., induced utilization factors) were modified based on factors prescribed by the PID for 2021.
- Oscar is expanding into two additional rating areas in 2021, decreasing the projected Plan Adjusted Index Rates relative to 2020.
- The average morbidity of the individual market for Pennsylvania is anticipated to increase from that assumed in 2020.
- Pennsylvania has proposed a state reinsurance program through a 1332 State Innovation Waiver that would be effective in 2021, leading to a decrease in premiums relative to 2020.
- Changes in Oscar's anticipated provider reimbursement levels are expected in 2021 as a result of changes in Oscar's contracts with its providers relative to 2020.
- An adjustment to reflect the anticipated impact of COVID-19-related cost drivers on healthcare utilization and intensity in the rating period, as discussed in the Manual Rate Adjustments section of this memorandum.

RATE DEVELOPMENT OVERVIEW

The plans shown in Attachment A are to be offered for sale effective January 1, 2021. The following methodology was used to develop these rates.

- Underlying Claims Experience: As Oscar does not have any credible historical experience on which to base its premium rating, Milliman's 2019 Health Cost Guidelines (HCGs) were used, adjusted for rating regions, Oscar's provider network reimbursement levels and its care management protocols, to develop a set of manual rates. The manual rate development is described in detail in this actuarial memorandum.

- Demographics and Morbidity: The manual rates were adjusted to reflect the anticipated demographics and morbidity in the individual market in Pennsylvania in 2021.

- Trend: Medical and prescription drug utilization rates and unit costs were trended two years from the 2019 HCG levels, calibrated with Oscar's anticipated provider reimbursements, to the midpoint of the rating period. The pharmacy rates are reflective of Oscar's anticipated 2021 contracts with its Pharmacy Benefits Manager (i.e. average wholesale price discounts, dispensing fees, anticipated rebates, and formulary).

- Risk Adjustment: Projected claims were adjusted to reflect payments to the individual risk adjustment pool as a result of the Affordable Care Act's (ACA) risk adjustment program.

- Benefit Adjustment: The projected claims were adjusted to reflect the benefits that will be offered for each of Oscar's plans.

- COVID-19 Impact: Premium rates have been adjusted to reflect the estimated impact of the COVID-19 pandemic and associated secondary effects on the cost to provide healthcare coverage in 2021.

- Administration & Profit: The premium incorporates an 8.9% administrative charge (inclusive of administrative expenses, profit, and commission).

- Taxes and Fees: The premium rates reflect applicable state and federal taxes and fees in effect in 2021.

Oscar's premium rates were developed using actuarial cost models, based on Milliman's HCGs, calibrated to the anticipated demographics and morbidity of the individual market in Pennsylvania, Oscar's anticipated contracts with its providers in 2021, its managed care protocols, and service areas. The HCG actuarial cost models consider utilization and average charge levels for roughly 60 benefit categories. These models make provision, by type of service category, for benefit characteristics such as copays, deductibles, coinsurance, and out-of-pocket maximums. For each type of service category, utilization is adjusted to reflect the anticipated changes due to the actuarial value of each plan (i.e., using plan behavior change factors). The formula below shows how the cost models calculate the net claims costs per member per month (PMPM).

$$Rate\ Net\ Claims\ Costs\ PMPM =$$

$$\left[\sum_{i=1}^{60}\left(\frac{Util_i \times AvgChg_i - CopayUtil_i \times Copay_i}{12{,}000}\right)\right] - Ded + OOPMax$$

Where,

i = *Type of service category*
$Util_i$ = Service utilization per 1,000 members per year
$AvgChg_i$ = Average Charge per service
$CopayUtil_i$ = Copay utilization per 1,000 members per year
$Copay_i$ = Average Effective Copay per service
Ded = Value of deductible PMPM
$OOPMax$ = Value of out-of-pocket maximum PMPM

The final monthly per member rates are equal to the net claims cost calculated above divided by 1 minus administrative expenses and contribution to surplus/underwriting loss, risk transfers, and applicable state and federal taxes and fees as a percent of premium.

$$Gross\ Premium\ Rate\ PMPM = \frac{Net\ Claims\ Cost}{(1 - Admin - Profit - ACA\ \&\ State\ Taxes\ \&\ Fees \pm Risk\ Adjustment\ \%\ of\ Premium)}$$

By using the cost model approach to price Oscar's benefit plans, actuarial relativities are appropriately calculated – and thus maintained – every year. This ensures that rates for all products and benefit options reflect only actuarial relativities due solely to benefit differences. The cost model approach also helps to preserve actuarial relativities between plans.

This rate development is based on generally accepted actuarial rating principles.

SINGLE RISK POOL

Oscar's rates are developed using a single risk pool, established according to the requirements in 45 CFR section 156.80(d) and reflect all covered lives for every non-grandfathered product/plan combination, in the State of Pennsylvania individual health insurance market.

3. EXPERIENCE AND CURRENT PERIOD PREMIUM, CLAIMS, AND ENROLLMENT

Oscar is a newly licensed commercial insurer in Pennsylvania in 2020 and thus does not have credible claims experience. Therefore, the premium rates presented are 100% manually rated. The current enrollment and current rate PMPMs shown on Worksheet 2, Section II of the URRT reflect membership as of February 2020, and are adjusted for that population's age, rating area, and tobacco distributions.

4. BENEFIT CATEGORIES

The benefit categories are based on the algorithm used by Milliman's HCGs. The HCG grouper uses a combination of Diagnosis-Related Groups (DRGs), Current Procedural Terminology Codes – Fourth Edition (CPT-4 codes), Healthcare Common Procedural Coding System codes (HCPCS), and revenue codes to allocate detailed claims into roughly 60 benefit categories. Service classification may also be dependent on criteria such as site of service, physician specialty and procedure code modifier (e.g., anesthesia modifier). The HCG grouper is updated annually to incorporate any new codes so the classification methodology remains current.

Manual utilization and cost data was assigned to benefit categories based on place and type of service using a detailed claims mapping algorithm summarized as follows:

INPATIENT HOSPITAL

Includes non-capitated facility services for medical, surgical, maternity, mental health and substance abuse, skilled nursing, and other services provided in an inpatient facility setting and billed by the facility.

OUTPATIENT HOSPITAL

Includes non-capitated facility services for surgery, emergency room, laboratory, radiology, therapy, observation and other services provided in an outpatient facility setting and billed by the facility.

PROFESSIONAL

Includes non-capitated primary care, specialist, therapy, the professional component of laboratory and radiology, and other professional services, other than hospital-based professionals whose payments are included in facility fees.

OTHER MEDICAL

Includes non-capitated ambulance, home health care, durable medical equipment (DME), prosthetics, supplies, vision exams, dental services and other services. The measurement units for utilization used in this category are a mix of visits, cases, procedures, etc.

CAPITATION

Includes the amount for any services that are provided on a capitated basis.

PRESCRIPTION DRUG

Includes drugs dispensed by a pharmacy. This amount is net of rebates received from drug manufacturers.

5. PROJECTION FACTORS

Not applicable. Oscar did not have historical experience during the base period.

6. MANUAL RATE ADJUSTMENTS

Since Oscar is a newly licensed commercial health insurer in Pennsylvania in 2020 and thus does not have credible claims experience, a set of manual rates were developed for Oscar's 2021 individual market plans.

SOURCE AND APPROPRIATENESS OF EXPERIENCE DATA USED IN MANUAL RATE DEVELOPMENT

The basis of the manual rates is an average claim cost PMPM for Oscar's service area in Pennsylvania (Rating Areas 3, 6, and 8), developed utilizing information contained in Milliman's HCGs (2019 edition), with adjustments for trend and a number of other factors discussed in this section, including the anticipated demographics and morbidity in the Pennsylvania individual market. The result was a 2021 claim cost and premium for Oscar's service area.

The HCGs provide a flexible but consistent basis for the determination of health claim costs and premium rates for a wide variety of health plans. The Guidelines are developed as a result of Milliman's continuing research on health care costs. First developed in

1954, the Guidelines have been updated and expanded annually since that time. The Guidelines are continually monitored as they are used in measuring the experience or evaluating the rates of health plans, and as they are compared to other data sources.

The HCGs consider utilization and average charge levels for roughly 60 benefit categories. These models make provision, by type of service category, for benefit characteristics such as copays, deductibles, coinsurance, and out-of-pocket maximums.

ADJUSTMENTS MADE TO THE DATA

This section includes a description of each factor used to project the manual allowed claims to the projection period, and supporting information related to the development of those factors.

Trend (Cost/Utilization)

Milliman's 2019 HCGs were calibrated with Oscar's anticipated rating areas, provider contracts, and medical management programs. The pharmacy rates are reflective of Oscar's anticipated 2021 contracts with its Pharmacy Benefit Manager (i.e., Average Wholesale Price discounts, dispensing fees, rebates, and formulary). Utilization and unit costs were trended two years to 2021 using the following trend assumptions:

Table 3
Oscar Health Plan of Pennsylvania, Inc.
Annual Trend Assumptions

	Utilization	Unit Cost
Inpatient Facility	0.0%	3.0%
Outpatient Facility	1.5%	2.0%
Physician and Other	2.0%	0.5%
Prescription Drug	1.6%	7.0%

Morbidity Adjustment

Milliman's HCGs reflect large group experience. Additional adjustments were incorporated into the HCGs to capture the morbidity inherent in the individual market in Pennsylvania. The morbidity adjustment was developed by modeling the relative difference between estimated allowed costs for the individual and large group markets in Pennsylvania.

We reviewed individual market claims experience and projected data in Pennsylvania using 2018-2020 URRT to assess the differential between the individual and large group markets, after adjusting for risk and demographics in each market segment. We also reviewed filed actuarial memoranda, objections, and PA Rate Template exhibits to better understand the drivers of the projected URRT data. These analyses informed our assumption as to the differential in illness burden between the large group and the individual market.

In addition, we incorporated an Individual Adjustment of 1.01 and Reinsurance Morbidity Adjustment of 0.999 to the morbidity assumption as mandated by the PID.

Demographic Shifts

To reflect the average anticipated statewide demographics for purposes of pricing Oscar's Pennsylvania individual market plans, an anticipated age/gender distribution for 2021 was applied, based on the results for Pennsylvania from the Center for Medicare and Medicaid Services (CMS) 2020 open enrollment Public Use Files (PUFs) released in April 2020, which indicated an average age of about 45 and a male/female distribution of 46%/54%, respectively.

The catastrophic plan covers only specified eligibility categories - those under the age of 30 and hardship cases. As such, the catastrophic demographics were adjusted to be consistent with Pennsylvania enrollment reports for this population in order to develop a separate set of starting costs for the catastrophic plan.

Plan Design Changes

Adjustments were made to reflect additional costs for the following benefits expected to be covered in the projection period that are not otherwise reflected in Milliman's HCGs: accidental dental, gender reassignment, infertility treatment, nutritional counseling, and pediatric dental.

The allowed and net claims costs for each plan reflect differences due to cost sharing and the impact of plan behavior change. Plan behavior change factors were applied at the plan level using a formula mandated by the PID based on the induced demand factors utilized in the Federal risk adjustment transfer formula. Prior to using the factors, they were re-calibrated to the average of the assumed plan distribution, which is a plan with an 84% pricing actuarial value. Relativities between plans are based on differences in utilization for varying levels of cost sharing and do not reflect differences due to health status.

OTHER ADJUSTMENTS – COVID-19 IMPACT

Oscar is assuming the COVID-19 pandemic will persist into the rating period until an effective vaccine becomes available or widespread immunity is established. Oscar is projecting that the COVID-19 pandemic will increase 2021 allowed costs by approximately 2.1%. This adjustment reflects the anticipated combined impact of COVID-19-related cost drivers on healthcare utilization and intensity in the rating period, including the following:

- Direct cost of acute COVID-19 treatment including inpatient care with varying severity levels, outpatient emergency services, and primary care consultations.
- Cost of vaccination.
- Pent-up demand as deferred/elective care passes through the healthcare system following decreases in social distancing measures.
- Morbidity impact of economic disruption in the form of job terminations, leading to enrollment shifts from employer sponsored coverage to individual ACA and from individual ACA to Medicaid or uninsured.

The following additional considerations were taken into account, but no explicit adjustment was made:

- Cost of antibody testing.
- Changes in provider reimbursement associated with the COVID-19 pandemic, and its impact on provider finances and capacity.
- Morbidity impact of lasting population health changes precipitated by the pandemic, including healthcare complications following recovery from severe cases of COVID-19, and worsened health outcomes due to deferred or avoided preventive care and maintenance care for chronic conditions during social distancing period.

7. CREDIBILITY OF EXPERIENCE

Not applicable. Oscar does not have experience in the base period to use in rate development; therefore, the 2021 rate development is based solely on manual rates.

8. ESTABLISHING THE INDEX RATE

As Oscar is a new commercial health insurer in 2020 in Pennsylvania, it has no credible claims experience. Therefore, it does not have an experience period index rate.

The Index Rate for the projection period is a measurement of the average allowed claims PMPM for EHB benefits. The projected index rate reflects the projected 2021 mixture of area factors, catastrophic/non-catastrophic enrollment and the projected mix of risk morbidity in the Pennsylvania individual market Single Risk Pool. Note that there are not any additional benefits offered beyond the EHB benefits. The Projection Period Index Rate has not been adjusted for payments and charges under the risk adjustment program or for Exchange user fees.

The Projection Period Index Rate, shown in Table 4 below, is equal to the projected total allowed claims PMPM minus the total non-EHB allowed claims PMPM.

9. DEVELOPMENT OF THE MARKET-WIDE ADJUSTED INDEX RATE

The following table summarizes the factors applied to the Index Rate in the projection period to determine the Market-Wide Adjusted Index Rate.

Table 4
Oscar Health Plan of Pennsylvania, Inc.
Market-Wide Adjusted Index Rate Development

2021 Index Rate PMPM	$703.75
Market-Wide Adjustments (paid basis)	
Risk Adjustment Transfer Amount	$0.00
Pennsylvania State Reinsurance	($28.85)
Exchange User Fees	$18.21
Paid-to-Allowed Ratio	0.805
Market-Wide Adjustments (allowed basis)	
Risk Adjustment Transfer Amount	$0.00
Pennsylvania State Reinsurance	($35.83)
Exchange User Fees	$22.61
Market-Wide Adjusted Index Rate	$690.53

The Market-Wide Adjusted Index Rate is not calibrated. This means that this rate reflects the average demographic characteristics of the single risk pool.

Each of the above modifiers was developed as follows:

- Risk Adjustment Transfer Amount – The risk adjustment above was developed by incorporating the anticipated risk transfers into the net market-wide PMPM.

- Pennsylvania State Reinsurance –The reinsurance projection above reflects the estimated recoveries under the Pennsylvania reinsurance program described in further detail below.

- Exchange User Fees – The Exchange user fee adjustment was determined based on the expected distribution of issuer premium sold off versus on the Exchange, where there is a 3.0% of Premium Exchange user fee applicable to plans sold on the Exchange.

PROJECTED REINSURANCE RECOVERIES

Pennsylvania has proposed a state reinsurance program through a 1332 State Innovation Waiver that would be effective in 2021. The Waiver application indicates that Pennsylvania will likely set an attachment point of $60,000 and a cap of $100,000, with a coinsurance rate of 60%, for the 2021 plan year.

Oscar's individual market plans were priced using cost models based on Milliman's HCGs. As part of that process, claim probability distribution tables (CPDs) were calibrated to each benefit design that reflect the expected frequency and cost of claims for that plan. These CPDs were used to estimate the value of any recoveries from Pennsylvania's reinsurance program for individual market plans based on the parameters described above. The premium rate for each plan is reduced by the value of the expected recoveries using a percent of premium approach, after being allocated using anticipated 2021 enrollment in Oscar's on and off Exchange plans.

The actual impact of the reinsurance program will be highly dependent on the population that enrolls with Oscar.

EXPERIENCE PERIOD RISK ADJUSTMENTS PMPM

Since Oscar entered the Pennsylvania individual market for the first time in 2020, it does not have experience period risk adjustment transfers.

PROJECTED RISK ADJUSTMENTS PMPM

We priced Oscar's plans on the assumption that the average risk score of members enrolling in the plan would be consistent with the statewide average risk profile in the individual market. Since the purpose of risk adjustment is to bring all carriers to the same morbidity level, the premium rates were priced based on the expected claim levels of all carriers, i.e., an expected risk adjustment factor of 1.00. Therefore, no specific adjustment was made to reflect payments into, or from, the individual risk pool for the risk adjustment program.

The anticipated risk transfer payments are applied to the Index Rate as a market level adjustment. The actual risk transfers received will be highly dependent on the population that enrolls with Oscar as well as the population that enrolls with other carriers in the state.

PAID TO ALLOWED RATIOS

The following table provides support for the average projected paid-to-allowed ratio. The average projected allowed and incurred PMPM reflect the member month weighted average from Worksheet 2, Section IV of the URRT.

Table 5 Oscar Health Plan of Pennsylvania, Inc. Average Paid to Allowed Factor Support	
Description	**Value**
Average projected allowed PMPM	$703.75
Average projected incurred claims PMPM	$566.79
Average projected paid-to-allowed ratio	80.5%
Average AV metal value	66.2%

The average AV metal value was based on AVs calculated using the federal AV calculator, weighted on projected allowable cost by metal level. Because catastrophic plans by definition do not have an AV Calculator value, the AV is assumed to be 58%. The paid to allowed ratio reflects the full plan liability for CSR Silver plans as described later in this memo.

10. PLAN ADJUSTED INDEX RATES

The Market-Wide Adjusted Index Rate is adjusted to compute the Plan Adjusted Index Rate using the following allowable adjustments:

- Actuarial value and cost sharing adjustment:
  - The CMS Actuarial Value Calculator was used to determine the AV metal value for each plan.
  - The actuarial value and cost sharing adjustments were developed using Milliman's 2019 HCGs. The adjustment for plan cost sharing includes expected differences in utilization due to differences in cost sharing. Adjustments in utilization due to differences in cost sharing were mandated by the PID.
- Provider network, delivery system and utilization management adjustment:
  - There are no expected differences in the provider network and/or utilization management between plans.
- Adjustment for benefits in addition to the EHBs:
  - Oscar will not provide benefits beyond the EHBs, as specified in the Pennsylvania benchmark plan.
- Adjustment for distribution and administrative costs:
  - The net claims costs are adjusted to account for expected non-benefit expenses. This adjustment may differ by plan due to the relative impact of administrative costs that are developed as a PMPM rather than as a percent of premium.
- Impact of specific eligibility categories for the catastrophic plan
  - This adjustment was developed to illustrate the impact of the restricted age requirements in the catastrophic risk pool.

Attachment C demonstrates the Plan Adjusted Index Rate development for each plan.

The Plan Adjusted Index Rates reflect the average demographic characteristics of the single risk pool and therefore are not calibrated.

NON-BENEFIT EXPENSES, PROFIT, AND RISK

The following table summarizes retention components included in rate development.

Table 6
Oscar Health Plan of Pennsylvania, Inc.
Illustration of Administrative Expenses by URRT Worksheet 1 Category

	Retention Description	PMPM	% Premium	Basis	Annotation
	Administrative Expense Load				
	General Admin (Variable)	$23.60	3.9%	% of Premium	(1)
+	General Admin (Fixed)	$25.44	4.2%	PMPM	(2)
	Subtotal: Administrative Expense Load	**$49.04**	**8.0%**		**(3) = (1) + (2)**
+	Profit and Risk Load	$5.24	0.9%	% of Premium	(4)
	Subtotal: Profit and Risk Load	**$5.24**	**0.9%**		**(5) = (4)**
	Taxes and Fees				
	Risk Adjustment User Fee	$0.25	0.0%	PMPM	(6)
+	Premium Tax	$0.00	0.0%	% of Premium	(7)
+	State Surcharges	$0.00	0.0%	% of Premium	(8)
+	PCORI Fee	$0.23	0.0%	PMPM	(9)
+	Exchange Fee*	$18.21	3.0%	% of Premium	(10)
	Subtotal: Taxes and Fees	**$18.69**	**3.1%**		**(11) = (6) + … + (10)**
	Total Retention	**$72.97**	**11.9%**		**(12) = (3) + (5) + (11)**

*Spread over on/off exchange rates based on anticipated distribution of premiums sold on versus off the Exchange

The proposed premium rates reflect an average 8.9% administrative and profit load (excluding taxes and fees).

Oscar's administrative cost projections were developed by its finance organization based on long-range modeling of anticipated growth in variable expenses, and scale for fixed expenses. Oscar's administrative costs have been distributed across each plan design as a percentage of premium for variable costs and as a PMPM for fixed costs.

The proposed rates reflect an allowance for profit margin, and Oscar expects to meet all statutory capital requirements, as required by the state.

As documented in the market rating rules, 45 CFR 156.80(d)(2), administrative costs are permitted plan-level adjustments to the index rate. Administrative costs in this context include administrative expenses, taxes and fees (excluding exchange user fees),

and profit/risk loads. The fixed cost portion of the administrative costs varies by plan to better align with Oscar's internal allocation methodology and associated economic projections.

The administrative expense and profit loads by metal level are shown in the following table (as a percent of premium):

Table 7
Oscar Health Plan of Pennsylvania, Inc.
Administrative and Profit Load by Metal (% of Premium)

Metal	Variable Administrative Expenses (% Premium)	Fixed Administrative Expenses (% Premium)	Profit / (Loss) (% Premium)	Admin + Profit (% Premium)
Gold	3.9%	4.2%	0.9%	9.0%
Silver	3.9%	3.6%	0.9%	8.3%
Bronze	3.9%	5.1%	0.9%	9.8%
Catastrophic	3.9%	6.4%	0.9%	11.1%
Total*	**3.9%**	**4.2%**	**0.9%**	**8.9%**

*Weighted using Oscar's projected 2021 membership and premium by plan.

The following taxes and fees are included in the premium rates:

Table 8
Oscar Health Plan of Pennsylvania, Inc.
Summary of Taxes and Fees

Description	Amount
Premium Tax	0.0% of Premium
PCORI Fee	$0.23 PMPM
Pennsylvania State Reinsurance Fee	$0.00 PMPM
Health Insurance Providers Fee	0.0% of Premium
Risk Adjustment User Fee	$0.25 PMPM
Exchange User Fee (On-Exchange Plans Only)*	3.0% of Premium

*Spread over on/off exchange rates based on anticipated distribution of premiums sold on versus off the Exchange

11. CALIBRATION

A single calibration factor is applied to the Plan Adjusted Index Rates in Attachment D to calibrate rates for the expected age, geographic, and tobacco use distribution expected to enroll in the plan. The single calibration factor is applied uniformly across all plans.

AGE CURVE CALIBRATION

The approximate weighted average age based on the age curve calibration, rounded to a whole number, for the single risk pool is 50. The weighted average age curve calibration factor is 1.810.

In order to determine the calibration factor for age, the projected distribution of members by age was determined. The weighted average of the factors in the age curve was then calculated using this distribution. The average age was then determined by finding the age of a member that would have the closest factor to the weighted average age curve calibration factor. Prior to applying the allowed rating factors for age, geography and tobacco, the Plan Adjusted Index Rates need to be divided by the age curve calibration factor.

A summarized development of the age curve calibration factor is provided below in Table 9. Please note that we have grouped the rating factors into age bands below for summary purposes only; the actual age calibration factor is calculated based on the corresponding age factor for each age and the projected distribution of members by age as described above.

Table 9
Oscar Health Plan of Pennsylvania, Inc.
Development of Age Calibration Factor

Age Band	Rating Factors	Membership Distribution
0-14	0.765	4.6%
15-20	0.915	2.7%
21-24	1.000	4.0%
25-29	1.053	7.8%
30-34	1.178	8.8%
35-39	1.240	7.8%
40-44	1.332	7.8%
45-49	1.570	9.9%
50-54	1.956	9.9%
55-59	2.430	17.9%
60-63	2.837	14.3%
64+	3.000	4.5%
Age Calibration Factor:		**1.810**

Additional information regarding the age curve can be found in Table 12, below.

GEOGRAPHIC FACTOR CALIBRATION

In order to determine the calibration factor for geography, the projected distribution of members by area was determined. The weighted average of the area factors was then determined using this distribution. The area factors used are reflective of differences in delivery costs (including unit cost and provider practice pattern differences) only, and do not reflect any difference in population morbidity. Prior to applying the allowed rating factors for age, geography and tobacco, the Plan Adjusted Index Rates need to be divided by the geography calibration factor. Oscar is filing in three rating regions in Pennsylvania, and the development of the geographic calibration factors is provided below:

Table 10 Oscar Health Plan of Pennsylvania, Inc. Development of Geographic Calibration Factor		
Rating Area	**Membership**	**Area Factor**
Rating Area 3	32%	0.819
Rating Area 6	21%	0.984
Rating Area 8	47%	1.000
	Geographic Calibration Factor:	**0.939**

TOBACCO FACTOR CALIBRATION

Oscar will charge a tobacco surcharge for smokers. This adjustment has been developed so that the resulting Calibrated Plan Adjusted Index Rate excludes the cost expected to be recouped through the tobacco surcharge.

In order to determine the calibration factor for tobacco, the projected distribution of members by smoking status was estimated, along with the applicable tobacco surcharge, as summarized in the following table.

Table 11 Oscar Health Plan of Pennsylvania, Inc. Development of Tobacco Calibration Factor		
Age Band	**Rating Factors**	**Membership Distribution**
0-24	1.000	11.3%
25-34	1.050	16.7%
35-44	1.090	15.6%
45-54	1.090	19.8%
55+	1.125	36.7%
	Average Tobacco Factor	1.086
	Smoker Prevalence	10.0%
	Tobacco Calibration Factor:	**1.009**

The tobacco factors by age were developed using a Milliman research report titled *Impact of Height, Weight, and Smoking on Medical Claim Costs*, which tabulates the medical claim costs by age for smokers and non-smokers using a government data source, the Medical Expenditure Panel Surveys (MEPS). Smoker prevalence rates were estimated based on Centers for Disease Control smoker prevalence rates and Oscar's nationwide historical enrollment and utilized above to develop the tobacco calibration factor.

12. CONSUMER ADJUSTED PREMIUM RATE DEVELOPMENT

The Consumer Adjusted Premium Rate is the final premium rate for a plan that is charged to an individual utilizing the rating and premium adjustments as articulated in the applicable Market Reform Rating Rules. It is the product of the Plan Adjusted Index Rate, the geographic rating factor, the age rating factor, and the tobacco status rating factor. All rating factors are summarized below.

Oscar's 2021 age and tobacco rating factors are shown in Table 12 below. The age rating factors used by Oscar are identical to those prescribed by CMS.

Table 12
Oscar Health Plan of Pennsylvania, Inc.
2021 Age and Tobacco Factors

Age Band	Rate Factor	Tobacco Factor	Age Band	Rate Factor	Tobacco Factor
0-14	0.765	1.000	40	1.278	1.090
15	0.833	1.000	41	1.302	1.090
16	0.859	1.000	42	1.325	1.090
17	0.885	1.000	43	1.357	1.090
18	0.913	1.000	44	1.397	1.090
19	0.941	1.000	45	1.444	1.090
20	0.970	1.000	46	1.500	1.090
21	1.000	1.000	47	1.563	1.090
22	1.000	1.000	48	1.635	1.090
23	1.000	1.000	49	1.706	1.090
24	1.000	1.000	50	1.786	1.090
25	1.004	1.050	51	1.865	1.090
26	1.024	1.050	52	1.952	1.090
27	1.048	1.050	53	2.040	1.090
28	1.087	1.050	54	2.135	1.090
29	1.119	1.050	55	2.230	1.125
30	1.135	1.050	56	2.333	1.125
31	1.159	1.050	57	2.437	1.125
32	1.183	1.050	58	2.548	1.125
33	1.198	1.050	59	2.603	1.125
34	1.214	1.050	60	2.714	1.125
35	1.222	1.090	61	2.810	1.125
36	1.230	1.090	62	2.873	1.125
37	1.238	1.090	63	2.952	1.125
38	1.246	1.090	64+	3.000	1.125
39	1.262	1.090			

Oscar's calendar year 2021 geographic rating factors are shown below. These factors were developed from an internal Milliman risk adjusted area factor study and Oscar's anticipated 2021 provider contracts. These area factors reflect differences in utilization, unit cost, and practice patterns by region. They have been normalized to remove the impact of differences in demographics and morbidity using risk scores.

Table 13
Oscar Health Plan of Pennsylvania, Inc.
Geographic Rating Factors

Rating Area	Area Factor
Rating Area 3	0.819
Rating Area 6	0.984
Rating Area 8	1.000

The premium for family coverage is determined by summing up the consumer adjusted premium rates for each individual member, provided at most three child dependents under age 21 are taken into account.

Below is an example of how to arrive at the January 1, 2021 Oscar Silver Classic (HIOS ID 98517PA0010006) for an age 34 individual that is a smoker in Rating Area 3:

Table 14 Oscar Health Plan of Pennsylvania, Inc. Sample Consumer Adjusted Premium Rate Development 34 Year Old Smoker, Rating Area 3 Resident as of January 1, 2021	
Calibrated Plan Adjusted Index Rate for Oscar Silver Classic (HIOS ID 98517PA0010006)	$395.34
Age factor for a 34-year-old	1.214
Smoker status adjustment: smoker	1.050
Rating Area 3 factor	0.819
Consumer Adjusted Premium Rate	**$412.72**

13. PROJECTED LOSS RATIO

Oscar's projected loss ratio calculated consistently with the Medical Loss Ratio (MLR) methodology as prescribed by 45 CFR 158 is 93.0%. The following table demonstrates Oscar's premium development and MLR calculation using rounded values.

Table 15 Oscar Health Plan of Pennsylvania, Inc. Projected Federal Loss Ratio Exhibit	
	All Business
Projected Member Months	81,888
Claims	$566.79
Claim-Related Retention (QI/Health IT)	$13.02
Transitional Recoveries (Received)	($28.85)
Risk Adjustment Paid (Received)	$0.00
Risk Corridors Paid (Received)	$0.00
MLR Numerator	**$550.95**
Premium	$610.91
Premium-Related Retention (Taxes/Fees)	$18.89
MLR Denominator	**$592.22**
Projected Loss Ratio	**93.0%**

14. AV METAL VALUES

The AV Metal Values included in Worksheet 2 of the Part I URRT were based on the HHS Actuarial Value Calculator. Table 16 below summarizes these values for each product. Copies of the Actuarial Value Calculator pages for all plans are provided as Attachment B to this memorandum.

Table 16
Oscar Health Plan of Pennsylvania, Inc.
On and Off Exchange Actuarial Values

Plan	Actuarial Value	Actuarial Value Source	Exchange Status
Oscar Silver $1500 Ded	70.6%	Federal AV Calculator	Off Exchange
Oscar Silver Classic Next Off-Ex	67.7%	Federal AV Calculator	Off Exchange
Oscar Silver HDHP	67.2%	Federal AV Calculator	Off Exchange
Oscar Bronze Classic Next	64.9%	Federal AV Calculator	On/Off Exchange
Oscar Bronze Classic	63.3%	Federal AV Calculator	On/Off Exchange
Oscar Bronze Classic PCP Copay	64.7%	Federal AV Calculator	On/Off Exchange
Oscar Gold Classic	76.2%	Federal AV Calculator	On/Off Exchange
Oscar Silver Classic $0 Ded	69.2%	Federal AV Calculator	On/Off Exchange
Oscar Silver Classic	67.3%	Federal AV Calculator	On/Off Exchange
Oscar Silver Classic Next	67.7%	Federal AV Calculator	On/Off Exchange
Oscar Silver Classic Copay	68.0%	Federal AV Calculator	On/Off Exchange
Oscar Bronze HDHP	64.9%	Federal AV Calculator	On/Off Exchange
Oscar Silver Saver 2	66.5%	Federal AV Calculator	On/Off Exchange
Oscar Secure	N/A*	N/A*	On/Off Exchange

* This is a catastrophic plan and therefore does not have a metallic actuarial value by definition.

15. MEMBERSHIP PROJECTIONS

Oscar projected membership as displayed in Worksheet 2, Section IV of the URRT by considering the size of the projected Pennsylvania individual market in 2021 as well as Oscar's historical enrollment patterns of the Pennsylvania individual market, to estimate its assumed market penetration rate and member months projection.

For silver level plans in the individual market, an estimate was made for the portion of projected enrollment that will be eligible for CSR subsidies at each subsidy level.

16. TERMINATED PRODUCTS

A list of terminated products is provided in the table below:

Table 17 Oscar Health Plan of Pennsylvania, Inc. Terminated Products					
Plan Name	HIOS ID	Plan Type	Present in Experience?	New Plan Mapping if Applicable	
				Plan Name	HIOS ID
Oscar Simple Bronze	98517PA0010001	HMO	N/A	Oscar Bronze Classic	98517PA0010003
Oscar Saver Bronze	98517PA0010004	HMO	N/A	Oscar Bronze Classic	98517PA0010003
Oscar Simple Silver	98517PA0010007	HMO	N/A	Oscar Silver Classic Next	98517PA0010009

17. PLAN TYPE

There are no differences between Oscar plans and the plan type selected in the drop-down box in Worksheet 2, Section I of the Part I URRT.

18. EFFECTIVE RATE REVIEW INFORMATION (OPTIONAL)

COST SHARING REDUCTION NON-FUNDING IMPACT

Pursuant to state guidance, and with the approval of Oscar, we have assumed that CSR subsidies will not be funded by the federal government in the filed 2021 ACA rate development described in this actuarial memorandum.

Under the ACA, CSR subsidies are available to individuals purchasing silver plans on the Exchange with income less than 250% of the FPL. Oscar currently pays the difference in cost sharing between the standard silver plan and the CSR plan. Prior to October 2017, this payment was subsequently reimbursed by means of CSR subsidies from the Federal government.

If these funds are not appropriated, but CSR plans continue to be offered, per Federal regulation, then Oscar will be solely responsible for covering the cost sharing for these members. Per guidance from the PID, we have loaded the additional cost of funding these subsidies to Oscar's silver plans offered on the Exchange using a constant factor of 20% of premium.

19. DATA RELIANCE AND CAVEATS

In performing this analysis, I relied on data and other information provided by Oscar Health Plan of Pennsylvania, Inc. I have not audited or verified this data and other information other than reviewing it for general reasonableness. If the underlying data or information is inaccurate, incomplete, or misleading, the results of our analysis may likewise be inaccurate or incomplete.

I performed a limited review of the data used directly in the analysis for reasonableness and consistency and have not found material defects in the data. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of the assignment.

The claims costs suggested were developed from assumptions that have been established based on the available data and other information provided by Oscar Health Plan of Pennsylvania, Inc. If more relevant data becomes available, the assumptions should be revised. A revision to these might change the results and possibly, the related conclusions. The claims costs provided are projected; actual experience will vary from projected.

This Actuarial Memorandum has been prepared by me on behalf of Oscar and provided to insurance regulators in the Pennsylvania Insurance Department, and the Department of Health and Human Services for their internal use in accordance with established regulatory procedures.

Actuarial methods, considerations and analyses used in forming my opinion conform to the appropriate Standards of Practice as promulgated from time to time by the Actuarial Standards Board, which standards form the basis of this memorandum. Any reader of this report must possess a substantial level of expertise in areas relevant to this analysis to appreciate the significance of the assumptions used in the analysis, and the impact of the assumptions on the illustrated results.

20. ACTUARIAL CERTIFICATION

I, REDACTED, am a Consulting Actuary with the firm of Milliman, Inc. Oscar Health Plan of Pennsylvania, Inc. engaged me to provide the opinion herein.

Guidelines issued by the American Academy of Actuaries require actuaries to include their professional qualifications in all actuarial communications. I am a member of the American Academy of Actuaries, and I meet its qualification standards to perform the analysis and render the actuarial opinion contained herein.

I certify that to the best of my knowledge and judgment:

- The projected index rate is:
    - In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 147.102 and 156.80)
    - Developed in compliance with the applicable Actuarial Standards of Practice, including but not limited to:
        - ASOP No. 5, Incurred Health and Disability Claims
        - ASOP No. 8, Regulatory Filings for Health Plan Entities
        - ASOP No. 12, Risk Classification
        - ASOP No. 23, Data Quality
        - ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
        - ASOP No. 41, Actuarial Communications
        - ASOP No. 42, Determining Health and Disability Liabilities other than Liabilities for Incurred Claims
        - ASOP No. 45, The Use of Health Status Based Risk Adjustment Methodologies
        - ASOP No. 50, Determining Actuarial Value and Minimum Value under the ACA
    - Reasonable in relation to the benefits provided and the population anticipated to be covered
    - Neither excessive nor deficient based on my best estimates of the 2021 individual market though future regulatory changes may affect the extent to which the index rate is neither excessive nor deficient.
- 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 CMS Actuarial Value Calculator was used to determine the AV Metal Values shown in Worksheet 2, Section I of the Part I Unified Rate Review Template for all plans.

- The rates in this filing do not incorporate any EHB substitutions and, as such, the requirements of 45 CFR 156.115(b) are not applicable.
- The geographic rating factors shown in Worksheet 3 of the URRT reflect only differences in the cost of delivery, and do not include differences for population morbidity by geographic area.
- The proposed premium rates are in compliance with applicable laws, rules and guidelines of the State of Pennsylvania.

The URRT and Pennsylvania Rate Template do not demonstrate the process used by Oscar to develop the rates presented in this actuarial memorandum. Rather they represent information required by Federal and State regulation to be provided in support of the review of rate increases, for certification of qualified health plans and for certification that the index rate is developed in accordance with Federal and State regulation and used consistently and only adjusted by the allowable modifiers.

The 2021 plan year premium rates in this actuarial memorandum are contingent upon the status of the ACA statutes and regulations including any regulatory guidance, court decisions, or otherwise. Changes have the potential to greatly impact the necessary 2021 plan year premium rates provided in this Actuarial Memorandum. Changes include, but are not limited to, any legislative or regulatory amendment, court decision, or a decision by Congress, the Health and Human Services Secretary or the Centers for Medicare and Medicaid Services director.

The information provided in this actuarial memorandum is in support of the items illustrated in the URRT and does not provide an actuarial opinion regarding the process used to develop proposed premium rates. It does certify that rates were developed in accordance with applicable regulations, as noted.

Differences between the projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience. Furthermore, due to the substantial uncertainty regarding the impact of the COVID-19 pandemic, we believe some of the assumptions related to the pandemic's financial impact will exhibit a substantially greater divergence from expectations.

Signed: [redacted]

Title: Consulting Actuary

Date: July 16, 2020

Attachment A-1
Oscar Health Plan of Pennsylvania, Inc.
Rating Area 3
On/Off Exchange Rates
Premium Rates Effective January 1, 2021

	On/Off Exchange																						Off Exchange Only					
	Oscar Bronze Classic Next		Oscar Bronze Classic		Oscar Bronze Classic PCP Copay		Oscar Gold Classic		Oscar Silver Classic $0 Ded		Oscar Silver Classic		Oscar Silver Classic Next		Oscar Silver Classic Copay		Oscar Bronze HDHP		Oscar Silver Saver 2		Oscar Secure		Oscar Silver $1500 Ded		Oscar Silver Classic Next Off-Ex		Oscar Silver HDHP	
Age	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
0-14	$199.18	$199.18	$172.98	$172.98	$176.63	$176.63	$218.87	$218.87	$277.71	$277.71	$247.69	$247.69	$258.62	$258.62	$263.55	$263.55	$181.80	$181.80	$234.69	$234.69	$145.48	$145.48	$207.15	$207.15	$197.79	$197.79	$190.85	$190.85
15	$216.88	$216.88	$188.36	$188.36	$192.33	$192.33	$238.32	$238.32	$302.39	$302.39	$269.71	$269.71	$281.60	$281.60	$286.97	$286.97	$197.96	$197.96	$255.55	$255.55	$158.42	$158.42	$225.57	$225.57	$215.37	$215.37	$207.81	$207.81
16	$223.65	$223.65	$194.24	$194.24	$198.33	$198.33	$245.76	$245.76	$311.83	$311.83	$278.13	$278.13	$290.39	$290.39	$295.93	$295.93	$204.14	$204.14	$263.53	$263.53	$163.36	$163.36	$232.61	$232.61	$222.09	$222.09	$214.30	$214.30
17	$230.42	$230.42	$200.12	$200.12	$204.34	$204.34	$253.20	$253.20	$321.27	$321.27	$286.54	$286.54	$299.18	$299.18	$304.89	$304.89	$210.31	$210.31	$271.50	$271.50	$168.31	$168.31	$239.65	$239.65	$228.81	$228.81	$220.78	$220.78
18	$237.71	$237.71	$206.45	$206.45	$210.80	$210.80	$261.21	$261.21	$331.43	$331.43	$295.61	$295.61	$308.65	$308.65	$314.53	$314.53	$216.97	$216.97	$280.09	$280.09	$173.63	$173.63	$247.23	$247.23	$236.05	$236.05	$227.77	$227.77
19	$245.00	$245.00	$212.78	$212.78	$217.27	$217.27	$269.22	$269.22	$341.60	$341.60	$304.68	$304.68	$318.11	$318.11	$324.18	$324.18	$223.62	$223.62	$288.68	$288.68	$178.95	$178.95	$254.81	$254.81	$243.29	$243.29	$234.75	$234.75
20	$252.55	$252.55	$219.34	$219.34	$223.96	$223.96	$277.52	$277.52	$352.13	$352.13	$314.07	$314.07	$327.92	$327.92	$334.17	$334.17	$230.51	$230.51	$297.58	$297.58	$184.47	$184.47	$262.66	$262.66	$250.79	$250.79	$241.99	$241.99
21	$260.36	$260.36	$226.12	$226.12	$230.89	$230.89	$286.10	$286.10	$363.02	$363.02	$323.78	$323.78	$338.06	$338.06	$344.50	$344.50	$237.64	$237.64	$306.79	$306.79	$190.18	$190.18	$270.79	$270.79	$258.55	$258.55	$249.47	$249.47
22	$260.36	$260.36	$226.12	$226.12	$230.89	$230.89	$286.10	$286.10	$363.02	$363.02	$323.78	$323.78	$338.06	$338.06	$344.50	$344.50	$237.64	$237.64	$306.79	$306.79	$190.18	$190.18	$270.79	$270.79	$258.55	$258.55	$249.47	$249.47
23	$260.36	$260.36	$226.12	$226.12	$230.89	$230.89	$286.10	$286.10	$363.02	$363.02	$323.78	$323.78	$338.06	$338.06	$344.50	$344.50	$237.64	$237.64	$306.79	$306.79	$190.18	$190.18	$270.79	$270.79	$258.55	$258.55	$249.47	$249.47
24	$260.36	$260.36	$226.12	$226.12	$230.89	$230.89	$286.10	$286.10	$363.02	$363.02	$323.78	$323.78	$338.06	$338.06	$344.50	$344.50	$237.64	$237.64	$306.79	$306.79	$190.18	$190.18	$270.79	$270.79	$258.55	$258.55	$249.47	$249.47
25	$261.41	$274.48	$227.02	$238.37	$231.81	$243.40	$287.25	$301.61	$364.47	$382.69	$325.07	$341.33	$339.41	$356.38	$345.88	$363.18	$238.59	$250.52	$308.01	$323.41	$190.94	$200.48	$271.87	$285.46	$259.58	$272.56	$250.47	$262.99
26	$266.61	$279.94	$231.55	$243.12	$236.43	$248.25	$292.97	$307.62	$371.73	$390.31	$331.55	$348.13	$346.17	$363.48	$352.77	$370.41	$243.35	$255.51	$314.15	$329.86	$194.74	$204.48	$277.29	$291.15	$264.75	$277.99	$255.46	$268.23
27	$272.86	$286.50	$236.97	$248.82	$241.97	$254.07	$299.83	$314.83	$380.44	$399.46	$339.32	$356.29	$354.29	$372.00	$361.04	$379.09	$249.05	$261.50	$321.51	$337.59	$199.30	$209.27	$283.79	$297.97	$270.96	$284.51	$261.45	$274.52
28	$283.02	$297.17	$245.79	$258.08	$250.98	$263.53	$310.99	$326.54	$394.60	$414.33	$351.95	$369.55	$367.47	$385.85	$374.48	$393.20	$258.32	$271.23	$333.48	$350.15	$206.72	$217.06	$294.35	$309.06	$281.04	$295.09	$271.18	$284.73
29	$291.35	$305.91	$253.03	$265.68	$258.37	$271.28	$320.15	$336.16	$406.21	$426.53	$362.31	$380.42	$378.29	$397.20	$385.50	$404.78	$265.92	$279.22	$343.29	$360.46	$212.81	$223.45	$303.01	$318.16	$289.31	$303.78	$279.16	$293.12
30	$295.51	$310.29	$256.64	$269.48	$262.06	$275.16	$324.73	$340.96	$412.02	$432.62	$367.49	$385.86	$383.70	$402.88	$391.01	$410.56	$269.72	$283.21	$348.20	$365.61	$215.85	$226.64	$307.34	$322.71	$293.45	$308.12	$283.15	$297.31
31	$301.76	$316.85	$262.07	$275.18	$267.60	$280.98	$331.59	$348.17	$420.74	$441.77	$375.26	$394.02	$391.81	$411.40	$399.28	$419.25	$275.43	$289.20	$355.56	$373.34	$220.41	$231.43	$313.84	$329.53	$299.66	$314.64	$289.14	$303.59
32	$308.01	$323.41	$267.50	$280.87	$273.14	$286.80	$338.46	$355.38	$429.45	$450.92	$383.03	$402.18	$399.93	$419.92	$407.55	$427.93	$281.13	$295.19	$362.93	$381.07	$224.98	$236.23	$320.34	$336.36	$305.86	$321.15	$295.12	$309.88
33	$311.92	$327.51	$270.89	$284.43	$276.61	$290.44	$342.75	$359.89	$434.89	$456.64	$387.89	$407.28	$405.00	$425.25	$412.72	$433.35	$284.70	$298.93	$367.53	$385.90	$227.83	$239.22	$324.40	$340.62	$309.74	$325.23	$298.87	$313.81
34	$316.08	$331.89	$274.51	$288.23	$280.30	$294.31	$347.33	$364.69	$440.70	$462.74	$393.07	$412.72	$410.41	$430.93	$418.23	$439.14	$288.50	$302.92	$372.44	$391.06	$230.87	$242.42	$328.74	$345.17	$313.88	$329.57	$302.86	$318.00
35	$318.16	$346.80	$276.32	$301.19	$282.15	$307.54	$349.62	$381.08	$443.61	$483.53	$395.66	$431.27	$413.11	$450.29	$420.98	$458.87	$290.40	$316.54	$374.89	$408.63	$232.39	$253.31	$330.90	$360.68	$315.95	$344.38	$304.85	$332.29
36	$320.25	$349.07	$278.13	$303.16	$283.99	$309.55	$351.91	$383.58	$446.51	$486.70	$398.25	$434.09	$415.81	$453.24	$423.74	$461.88	$292.30	$318.61	$377.35	$411.31	$233.92	$254.97	$333.07	$363.04	$318.01	$346.63	$306.85	$334.47
37	$322.33	$351.34	$279.93	$305.13	$285.84	$311.57	$354.19	$386.07	$449.41	$489.86	$400.84	$436.91	$418.52	$456.19	$426.50	$464.88	$294.20	$320.68	$379.80	$413.98	$235.44	$256.63	$335.23	$365.41	$320.08	$348.89	$308.85	$336.64
38	$324.41	$353.61	$281.74	$307.10	$287.69	$313.58	$356.48	$388.57	$452.32	$493.03	$403.43	$439.74	$421.22	$459.13	$429.25	$467.89	$296.10	$322.75	$382.25	$416.66	$236.96	$258.28	$337.40	$367.77	$322.15	$351.14	$310.84	$338.82
39	$328.58	$358.15	$285.36	$311.04	$291.38	$317.61	$361.06	$393.56	$458.13	$499.36	$408.61	$445.38	$426.63	$465.03	$434.77	$473.89	$299.91	$326.90	$387.16	$422.01	$240.00	$261.60	$341.73	$372.49	$326.29	$355.65	$314.83	$343.17
40	$332.74	$362.69	$288.98	$314.99	$295.08	$321.63	$365.64	$398.55	$463.93	$505.69	$413.79	$451.03	$432.04	$470.92	$440.28	$479.90	$303.71	$331.04	$392.07	$427.36	$243.04	$264.92	$346.07	$377.21	$330.42	$360.16	$318.82	$347.52
41	$338.99	$369.50	$294.41	$320.90	$300.62	$327.67	$372.50	$406.03	$472.65	$515.18	$421.56	$459.50	$440.15	$479.77	$448.55	$488.91	$309.41	$337.26	$399.43	$435.38	$247.61	$269.89	$352.57	$384.30	$336.63	$366.93	$324.81	$354.04
42	$344.98	$376.03	$299.61	$326.57	$305.93	$333.46	$379.09	$413.20	$481.00	$524.29	$429.01	$467.62	$447.93	$488.24	$456.47	$497.55	$314.88	$343.22	$406.49	$443.07	$251.98	$274.66	$358.79	$391.08	$342.58	$373.41	$330.55	$360.30
43	$353.31	$385.11	$306.84	$334.46	$313.32	$341.52	$388.24	$423.18	$492.61	$536.95	$439.37	$478.91	$458.75	$500.03	$467.49	$509.57	$322.48	$351.50	$416.31	$453.78	$258.07	$281.29	$367.46	$400.53	$350.85	$382.43	$338.53	$369.00
44	$363.73	$396.46	$315.89	$344.32	$322.55	$351.58	$399.68	$435.66	$507.13	$552.78	$452.32	$493.03	$472.27	$514.77	$481.27	$524.59	$331.99	$361.87	$428.58	$467.15	$265.67	$289.59	$378.29	$412.34	$361.19	$393.70	$348.51	$379.88
45	$375.97	$409.80	$326.52	$355.90	$333.40	$363.41	$413.13	$450.31	$524.19	$571.37	$467.54	$509.62	$488.16	$532.09	$497.46	$542.24	$343.16	$374.04	$443.00	$482.87	$274.61	$299.33	$391.02	$426.21	$373.34	$406.94	$360.24	$392.66
46	$390.55	$425.69	$339.18	$369.70	$346.33	$377.50	$429.15	$467.78	$544.52	$593.53	$485.67	$529.38	$507.09	$552.73	$516.76	$563.27	$356.46	$388.55	$460.18	$501.59	$285.26	$310.94	$406.18	$442.74	$387.82	$422.73	$374.21	$407.89
47	$406.95	$443.57	$353.42	$385.23	$360.88	$393.36	$447.18	$487.42	$567.39	$618.46	$506.07	$551.61	$528.39	$575.94	$538.46	$586.92	$371.44	$404.87	$479.51	$522.66	$297.24	$324.00	$423.24	$461.33	$404.11	$440.48	$389.92	$425.02
48	$425.69	$464.01	$369.70	$402.98	$377.50	$411.48	$467.78	$509.88	$593.53	$646.95	$529.38	$577.02	$552.73	$602.47	$563.27	$613.96	$388.55	$423.52	$501.59	$546.74	$310.94	$338.92	$442.74	$482.58	$422.73	$460.77	$407.89	$444.60
49	$444.18	$484.16	$385.76	$420.48	$393.90	$429.35	$488.09	$532.02	$619.31	$675.04	$552.37	$602.08	$576.73	$628.64	$587.73	$640.62	$405.42	$441.91	$523.38	$570.48	$324.44	$353.64	$461.96	$503.54	$441.08	$480.78	$425.60	$463.93
50	$465.01	$506.86	$403.85	$440.19	$412.37	$449.48	$510.98	$556.97	$648.35	$706.70	$578.27	$630.31	$603.78	$658.12	$615.29	$670.66	$424.43	$462.63	$547.92	$597.23	$339.65	$370.22	$483.63	$527.15	$461.77	$503.32	$445.56	$485.66
51	$485.58	$529.28	$421.71	$459.67	$430.61	$469.36	$533.58	$581.60	$677.02	$737.96	$603.85	$658.20	$630.48	$687.23	$642.50	$700.33	$443.20	$483.09	$572.15	$623.65	$354.68	$386.60	$505.02	$550.47	$482.19	$525.59	$465.26	$507.14
52	$508.23	$553.97	$441.38	$481.11	$450.70	$491.26	$558.47	$608.73	$708.61	$772.38	$632.02	$688.90	$659.89	$719.28	$672.47	$733.00	$463.88	$505.63	$598.84	$652.74	$371.22	$404.63	$528.58	$576.15	$504.68	$550.11	$486.97	$530.79
53	$531.14	$578.94	$461.28	$502.80	$471.01	$513.41	$583.65	$636.18	$740.55	$807.20	$660.51	$719.96	$689.64	$751.71	$702.79	$766.04	$484.79	$528.42	$625.84	$682.17	$387.96	$422.87	$552.41	$602.12	$527.44	$574.91	$508.92	$554.72
54	$555.88	$605.91	$482.76	$526.21	$492.95	$537.31	$610.83	$665.80	$775.04	$844.79	$691.27	$753.48	$721.76	$786.72	$735.52	$801.71	$507.37	$553.03	$654.99	$713.93	$406.02	$442.57	$578.13	$630.16	$552.00	$601.68	$532.62	$580.56
55	$580.61	$653.19	$504.24	$567.28	$514.88	$579.24	$638.01	$717.76	$809.53	$910.72	$722.03	$812.28	$753.87	$848.11	$768.25	$864.28	$529.94	$596.19	$684.13	$769.65	$424.09	$477.10	$603.86	$679.34	$576.56	$648.63	$556.32	$625.86
56	$607.43	$683.36	$527.53	$593.48	$538.67	$606.00	$667.48	$750.91	$846.92	$952.78	$755.38	$849.80	$788.69	$887.28	$803.73	$904.20	$554.42	$623.72	$715.73	$805.20	$443.68	$499.14	$631.75	$710.72	$603.19	$678.59	$582.02	$654.77
57	$634.51	$713.82	$551.05	$619.93	$562.68	$633.01	$697.23	$784.38	$884.67	$995.25	$789.05	$887.68	$823.85	$926.83	$839.56	$944.50	$579.14	$651.53	$747.84	$841.09	$463.46	$521.39	$659.91	$742.40	$630.08	$708.84	$607.96	$683.96
58	$663.41	$746.33	$576.15	$648.17	$588.31	$661.84	$728.99	$820.11	$924.96	$1,040.58	$824.99	$928.11	$861.38	$969.05	$877.80	$987.52	$605.51	$681.20	$781.69	$879.40	$484.57	$545.14	$689.97	$776.21	$658.78	$741.13	$635.65	$715.11
59	$677.73	$762.44	$588.59	$662.16	$601.01	$676.13	$744.72	$837.81	$944.93	$1,063.05	$842.80	$948.15	$879.97	$989.97	$896.75	$1,008.84	$618.58	$695.91	$798.56	$898.38	$495.03	$556.90	$704.86	$792.97	$673.00	$757.12	$649.37	$730.55
60	$706.63	$794.96	$613.69	$690.40	$626.63	$704.96	$776.48	$873.54	$985.22	$1,108.38	$878.74	$988.58	$917.50	$1,032.18	$934.99	$1,051.86	$644.96	$725.58	$832.61	$936.69	$516.14	$580.65	$734.92	$826.78	$701.70	$789.41	$677.06	$761.70
61	$731.62	$823.07	$635.39	$714.82	$648.80	$729.90	$803.95	$904.44	$1,020.07	$1,147.58	$909.82	$1,023.55	$949.95	$1,068.69	$968.06	$1,089.07	$667.78	$751.25	$862.07	$969.82	$534.39	$601.19	$760.91	$856.03	$726.52	$817.33	$701.01	$788.64
62	$748.02	$841.53	$649.64	$730.84	$663.35	$746.26	$821.97	$924.72	$1,042.94	$1,173.31	$930.22	$1,046.50	$971.25	$1,092.65	$989.76	$1,113.48	$682.75	$768.09	$881.39	$991.57	$546.37	$614.67	$777.97	$875.22	$742.81	$835.66	$716.73	$806.32
63	$768.59	$864.67	$667.50	$750.94	$681.59	$766.78	$844.57	$950.14	$1,071.62	$1,205.58	$955.80	$1,075.27	$997.95	$1,122.70	$1,016.98	$1,144.10	$701.52	$789.21	$905.63	$1,018.83	$561.40	$631.57	$799.36	$899.29	$763.23	$858.64	$736.44	$828.49
64 and over	$781.08	$878.73	$678.36	$763.15	$692.67	$779.25	$858.30	$965.59	$1,089.05	$1,225.18	$971.34	$1,092.76	$1,014.18	$1,140.95	$1,033.50	$1,162.70	$712.92	$802.04	$920.36	$1,035.40	$570.53	$641.84	$812.36	$913.91	$775.64	$872.60	$748.41	$841.97

Attachment A-2
Oscar Health Plan of Pennsylvania, Inc.
Rating Area 6
On/Off Exchange Rates
Premium Rates Effective January 1, 2021

	On/Off Exchange																						Off Exchange Only					
	Oscar Bronze Classic Next		Oscar Bronze Classic		Oscar Bronze Classic PCP Copay		Oscar Gold Classic		Oscar Silver Classic $0 Ded		Oscar Silver Classic		Oscar Silver Classic Next		Oscar Silver Classic Copay		Oscar Bronze HDHP		Oscar Silver Saver 2		Oscar Secure		Oscar Silver $1500 Ded		Oscar Silver Classic Next Off-Ex		Oscar Silver HDHP	
Age	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
0-14	$239.31	$239.31	$207.83	$207.83	$212.22	$212.22	$262.96	$262.96	$333.66	$333.66	$297.59	$297.59	$310.72	$310.72	$316.64	$316.64	$218.42	$218.42	$281.97	$281.97	$174.79	$174.79	$248.89	$248.89	$237.64	$237.64	$229.29	$229.29
15	$260.58	$260.58	$226.30	$226.30	$231.08	$231.08	$286.34	$286.34	$363.31	$363.31	$324.05	$324.05	$338.34	$338.34	$344.79	$344.79	$237.84	$237.84	$307.04	$307.04	$190.33	$190.33	$271.01	$271.01	$258.76	$258.76	$249.68	$249.68
16	$268.71	$268.71	$233.37	$233.37	$238.29	$238.29	$295.27	$295.27	$374.65	$374.65	$334.16	$334.16	$348.90	$348.90	$355.55	$355.55	$245.26	$245.26	$316.62	$316.62	$196.27	$196.27	$279.47	$279.47	$266.84	$266.84	$257.47	$257.47
17	$276.84	$276.84	$240.43	$240.43	$245.50	$245.50	$304.21	$304.21	$385.99	$385.99	$344.27	$344.27	$359.46	$359.46	$366.31	$366.31	$252.68	$252.68	$326.20	$326.20	$202.21	$202.21	$287.93	$287.93	$274.91	$274.91	$265.26	$265.26
18	$285.60	$285.60	$248.04	$248.04	$253.27	$253.27	$313.84	$313.84	$398.21	$398.21	$355.17	$355.17	$370.83	$370.83	$377.90	$377.90	$260.68	$260.68	$336.52	$336.52	$208.61	$208.61	$297.04	$297.04	$283.61	$283.61	$273.65	$273.65
19	$294.36	$294.36	$255.64	$255.64	$261.04	$261.04	$323.46	$323.46	$410.42	$410.42	$366.06	$366.06	$382.20	$382.20	$389.49	$389.49	$268.67	$268.67	$346.84	$346.84	$215.01	$215.01	$306.15	$306.15	$292.31	$292.31	$282.05	$282.05
20	$303.43	$303.43	$263.52	$263.52	$269.08	$269.08	$333.43	$333.43	$423.07	$423.07	$377.34	$377.34	$393.98	$393.98	$401.49	$401.49	$276.95	$276.95	$357.53	$357.53	$221.63	$221.63	$315.58	$315.58	$301.32	$301.32	$290.74	$290.74
21	$312.82	$312.82	$271.67	$271.67	$277.41	$277.41	$343.74	$343.74	$436.15	$436.15	$389.01	$389.01	$406.17	$406.17	$413.91	$413.91	$285.52	$285.52	$368.59	$368.59	$228.49	$228.49	$325.34	$325.34	$310.64	$310.64	$299.73	$299.73
22	$312.82	$312.82	$271.67	$271.67	$277.41	$277.41	$343.74	$343.74	$436.15	$436.15	$389.01	$389.01	$406.17	$406.17	$413.91	$413.91	$285.52	$285.52	$368.59	$368.59	$228.49	$228.49	$325.34	$325.34	$310.64	$310.64	$299.73	$299.73
23	$312.82	$312.82	$271.67	$271.67	$277.41	$277.41	$343.74	$343.74	$436.15	$436.15	$389.01	$389.01	$406.17	$406.17	$413.91	$413.91	$285.52	$285.52	$368.59	$368.59	$228.49	$228.49	$325.34	$325.34	$310.64	$310.64	$299.73	$299.73
24	$312.82	$312.82	$271.67	$271.67	$277.41	$277.41	$343.74	$343.74	$436.15	$436.15	$389.01	$389.01	$406.17	$406.17	$413.91	$413.91	$285.52	$285.52	$368.59	$368.59	$228.49	$228.49	$325.34	$325.34	$310.64	$310.64	$299.73	$299.73
25	$314.07	$329.77	$272.76	$286.40	$278.52	$292.44	$345.12	$362.37	$437.90	$459.79	$390.57	$410.09	$407.79	$428.18	$415.57	$436.34	$286.66	$300.99	$370.07	$388.57	$229.40	$240.87	$326.64	$342.98	$311.88	$327.47	$300.93	$315.98
26	$320.33	$336.34	$278.19	$292.10	$284.06	$298.27	$351.99	$369.59	$446.62	$468.95	$398.35	$418.26	$415.92	$436.71	$423.84	$445.04	$292.37	$306.99	$377.44	$396.31	$233.97	$245.67	$333.15	$349.81	$318.09	$334.00	$306.92	$322.27
27	$327.83	$344.22	$284.71	$298.95	$290.72	$305.26	$360.24	$378.25	$457.09	$479.94	$407.68	$428.07	$425.66	$446.95	$433.78	$455.47	$299.22	$314.19	$386.28	$405.60	$239.46	$251.43	$340.96	$358.01	$325.55	$341.82	$314.12	$329.82
28	$340.03	$357.03	$295.31	$310.07	$301.54	$316.62	$373.65	$392.33	$474.10	$497.80	$422.85	$444.00	$441.50	$463.58	$449.92	$472.42	$310.36	$325.88	$400.66	$420.69	$248.37	$260.79	$353.65	$371.33	$337.66	$354.54	$325.81	$342.10
29	$350.04	$367.55	$304.00	$319.20	$310.42	$325.94	$384.65	$403.88	$488.05	$512.46	$435.30	$457.07	$454.50	$477.23	$463.17	$486.32	$319.50	$335.47	$412.45	$433.08	$255.68	$268.46	$364.06	$382.26	$347.60	$364.98	$335.40	$352.17
30	$355.05	$372.80	$308.35	$323.77	$314.86	$330.60	$390.15	$409.65	$495.03	$519.78	$441.53	$463.60	$461.00	$484.05	$469.79	$493.28	$324.06	$340.27	$418.35	$439.27	$259.33	$272.30	$369.26	$387.73	$352.57	$370.20	$340.19	$357.20
31	$362.56	$380.68	$314.87	$330.61	$321.51	$337.59	$398.40	$418.32	$505.50	$530.77	$450.86	$473.41	$470.75	$494.29	$479.72	$503.71	$330.92	$347.46	$427.20	$448.56	$264.82	$278.06	$377.07	$395.92	$360.03	$378.03	$347.39	$364.76
32	$370.06	$388.57	$321.39	$337.46	$328.17	$344.58	$406.65	$426.98	$515.97	$541.76	$460.20	$483.21	$480.50	$504.52	$489.66	$514.14	$337.77	$354.66	$436.04	$457.85	$270.30	$283.82	$384.88	$404.12	$367.48	$385.86	$354.58	$372.31
33	$374.76	$393.49	$325.47	$341.74	$332.33	$348.95	$411.80	$432.39	$522.51	$548.63	$466.03	$489.34	$486.59	$510.92	$495.86	$520.66	$342.05	$359.16	$441.57	$463.65	$273.73	$287.42	$389.76	$409.25	$372.14	$390.75	$359.08	$377.03
34	$379.76	$398.75	$329.81	$346.30	$336.77	$353.61	$417.30	$438.17	$529.49	$555.96	$472.26	$495.87	$493.09	$517.74	$502.49	$527.61	$346.62	$363.95	$447.47	$469.84	$277.39	$291.25	$394.96	$414.71	$377.11	$395.97	$363.87	$382.07
35	$382.26	$416.67	$331.99	$361.86	$338.99	$369.50	$420.05	$457.86	$532.98	$580.94	$475.37	$518.15	$496.34	$541.01	$505.80	$551.32	$348.91	$380.31	$450.42	$490.96	$279.21	$304.34	$397.57	$433.35	$379.60	$413.76	$366.27	$399.24
36	$384.77	$419.39	$334.16	$364.23	$341.21	$371.92	$422.80	$460.85	$536.47	$584.75	$478.48	$521.55	$499.59	$544.55	$509.11	$554.93	$351.19	$382.80	$453.37	$494.17	$281.04	$306.34	$400.17	$436.19	$382.08	$416.47	$368.67	$401.85
37	$387.27	$422.12	$336.33	$366.60	$343.43	$374.34	$425.55	$463.85	$539.95	$588.55	$481.59	$524.94	$502.84	$548.09	$512.42	$558.54	$353.47	$385.29	$456.32	$497.38	$282.87	$308.33	$402.77	$439.02	$384.57	$419.18	$371.07	$404.46
38	$389.77	$424.85	$338.51	$368.97	$345.65	$376.76	$428.30	$466.85	$543.44	$592.35	$484.71	$528.33	$506.08	$551.63	$515.73	$562.15	$355.76	$387.78	$459.27	$500.60	$284.70	$310.32	$405.38	$441.86	$387.05	$421.89	$373.46	$407.08
39	$394.78	$430.31	$342.85	$373.71	$350.09	$381.59	$433.80	$472.84	$550.42	$599.96	$490.93	$535.11	$512.58	$558.72	$522.36	$569.37	$360.33	$392.76	$465.16	$507.03	$288.35	$314.30	$410.58	$447.53	$392.02	$427.30	$378.26	$412.30
40	$399.78	$435.76	$347.20	$378.45	$354.52	$386.43	$439.30	$478.84	$557.40	$607.57	$497.15	$541.90	$519.08	$565.80	$528.98	$576.59	$364.89	$397.73	$471.06	$513.46	$292.01	$318.29	$415.79	$453.21	$396.99	$432.72	$383.06	$417.53
41	$407.29	$443.94	$353.72	$385.55	$361.18	$393.69	$447.55	$487.83	$567.87	$618.98	$506.49	$552.07	$528.83	$576.42	$538.91	$587.41	$371.75	$405.20	$479.91	$523.10	$297.49	$324.27	$423.59	$461.72	$404.45	$440.85	$390.25	$425.37
42	$414.48	$451.79	$359.97	$392.36	$367.56	$400.64	$455.46	$496.45	$577.90	$629.91	$515.44	$561.83	$538.17	$586.61	$548.43	$597.79	$378.31	$412.36	$488.38	$532.34	$302.75	$330.00	$431.08	$469.87	$411.59	$448.64	$397.14	$432.89
43	$424.49	$462.70	$368.66	$401.84	$376.44	$410.32	$466.46	$508.44	$591.86	$645.12	$527.89	$575.40	$551.17	$600.77	$561.68	$612.23	$387.45	$422.32	$500.18	$545.19	$310.06	$337.96	$441.49	$481.22	$421.53	$459.47	$406.73	$443.34
44	$437.01	$476.34	$379.53	$413.69	$387.54	$422.41	$480.21	$523.43	$609.30	$664.14	$543.45	$592.36	$567.42	$618.48	$578.23	$630.27	$398.87	$434.77	$514.92	$561.27	$319.20	$347.93	$454.50	$495.41	$433.96	$473.01	$418.72	$456.41
45	$451.71	$492.36	$392.30	$427.60	$400.57	$436.63	$496.36	$541.04	$629.80	$686.48	$561.73	$612.29	$586.51	$639.29	$597.69	$651.48	$412.29	$449.40	$532.25	$580.15	$329.94	$359.63	$469.79	$512.07	$448.56	$488.93	$432.81	$471.76
46	$469.23	$511.46	$407.51	$444.19	$416.11	$453.56	$515.61	$562.02	$654.23	$713.11	$583.51	$636.03	$609.25	$664.08	$620.87	$676.74	$428.28	$466.82	$552.89	$602.65	$342.73	$373.58	$488.01	$531.93	$465.95	$507.89	$449.60	$490.06
47	$488.93	$532.94	$424.63	$462.84	$433.59	$472.61	$537.27	$585.62	$681.70	$743.06	$608.02	$662.74	$634.84	$691.98	$646.94	$705.17	$446.27	$486.43	$576.11	$627.96	$357.13	$389.27	$508.51	$554.28	$485.52	$529.22	$468.48	$510.64
48	$511.46	$557.49	$444.19	$484.16	$453.56	$494.38	$562.02	$612.60	$713.11	$777.29	$636.03	$693.27	$664.08	$723.85	$676.74	$737.65	$466.82	$508.84	$602.65	$656.89	$373.58	$407.20	$531.93	$579.81	$507.89	$553.60	$490.06	$534.17
49	$533.67	$581.70	$463.48	$505.19	$473.25	$515.85	$586.42	$639.20	$744.07	$811.04	$663.65	$723.38	$692.92	$755.28	$706.13	$769.68	$487.10	$530.94	$628.82	$685.41	$389.80	$424.88	$555.03	$604.99	$529.94	$577.64	$511.34	$557.36
50	$558.69	$608.98	$485.21	$528.88	$495.45	$540.04	$613.92	$669.18	$778.97	$849.07	$694.77	$757.30	$725.42	$790.70	$739.24	$805.78	$509.94	$555.83	$658.30	$717.55	$408.08	$444.81	$581.06	$633.36	$554.80	$604.73	$535.32	$583.50
51	$583.41	$635.91	$506.67	$552.27	$517.36	$563.92	$641.08	$698.78	$813.42	$886.63	$725.50	$790.80	$757.50	$825.68	$771.94	$841.42	$532.49	$580.42	$687.42	$749.29	$426.13	$464.48	$606.76	$661.37	$579.34	$631.48	$559.00	$609.31
52	$610.62	$665.58	$530.31	$578.03	$541.50	$590.23	$670.98	$731.37	$851.37	$927.99	$759.35	$827.69	$792.84	$864.19	$807.95	$880.67	$557.33	$607.49	$719.49	$784.25	$446.01	$486.15	$635.07	$692.22	$606.36	$660.93	$585.07	$637.73
53	$638.15	$695.58	$554.21	$604.09	$565.91	$616.84	$701.23	$764.34	$889.75	$969.83	$793.58	$865.00	$828.58	$903.15	$844.38	$920.37	$582.46	$634.88	$751.93	$819.60	$466.12	$508.07	$663.70	$723.43	$633.70	$690.73	$611.45	$666.48
54	$667.87	$727.97	$580.02	$632.23	$592.26	$645.56	$733.89	$799.94	$931.18	$1,014.99	$830.54	$905.28	$867.17	$945.21	$883.70	$963.23	$609.58	$664.45	$786.94	$857.77	$487.82	$531.73	$694.60	$757.12	$663.21	$722.90	$639.93	$697.52
55	$697.58	$784.78	$605.83	$681.56	$618.61	$695.94	$766.54	$862.36	$972.62	$1,094.19	$867.49	$975.93	$905.75	$1,018.97	$923.02	$1,038.40	$636.71	$716.30	$821.96	$924.70	$509.53	$573.22	$725.51	$816.20	$692.72	$779.31	$668.40	$751.95
56	$729.80	$821.03	$633.81	$713.04	$647.19	$728.09	$801.95	$902.19	$1,017.54	$1,144.73	$907.56	$1,021.00	$947.59	$1,066.04	$965.65	$1,086.36	$666.12	$749.38	$859.92	$967.41	$533.06	$599.70	$759.02	$853.90	$724.71	$815.30	$699.27	$786.68
57	$762.34	$857.63	$662.07	$744.83	$676.04	$760.54	$837.70	$942.41	$1,062.90	$1,195.76	$948.02	$1,066.52	$989.83	$1,113.56	$1,008.70	$1,134.79	$695.81	$782.79	$898.26	$1,010.54	$556.83	$626.43	$792.86	$891.97	$757.02	$851.65	$730.44	$821.75
58	$797.06	$896.69	$692.22	$778.75	$706.83	$795.18	$875.85	$985.34	$1,111.31	$1,250.23	$991.20	$1,115.10	$1,034.91	$1,164.28	$1,054.64	$1,186.47	$727.50	$818.44	$939.17	$1,056.57	$582.19	$654.96	$828.97	$932.59	$791.50	$890.44	$763.71	$859.18
59	$814.26	$916.05	$707.17	$795.56	$722.09	$812.35	$894.76	$1,006.60	$1,135.30	$1,277.21	$1,012.59	$1,139.17	$1,057.25	$1,189.41	$1,077.41	$1,212.09	$743.21	$836.11	$959.44	$1,079.37	$594.76	$669.10	$846.86	$952.72	$808.59	$909.66	$780.20	$877.72
60	$848.99	$955.11	$737.32	$829.49	$752.88	$846.99	$932.91	$1,049.53	$1,183.71	$1,331.68	$1,055.77	$1,187.74	$1,102.34	$1,240.13	$1,123.35	$1,263.77	$774.90	$871.76	$1,000.36	$1,125.40	$620.12	$697.63	$882.98	$993.35	$843.07	$948.45	$813.47	$915.15
61	$879.02	$988.90	$763.40	$858.83	$779.51	$876.95	$965.91	$1,086.65	$1,225.58	$1,378.78	$1,093.12	$1,229.76	$1,141.33	$1,284.00	$1,163.09	$1,308.47	$802.31	$902.60	$1,035.74	$1,165.21	$642.05	$722.31	$914.21	$1,028.49	$872.89	$982.00	$842.24	$947.52
62	$898.73	$1,011.07	$780.52	$878.08	$796.99	$896.61	$987.57	$1,111.02	$1,253.06	$1,409.69	$1,117.63	$1,257.33	$1,166.92	$1,312.79	$1,189.17	$1,337.81	$820.30	$922.84	$1,058.96	$1,191.33	$656.45	$738.50	$934.71	$1,051.55	$892.46	$1,004.01	$861.13	$968.77
63	$923.44	$1,038.87	$801.98	$902.23	$818.90	$921.26	$1,014.73	$1,141.57	$1,287.52	$1,448.46	$1,148.36	$1,291.90	$1,199.01	$1,348.88	$1,221.86	$1,374.60	$842.85	$948.21	$1,088.08	$1,224.09	$674.50	$758.81	$960.41	$1,080.46	$917.00	$1,031.62	$884.81	$995.41
64 and over	$938.45	$1,055.76	$815.01	$916.90	$832.22	$936.24	$1,031.22	$1,160.13	$1,308.45	$1,472.01	$1,167.03	$1,312.91	$1,218.50	$1,370.82	$1,241.73	$1,396.95	$856.56	$963.63	$1,105.77	$1,244.00	$685.47	$771.15	$976.02	$1,098.03	$931.91	$1,048.40	$899.19	$1,011.59

Attachment A-3
Oscar Health Plan of Pennsylvania, Inc.
Rating Area 8
On/Off Exchange Rates
Premium Rates Effective January 1, 2021

	On/Off Exchange																						Off Exchange Only					
	Oscar Bronze Classic Next		Oscar Bronze Classic		Oscar Bronze Classic PCP Copay		Oscar Gold Classic		Oscar Silver Classic $0 Ded		Oscar Silver Classic		Oscar Silver Classic Next		Oscar Silver Classic Copay		Oscar Bronze HDHP		Oscar Silver Saver 2		Oscar Secure		Oscar Silver $1500 Ded		Oscar Silver Classic Next Off-Ex		Oscar Silver HDHP	
Age	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
0-14	$243.20	$243.20	$211.21	$211.21	$215.67	$215.67	$267.24	$267.24	$339.08	$339.08	$302.43	$302.43	$315.77	$315.77	$321.79	$321.79	$221.97	$221.97	$286.56	$286.56	$177.64	$177.64	$252.93	$252.93	$241.50	$241.50	$233.02	$233.02
15	$264.81	$264.81	$229.98	$229.98	$234.84	$234.84	$290.99	$290.99	$369.22	$369.22	$329.31	$329.31	$343.84	$343.84	$350.39	$350.39	$241.71	$241.71	$312.03	$312.03	$193.43	$193.43	$275.42	$275.42	$262.97	$262.97	$253.74	$253.74
16	$273.08	$273.08	$237.16	$237.16	$242.17	$242.17	$300.08	$300.08	$380.75	$380.75	$339.59	$339.59	$354.57	$354.57	$361.33	$361.33	$249.25	$249.25	$321.77	$321.77	$199.46	$199.46	$284.01	$284.01	$271.18	$271.18	$261.66	$261.66
17	$281.35	$281.35	$244.34	$244.34	$249.50	$249.50	$309.16	$309.16	$392.27	$392.27	$349.87	$349.87	$365.30	$365.30	$372.27	$372.27	$256.79	$256.79	$331.51	$331.51	$205.50	$205.50	$292.61	$292.61	$279.38	$279.38	$269.58	$269.58
18	$290.25	$290.25	$252.07	$252.07	$257.39	$257.39	$318.94	$318.94	$404.68	$404.68	$360.94	$360.94	$376.86	$376.86	$384.05	$384.05	$264.92	$264.92	$342.00	$342.00	$212.00	$212.00	$301.87	$301.87	$288.22	$288.22	$278.10	$278.10
19	$299.15	$299.15	$259.80	$259.80	$265.28	$265.28	$328.72	$328.72	$417.09	$417.09	$372.01	$372.01	$388.42	$388.42	$395.82	$395.82	$273.04	$273.04	$352.48	$352.48	$218.50	$218.50	$311.12	$311.12	$297.06	$297.06	$286.63	$286.63
20	$308.37	$308.37	$267.81	$267.81	$273.46	$273.46	$338.85	$338.85	$429.95	$429.95	$383.48	$383.48	$400.39	$400.39	$408.02	$408.02	$281.46	$281.46	$363.35	$363.35	$225.24	$225.24	$320.71	$320.71	$306.22	$306.22	$295.47	$295.47
21	$317.90	$317.90	$276.09	$276.09	$281.92	$281.92	$349.33	$349.33	$443.24	$443.24	$395.34	$395.34	$412.77	$412.77	$420.64	$420.64	$290.16	$290.16	$374.58	$374.58	$232.20	$232.20	$330.63	$330.63	$315.69	$315.69	$304.60	$304.60
22	$317.90	$317.90	$276.09	$276.09	$281.92	$281.92	$349.33	$349.33	$443.24	$443.24	$395.34	$395.34	$412.77	$412.77	$420.64	$420.64	$290.16	$290.16	$374.58	$374.58	$232.20	$232.20	$330.63	$330.63	$315.69	$315.69	$304.60	$304.60
23	$317.90	$317.90	$276.09	$276.09	$281.92	$281.92	$349.33	$349.33	$443.24	$443.24	$395.34	$395.34	$412.77	$412.77	$420.64	$420.64	$290.16	$290.16	$374.58	$374.58	$232.20	$232.20	$330.63	$330.63	$315.69	$315.69	$304.60	$304.60
24	$317.90	$317.90	$276.09	$276.09	$281.92	$281.92	$349.33	$349.33	$443.24	$443.24	$395.34	$395.34	$412.77	$412.77	$420.64	$420.64	$290.16	$290.16	$374.58	$374.58	$232.20	$232.20	$330.63	$330.63	$315.69	$315.69	$304.60	$304.60
25	$319.18	$335.13	$277.20	$291.06	$283.04	$297.20	$350.73	$368.26	$445.02	$467.27	$396.92	$416.76	$414.42	$435.14	$422.32	$443.44	$291.32	$305.89	$376.08	$394.89	$233.13	$244.79	$331.95	$348.55	$316.95	$332.80	$305.82	$321.11
26	$325.53	$341.81	$282.72	$296.85	$288.68	$303.12	$357.71	$375.60	$453.88	$476.57	$404.82	$425.06	$422.68	$443.81	$430.74	$452.27	$297.13	$311.98	$383.58	$402.75	$237.78	$249.67	$338.57	$355.50	$323.26	$339.43	$311.92	$327.51
27	$333.16	$349.82	$289.34	$303.81	$295.45	$310.22	$366.10	$384.40	$464.52	$487.74	$414.31	$435.03	$432.58	$454.21	$440.83	$462.87	$304.09	$319.29	$392.57	$412.19	$243.35	$255.52	$346.50	$363.83	$330.84	$347.38	$319.23	$335.19
28	$345.56	$362.84	$300.11	$315.12	$306.44	$321.77	$379.72	$398.71	$481.80	$505.90	$429.73	$451.22	$448.68	$471.12	$457.24	$480.10	$315.41	$331.18	$407.17	$427.53	$252.41	$265.03	$359.40	$377.37	$343.15	$360.31	$331.11	$347.66
29	$355.73	$373.52	$308.95	$324.39	$315.46	$331.24	$390.90	$410.45	$495.99	$520.79	$442.38	$464.50	$461.89	$484.99	$470.70	$494.23	$324.69	$340.93	$419.16	$440.12	$259.84	$272.83	$369.98	$388.48	$353.25	$370.92	$340.85	$357.90
30	$360.82	$378.86	$313.36	$329.03	$319.98	$335.97	$396.49	$416.32	$503.08	$528.23	$448.71	$471.14	$468.50	$491.92	$477.43	$501.30	$329.33	$345.80	$425.15	$446.41	$263.55	$276.73	$375.27	$394.03	$358.30	$376.22	$345.73	$363.01
31	$368.45	$386.87	$319.99	$335.99	$326.74	$343.08	$404.87	$425.12	$513.72	$539.40	$458.19	$481.10	$478.40	$502.32	$487.52	$511.90	$336.30	$353.11	$434.14	$455.85	$269.12	$282.58	$383.20	$402.36	$365.88	$384.18	$353.04	$370.69
32	$376.08	$394.88	$326.62	$342.95	$333.51	$350.18	$413.26	$433.92	$524.36	$550.57	$467.68	$491.07	$488.31	$512.72	$497.62	$522.50	$343.26	$360.43	$443.13	$465.29	$274.70	$288.43	$391.14	$410.69	$373.46	$392.13	$360.35	$378.36
33	$380.85	$399.89	$330.76	$347.30	$337.74	$354.62	$418.50	$439.42	$531.00	$557.56	$473.61	$497.29	$494.50	$519.23	$503.93	$529.12	$347.61	$365.00	$448.75	$471.19	$278.18	$292.09	$396.10	$415.90	$378.19	$397.10	$364.92	$383.16
34	$385.94	$405.23	$335.17	$351.93	$342.25	$359.36	$424.09	$445.29	$538.10	$565.00	$479.94	$503.93	$501.11	$526.16	$510.66	$536.19	$352.26	$369.87	$454.75	$477.48	$281.90	$295.99	$401.39	$421.46	$383.24	$402.41	$369.79	$388.28
35	$388.48	$423.44	$337.38	$367.75	$344.50	$375.51	$426.88	$465.30	$541.64	$590.39	$483.10	$526.58	$504.41	$549.80	$514.02	$560.29	$354.58	$386.49	$457.74	$498.94	$283.75	$309.29	$404.03	$440.40	$385.77	$420.49	$372.23	$405.73
36	$391.02	$426.21	$339.59	$370.16	$346.76	$377.97	$429.68	$468.35	$545.19	$594.26	$486.26	$530.03	$507.71	$553.40	$517.39	$563.95	$356.90	$389.02	$460.74	$502.21	$285.61	$311.32	$406.68	$443.28	$388.29	$423.24	$374.66	$408.38
37	$393.57	$428.99	$341.80	$372.56	$349.01	$380.42	$432.47	$471.39	$548.73	$598.12	$489.42	$533.47	$511.01	$557.00	$520.75	$567.62	$359.22	$391.55	$463.74	$505.47	$287.47	$313.34	$409.32	$446.16	$390.82	$425.99	$377.10	$411.04
38	$396.11	$431.76	$344.01	$374.97	$351.27	$382.88	$435.27	$474.44	$552.28	$601.99	$492.59	$536.92	$514.31	$560.60	$524.12	$571.29	$361.54	$394.08	$466.73	$508.74	$289.33	$315.37	$411.97	$449.04	$393.35	$428.75	$379.54	$413.70
39	$401.20	$437.30	$348.43	$379.79	$355.78	$387.80	$440.86	$480.53	$559.37	$609.72	$498.91	$543.82	$520.92	$567.80	$530.85	$578.63	$366.18	$399.14	$472.73	$515.27	$293.04	$319.42	$417.26	$454.81	$398.40	$434.25	$384.41	$419.01
40	$406.28	$442.85	$352.84	$384.60	$360.29	$392.72	$446.44	$486.62	$566.46	$617.45	$505.24	$550.71	$527.52	$575.00	$537.58	$585.96	$370.83	$404.20	$478.72	$521.80	$296.76	$323.47	$422.55	$460.58	$403.45	$439.76	$389.28	$424.32
41	$413.91	$451.16	$359.47	$391.82	$367.06	$400.09	$454.83	$495.76	$577.10	$629.04	$514.73	$561.05	$537.43	$585.80	$547.67	$596.97	$377.79	$411.79	$487.71	$531.60	$302.33	$329.54	$430.48	$469.23	$411.02	$448.02	$396.60	$432.29
42	$421.22	$459.13	$365.82	$398.74	$373.54	$407.16	$462.86	$504.52	$587.30	$640.15	$523.82	$570.96	$546.92	$596.15	$557.35	$607.51	$384.46	$419.07	$496.33	$540.99	$307.67	$335.36	$438.09	$477.52	$418.29	$455.93	$403.60	$439.93
43	$431.40	$470.22	$374.66	$408.37	$382.56	$416.99	$474.04	$516.71	$601.48	$655.61	$536.47	$584.75	$560.13	$610.54	$570.81	$622.18	$393.75	$429.19	$508.31	$554.06	$315.10	$343.46	$448.67	$489.05	$428.39	$466.94	$413.35	$450.55
44	$444.11	$484.08	$385.70	$420.41	$393.84	$429.28	$488.02	$531.94	$619.21	$674.94	$552.28	$601.99	$576.64	$628.54	$587.64	$640.52	$405.36	$441.84	$523.30	$570.39	$324.39	$353.58	$461.89	$503.46	$441.01	$480.71	$425.53	$463.83
45	$459.05	$500.37	$398.68	$434.56	$407.09	$443.73	$504.43	$549.83	$640.04	$697.65	$570.86	$622.24	$596.04	$649.69	$607.41	$662.07	$418.99	$456.70	$540.90	$589.58	$335.30	$365.48	$477.43	$520.40	$455.85	$496.88	$439.85	$479.44
46	$476.86	$519.77	$414.14	$451.41	$422.87	$460.93	$524.00	$571.16	$664.86	$724.70	$593.00	$646.37	$619.16	$674.88	$630.96	$687.75	$435.24	$474.42	$561.88	$612.45	$348.31	$379.65	$495.95	$540.58	$473.53	$516.15	$456.91	$498.03
47	$496.88	$541.60	$431.53	$470.37	$440.64	$480.29	$546.00	$595.14	$692.79	$755.14	$617.91	$673.52	$645.16	$703.23	$657.46	$716.63	$453.52	$494.34	$585.48	$638.17	$362.94	$395.60	$516.78	$563.29	$493.42	$537.83	$476.10	$518.95
48	$519.77	$566.55	$451.41	$492.04	$460.93	$502.42	$571.16	$622.56	$724.70	$789.93	$646.37	$704.55	$674.88	$735.62	$687.75	$749.65	$474.42	$517.11	$612.45	$667.57	$379.65	$413.82	$540.58	$589.24	$516.15	$562.60	$498.03	$542.85
49	$542.34	$591.16	$471.01	$513.40	$480.95	$524.23	$595.96	$649.59	$756.17	$824.23	$674.44	$735.14	$704.19	$767.57	$717.61	$782.20	$495.02	$539.57	$639.04	$696.56	$396.14	$431.79	$564.06	$614.82	$538.56	$587.03	$519.66	$566.42
50	$567.78	$618.88	$493.10	$537.48	$503.50	$548.82	$623.90	$680.06	$791.63	$862.88	$706.07	$769.61	$737.21	$803.56	$751.26	$818.88	$518.23	$564.87	$669.01	$729.22	$414.72	$452.04	$590.51	$643.65	$563.82	$614.56	$544.02	$592.99
51	$592.89	$646.25	$514.91	$561.25	$525.77	$573.09	$651.50	$710.14	$826.65	$901.05	$737.30	$803.66	$769.82	$839.10	$784.50	$855.10	$541.15	$589.86	$698.60	$761.48	$433.06	$472.04	$616.63	$672.13	$588.76	$641.74	$568.09	$619.22
52	$620.55	$676.40	$538.93	$587.43	$550.30	$599.83	$681.89	$743.26	$865.21	$943.08	$771.69	$841.15	$805.73	$878.25	$821.09	$894.99	$566.40	$617.37	$731.19	$797.00	$453.26	$494.06	$645.39	$703.48	$616.22	$671.68	$594.59	$648.10
53	$648.52	$706.89	$563.23	$613.92	$575.11	$626.87	$712.64	$776.77	$904.22	$985.59	$806.48	$879.07	$842.05	$917.84	$858.11	$935.34	$591.93	$645.20	$764.15	$832.93	$473.70	$516.33	$674.49	$735.19	$644.00	$701.96	$621.39	$677.32
54	$678.73	$739.81	$589.45	$642.51	$601.89	$656.06	$745.82	$812.95	$946.32	$1,031.49	$844.04	$920.00	$881.27	$960.58	$898.07	$978.89	$619.50	$675.25	$799.74	$871.72	$495.76	$540.37	$705.90	$769.43	$673.99	$734.65	$650.33	$708.86
55	$708.93	$797.54	$615.68	$692.64	$628.67	$707.26	$779.01	$876.38	$988.43	$1,111.99	$881.60	$991.80	$920.48	$1,035.54	$938.03	$1,055.28	$647.06	$727.94	$835.32	$939.74	$517.82	$582.54	$737.31	$829.47	$703.98	$791.98	$679.27	$764.18
56	$741.67	$834.38	$644.12	$724.64	$657.71	$739.92	$814.99	$916.86	$1,034.09	$1,163.35	$922.32	$1,037.61	$963.00	$1,083.37	$981.36	$1,104.02	$676.95	$761.57	$873.91	$983.15	$541.73	$609.45	$771.36	$867.78	$736.50	$828.56	$710.64	$799.47
57	$774.73	$871.57	$672.83	$756.94	$687.03	$772.91	$851.32	$957.73	$1,080.18	$1,215.21	$963.43	$1,083.86	$1,005.93	$1,131.67	$1,025.10	$1,153.24	$707.13	$795.52	$912.86	$1,026.97	$565.88	$636.62	$805.75	$906.47	$769.33	$865.50	$742.32	$835.11
58	$810.02	$911.27	$703.48	$791.42	$718.32	$808.11	$890.10	$1,001.36	$1,129.38	$1,270.56	$1,007.31	$1,133.23	$1,051.74	$1,183.21	$1,071.79	$1,205.77	$739.33	$831.75	$954.44	$1,073.75	$591.66	$665.61	$842.45	$947.76	$804.37	$904.92	$776.13	$873.15
59	$827.51	$930.94	$718.67	$808.50	$733.83	$825.56	$909.31	$1,022.97	$1,153.76	$1,297.98	$1,029.06	$1,157.69	$1,074.45	$1,208.75	$1,094.93	$1,231.79	$755.29	$849.70	$975.04	$1,096.93	$604.43	$679.98	$860.63	$968.21	$821.73	$924.45	$792.89	$892.00
60	$862.79	$970.64	$749.31	$842.98	$765.12	$860.76	$948.08	$1,066.59	$1,202.96	$1,353.33	$1,072.94	$1,207.06	$1,120.26	$1,260.30	$1,141.62	$1,284.32	$787.50	$885.94	$1,016.62	$1,143.70	$630.20	$708.98	$897.33	$1,009.50	$856.77	$963.87	$826.70	$930.03
61	$893.31	$1,004.98	$775.82	$872.79	$792.19	$891.21	$981.62	$1,104.32	$1,245.51	$1,401.20	$1,110.89	$1,249.75	$1,159.89	$1,304.88	$1,182.00	$1,329.75	$815.36	$917.28	$1,052.58	$1,184.16	$652.49	$734.06	$929.08	$1,045.21	$887.08	$997.97	$855.94	$962.93
62	$913.34	$1,027.51	$793.21	$892.36	$809.95	$911.19	$1,003.63	$1,129.08	$1,273.44	$1,432.62	$1,135.80	$1,277.77	$1,185.89	$1,334.13	$1,208.50	$1,359.56	$833.64	$937.84	$1,076.18	$1,210.71	$667.12	$750.51	$949.91	$1,068.64	$906.97	$1,020.34	$875.13	$984.52
63	$938.45	$1,055.76	$815.02	$916.90	$832.22	$936.24	$1,031.22	$1,160.13	$1,308.45	$1,472.01	$1,167.03	$1,312.91	$1,218.50	$1,370.82	$1,241.73	$1,396.95	$856.56	$963.63	$1,105.77	$1,244.00	$685.47	$771.15	$976.03	$1,098.03	$931.91	$1,048.40	$899.19	$1,011.59
64 and over	$953.70	$1,072.93	$828.27	$931.81	$845.75	$951.47	$1,047.99	$1,178.99	$1,329.72	$1,495.94	$1,186.01	$1,334.26	$1,238.31	$1,393.11	$1,261.92	$1,419.66	$870.48	$979.30	$1,123.74	$1,264.22	$696.60	$783.69	$991.89	$1,115.88	$947.06	$1,065.44	$913.80	$1,028.04

Attachment C Oscar Health Plan of Pennsylvania, Inc. Plan Adjusted Index Rate Development								
Plan ID	**Plan**	**Market Adjusted Index Rate**	**AV & Cost Sharing**	**Provider Network Adjustment**	**Benefits In Addition to EHBs**	**Administrative Costs Excl. Exchange Fee**	**Specific Catastrophic Eligibility**	**Plan Adjusted Index Rate**
98517PA0010019	Oscar Silver $1500 Ded	$690.53	0.744	1.000	1.000	1.102	1.000	$566.69
98517PA0010010	Oscar Silver Classic Next Off-Ex	$690.53	0.709	1.000	1.000	1.105	1.000	$541.07
98517PA0010018	Oscar Silver HDHP	$690.53	0.683	1.000	1.000	1.107	1.000	$522.08
98517PA0010005	Oscar Bronze Classic Next	$690.53	0.714	1.000	1.000	1.105	1.000	$544.87
98517PA0010003	Oscar Bronze Classic	$690.53	0.616	1.000	1.000	1.113	1.000	$473.21
98517PA0010002	Oscar Bronze Classic PCP Copay	$690.53	0.629	1.000	1.000	1.112	1.000	$483.19
98517PA0010013	Oscar Gold Classic	$690.53	0.789	1.000	1.000	1.099	1.000	$598.74
98517PA0010017	Oscar Silver Classic $0 Ded	$690.53	1.011	1.000	1.000	1.089	1.000	$759.70
98517PA0010006	Oscar Silver Classic	$690.53	0.897	1.000	1.000	1.094	1.000	$677.59
98517PA0010009	Oscar Silver Classic Next	$690.53	0.939	1.000	1.000	1.092	1.000	$707.47
98517PA0010016	Oscar Silver Classic Copay	$690.53	0.957	1.000	1.000	1.091	1.000	$720.96
98517PA0010014	Oscar Bronze HDHP	$690.53	0.649	1.000	1.000	1.110	1.000	$497.32
98517PA0010008	Oscar Silver Saver 2	$690.53	0.848	1.000	1.000	1.096	1.000	$642.02
98517PA0010011	Oscar Secure	$690.53	0.603	1.000	1.000	1.126	0.849	$397.99

Attachment D Oscar Health Plan of Pennsylvania, Inc. Plan Adjusted Index Rate Calibration							
Plan ID	**Plan**	**Plan Adjusted Index Rate**	**Age Calibration Factor**	**Geography Calibration Factor**	**Tobacco Calibration Factor**	**Calibration Factor**	**Calibrated Plan Adjusted Index Rate**
98517PA0010019	Oscar Silver $1500 Ded	$566.69	1.810	0.939	1.009	1.714	$330.63
98517PA0010010	Oscar Silver Classic Next Off-Ex	$541.07	1.810	0.939	1.009	1.714	$315.69
98517PA0010018	Oscar Silver HDHP	$522.08	1.810	0.939	1.009	1.714	$304.60
98517PA0010005	Oscar Bronze Classic Next	$544.87	1.810	0.939	1.009	1.714	$317.90
98517PA0010003	Oscar Bronze Classic	$473.21	1.810	0.939	1.009	1.714	$276.09
98517PA0010002	Oscar Bronze Classic PCP Copay	$483.19	1.810	0.939	1.009	1.714	$281.92
98517PA0010013	Oscar Gold Classic	$598.74	1.810	0.939	1.009	1.714	$349.33
98517PA0010017	Oscar Silver Classic $0 Ded	$759.70	1.810	0.939	1.009	1.714	$443.24
98517PA0010006	Oscar Silver Classic	$677.59	1.810	0.939	1.009	1.714	$395.34
98517PA0010009	Oscar Silver Classic Next	$707.47	1.810	0.939	1.009	1.714	$412.77
98517PA0010016	Oscar Silver Classic Copay	$720.96	1.810	0.939	1.009	1.714	$420.64
98517PA0010014	Oscar Bronze HDHP	$497.32	1.810	0.939	1.009	1.714	$290.16
98517PA0010008	Oscar Silver Saver 2	$642.02	1.810	0.939	1.009	1.714	$374.58
98517PA0010011	Oscar Secure	$397.99	1.810	0.939	1.009	1.714	$232.20

Note To Filer for OHIN-132375235

Filing at a Glance

State:
Pennsylvania

TOI:
H15I Individual Health - Hospital/Surgical/Medical Expense

Sub-TOI:
H15I.001 Health - Hospital/Surgical/Medical Expense

Filing Type:
Rate

Filing Company:
Oscar Health Plan of Pennsylvania, Inc.

SERFF Tracking Number:
OHIN-132375235

State Tracking Number:
OHIN-132375235

Company Tracking Number:

Product Name:
Oscar PA 2021 Individual Rates

Project Name:

Destruction Date:

Created by:
Cherri Sanders-Jones on 05/20/2020 07:47 AM

Last edited by:
Cherri Sanders-Jones on 05/20/2020 07:47 AM

Submitted by:
Cherri Sanders-Jones on 05/20/2020 07:47 AM

Subject:
Post Submission Update Required

Comments: Please provide a post submission update to cross reference the SERFF # for the corresponding form filing. Please note the appropriate field "Corresponding Filing Tracking Number" under the "General Information" tab must contain this information. If you have any questions, please contact me at csandersjo@pa.gov.
Cherri

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*	98517				
Rate Effective Date*	1/1/21				
Rate Expiration Date*	12/31/21				
Rating Method*	Age-Based Rates				

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***	**Individual Tobacco Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	207.15	207.15
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	15	225.57	225.57
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	16	232.61	232.61
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	17	239.65	239.65
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	18	247.23	247.23
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	19	254.81	254.81
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	20	262.66	262.66
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	21	270.79	270.79
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	22	270.79	270.79
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	23	270.79	270.79
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	24	270.79	270.79
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	25	271.87	285.46
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	26	277.29	291.15
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	27	283.79	297.97
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	28	294.35	309.06
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	29	303.01	318.16
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	30	307.34	322.71
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	31	313.84	329.53
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	32	320.34	336.36
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	33	324.40	340.62
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	34	328.74	345.17
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	35	330.90	360.68
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	36	333.07	363.04
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	37	335.23	365.41
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	38	337.40	367.77
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	39	341.73	372.49
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	40	346.07	377.21
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	41	352.57	384.30
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	42	358.79	391.08
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	43	367.46	400.53
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	44	378.29	412.34
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	45	391.02	426.21
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	46	406.18	442.74
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	47	423.24	461.33
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	48	442.74	482.58
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	49	461.96	503.54
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	50	483.63	527.15
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	51	505.02	550.47
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	52	528.58	576.15
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	53	552.41	602.12
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	54	578.13	630.16
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	55	603.86	679.34
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	56	631.75	710.72
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	57	659.91	742.40

98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	58	689.97	776.21
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	59	704.86	792.97
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	60	734.92	826.78
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	61	760.91	856.03
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	62	777.97	875.22
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	63	799.36	899.29
98517PA0010019	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	812.36	913.91
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	197.79	197.79
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	15	215.37	215.37
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	16	222.09	222.09
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	17	228.81	228.81
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	18	236.05	236.05
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	19	243.29	243.29
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	20	250.79	250.79
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	21	258.55	258.55
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	22	258.55	258.55
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	23	258.55	258.55
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	24	258.55	258.55
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	25	259.58	272.56
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	26	264.75	277.99
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	27	270.96	284.51
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	28	281.04	295.09
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	29	289.31	303.78
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	30	293.45	308.12
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	31	299.66	314.64
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	32	305.86	321.15
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	33	309.74	325.23
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	34	313.88	329.57
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	35	315.95	344.38
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	36	318.01	346.63
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	37	320.08	348.89
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	38	322.15	351.14
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	39	326.29	355.65
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	40	330.42	360.16
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	41	336.63	366.93
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	42	342.58	373.41
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	43	350.85	382.43
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	44	361.19	393.70
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	45	373.34	406.94
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	46	387.82	422.73
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	47	404.11	440.48
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	48	422.73	460.77
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	49	441.08	480.78
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	50	461.77	503.32
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	51	482.19	525.59
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	52	504.68	550.11
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	53	527.44	574.91
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	54	552.00	601.68
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	55	576.56	648.63
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	56	603.19	678.59
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	57	630.08	708.84
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	58	658.78	741.13
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	59	673.00	757.12
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	60	701.70	789.41
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	61	726.52	817.33
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	62	742.81	835.66
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	63	763.23	858.64
98517PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	775.64	872.60
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	190.85	190.85
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	15	207.81	207.81
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	16	214.30	214.30
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	17	220.78	220.78

98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	18	227.77	227.77
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	19	234.75	234.75
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	20	241.99	241.99
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	21	249.47	249.47
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	22	249.47	249.47
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	23	249.47	249.47
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	24	249.47	249.47
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	25	250.47	262.99
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	26	255.46	268.23
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	27	261.45	274.52
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	28	271.18	284.73
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	29	279.16	293.12
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	30	283.15	297.31
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	31	289.14	303.59
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	32	295.12	309.88
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	33	298.87	313.81
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	34	302.86	318.00
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	35	304.85	332.29
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	36	306.85	334.47
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	37	308.85	336.64
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	38	310.84	338.82
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	39	314.83	343.17
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	40	318.82	347.52
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	41	324.81	354.04
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	42	330.55	360.30
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	43	338.53	369.00
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	44	348.51	379.88
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	45	360.24	392.66
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	46	374.21	407.89
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	47	389.92	425.02
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	48	407.89	444.60
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	49	425.60	463.90
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	50	445.56	485.66
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	51	465.26	507.14
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	52	486.97	530.79
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	53	508.92	554.72
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	54	532.62	580.56
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	55	556.32	625.86
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	56	582.02	654.77
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	57	607.96	683.96
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	58	635.65	715.11
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	59	649.37	730.55
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	60	677.06	761.70
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	61	701.01	788.64
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	62	716.73	806.32
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	63	736.44	828.49
98517PA0010018	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	748.41	841.97
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	199.18	199.18
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	15	216.88	216.88
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	16	223.65	223.65
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	17	230.42	230.42
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	18	237.71	237.71
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	19	245.00	245.00
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	20	252.55	252.55
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	21	260.36	260.36
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	22	260.36	260.36
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	23	260.36	260.36
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	24	260.36	260.36
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	25	261.41	274.48
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	26	266.61	279.94
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	27	272.86	286.50
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	28	283.02	297.17

98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	29	291.35	305.91
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	30	295.51	310.29
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	31	301.76	316.85
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	32	308.01	323.41
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	33	311.92	327.51
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	34	316.08	331.89
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	35	318.16	346.80
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	36	320.25	349.07
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	37	322.33	351.34
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	38	324.41	353.61
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	39	328.58	358.15
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	40	332.74	362.69
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	41	338.99	369.50
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	42	344.98	376.03
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	43	353.31	385.11
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	44	363.73	396.46
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	45	375.97	409.80
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	46	390.55	425.69
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	47	406.95	443.57
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	48	425.69	464.01
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	49	444.18	484.16
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	50	465.01	506.86
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	51	485.58	529.28
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	52	508.23	553.97
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	53	531.14	578.94
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	54	555.88	605.91
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	55	580.61	653.19
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	56	607.43	683.36
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	57	634.51	713.82
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	58	663.41	746.33
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	59	677.73	762.44
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	60	706.63	794.96
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	61	731.62	823.07
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	62	748.02	841.53
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	63	768.59	864.67
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	781.08	878.73
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	172.98	172.98
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	15	188.36	188.36
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	16	194.24	194.24
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	17	200.12	200.12
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	18	206.45	206.45
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	19	212.78	212.78
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	20	219.34	219.34
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	21	226.12	226.12
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	22	226.12	226.12
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	23	226.12	226.12
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	24	226.12	226.12
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	25	227.02	238.37
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	26	231.55	243.12
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	27	236.97	248.82
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	28	245.79	258.08
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	29	253.03	265.68
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	30	256.64	269.48
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	31	262.07	275.18
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	32	267.50	280.87
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	33	270.89	284.43
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	34	274.51	288.23
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	35	276.32	301.19
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	36	278.13	303.16
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	37	279.93	305.13
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	38	281.74	307.10
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	39	285.36	311.04

98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	40	288.98	314.99
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	41	294.41	320.90
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	42	299.61	326.57
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	43	306.84	334.46
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	44	315.89	344.32
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	45	326.52	355.90
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	46	339.18	369.70
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	47	353.42	385.23
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	48	369.70	402.98
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	49	385.76	420.48
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	50	403.85	440.19
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	51	421.71	459.67
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	52	441.38	481.11
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	53	461.28	502.80
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	54	482.76	526.21
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	55	504.24	567.28
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	56	527.53	593.48
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	57	551.05	619.93
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	58	576.15	648.17
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	59	588.59	662.16
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	60	613.69	690.40
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	61	635.39	714.82
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	62	649.64	730.84
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	63	667.50	750.94
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	678.36	763.15
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	176.63	176.63
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	15	192.33	192.33
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	16	198.33	198.33
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	17	204.34	204.34
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	18	210.80	210.80
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	19	217.27	217.27
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	20	223.96	223.96
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	21	230.89	230.89
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	22	230.89	230.89
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	23	230.89	230.89
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	24	230.89	230.89
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	25	231.81	243.40
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	26	236.43	248.25
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	27	241.97	254.07
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	28	250.98	263.53
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	29	258.37	271.28
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	30	262.06	275.16
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	31	267.60	280.98
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	32	273.14	286.80
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	33	276.61	290.44
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	34	280.30	294.31
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	35	282.15	307.54
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	36	283.99	309.55
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	37	285.84	311.57
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	38	287.69	313.58
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	39	291.38	317.61
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	40	295.08	321.63
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	41	300.62	327.67
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	42	305.93	333.46
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	43	313.32	341.52
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	44	322.55	351.58
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	45	333.40	363.41
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	46	346.33	377.50
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	47	360.88	393.36
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	48	377.50	411.48
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	49	393.90	429.35
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	50	412.37	449.48

98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	51	430.61	469.36
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	52	450.70	491.26
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	53	471.01	513.41
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	54	492.95	537.31
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	55	514.88	579.24
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	56	538.67	606.00
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	57	562.68	633.01
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	58	588.31	661.84
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	59	601.01	676.13
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	60	626.63	704.96
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	61	648.80	729.90
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	62	663.35	746.26
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	63	681.59	766.78
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	692.67	779.25
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	218.87	218.87
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	15	238.32	238.32
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	16	245.76	245.76
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	17	253.20	253.20
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	18	261.21	261.21
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	19	269.22	269.22
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	20	277.52	277.52
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	21	286.10	286.10
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	22	286.10	286.10
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	23	286.10	286.10
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	24	286.10	286.10
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	25	287.25	301.61
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	26	292.97	307.62
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	27	299.83	314.83
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	28	310.99	326.54
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	29	320.15	336.16
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	30	324.73	340.96
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	31	331.59	348.17
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	32	338.46	355.38
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	33	342.75	359.89
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	34	347.33	364.69
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	35	349.62	381.08
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	36	351.91	383.58
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	37	354.19	386.07
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	38	356.48	388.57
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	39	361.06	393.56
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	40	365.64	398.55
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	41	372.50	406.03
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	42	379.09	413.20
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	43	388.24	423.18
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	44	399.68	435.66
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	45	413.13	450.31
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	46	429.15	467.78
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	47	447.18	487.42
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	48	467.78	509.88
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	49	488.09	532.02
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	50	510.98	556.97
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	51	533.58	581.60
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	52	558.47	608.73
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	53	583.65	636.18
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	54	610.83	665.80
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	55	638.01	717.76
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	56	667.48	750.91
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	57	697.23	784.38
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	58	728.99	820.11
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	59	744.72	837.81
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	60	776.48	873.54
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	61	803.95	904.44

98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	62	821.97	924.72
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	63	844.57	950.14
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	858.30	965.59
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	277.71	277.71
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	15	302.39	302.39
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	16	311.83	311.83
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	17	321.27	321.27
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	18	331.43	331.43
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	19	341.60	341.60
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	20	352.13	352.13
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	21	363.02	363.02
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	22	363.02	363.02
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	23	363.02	363.02
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	24	363.02	363.02
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	25	364.47	382.69
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	26	371.73	390.31
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	27	380.44	399.46
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	28	394.60	414.33
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	29	406.21	426.53
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	30	412.02	432.62
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	31	420.74	441.77
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	32	429.45	450.92
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	33	434.89	456.64
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	34	440.70	462.74
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	35	443.61	483.53
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	36	446.51	486.70
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	37	449.41	489.86
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	38	452.32	493.03
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	39	458.13	499.36
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	40	463.93	505.69
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	41	472.65	515.18
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	42	481.00	524.29
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	43	492.61	536.95
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	44	507.13	552.78
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	45	524.19	571.37
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	46	544.52	593.53
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	47	567.39	618.46
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	48	593.53	646.95
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	49	619.31	675.04
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	50	648.35	706.70
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	51	677.02	737.96
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	52	708.61	772.38
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	53	740.55	807.20
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	54	775.04	844.79
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	55	809.53	910.72
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	56	846.92	952.78
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	57	884.67	995.25
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	58	924.96	1040.58
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	59	944.93	1063.05
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	60	985.22	1108.38
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	61	1020.07	1147.58
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	62	1042.94	1173.31
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	63	1071.62	1205.58
98517PA0010017	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1089.05	1225.18
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	247.69	247.69
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	15	269.71	269.71
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	16	278.13	278.13
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	17	286.54	286.54
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	18	295.61	295.61
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	19	304.68	304.68
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	20	314.07	314.07
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	21	323.78	323.78

98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	22	323.78	323.78
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	23	323.78	323.78
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	24	323.78	323.78
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	25	325.07	341.33
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	26	331.55	348.13
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	27	339.32	356.29
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	28	351.95	369.55
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	29	362.31	380.42
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	30	367.49	385.86
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	31	375.26	394.02
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	32	383.03	402.18
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	33	387.89	407.28
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	34	393.07	412.72
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	35	395.66	431.27
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	36	398.25	434.09
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	37	400.84	436.91
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	38	403.43	439.74
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	39	408.61	445.38
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	40	413.79	451.03
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	41	421.56	459.50
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	42	429.01	467.62
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	43	439.37	478.91
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	44	452.32	493.03
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	45	467.54	509.62
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	46	485.67	529.38
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	47	506.07	551.61
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	48	529.38	577.02
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	49	552.37	602.08
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	50	578.27	630.31
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	51	603.85	658.20
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	52	632.02	688.90
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	53	660.51	719.96
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	54	691.27	753.48
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	55	722.03	812.28
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	56	755.38	849.80
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	57	789.05	887.68
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	58	824.99	928.11
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	59	842.80	948.15
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	60	878.74	988.58
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	61	909.82	1023.55
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	62	930.22	1046.50
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	63	955.80	1075.27
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	971.34	1092.76
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	258.62	258.62
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	15	281.60	281.60
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	16	290.39	290.39
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	17	299.18	299.18
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	18	308.65	308.65
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	19	318.11	318.11
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	20	327.92	327.92
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	21	338.06	338.06
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	22	338.06	338.06
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	23	338.06	338.06
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	24	338.06	338.06
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	25	339.41	356.38
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	26	346.17	363.48
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	27	354.29	372.00
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	28	367.47	385.85
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	29	378.29	397.20
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	30	383.70	402.88
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	31	391.81	411.40
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	32	399.93	419.92

98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	33	405.00	425.25
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	34	410.41	430.93
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	35	413.11	450.29
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	36	415.81	453.24
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	37	418.52	456.19
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	38	421.22	459.13
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	39	426.63	465.03
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	40	432.04	470.92
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	41	440.15	479.77
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	42	447.93	488.24
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	43	458.75	500.03
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	44	472.27	514.77
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	45	488.16	532.09
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	46	507.09	552.73
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	47	528.39	575.94
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	48	552.73	602.47
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	49	576.73	628.64
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	50	603.78	658.12
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	51	630.48	687.23
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	52	659.89	719.28
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	53	689.64	751.71
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	54	721.76	786.72
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	55	753.87	848.11
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	56	788.69	887.28
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	57	823.85	926.83
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	58	861.38	969.05
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	59	879.97	989.97
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	60	917.50	1032.18
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	61	949.95	1068.69
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	62	971.25	1092.65
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	63	997.95	1122.70
98517PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1014.18	1140.95
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	263.55	263.55
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	15	286.97	286.97
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	16	295.93	295.93
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	17	304.89	304.89
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	18	314.53	314.53
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	19	324.18	324.18
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	20	334.17	334.17
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	21	344.50	344.50
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	22	344.50	344.50
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	23	344.50	344.50
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	24	344.50	344.50
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	25	345.88	363.18
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	26	352.77	370.41
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	27	361.04	379.09
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	28	374.48	393.20
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	29	385.50	404.78
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	30	391.01	410.56
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	31	399.28	419.25
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	32	407.55	427.93
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	33	412.72	433.35
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	34	418.23	439.14
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	35	420.98	458.87
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	36	423.74	461.88
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	37	426.50	464.88
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	38	429.25	467.89
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	39	434.77	473.89
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	40	440.28	479.90
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	41	448.55	488.91
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	42	456.47	497.55
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	43	467.49	509.57

98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	44	481.27	524.59
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	45	497.46	542.24
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	46	516.76	563.27
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	47	538.46	586.92
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	48	563.27	613.96
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	49	587.73	640.62
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	50	615.29	670.66
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	51	642.50	700.33
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	52	672.47	733.00
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	53	702.79	766.04
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	54	735.52	801.71
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	55	768.25	864.28
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	56	803.73	904.20
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	57	839.56	944.50
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	58	877.80	987.52
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	59	896.75	1008.84
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	60	934.99	1051.86
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	61	968.06	1089.07
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	62	989.76	1113.48
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	63	1016.98	1144.10
98517PA0010016	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1033.50	1162.70
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	181.80	181.80
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	15	197.96	197.96
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	16	204.14	204.14
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	17	210.31	210.31
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	18	216.97	216.97
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	19	223.62	223.62
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	20	230.51	230.51
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	21	237.64	237.64
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	22	237.64	237.64
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	23	237.64	237.64
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	24	237.64	237.64
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	25	238.59	250.52
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	26	243.35	255.51
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	27	249.05	261.50
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	28	258.32	271.23
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	29	265.92	279.22
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	30	269.72	283.21
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	31	275.43	289.20
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	32	281.13	295.19
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	33	284.70	298.93
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	34	288.50	302.92
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	35	290.40	316.54
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	36	292.30	318.61
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	37	294.20	320.68
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	38	296.10	322.75
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	39	299.91	326.90
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	40	303.71	331.04
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	41	309.41	337.26
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	42	314.88	343.22
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	43	322.48	351.50
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	44	331.99	361.87
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	45	343.16	374.04
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	46	356.46	388.55
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	47	371.44	404.87
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	48	388.55	423.52
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	49	405.42	441.91
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	50	424.43	462.63
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	51	443.20	483.09
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	52	463.88	505.63
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	53	484.79	528.42
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	54	507.37	553.03

98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	55	529.94	596.19
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	56	554.42	623.72
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	57	579.14	651.53
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	58	605.51	681.20
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	59	618.58	695.91
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	60	644.96	725.58
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	61	667.78	751.25
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	62	682.75	768.09
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	63	701.52	789.21
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	712.92	802.04
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	234.69	234.69
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	15	255.55	255.55
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	16	263.53	263.53
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	17	271.50	271.50
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	18	280.09	280.09
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	19	288.68	288.68
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	20	297.58	297.58
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	21	306.79	306.79
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	22	306.79	306.79
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	23	306.79	306.79
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	24	306.79	306.79
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	25	308.01	323.41
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	26	314.15	329.86
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	27	321.51	337.59
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	28	333.48	350.15
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	29	343.29	360.46
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	30	348.20	365.61
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	31	355.56	373.34
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	32	362.93	381.07
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	33	367.53	385.90
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	34	372.44	391.06
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	35	374.89	408.63
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	36	377.35	411.31
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	37	379.80	413.98
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	38	382.25	416.66
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	39	387.16	422.01
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	40	392.07	427.36
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	41	399.43	435.38
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	42	406.49	443.07
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	43	416.31	453.78
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	44	428.58	467.15
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	45	443.00	482.87
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	46	460.18	501.59
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	47	479.51	522.66
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	48	501.59	546.74
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	49	523.38	570.48
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	50	547.92	597.23
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	51	572.15	623.65
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	52	598.84	652.74
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	53	625.84	682.17
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	54	654.99	713.93
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	55	684.13	769.65
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	56	715.73	805.20
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	57	747.64	841.09
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	58	781.69	879.40
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	59	798.56	898.38
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	60	832.61	936.69
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	61	862.07	969.82
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	62	881.39	991.57
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	63	905.63	1018.83
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	920.36	1035.40
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	145.48	145.48

98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	15	158.42	158.42
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	16	163.36	163.36
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	17	168.31	168.31
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	18	173.63	173.63
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	19	178.95	178.95
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	20	184.47	184.47
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	21	190.18	190.18
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	22	190.18	190.18
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	23	190.18	190.18
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	24	190.18	190.18
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	25	190.94	200.48
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	26	194.74	204.48
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	27	199.30	209.27
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	28	206.72	217.06
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	29	212.81	223.45
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	30	215.85	226.64
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	31	220.41	231.43
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	32	224.98	236.23
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	33	227.83	239.22
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	34	230.87	242.42
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	35	232.39	253.31
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	36	233.92	254.97
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	37	235.44	256.63
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	38	236.96	258.28
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	39	240.00	261.60
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	40	243.04	264.92
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	41	247.61	269.89
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	42	251.98	274.66
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	43	258.07	281.29
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	44	265.67	289.59
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	45	274.61	299.33
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	46	285.26	310.94
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	47	297.24	324.00
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	48	310.94	338.92
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	49	324.44	353.64
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	50	339.65	370.22
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	51	354.68	386.60
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	52	371.22	404.63
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	53	387.96	422.87
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	54	406.02	442.57
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	55	424.09	477.10
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	56	443.68	499.14
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	57	463.46	521.39
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	58	484.57	545.14
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	59	495.03	556.90
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	60	516.14	580.65
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	61	534.39	601.19
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	62	546.37	614.67
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	63	561.40	631.57
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	570.53	641.84
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	248.89	248.89
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	15	271.01	271.01
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	16	279.47	279.47
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	17	287.93	287.93
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	18	297.04	297.04
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	19	306.15	306.15
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	20	315.58	315.58
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	21	325.34	325.34
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	22	325.34	325.34
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	23	325.34	325.34
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	24	325.34	325.34
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	25	326.64	342.98

98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	26	333.15	349.81
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	27	340.96	358.01
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	28	353.65	371.33
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	29	364.06	382.26
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	30	369.26	387.73
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	31	377.07	395.92
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	32	384.88	404.12
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	33	389.76	409.25
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	34	394.96	414.71
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	35	397.57	433.35
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	36	400.17	436.19
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	37	402.77	439.02
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	38	405.38	441.86
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	39	410.58	447.53
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	40	415.79	453.21
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	41	423.59	461.72
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	42	431.08	469.87
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	43	441.49	481.22
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	44	454.50	495.41
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	45	469.79	512.07
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	46	488.01	531.93
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	47	508.51	554.28
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	48	531.93	579.81
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	49	555.03	604.99
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	50	581.06	633.36
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	51	606.76	661.37
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	52	635.07	692.22
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	53	663.70	723.43
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	54	694.60	757.12
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	55	725.51	816.20
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	56	759.02	853.90
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	57	792.86	891.97
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	58	828.97	932.59
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	59	846.86	952.72
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	60	882.98	993.35
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	61	914.21	1028.49
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	62	934.71	1051.55
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	63	960.41	1080.46
98517PA0010019	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	976.02	1098.03
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	237.64	237.64
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	15	258.76	258.76
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	16	266.84	266.84
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	17	274.91	274.91
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	18	283.61	283.61
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	19	292.31	292.31
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	20	301.32	301.32
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	21	310.64	310.64
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	22	310.64	310.64
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	23	310.64	310.64
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	24	310.64	310.64
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	25	311.88	327.47
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	26	318.09	334.00
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	27	325.55	341.82
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	28	337.66	354.54
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	29	347.60	364.98
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	30	352.57	370.20
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	31	360.03	378.03
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	32	367.48	385.86
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	33	372.14	390.75
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	34	377.11	395.97
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	35	379.60	413.76
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	36	382.08	416.47

98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	37	384.57	419.18
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	38	387.05	421.89
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	39	392.02	427.30
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	40	396.99	432.72
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	41	404.45	440.85
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	42	411.59	448.64
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	43	421.53	459.47
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	44	433.96	473.01
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	45	448.56	488.93
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	46	465.95	507.89
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	47	485.52	529.22
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	48	507.89	553.60
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	49	529.94	577.64
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	50	554.80	604.73
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	51	579.34	631.48
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	52	606.36	660.93
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	53	633.70	690.73
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	54	663.21	722.90
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	55	692.72	779.31
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	56	724.71	815.30
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	57	757.02	851.65
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	58	791.50	890.44
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	59	808.59	909.66
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	60	843.07	948.45
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	61	872.89	982.00
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	62	892.46	1004.01
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	63	917.00	1031.62
98517PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	931.91	1048.40
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	229.29	229.29
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	15	249.68	249.68
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	16	257.47	257.47
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	17	265.26	265.26
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	18	273.65	273.65
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	19	282.05	282.05
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	20	290.74	290.74
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	21	299.73	299.73
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	22	299.73	299.73
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	23	299.73	299.73
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	24	299.73	299.73
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	25	300.93	315.98
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	26	306.92	322.27
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	27	314.12	329.82
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	28	325.81	342.10
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	29	335.40	352.17
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	30	340.19	357.20
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	31	347.39	364.76
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	32	354.58	372.31
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	33	359.08	377.03
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	34	363.87	382.07
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	35	366.27	399.24
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	36	368.67	401.85
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	37	371.07	404.46
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	38	373.46	407.08
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	39	378.26	412.30
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	40	383.06	417.53
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	41	390.25	425.37
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	42	397.14	432.89
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	43	406.73	443.34
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	44	418.72	456.41
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	45	432.81	471.76
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	46	449.60	490.06
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	47	468.48	510.64

98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	48	490.06	534.17
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	49	511.34	557.36
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	50	535.32	583.50
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	51	559.00	609.31
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	52	585.07	637.73
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	53	611.45	666.48
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	54	639.93	697.52
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	55	668.40	751.95
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	56	699.27	786.68
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	57	730.44	821.75
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	58	763.71	859.18
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	59	780.20	877.72
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	60	813.47	915.15
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	61	842.24	947.52
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	62	861.13	968.77
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	63	884.81	995.41
98517PA0010018	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	899.19	1011.59
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	239.31	239.31
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	15	260.58	260.58
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	16	268.71	268.71
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	17	276.84	276.84
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	18	285.60	285.60
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	19	294.36	294.36
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	20	303.43	303.43
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	21	312.82	312.82
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	22	312.82	312.82
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	23	312.82	312.82
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	24	312.82	312.82
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	25	314.07	329.77
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	26	320.33	336.34
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	27	327.83	344.22
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	28	340.03	357.03
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	29	350.04	367.55
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	30	355.05	372.80
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	31	362.56	380.68
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	32	370.06	388.57
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	33	374.76	393.49
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	34	379.76	398.75
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	35	382.26	416.67
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	36	384.77	419.39
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	37	387.27	422.12
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	38	389.77	424.85
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	39	394.78	430.31
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	40	399.78	435.76
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	41	407.29	443.94
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	42	414.48	451.79
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	43	424.49	462.70
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	44	437.01	476.34
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	45	451.71	492.36
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	46	469.23	511.46
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	47	488.93	532.94
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	48	511.46	557.49
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	49	533.67	581.70
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	50	558.69	608.98
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	51	583.41	635.91
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	52	610.62	665.58
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	53	638.15	695.58
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	54	667.87	727.97
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	55	697.58	784.78
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	56	729.80	821.03
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	57	762.34	857.63
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	58	797.06	896.69

98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	59	814.26	916.05
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	60	848.99	955.11
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	61	879.02	988.90
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	62	898.73	1011.07
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	63	923.44	1038.87
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	938.45	1055.76
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	207.83	207.83
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	15	226.30	226.30
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	16	233.37	233.37
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	17	240.43	240.43
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	18	248.04	248.04
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	19	255.64	255.64
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	20	263.52	263.52
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	21	271.67	271.67
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	22	271.67	271.67
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	23	271.67	271.67
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	24	271.67	271.67
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	25	272.76	286.40
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	26	278.19	292.10
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	27	284.71	298.95
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	28	295.31	310.07
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	29	304.00	319.20
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	30	308.35	323.77
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	31	314.87	330.61
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	32	321.39	337.46
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	33	325.47	341.74
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	34	329.81	346.30
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	35	331.99	361.86
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	36	334.16	364.23
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	37	336.33	366.60
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	38	338.51	368.97
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	39	342.85	373.71
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	40	347.20	378.45
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	41	353.72	385.55
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	42	359.97	392.36
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	43	368.66	401.84
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	44	379.53	413.69
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	45	392.30	427.60
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	46	407.51	444.19
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	47	424.63	462.84
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	48	444.19	484.16
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	49	463.48	505.19
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	50	485.21	528.88
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	51	506.67	552.27
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	52	530.31	578.03
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	53	554.21	604.09
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	54	580.02	632.23
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	55	605.83	681.56
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	56	633.81	713.04
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	57	662.07	744.83
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	58	692.22	778.75
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	59	707.17	795.56
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	60	737.32	829.49
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	61	763.40	858.83
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	62	780.52	878.08
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	63	801.98	902.23
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	815.01	916.90
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	212.22	212.22
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	15	231.08	231.08
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	16	238.29	238.29
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	17	245.50	245.50
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	18	253.27	253.27

98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	19	261.04	261.04
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	20	269.08	269.08
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	21	277.41	277.41
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	22	277.41	277.41
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	23	277.41	277.41
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	24	277.41	277.41
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	25	278.52	292.44
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	26	284.06	298.27
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	27	290.72	305.26
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	28	301.54	316.62
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	29	310.42	325.94
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	30	314.86	330.60
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	31	321.51	337.59
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	32	328.17	344.58
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	33	332.33	348.95
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	34	336.77	353.61
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	35	338.99	369.50
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	36	341.21	371.92
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	37	343.43	374.34
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	38	345.65	376.76
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	39	350.09	381.59
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	40	354.52	386.43
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	41	361.18	393.69
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	42	367.56	400.64
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	43	376.44	410.32
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	44	387.54	422.41
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	45	400.57	436.63
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	46	416.11	453.56
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	47	433.59	472.61
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	48	453.56	494.38
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	49	473.25	515.85
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	50	495.45	540.04
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	51	517.36	563.92
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	52	541.50	590.23
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	53	565.91	616.84
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	54	592.26	645.56
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	55	618.61	695.94
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	56	647.19	728.09
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	57	676.04	760.54
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	58	706.83	795.18
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	59	722.09	812.35
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	60	752.88	846.99
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	61	779.51	876.95
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	62	796.99	896.61
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	63	818.90	921.26
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	832.22	936.24
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	262.96	262.96
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	15	286.34	286.34
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	16	295.27	295.27
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	17	304.21	304.21
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	18	313.84	313.84
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	19	323.46	323.46
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	20	333.43	333.43
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	21	343.74	343.74
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	22	343.74	343.74
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	23	343.74	343.74
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	24	343.74	343.74
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	25	345.12	362.37
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	26	351.99	369.59
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	27	360.24	378.25
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	28	373.65	392.33
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	29	384.65	403.88

98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	30	390.15	409.65
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	31	398.40	418.32
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	32	406.65	426.98
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	33	411.80	432.39
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	34	417.30	438.17
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	35	420.05	457.86
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	36	422.80	460.85
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	37	425.55	463.85
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	38	428.30	466.85
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	39	433.80	472.84
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	40	439.30	478.84
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	41	447.55	487.83
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	42	455.46	496.45
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	43	466.46	508.44
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	44	480.21	523.43
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	45	496.36	541.04
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	46	515.61	562.02
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	47	537.27	585.62
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	48	562.02	612.60
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	49	586.42	639.20
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	50	613.92	669.18
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	51	641.08	698.78
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	52	670.98	731.37
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	53	701.23	764.34
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	54	733.89	799.94
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	55	766.54	862.36
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	56	801.95	902.19
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	57	837.70	942.41
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	58	875.85	985.34
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	59	894.76	1006.60
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	60	932.91	1049.53
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	61	965.91	1086.65
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	62	987.57	1111.02
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	63	1014.73	1141.57
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1031.22	1160.13
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	333.66	333.66
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	15	363.31	363.31
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	16	374.65	374.65
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	17	385.99	385.99
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	18	398.21	398.21
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	19	410.42	410.42
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	20	423.07	423.07
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	21	436.15	436.15
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	22	436.15	436.15
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	23	436.15	436.15
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	24	436.15	436.15
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	25	437.90	459.79
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	26	446.62	468.95
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	27	457.09	479.94
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	28	474.10	497.80
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	29	488.05	512.46
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	30	495.03	519.78
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	31	505.50	530.77
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	32	515.97	541.76
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	33	522.51	548.63
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	34	529.49	555.96
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	35	532.98	580.94
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	36	536.47	584.75
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	37	539.95	588.55
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	38	543.44	592.35
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	39	550.42	599.96
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	40	557.40	607.57

98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	41	567.87	618.98
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	42	577.90	629.91
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	43	591.86	645.12
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	44	609.30	664.14
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	45	629.80	686.48
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	46	654.23	713.11
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	47	681.70	743.06
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	48	713.11	777.29
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	49	744.07	811.04
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	50	778.97	849.07
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	51	813.42	886.63
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	52	851.37	927.99
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	53	889.75	969.83
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	54	931.18	1014.99
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	55	972.62	1094.19
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	56	1017.54	1144.73
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	57	1062.90	1195.76
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	58	1111.31	1250.23
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	59	1135.30	1277.21
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	60	1183.71	1331.68
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	61	1225.58	1378.78
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	62	1253.06	1409.69
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	63	1287.52	1448.46
98517PA0010017	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1308.45	1472.01
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	297.59	297.59
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	15	324.05	324.05
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	16	334.16	334.16
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	17	344.27	344.27
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	18	355.17	355.17
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	19	366.06	366.06
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	20	377.34	377.34
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	21	389.01	389.01
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	22	389.01	389.01
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	23	389.01	389.01
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	24	389.01	389.01
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	25	390.57	410.09
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	26	398.35	418.26
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	27	407.68	428.07
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	28	422.85	444.00
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	29	435.30	457.07
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	30	441.53	463.60
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	31	450.86	473.41
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	32	460.20	483.21
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	33	466.03	489.34
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	34	472.26	495.87
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	35	475.37	518.15
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	36	478.48	521.55
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	37	481.59	524.94
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	38	484.71	528.33
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	39	490.93	535.11
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	40	497.15	541.90
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	41	506.49	552.07
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	42	515.44	561.83
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	43	527.89	575.40
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	44	543.45	592.36
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	45	561.73	612.29
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	46	583.51	636.03
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	47	608.02	662.74
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	48	636.03	693.27
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	49	663.65	723.38
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	50	694.77	757.30
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	51	725.50	790.80

98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	52	759.35	827.69
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	53	793.58	865.00
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	54	830.54	905.28
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	55	867.49	975.93
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	56	907.56	1021.00
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	57	948.02	1066.52
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	58	991.20	1115.10
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	59	1012.59	1139.17
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	60	1055.77	1187.74
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	61	1093.12	1229.76
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	62	1117.63	1257.33
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	63	1148.36	1291.90
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1167.03	1312.91
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	310.72	310.72
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	15	338.34	338.34
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	16	348.90	348.90
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	17	359.46	359.46
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	18	370.83	370.83
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	19	382.20	382.20
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	20	393.98	393.98
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	21	406.17	406.17
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	22	406.17	406.17
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	23	406.17	406.17
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	24	406.17	406.17
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	25	407.79	428.18
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	26	415.92	436.71
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	27	425.66	446.95
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	28	441.50	463.58
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	29	454.50	477.23
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	30	461.00	484.05
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	31	470.75	494.29
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	32	480.50	504.52
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	33	486.59	510.92
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	34	493.09	517.74
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	35	496.34	541.01
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	36	499.59	544.55
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	37	502.84	548.09
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	38	506.08	551.63
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	39	512.58	558.72
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	40	519.08	565.80
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	41	528.83	576.42
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	42	538.17	586.61
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	43	551.17	600.77
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	44	567.42	618.48
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	45	586.51	639.29
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	46	609.25	664.08
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	47	634.84	691.98
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	48	664.08	723.85
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	49	692.92	755.28
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	50	725.42	790.70
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	51	757.50	825.68
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	52	792.84	864.19
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	53	828.58	903.15
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	54	867.17	945.21
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	55	905.75	1018.97
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	56	947.59	1066.04
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	57	989.83	1113.56
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	58	1034.91	1164.28
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	59	1057.25	1189.41
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	60	1102.34	1240.13
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	61	1141.33	1284.00
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	62	1166.92	1312.78

98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	63	1199.01	1348.88
98517PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1218.50	1370.82
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	316.64	316.64
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	15	344.79	344.79
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	16	355.55	355.55
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	17	366.31	366.31
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	18	377.90	377.90
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	19	389.49	389.49
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	20	401.49	401.49
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	21	413.91	413.91
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	22	413.91	413.91
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	23	413.91	413.91
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	24	413.91	413.91
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	25	415.57	436.34
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	26	423.84	445.04
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	27	433.78	455.47
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	28	449.92	472.42
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	29	463.17	486.32
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	30	469.79	493.28
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	31	479.72	503.71
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	32	489.66	514.14
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	33	495.86	520.66
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	34	502.49	527.61
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	35	505.80	551.32
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	36	509.11	554.93
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	37	512.42	558.54
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	38	515.73	562.15
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	39	522.36	569.37
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	40	528.98	576.59
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	41	538.91	587.41
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	42	548.43	597.79
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	43	561.68	612.23
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	44	578.23	630.27
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	45	597.69	651.48
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	46	620.87	676.74
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	47	646.94	705.17
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	48	676.74	737.65
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	49	706.13	769.68
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	50	739.24	805.78
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	51	771.94	841.42
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	52	807.95	880.67
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	53	844.38	920.37
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	54	883.70	963.23
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	55	923.02	1038.40
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	56	965.65	1086.36
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	57	1008.70	1134.79
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	58	1054.64	1186.47
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	59	1077.41	1212.09
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	60	1123.35	1263.77
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	61	1163.09	1308.47
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	62	1189.17	1337.81
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	63	1221.86	1374.60
98517PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1241.73	1396.95
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	218.42	218.42
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	15	237.84	237.84
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	16	245.26	245.26
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	17	252.68	252.68
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	18	260.68	260.68
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	19	268.67	268.67
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	20	276.95	276.95
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	21	285.52	285.52
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	22	285.52	285.52

98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	23	285.52	285.52
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	24	285.52	285.52
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	25	286.66	300.99
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	26	292.37	306.99
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	27	299.22	314.19
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	28	310.36	325.88
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	29	319.50	335.47
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	30	324.06	340.27
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	31	330.92	347.46
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	32	337.77	354.66
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	33	342.05	359.16
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	34	346.62	363.95
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	35	348.91	380.31
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	36	351.19	382.80
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	37	353.47	385.29
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	38	355.76	387.78
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	39	360.33	392.76
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	40	364.89	397.73
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	41	371.75	405.20
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	42	378.31	412.36
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	43	387.45	422.32
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	44	398.87	434.77
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	45	412.29	449.40
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	46	428.28	466.82
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	47	446.27	486.43
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	48	466.82	508.84
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	49	487.10	530.94
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	50	509.94	555.83
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	51	532.49	580.42
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	52	557.33	607.49
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	53	582.46	634.88
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	54	609.58	664.45
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	55	636.71	716.30
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	56	666.12	749.38
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	57	695.81	782.79
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	58	727.50	818.44
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	59	743.21	836.11
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	60	774.90	871.76
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	61	802.31	902.60
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	62	820.30	922.84
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	63	842.85	948.21
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	856.56	963.63
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	281.97	281.97
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	15	307.04	307.04
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	16	316.62	316.62
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	17	326.20	326.20
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	18	336.52	336.52
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	19	346.84	346.84
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	20	357.53	357.53
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	21	368.59	368.59
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	22	368.59	368.59
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	23	368.59	368.59
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	24	368.59	368.59
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	25	370.07	388.57
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	26	377.44	396.31
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	27	386.28	405.60
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	28	400.66	420.69
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	29	412.45	433.08
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	30	418.35	439.27
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	31	427.20	448.56
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	32	436.04	457.85
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	33	441.57	463.65

98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	34	447.47	469.84
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	35	450.42	490.96
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	36	453.37	494.17
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	37	456.32	497.38
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	38	459.27	500.60
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	39	465.16	507.03
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	40	471.06	513.46
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	41	479.91	523.10
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	42	488.38	532.34
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	43	500.18	545.19
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	44	514.92	561.27
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	45	532.25	580.15
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	46	552.89	602.65
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	47	576.11	627.96
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	48	602.65	656.89
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	49	628.82	685.41
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	50	658.30	717.55
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	51	687.42	749.29
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	52	719.49	784.25
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	53	751.93	819.60
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	54	786.94	857.77
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	55	821.96	924.70
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	56	859.92	967.41
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	57	898.26	1010.54
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	58	939.17	1056.57
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	59	959.44	1079.37
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	60	1000.36	1125.40
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	61	1035.74	1165.21
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	62	1058.96	1191.33
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	63	1088.08	1224.09
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1105.77	1244.00
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	174.79	174.79
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	15	190.33	190.33
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	16	196.27	196.27
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	17	202.21	202.21
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	18	208.61	208.61
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	19	215.01	215.01
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	20	221.63	221.63
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	21	228.49	228.49
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	22	228.49	228.49
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	23	228.49	228.49
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	24	228.49	228.49
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	25	229.40	240.87
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	26	233.97	245.67
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	27	239.46	251.43
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	28	248.37	260.79
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	29	255.68	268.46
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	30	259.33	272.30
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	31	264.82	278.06
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	32	270.30	283.82
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	33	273.73	287.42
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	34	277.39	291.25
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	35	279.21	304.34
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	36	281.04	306.34
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	37	282.87	308.33
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	38	284.70	310.32
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	39	288.35	314.30
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	40	292.01	318.29
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	41	297.49	324.27
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	42	302.75	330.00
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	43	310.06	337.96
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	44	319.20	347.93

98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	45	329.94	359.63
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	46	342.73	373.58
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	47	357.13	389.27
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	48	373.58	407.20
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	49	389.80	424.88
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	50	408.08	444.81
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	51	426.13	464.48
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	52	446.01	486.15
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	53	466.12	508.07
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	54	487.82	531.73
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	55	509.53	573.22
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	56	533.06	599.70
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	57	556.83	626.43
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	58	582.19	654.96
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	59	594.76	669.10
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	60	620.12	697.63
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	61	642.05	722.31
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	62	656.45	738.50
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	63	674.50	758.81
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	685.47	771.15
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	252.93	252.93
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	15	275.42	275.42
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	16	284.01	284.01
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	17	292.61	292.61
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	18	301.87	301.87
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	19	311.12	311.12
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	20	320.71	320.71
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	21	330.63	330.63
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	22	330.63	330.63
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	23	330.63	330.63
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	24	330.63	330.63
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	25	331.95	348.55
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	26	338.57	355.50
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	27	346.50	363.83
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	28	359.40	377.37
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	29	369.98	388.48
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	30	375.27	394.03
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	31	383.20	402.36
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	32	391.14	410.69
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	33	396.10	415.90
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	34	401.39	421.46
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	35	404.03	440.40
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	36	406.68	443.28
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	37	409.32	446.16
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	38	411.97	449.04
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	39	417.26	454.81
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	40	422.55	460.58
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	41	430.48	469.23
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	42	438.09	477.52
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	43	448.67	489.05
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	44	461.89	503.46
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	45	477.43	520.40
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	46	495.95	540.58
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	47	516.78	563.29
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	48	540.58	589.24
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	49	564.06	614.82
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	50	590.51	643.65
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	51	616.63	672.13
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	52	645.39	703.48
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	53	674.49	735.19
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	54	705.90	769.43
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	55	737.31	829.47

98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	56	771.36	867.78
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	57	805.75	906.47
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	58	842.45	947.76
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	59	860.63	968.21
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	60	897.33	1009.50
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	61	929.08	1045.21
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	62	949.91	1068.64
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	63	976.03	1098.03
98517PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	991.89	1115.88
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	241.50	241.50
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	15	262.97	262.97
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	16	271.18	271.18
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	17	279.38	279.38
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	18	288.22	288.22
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	19	297.06	297.06
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	20	306.22	306.22
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	21	315.69	315.69
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	22	315.69	315.69
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	23	315.69	315.69
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	24	315.69	315.69
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	25	316.95	332.80
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	26	323.26	339.43
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	27	330.84	347.38
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	28	343.15	360.31
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	29	353.25	370.92
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	30	358.30	376.22
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	31	365.88	384.18
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	32	373.46	392.13
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	33	378.19	397.10
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	34	383.24	402.41
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	35	385.77	420.49
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	36	388.29	423.24
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	37	390.82	425.99
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	38	393.35	428.75
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	39	398.40	434.25
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	40	403.45	439.76
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	41	411.02	448.02
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	42	418.29	455.93
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	43	428.39	466.94
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	44	441.01	480.71
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	45	455.85	496.88
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	46	473.53	516.15
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	47	493.42	537.83
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	48	516.15	562.60
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	49	538.56	587.03
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	50	563.82	614.56
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	51	588.76	641.74
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	52	616.22	671.68
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	53	644.00	701.96
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	54	673.99	734.65
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	55	703.98	791.98
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	56	736.50	828.56
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	57	769.33	865.50
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	58	804.37	904.92
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	59	821.73	924.45
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	60	856.77	963.87
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	61	887.08	997.97
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	62	906.97	1020.34
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	63	931.91	1048.40
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	947.06	1065.44
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	233.02	233.02
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	15	253.74	253.74

98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	16	261.66	261.66
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	17	269.58	269.58
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	18	278.10	278.10
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	19	286.63	286.63
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	20	295.47	295.47
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	21	304.60	304.60
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	22	304.60	304.60
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	23	304.60	304.60
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	24	304.60	304.60
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	25	305.82	321.11
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	26	311.92	327.51
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	27	319.23	335.19
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	28	331.11	347.66
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	29	340.85	357.90
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	30	345.73	363.01
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	31	353.04	370.69
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	32	360.35	378.36
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	33	364.92	383.16
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	34	369.79	388.28
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	35	372.23	405.73
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	36	374.66	408.38
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	37	377.10	411.04
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	38	379.54	413.70
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	39	384.41	419.01
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	40	389.28	424.32
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	41	396.60	432.29
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	42	403.60	439.93
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	43	413.35	450.55
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	44	425.53	463.83
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	45	439.85	479.44
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	46	456.91	498.03
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	47	476.10	518.95
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	48	498.03	542.85
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	49	519.66	566.42
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	50	544.02	592.99
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	51	568.09	619.22
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	52	594.59	648.10
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	53	621.39	677.32
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	54	650.33	708.86
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	55	679.27	764.18
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	56	710.64	799.47
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	57	742.32	835.11
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	58	776.13	873.15
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	59	792.89	892.00
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	60	826.70	930.03
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	61	855.94	962.93
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	62	875.13	984.52
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	63	899.19	1011.59
98517PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	913.80	1028.04
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	243.20	243.20
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	15	264.81	264.81
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	16	273.08	273.08
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	17	281.35	281.35
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	18	290.25	290.25
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	19	299.15	299.15
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	20	308.37	308.37
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	21	317.90	317.90
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	22	317.90	317.90
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	23	317.90	317.90
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	24	317.90	317.90
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	25	319.18	335.13
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	26	325.53	341.81

98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	27	333.16	349.82
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	28	345.56	362.84
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	29	355.73	373.52
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	30	360.82	378.86
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	31	368.45	386.87
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	32	376.08	394.88
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	33	380.85	399.89
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	34	385.94	405.23
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	35	388.48	423.44
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	36	391.02	426.21
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	37	393.57	428.99
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	38	396.11	431.76
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	39	401.20	437.30
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	40	406.28	442.85
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	41	413.91	451.16
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	42	421.22	459.13
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	43	431.40	470.22
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	44	444.11	484.08
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	45	459.05	500.37
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	46	476.86	519.77
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	47	496.88	541.60
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	48	519.77	566.55
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	49	542.34	591.16
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	50	567.78	618.88
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	51	592.89	646.25
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	52	620.55	676.40
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	53	648.52	706.89
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	54	678.73	739.81
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	55	708.93	797.54
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	56	741.67	834.38
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	57	774.73	871.57
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	58	810.02	911.27
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	59	827.51	930.94
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	60	862.79	970.64
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	61	893.31	1004.98
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	62	913.34	1027.51
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	63	938.45	1055.76
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	953.70	1072.93
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	211.21	211.21
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	15	229.98	229.98
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	16	237.16	237.16
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	17	244.34	244.34
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	18	252.07	252.07
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	19	259.80	259.80
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	20	267.81	267.81
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	21	276.09	276.09
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	22	276.09	276.09
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	23	276.09	276.09
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	24	276.09	276.09
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	25	277.20	291.06
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	26	282.72	296.85
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	27	289.34	303.81
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	28	300.11	315.12
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	29	308.95	324.39
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	30	313.36	329.03
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	31	319.99	335.99
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	32	326.62	342.95
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	33	330.76	347.30
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	34	335.17	351.93
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	35	337.38	367.75
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	36	339.59	370.16
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	37	341.80	372.56

98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	38	344.01	374.97
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	39	348.43	379.79
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	40	352.84	384.60
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	41	359.47	391.82
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	42	365.82	398.74
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	43	374.66	408.37
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	44	385.70	420.41
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	45	398.68	434.56
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	46	414.14	451.41
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	47	431.53	470.37
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	48	451.41	492.04
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	49	471.01	513.40
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	50	493.10	537.48
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	51	514.91	561.25
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	52	538.93	587.43
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	53	563.23	613.92
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	54	589.45	642.51
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	55	615.68	692.64
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	56	644.12	724.64
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	57	672.83	756.94
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	58	703.48	791.42
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	59	718.67	808.50
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	60	749.31	842.98
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	61	775.82	872.79
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	62	793.21	892.36
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	63	815.02	916.90
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	828.27	931.81
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	215.67	215.67
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	15	234.84	234.84
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	16	242.17	242.17
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	17	249.50	249.50
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	18	257.39	257.39
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	19	265.28	265.28
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	20	273.46	273.46
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	21	281.92	281.92
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	22	281.92	281.92
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	23	281.92	281.92
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	24	281.92	281.92
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	25	283.04	297.20
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	26	288.68	303.12
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	27	295.45	310.22
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	28	306.44	321.77
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	29	315.46	331.24
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	30	319.98	335.97
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	31	326.74	343.08
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	32	333.51	350.18
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	33	337.74	354.62
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	34	342.25	359.36
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	35	344.50	375.51
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	36	346.76	377.97
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	37	349.01	380.42
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	38	351.27	382.88
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	39	355.78	387.80
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	40	360.29	392.72
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	41	367.06	400.09
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	42	373.54	407.16
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	43	382.56	416.99
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	44	393.84	429.28
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	45	407.09	443.73
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	46	422.87	460.93
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	47	440.64	480.29
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	48	460.93	502.42

98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	49	480.95	524.23
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	50	503.50	548.82
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	51	525.77	573.09
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	52	550.30	599.83
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	53	575.11	626.87
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	54	601.89	656.06
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	55	628.67	707.26
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	56	657.71	739.92
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	57	687.03	772.91
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	58	718.32	808.11
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	59	733.83	825.56
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	60	765.12	860.76
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	61	792.19	891.21
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	62	809.95	911.19
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	63	832.22	936.24
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	845.75	951.47
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	267.24	267.24
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	15	290.99	290.99
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	16	300.08	300.08
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	17	309.16	309.16
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	18	318.94	318.94
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	19	328.72	328.72
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	20	338.85	338.85
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	21	349.33	349.33
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	22	349.33	349.33
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	23	349.33	349.33
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	24	349.33	349.33
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	25	350.73	368.26
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	26	357.71	375.60
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	27	366.10	384.40
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	28	379.72	398.71
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	29	390.90	410.45
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	30	396.49	416.32
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	31	404.87	425.12
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	32	413.26	433.92
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	33	418.50	439.42
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	34	424.09	445.29
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	35	426.88	465.30
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	36	429.68	468.35
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	37	432.47	471.39
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	38	435.27	474.44
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	39	440.86	480.53
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	40	446.44	486.62
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	41	454.83	495.76
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	42	462.86	504.52
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	43	474.04	516.71
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	44	488.02	531.94
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	45	504.43	549.83
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	46	524.00	571.16
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	47	546.00	595.14
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	48	571.16	622.56
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	49	595.96	649.59
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	50	623.90	680.06
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	51	651.50	710.14
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	52	681.89	743.26
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	53	712.64	776.77
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	54	745.82	812.95
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	55	779.01	876.38
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	56	814.99	916.86
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	57	851.32	957.73
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	58	890.10	1001.36
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	59	909.31	1022.97

98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	60	948.08	1066.59
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	61	981.62	1104.32
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	62	1003.63	1129.08
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	63	1031.22	1160.13
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1047.99	1178.99
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	339.08	339.08
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	15	369.22	369.22
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	16	380.75	380.75
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	17	392.27	392.27
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	18	404.68	404.68
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	19	417.09	417.09
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	20	429.95	429.95
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	21	443.24	443.24
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	22	443.24	443.24
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	23	443.24	443.24
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	24	443.24	443.24
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	25	445.02	467.27
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	26	453.88	476.57
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	27	464.52	487.74
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	28	481.80	505.90
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	29	495.99	520.79
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	30	503.08	528.23
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	31	513.72	539.40
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	32	524.36	550.57
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	33	531.00	557.56
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	34	538.10	565.00
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	35	541.64	590.39
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	36	545.19	594.26
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	37	548.73	598.12
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	38	552.28	601.99
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	39	559.37	609.72
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	40	566.46	617.45
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	41	577.10	629.04
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	42	587.30	640.15
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	43	601.48	655.61
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	44	619.21	674.94
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	45	640.04	697.65
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	46	664.86	724.70
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	47	692.79	755.14
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	48	724.70	789.93
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	49	756.17	824.23
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	50	791.63	862.88
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	51	826.65	901.05
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	52	865.21	943.08
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	53	904.22	985.59
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	54	946.32	1031.49
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	55	988.43	1111.99
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	56	1034.09	1163.35
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	57	1080.18	1215.21
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	58	1129.38	1270.56
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	59	1153.76	1297.98
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	60	1202.96	1353.33
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	61	1245.51	1401.20
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	62	1273.44	1432.62
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	63	1308.45	1472.01
98517PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1329.72	1495.94
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	302.43	302.43
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	15	329.31	329.31
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	16	339.59	339.59
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	17	349.87	349.87
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	18	360.94	360.94
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	19	372.01	372.01

98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	20	383.48	383.48
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	21	395.34	395.34
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	22	395.34	395.34
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	23	395.34	395.34
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	24	395.34	395.34
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	25	396.92	416.76
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	26	404.82	425.06
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	27	414.31	435.03
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	28	429.73	451.22
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	29	442.38	464.50
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	30	448.71	471.14
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	31	458.19	481.10
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	32	467.68	491.07
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	33	473.61	497.29
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	34	479.94	503.93
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	35	483.10	526.58
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	36	486.26	530.03
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	37	489.42	533.47
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	38	492.59	536.92
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	39	498.91	543.82
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	40	505.24	550.71
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	41	514.73	561.05
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	42	523.82	570.96
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	43	536.47	584.75
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	44	552.28	601.99
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	45	570.86	622.24
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	46	593.00	646.37
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	47	617.91	673.52
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	48	646.37	704.55
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	49	674.44	735.14
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	50	706.07	769.61
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	51	737.30	803.66
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	52	771.69	841.15
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	53	806.48	879.07
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	54	844.04	920.00
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	55	881.60	991.80
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	56	922.32	1037.61
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	57	963.43	1083.86
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	58	1007.31	1133.23
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	59	1029.06	1157.69
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	60	1072.94	1207.06
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	61	1110.89	1249.75
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	62	1135.80	1277.77
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	63	1167.03	1312.91
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1186.01	1334.26
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	315.77	315.77
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	15	343.84	343.84
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	16	354.57	354.57
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	17	365.30	365.30
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	18	376.86	376.86
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	19	388.42	388.42
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	20	400.39	400.39
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	21	412.77	412.77
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	22	412.77	412.77
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	23	412.77	412.77
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	24	412.77	412.77
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	25	414.42	435.14
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	26	422.68	443.81
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	27	432.58	454.21
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	28	448.68	471.12
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	29	461.89	484.99
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	30	468.50	491.92

98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	31	478.40	502.32
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	32	488.31	512.72
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	33	494.50	519.23
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	34	501.11	526.16
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	35	504.41	549.80
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	36	507.71	553.40
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	37	511.01	557.00
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	38	514.31	560.60
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	39	520.92	567.80
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	40	527.52	575.00
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	41	537.43	585.80
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	42	546.92	596.15
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	43	560.13	610.54
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	44	576.64	628.54
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	45	596.04	649.69
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	46	619.16	674.88
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	47	645.16	703.23
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	48	674.88	735.62
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	49	704.19	767.57
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	50	737.21	803.56
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	51	769.82	839.10
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	52	805.73	878.25
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	53	842.05	917.84
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	54	881.27	960.58
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	55	920.48	1035.54
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	56	963.00	1083.37
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	57	1005.93	1131.67
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	58	1051.74	1183.21
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	59	1074.45	1208.75
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	60	1120.26	1260.30
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	61	1159.89	1304.88
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	62	1185.89	1334.13
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	63	1218.50	1370.82
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1238.31	1393.11
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	321.79	321.79
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	15	350.39	350.39
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	16	361.33	361.33
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	17	372.27	372.27
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	18	384.05	384.05
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	19	395.82	395.82
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	20	408.02	408.02
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	21	420.64	420.64
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	22	420.64	420.64
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	23	420.64	420.64
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	24	420.64	420.64
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	25	422.32	443.44
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	26	430.74	452.27
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	27	440.83	462.87
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	28	457.24	480.10
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	29	470.70	494.23
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	30	477.43	501.30
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	31	487.52	511.90
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	32	497.62	522.50
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	33	503.93	529.12
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	34	510.66	536.19
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	35	514.02	560.29
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	36	517.39	563.95
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	37	520.75	567.62
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	38	524.12	571.29
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	39	530.85	578.63
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	40	537.58	585.96
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	41	547.67	596.97

98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	42	557.35	607.51
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	43	570.81	622.18
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	44	587.64	640.52
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	45	607.41	662.07
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	46	630.96	687.75
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	47	657.46	716.63
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	48	687.75	749.65
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	49	717.61	782.20
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	50	751.26	818.88
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	51	784.50	855.10
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	52	821.09	894.99
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	53	858.11	935.34
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	54	898.07	978.89
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	55	938.03	1055.28
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	56	981.36	1104.02
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	57	1025.10	1153.24
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	58	1071.79	1205.77
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	59	1094.93	1231.79
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	60	1141.62	1284.32
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	61	1182.00	1329.75
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	62	1208.50	1359.56
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	63	1241.73	1396.95
98517PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1261.92	1419.66
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	221.97	221.97
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	15	241.71	241.71
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	16	249.25	249.25
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	17	256.79	256.79
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	18	264.92	264.92
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	19	273.04	273.04
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	20	281.46	281.46
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	21	290.16	290.16
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	22	290.16	290.16
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	23	290.16	290.16
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	24	290.16	290.16
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	25	291.32	305.89
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	26	297.13	311.98
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	27	304.09	319.29
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	28	315.41	331.18
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	29	324.69	340.93
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	30	329.33	345.80
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	31	336.30	353.11
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	32	343.26	360.43
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	33	347.61	365.00
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	34	352.26	369.87
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	35	354.58	386.49
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	36	356.90	389.02
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	37	359.22	391.55
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	38	361.54	394.08
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	39	366.18	399.14
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	40	370.83	404.20
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	41	377.79	411.79
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	42	384.46	419.07
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	43	393.75	429.19
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	44	405.36	441.84
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	45	418.99	456.70
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	46	435.24	474.42
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	47	453.52	494.34
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	48	474.42	517.11
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	49	495.02	539.57
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	50	518.23	564.87
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	51	541.15	589.86
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	52	566.40	617.37

98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	53	591.93	645.20
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	54	619.50	675.25
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	55	647.06	727.94
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	56	676.95	761.57
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	57	707.13	795.52
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	58	739.33	831.75
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	59	755.29	849.70
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	60	787.50	885.94
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	61	815.36	917.28
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	62	833.64	937.84
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	63	856.56	963.63
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	870.48	979.30
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	286.56	286.56
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	15	312.03	312.03
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	16	321.77	321.77
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	17	331.51	331.51
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	18	342.00	342.00
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	19	352.48	352.48
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	20	363.35	363.35
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	21	374.58	374.58
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	22	374.58	374.58
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	23	374.58	374.58
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	24	374.58	374.58
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	25	376.08	394.89
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	26	383.58	402.75
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	27	392.57	412.19
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	28	407.17	427.53
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	29	419.16	440.12
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	30	425.15	446.41
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	31	434.14	455.85
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	32	443.13	465.29
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	33	448.75	471.19
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	34	454.75	477.48
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	35	457.74	498.94
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	36	460.74	502.21
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	37	463.74	505.47
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	38	466.73	508.74
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	39	472.73	515.27
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	40	478.72	521.80
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	41	487.71	531.60
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	42	496.33	540.99
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	43	508.31	554.06
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	44	523.30	570.39
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	45	540.90	589.58
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	46	561.88	612.45
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	47	585.48	638.17
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	48	612.45	667.57
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	49	639.04	696.56
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	50	669.01	729.22
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	51	698.60	761.48
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	52	731.19	797.00
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	53	764.15	832.93
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	54	799.74	871.72
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	55	835.32	939.74
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	56	873.91	983.15
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	57	912.86	1026.97
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	58	954.44	1073.75
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	59	975.04	1096.93
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	60	1016.62	1143.70
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	61	1052.58	1184.16
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	62	1076.18	1210.71
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	63	1105.77	1244.00

98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1123.74	1264.22
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	177.64	177.64
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	15	193.43	193.43
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	16	199.46	199.46
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	17	205.50	205.50
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	18	212.00	212.00
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	19	218.50	218.50
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	20	225.24	225.24
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	21	232.20	232.20
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	22	232.20	232.20
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	23	232.20	232.20
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	24	232.20	232.20
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	25	233.13	244.79
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	26	237.78	249.67
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	27	243.35	255.52
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	28	252.41	265.03
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	29	259.84	272.83
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	30	263.55	276.73
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	31	269.12	282.58
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	32	274.70	288.43
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	33	278.18	292.09
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	34	281.90	295.99
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	35	283.75	309.29
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	36	285.61	311.32
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	37	287.47	313.34
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	38	289.33	315.37
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	39	293.04	319.42
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	40	296.76	323.47
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	41	302.33	329.54
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	42	307.67	335.36
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	43	315.10	343.46
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	44	324.39	353.58
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	45	335.30	365.48
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	46	348.31	379.65
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	47	362.94	395.60
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	48	379.65	413.82
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	49	396.14	431.79
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	50	414.72	452.04
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	51	433.06	472.04
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	52	453.26	494.06
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	53	473.70	516.33
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	54	495.76	540.37
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	55	517.82	582.54
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	56	541.73	609.45
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	57	565.88	636.62
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	58	591.66	665.61
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	59	604.43	679.98
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	60	630.20	708.98
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	61	652.49	734.06
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	62	667.12	750.51
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	63	685.47	771.15
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	696.60	783.69

Objection Letter for OHIN-132375235

Filing at a Glance

State:
Pennsylvania

TOI:
H15I Individual Health - Hospital/Surgical/Medical Expense

Sub-TOI:
H15I.001 Health - Hospital/Surgical/Medical Expense

Filing Type:
Rate

Filing Company:
Oscar Health Plan of Pennsylvania, Inc.

SERFF Tracking Number:
OHIN-132375235

State Tracking Number:
OHIN-132375235

Company Tracking Number:

Product Name:
Oscar PA 2021 Individual Rates

Project Name:

Destruction Date:

Objection Letter Status:
Pending Industry Response

Objection Letter Date:
06/16/2020

Respond By Date:
06/23/2020

Submitted Date:
06/16/2020 02:08 PM
Dear Jacob Dority,

Introduction:
June 16, 2020
The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided within 7 days of the date of this letter. If you have any questions or difficulties in providing the information within this time frame, please call me.
Please note, each response to a Department data call must contain a cover letter that details the changes made to the Actuarial Memorandums and PA Actuarial Memorandum Exhibits and the reasons why the changes were made, e.g., in response to Department question number 5.

1. Section 4.3 of the 2021 URR Instructions requires issuers to discuss the reason for rate increase(s): Issuers must provide the quantitative impact and a narrative description of all significant factors driving the proposed rate increase. As an example, these factors could include:
• Single risk pool experience which is more adverse than that assumed in the current rates
• Medical inflation
• Increased utilization
• Prospective changes to benefits covered by the product or successor products
• New taxes and fees imposed on the issuer
• Anticipated changes in the average morbidity of the covered population that is market-wide, as opposed to issuer specific morbidity that is reflected in risk adjustment
2. If the requested rate increase is not the same across all products and plans, provide an explanation as to why the rate changes vary by product or plan given they are based on the same single risk pool of experience for the market. Explain how the impact of morbidity was removed from impacting the variance in rate changes across products or plans.
3. Please discuss what, if any, savings are projected due to the new policy outlined in the 2021 NBPP Final Rule regarding the Treatment of Drug Manufacturer Support, Including Coupons.
4. Please provide additional quantitative support for the build-up of the membership distribution and claims cost assumptions included on tab 'II.b. Reins Table – Proj' of the PA Rate Template.
5. Please provide detailed quantitative and qualitative support for the following adjustments which were applied to the 2019

HCGs. This support should also include the necessary calculation to show the progression from the "raw" 2019 HCGs to the starting manual rate used in the rate development process.
a. Adjustment to reflect Oscar's 2021 rating region distribution
b. Adjustment to reflect Oscar's 2021 provider network reimbursement levels
c. Adjustment to reflect Oscar's 2021 care management protocols
d. Any other adjustments applied to the 2019 HCGs
6. Please provide detailed quantitative support for the trend assumptions included in Table 3b of the PA Rate Template.
a. Service category cost trend
b. Service category utilization trend
c. Service category weights
7. Please provide a detailed quantitative development of the following adjustments included in Table 5 of the PA Rate Template:
a. Change in Morbidity – All Other
b. Change in Demographics
c. Change in Benefits
8. Please provide a quantitative development of the projected incurred exchange user fee percentage applied in Table 5 of the PA Rate Template.
9. Please provide quantitative support for assuming no risk adjustment transfer amount while accounting for the fact that Oscar will only be in rating regions 3, 6, and 8 in 2021.
10. Table 5, cell D16 should contain a formula (1.01* issuers morbidity assumption). Please update.
11. Table 5 cell C28 – paid to allowed - was overwritten. Provide narrative and justification.
12. Regarding Table 6:
a. Please provide the proposed commission schedules for 2021.
b. Using the proposed commission schedules, quantitatively show the development of the percent and pmpm amounts in cells C51 and D51.
c. What is the basis for the Quality Improvement Initiatives percent and pmpm amount? Please quantitatively show the development.
13. Please provide an exhibit that shows, by HIOS Plan ID, summary benefit and cost sharing changes for 2021 relative to the 2020 design for all plans to be offered in 2021. Include Pricing AV columns for 2020 and 2021. Please show the approved 2020 Pricing AVs for all plans in the 2020 column and the proposed 2021 Pricing AVs in the 2021 column. Also provide a supporting worksheet that shows the quantitative development of the proposed factors.
14. Please provide additional quantitative and qualitative support for the development of the pricing AV factors, specifically for the "Oscar Bronze Classic Next" plan which has a pricing AV which is larger than some of the Silver plans.
15. Per the Department's published guidance, the Benefit Richness factors in Table 10 Column L should be developed based upon the following formula: (Plan Pricing AV in column K * CSR Defunding Adjustment in column P)^2 - (Plan Pricing AV in column K * 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.
16. Table 10 Basis for the catastrophic eligibility adjustment of .849.
17. Please discuss how members were mapped to 2021 plans. Confirm that the crosswalk hierarchy is met.
18. Table 10, the administrative expenses, taxes and fees and profit loads vary by plan. Please explain and justify why this is appropriate. In your response please remain cognizant that Pennsylvania is an Effective Rate Review State and has published guidance regarding these retention loads.
19. Please provide additional support for applying the profit load to only Bronze and Catastrophic plans.
20. Please provide quantitative support for the calculation of the catastrophic plan adjustment factor.
21. In developing the age, geographic and tobacco calibration factors, what is the basis for the projected member distribution? Please provide the current distribution as of May 1, 2020.
22. Please provide additional support and the sources used for the following items regarding projected Membership:
a. Membership distribution by rating region
b. Membership distribution by plan
c. Membership distribution by age
23. Please confirm that you have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, Federal Rates Template and the binder are identical.
24. Regarding Table 14, has the Department of Health approved rating areas 3 and 6?
25. What is the basis for the geographic factors for area 3 and 6? Please provide quantitative and qualitative support for the development of the rating region factors.
26. The PDS rate table does not appear to be consistent with that posted on the Department's website. Please use the correct form and advise whether pediatric dental/vision is included in the EHBs. If not, please explain.
27. In the Part III Memorandum you indicate that, "Changes in Oscar's anticipated provider reimbursement levels are expected in 2021 as a result of changes in Oscar's contracts with its providers relative to 2020." Please discuss the rate

impact and provide the quantitative development.

28. Please provide an exhibit showing the financial gains and losses for year-to-date as of May 31 and projected year end 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 pmpm.
29. The Department will contact the company shortly with information regarding the opportunity and parameters for the company to provide and support an updated Covid-19 impact assessment, if desired.
Please be advised that there may be additional questions based on the responses to the above.
Response to this request should be provided via SERFF in Microsoft Excel spreadsheets (version 2013 or less). Please retain all formulas.
Should you have any questions regarding this correspondence, please contact me at (717) 787-5172 or csandersjo@pa.gov.
Sincerely,
Cherri Sanders-Jones

Conclusion:

Sincerely,
Cherri Sanders-Jones

June 23, 2020

Cherri Sanders-Jones
Bureau of Life, Accident & Health Insurance
Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Cover Letter for Pennsylvania Insurance Department (PID) Individual Market Objection
Oscar Health Plan of Pennsylvania, Inc.
SERFF OHIN-132375235

Dear Ms. Sanders-Jones:

This cover letter is in response to your June 16, 2020 Objection Letter regarding Oscar Health Plan of Pennsylvania, Inc.'s (Oscar) individual rate filing. Milliman was retained by Oscar to assist with the filing. This cover letter details the changes that were made to the Pennsylvania Rate Template and the reasons why the changes were made.

Below, please find a description of each change and the filing materials affected in the June 23, 2020 response to the PID's June 16, 2020 Objection Letter:

1. In response to Question 10, we updated the formula for the "Change in Morbidity – All Other" in Table 5 of the PA Rate Template to reflect a live formula including the 1.01 Individual Adjustment as prescribed by the PID. There are no changes to the value of the factor provided in the initial rate filing submission dated May 13, 2020. The following filing materials were affected:
    a. PA Rate Template

2. In response to Question 15, we updated the formula for the "Benefit Richness (induced demand)" factors in Table 10 of the PA Rate Template to reflect a live quadratic formula and normalization constant as prescribed by the PID. There are no changes to the values of these factors provided in the initial rate filing submission dated May 13, 2020. The following filing materials were affected:
    a. PA Rate Template

Sincerely,

Andrew Bochner, FSA, MAAA
Consulting Actuary
Milliman, Inc.

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19th Floor
New York, NY 10018
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June 23, 2020

Cherri Sanders-Jones
Bureau of Life, Accident & Health Insurance
Office of Insurance Product Regulation and & Administration
Strawberry Square
Harrisburg, PA 17120

Re: Response to Pennsylvania Insurance Department (PID) Individual Market Objection for Oscar Health Plan of Pennsylvania, Inc. (OHIN-132375235)

Dear Ms. Sanders-Jones,

This letter is in response to your June 16, 2020 Objection Letter regarding Oscar Health Plan of Pennsylvania, Inc.'s (Oscar) individual rate filing. Milliman was retained by Oscar to assist with the filing. I am responding to questions 1-11, 13-16, 20, 21 (partial), 22 (partial), 23, 25, and 27 on Oscar's behalf (Oscar will respond to the remaining questions under separate cover).

For convenience, I have included your questions in ***italics*** with my response to each question below.

> ***Question 1: Section 4.3 of the 2021 URR Instructions requires issuers to discuss the reason for rate increase(s): Issuers must provide the quantitative impact and a narrative description of all significant factors driving the proposed rate increase. As an example, these factors could include:***
> ***• Single risk pool experience which is more adverse than that assumed in the current rates***
> ***• Medical inflation***
> ***• Increased utilization***
> ***• Prospective changes to benefits covered by the product or successor products***
> ***• New taxes and fees imposed on the issuer***
> ***• Anticipated changes in the average morbidity of the covered population that is market-wide, as opposed to issuer specific morbidity that is reflected in risk adjustment.***

Table 1 below illustrates the quantitative impact of all significant factors driving the proposed increase, weighted based on the current membership distribution as of February 2020. Please refer to *Section 2. Proposed Rate* Changes in the federal Part III Actuarial Memorandum dated May 13, 2020 and *Section 1B. Rate History and Proposed Variations in Rate Changes* in the Pennsylvania Actuarial Memorandum dated May 13, 2020 for the narrative description of these factors.

Table 1. Drivers of Rate Increase

Component	Impact
Medical and Prescription Drug Inflation and Utilization Trend	4.4%
Changes in Taxes, Fees, Administrative Expenses, and Profit	-0.5%
Prospective Benefit Changes	5.3%
Other Changes	
Induced Utilization Changes	3.1%
Membership Distribution (includes Exchange User Fee)	0.9%
Market Morbidity, Demographics, and Area Factors	-2.0%
Reinsurance	-5.4%
Changes in Provider Contracts	0.7%
Overall Rate Increase	**6.4%**

Question 2: If the requested rate increase is not the same across all products and plans, provide an explanation as to why the rate changes vary by product or plan given they are based on the same single risk pool of experience for the market. Explain how the impact of morbidity was removed from impacting the variance in rate changes across products or plans.

Rate increases vary by plan due to a combination of factors including shifts in benefit relativities, changes in the induced utilization factors as prescribed by the PID, and non-benefit expense allocation. Differences in morbidity by plan or by metal are not reflected in the premium rates due to the cost model approach described in *Section 1E. Benefit Changes* of the Pennsylvania Actuarial Memorandum dated May 13, 2020.

Question 3: Please discuss what, if any, savings are projected due to the new policy outlined in the 2021 NBPP Final Rule regarding the Treatment of Drug Manufacturer Support, Including Coupons.

Oscar is not projecting any savings due to the new policy outlined in the 2021 NBPP Final Rule regarding the treatment of Drug Manufacturer Support, Including Coupons.

Question 4: Please provide additional quantitative support for the build-up of the membership distribution and claims cost assumptions included on tab 'II.b. Reins Table – Proj' of the PA Rate Template.

Please refer to *OHP_IND PID Objection Support_20200623.xlsx* for the membership distribution and incurred claims assumed for each of Oscar's plans in the same format as the tab 'II.b. Reins Table – Proj' of the PA Rate Template, as well as a demonstration of the calculation of the information in tab 'II.b. Reins Table – Proj' of the PA Rate Template. Each of Oscar's individual market plans were priced using cost models based on Milliman's Commercial Health Cost Guidelines (HCGs). As part of that process, claim probability distribution tables (CPDs) were calibrated to each benefit design that reflect the expected frequency and cost of claims for that plan. These CPDs were used to estimate the value of any recoveries from Pennsylvania's reinsurance program for each individual market plan based on the parameters proposed for Pennsylvania's state reinsurance program. The membership and incurred claims for each

plan were summed to populate Tab 'II.b. Reins Table – Proj' of the PA Rate Template as shown in OHP_IND PID *Objection Support_20200623.xlsx*.

Question 5: Please provide detailed quantitative and qualitative support for the following adjustments which were applied to the 2019 HCGs. This support should also include the necessary calculation to show the progression from the "raw" 2019 HCGs to the starting manual rate used in the rate development process.
a. Adjustment to reflect Oscar's 2021 rating region distribution
b. Adjustment to reflect Oscar's 2021 provider network reimbursement levels
c. Adjustment to reflect Oscar's 2021 care management protocols
d. Any other adjustments applied to the 2019 HCGs

Please see Table 2 below, which shows the development of the starting manual rate from the raw 2019 HCGs for each of the benefit categories included in the Unified Rate Review Template (URRT).

Table 2. Development of Starting Manual Rate

Benefit Category	2019 Starting Costs PMPM (Billed Basis)	Adjustment Factors			2019 Final Costs PMPM (Allowed Basis)
		Rating Region	Care Management Protocols	Provider Network Reimbursement	
Inpatient Hospital	$244.72	1.056	0.855	0.401	$88.67
Outpatient Hospital	$407.81	1.002	0.825	0.351	$118.16
Professional	$303.87	1.049	0.927	0.402	$118.79
Other Medical	$23.25	1.060	0.913	0.442	$9.95
Capitation	$0.27	1.000	1.000	1.000	$0.27
Prescription Drug	$119.76	1.138	1.000	0.710	$96.76
Total	**$1,099.68**	**1.072**	**0.876**	**0.419**	**$432.59**

The raw 2019 nationwide HCGs were calibrated with Oscar's rating areas, provider contracts, and care management protocols. Each of these adjustments is described in further detail below:

- Rating Region: This adjustment is needed to adjust the nationwide starting costs in Milliman's HCGs to Oscar's specific rating areas in Pennsylvania. We utilized Milliman's HCG area factors, which vary by service category, to estimate the impact of this adjustment.
- Care Management Protocols: This adjustment is needed to adjust the starting costs in Milliman's HCGs, which are consistent with a loosely managed health care delivery system representative of plans with some utilization review, preauthorization, and case management, to reflect Oscar's care management protocols.
- Provider Network Reimbursement: This adjustment is needed to calibrate the HCGs with Oscar's anticipated provider contracts. This factor adjusts charges from a billed to an allowed basis.

Question 6: Please provide detailed quantitative support for the trend assumptions included in Table 3b of the PA Rate Template.
a. Service category cost trend
b. Service category utilization trend
c. Service category weights

The proposed annual medical and prescription drug allowed claims cost and utilization trends shown in Table 3b of the PA Rate Template were developed qualitatively based on Milliman's 2019-2020 HCGs and Oscar's anticipated provider contracts, as well as considerations of trends from other industry sources, including the CMS Office of the Actuary 2018-2027 Projections of National Health Expenditures, Express Scripts 2019 Drug Trend Report, the 2019 Milliman Medical Index (MMI), the 2020 Segal Health Plan Cost Trend Survey, the 2020 PwC Medical Cost Trend Report, and the 2018 CVS Health Trend Report.

The weights by service category shown in Table 3b were developed based on the distribution of projected 2021 average allowed PMPM by URRT service category. The table below provides the development of the assumed distribution.

Table 3. Development of Service Category Weights Used in Table 3b

Service Category	Projected 2021 Allowed PMPM	% of Total
Inpatient Hospital	$141.25	20.5%
Outpatient Hospital	$188.22	27.3%
Professional	$189.24	27.5%
Other Medical	$15.85	2.3%
Capitation	$0.43	0.1%
Prescription Drugs	$154.13	22.4%
Total	**$689.11**	**100.0%**

Question 7. Please provide a detailed quantitative development of the following adjustments included in Table 5 of the PA Rate Template:
a. Change in Morbidity – All Other

Please see the table below, which illustrates the development of the morbidity adjustment shown in Table 5 of the PA Rate Template.

Table 4. Development of Morbidity Adjustment

Item	Value	
Assumed Morbidity Differential Between 2020 Individual Market and Large Group Markets in Pennsylvania (prior to mandated adjustment)	1.320	(a)
Pennsylvania-Mandated Individual Adjustment	1.010	(b)
Total Morbidity Adjustment	**1.333**	**(a)*(b)**

Milliman's HCGs reflect large group experience. Additional adjustments were incorporated into the HCGs to capture the morbidity inherent in the individual market in Pennsylvania. The morbidity adjustment was developed by modeling the relative difference between estimated allowed costs for the individual and large group markets in Pennsylvania.

We reviewed individual market claims experience and projected data in Pennsylvania using 2018-2020 URRTs to assess the differential between the individual and large group markets, after adjusting for risk and demographics in each market segment. We also reviewed filed actuarial memoranda, objections, and PA Rate Template exhibits to

better understand the drivers of the projected URRT data. These analyses informed our assumption as to the differential in illness burden between the large group and the individual market.

In addition, we incorporated an Individual Adjustment of 1.01 to the morbidity assumption as mandated by the PID.

b. Change in Demographics

For the development of the change in demographics adjustment, please refer to Appendix 2 of the Pennsylvania Actuarial Memorandum dated May 13, 2020. See *Section 2A. Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims* in the Pennsylvania Actuarial Memorandum dated May 13, 2020 for additional detail.

c. Change in Benefits

For the development of the change in benefits adjustment, please refer to Appendices 3a and 3b of the Pennsylvania Actuarial Memorandum dated May 13, 2020. The change in benefits adjustment is equal to the product of the total relative induced utilization adjustment in Appendix 3a (0.990), the revenue neutrality adjustment in Appendix 3b (0.855), and an adjustment to reflect additional costs for benefits expected to be covered in the projection period that are not otherwise reflected in Milliman's HCGs (1.001). See *Section 2A. Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims* in the Pennsylvania Actuarial Memorandum dated May 13, 2020 for additional detail.

Question 8. Please provide a quantitative development of the projected incurred exchange user fee percentage applied in Table 5 of the PA Rate Template.

Oscar is projecting 99.3% of net claims to be for plans offered on the exchange, where there is a 3.0% exchange user fee. For the remaining off exchange plans, there is no exchange user fee. The average exchange fee is calculated as the weighted average exchange fee across both on and off exchange plans. The table below demonstrates this calculation.

Table 5. Development of Exchange User Fee

Exchange Indicator	Exchange User Fee	% of Total Net Claims
On Exchange	3.00%	99.3%
Off Exchange	0.00%	0.7%
Total	2.98%	100.0%

Question 9. Please provide quantitative support for assuming no risk adjustment transfer amount while accounting for the fact that Oscar will only be in rating regions 3, 6, and 8 in 2021.

We priced Oscar's plans on the assumption that the average risk score of members enrolling would be consistent with the statewide average risk profile in the individual market. Our area factors were developed based on an internal Milliman risk adjusted area factor study that has been normalized to remove the impact of differences in morbidity using risk scores. As such, the morbidity in Oscar's rating regions is assumed to be consistent with that of the state of Pennsylvania and would only reflect differences in utilization, unit cost and practice patterns by region. Please refer to our response to question 25 for additional detail.

Question 10. Table 5, cell D16 should contain a formula (1.01* issuers morbidity assumption). Please update.

We updated the formula for the "Change in Morbidity – All Other" in Table 5 of the PA Rate Template to reflect a live formula including the 1.01 Individual Adjustment as prescribed by the PID. There is no change to the value of this factor provided in the initial rate filing submission dated May 13, 2020. Please see the PA Rate Template workbook dated June 23, 2020 and submitted along with this response for a revised version that incorporates this adjustment.

Question 11. Table 5 cell C28 – paid to allowed - was overwritten. Provide narrative and justification.

The original formula of the paid-to-allowed ratio in Table 5 was linked to the membership-weighted average of the paid-to-allowed ratios in cell K15 from Table 10, which is based on current membership as of February 2020. This weighted average is not adjusted for differences in the magnitude of allowed and paid claims and is based on current 2020 membership rather than projected 2021 membership. The formula was overwritten as the ratio of the membership weighted average projected incurred claims PMPM and the membership weighted average allowed claims PMPM using projected 2021 membership.

Question 13. Please provide an exhibit that shows, by HIOS Plan ID, summary benefit and cost sharing changes for 2021 relative to the 2020 design for all plans to be offered in 2021. Include Pricing AV columns for 2020 and 2021. Please show the approved 2020 Pricing AVs for all plans in the 2020 column and the proposed 2021 Pricing AVs in the 2021 column. Also provide a supporting worksheet that shows the quantitative development of the proposed factors.

Please refer to Appendix 1 of the Pennsylvania Actuarial Memorandum dated May 13, 2020 for a detailed comparison of benefit and cost sharing changes from 2020 to 2021.

Please see the table below for a comparison of 2020 and 2021 pricing AVs by Plan ID, including the development of the 2021 pricing AV as the ratio of the 2021 paid PMPM (prior to the CSR non-funding load) to the 2021 allowed PMPM. Please see *Section 1E. Benefit Changes* of the Pennsylvania Actuarial Memorandum dated May 13, 2020 for additional detail behind the development of these pricing AVs.

Table 6. Comparison of 2020 and 2021 Pricing AVs

Plan ID	Plan	2020 Pricing AV	2021 Allowed PMPM	2021 Paid PMPM*	2021 Pricing AV**
		(a)	*(b)*	*(c)*	*= (c) / (b)*
98517PA0010019	Oscar Silver $1500 Ded	N/A	$669.29	$512.50	0.766
98517PA0010010	Oscar Silver Classic Next Off-Ex	0.686	$660.68	$487.99	0.739
98517PA0010018	Oscar Silver HDHP	N/A	$654.63	$469.90	0.718
98517PA0010005	Oscar Bronze Classic Next	N/A	$661.90	$491.77	0.743
98517PA0010003	Oscar Bronze Classic	0.668	$640.99	$423.43	0.661
98517PA0010002	Oscar Bronze Classic PCP Copay	N/A	$643.53	$432.92	0.673
98517PA0010013	Oscar Gold Classic	0.814	$680.67	$542.85	0.798
98517PA0010017	Oscar Silver Classic $0 Ded	N/A	$744.04	$579.57	0.779
98517PA0010006	Oscar Silver Classic	0.731	$710.55	$514.35	0.724
98517PA0010009	Oscar Silver Classic Next	0.687	$722.09	$537.57	0.744
98517PA0010016	Oscar Silver Classic Copay	N/A	$727.63	$548.22	0.753
98517PA0010014	Oscar Bronze HDHP	N/A	$647.18	$446.14	0.689
98517PA0010008	Oscar Silver Saver 2	0.737	$696.30	$485.85	0.698
98517PA0010011	Oscar Secure	0.665	$542.07	$352.29	0.650

*Reflects paid PMPM prior to the CSR non-funding load.
**Changes in plan designs (as detailed in Appendix 1 of the Pennsylvania Actuarial Memorandum) will result in changes to anticipated pricing AV between 2020 and 2021.

Question 14. Please provide additional quantitative and qualitative support for the development of the pricing AV factors, specifically for the "Oscar Bronze Classic Next" plan which has a pricing AV which is larger than some of the Silver plans.

Please refer to question 13 above for the development of the pricing AV factors by Plan ID (including the "Oscar Bronze Classic Next" plan). Differences between metal tier (as determined based on the metallic AV from the CMS Actuarial Value Calculator) and pricing AV sometimes occur due to differences in the data and methodology underlying the models used to calculate the AVs. These variances are generated in part because the pricing AVs are reflective of Oscar's specific characteristics such as its provider networks and their related contracting, prescription drug formulary, the greater plan benefit detail used in the pricing calculations, more precise geographic area definition, and demographic differences embedded in the claim probability distributions used for each plan.

Question 15. Per the Department's published guidance, the Benefit Richness factors in Table 10 Column L should be developed based upon the following formula: (Plan Pricing AV in column K * CSR Defunding Adjustment in column P)^2 - (Plan Pricing AV in column K * 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.

We updated the formula for the "Benefit Richness (induced demand)" factors in Table 10 of the PA Rate Template to reflect a live quadratic formula and normalization constant. There is no change to the values of these factors provided in the initial rate filing submission dated May 13, 2020. Please see the PA Rate Template workbook dated June 23, 2020 submitted along with this response for a revised version that incorporates this adjustment.

Question 16. Table 10 Basis for the catastrophic eligibility adjustment of .849.

The catastrophic plan covers only specified eligibility categories - those under the age of 30 and hardship cases. As such, the catastrophic demographics were adjusted to be consistent with Pennsylvania enrollment reports for this population in order to develop a separate set of starting costs for the catastrophic plan. The catastrophic eligibility adjustment in Table 10 of the PA Rate Template is developed as the ratio of the average allowed PMPM for catastrophic plans to the average allowed PMPM for all metallic plans, normalized for differences in benefit richness (i.e., induced demand). Please see Table 7 below for the development of this adjustment.

Table 7. Development of Catastrophic Eligibility Adjustment

	Catastrophic Only	Metallic Plans	Ratio	
Projected Allowed Claims PMPM	$542.07	$691.52	0.784	(a)
Normalized Induced Demand Factor	0.927	1.003	0.924	(b)
Catastrophic Eligibility Adjustment			**0.849**	=(a)/(b)

Question 20. Please provide quantitative support for the calculation of the catastrophic plan adjustment factor.

Please refer to our response to question 16 for quantitative support for the calculation of the catastrophic plan adjustment factor.

Question 21. In developing the age, geographic and tobacco calibration factors, what is the basis for the projected member distribution? Please provide the current distribution as of May 1, 2020.

Note that I am responding to the basis for the projected membership distribution for the age and tobacco calibration factors. Oscar will respond to the basis for the projected membership distribution for the geographic calibration factor and will provide the current membership distribution as of May 1, 2020 under separate cover.

The projected membership distribution by age was developed based on the anticipated statewide demographics for the Pennsylvania individual market. We relied on the results for Pennsylvania from the Centers for Medicare and Medicaid Services (CMS) 2020 open enrollment Public Use Files (PUFs) released in April 2020, which indicated an average age of about 45. Please refer to Appendix 4 of the Pennsylvania Actuarial Memorandum dated May 13, 2020 for the projected membership distribution by age used to develop the age calibration factor.

Smoker prevalence rates were estimated based on Centers for Disease Control smoker prevalence rates and Oscar's nationwide historical enrollment and utilized to develop the tobacco calibration factor. Please refer to Appendix 6 of the Pennsylvania Actuarial Memorandum dated May 13, 2020 for the development of the tobacco calibration factor based on the projected membership distribution by age and smoker prevalence.

Question 22. Please provide additional support and the sources used for the following items regarding projected Membership:
c. Membership distribution by age

Note that I am responding to part (c) of this question. Oscar will respond to parts (a) and (b) under separate cover.

Please refer to our response to question 21 for additional support and the sources used to develop the projected membership distribution by age.

Question 23. Please confirm that you have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, Federal Rates Template and the binder are identical.

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

Question 25. What is the basis for the geographic factors for area 3 and 6? Please provide quantitative and qualitative support for the development of the rating region factors.

The geographic area factors were developed from an internal Milliman risk adjusted area factor study and Oscar's anticipated 2021 provider contracts. These area factors reflect differences in utilization, unit cost, and practice patterns by region. Milliman's risk adjusted area factor study utilizes enrollment and utilization databases containing full medical and prescription drug claim experience and risk scores. The databases span several years and contain over 100 million life-years. The underlying data used to develop the risk adjusted area factors was adjusted for risk score differences to normalize the data to a consistent morbidity mix across areas. The area factors are proprietary, and are only authorized to be used by Milliman consultants. We have not included the detailed area factors with this response in order to preserve the value of Milliman's intellectual property.

Question 27. In the Part III Memorandum you indicate that, "Changes in Oscar's anticipated provider reimbursement levels are expected in 2021 as a result of changes in Oscar's contracts with its providers relative to 2020." Please discuss the rate impact and provide the quantitative development.

The rate impact for changes in anticipated provider reimbursement levels due to contract changes is 0.7%, weighted based on the current membership distribution as of February 2020, as shown in Table 1.

Caveats and Qualifications

The Unified Rate Review Template, Pennsylvania Rate Template and Appendices, and Federal Actuarial Memorandum tables do not demonstrate the process used by Oscar Health Plan of Pennsylvania, Inc. to develop its premium rates. They represent information required by State and Federal regulators to be provided in support of the review of rate increases, for certification of qualified health plans, and for certification that the index rate is developed in accordance with State and Federal regulation.

The claims costs and accompanying premium rates were developed from assumptions that have been established based on the available data and other information provided by Oscar Health Plan of Pennsylvania, Inc. If more relevant data becomes available, the assumptions should be revised. A revision to these might change the results and possibly, the related conclusions. The claims costs provided are projected; actual experience will vary from projected. Furthermore, due to the substantial uncertainty regarding the impact of the COVID-19 pandemic, we believe some of the assumptions related to the pandemic's financial impact will exhibit a substantially greater divergence from expectations.

This letter is provided for the sole use of Oscar Health Plan of Pennsylvania, Inc. We understand that Oscar will share this document with the Pennsylvania Insurance Department. This document may not be shown or distributed to any other party without the prior written consent of Milliman, Inc. Further, any distribution of this letter must be in its

entirety. Milliman does not intend to benefit any third party recipient of its work product, even if Milliman consents to the release of its work product to such third party.

I, Andrew Bochner, am employed by Milliman, Inc. and am a member of the American Academy of Actuaries. I meet the qualification standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

Please feel free to call or e-mail me with any further questions.

Sincerely,

Andrew Bochner, FSA, MAAA
Consulting Actuary
Milliman, Inc.

oscar

Oscar Health Plan of Pennsylvania, Inc.
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June 23, 2020
Re: Response to Objection Letter for OHIN-132375235

Dear Cherri Sanders-Jones,

This letter is in response to the June 16, 2020 questions regarding the Individual rate filing for Oscar Health Plan of Pennsylvania, Inc. Milliman was retained by Oscar to assist with the filing. I am responding to questions 12, 17-19, 21, 22a, 22b, 24, and 28-29 and Milliman will respond to the remaining questions under a separate cover. For your convenience, I have included your question in *blue italics* with my responses to the question below.

12. *Regarding Table 6:*
    a. *Please provide the proposed commission schedules for 2021.*

       The proposed commission schedule for the 2021 plan year that Oscar applies to policies in the individual market is $20 PMPM for both new business and renewal business. This commission schedule shall remain in effect until terminated or replaced by Oscar in writing and within the company's sole discretion.

       For purposes of this commission schedule, "Initial Term" shall include the months of the first calendar year that the applicable coverage is in effect, up to and including December 31 of the first calendar year. "Renewal Term" shall refer to any months after the "Initial Term" for which the applicable coverage is in effect. To the extent that a Producer earns a commission as set forth in the applicable Appointed Producer Agreement, the commission amount shall be as follows.

    b. *Using the proposed commission schedules, quantitatively show the development of the percent and pmpm amounts in cells C51 and D51.*

       The percentage of members estimated to come through our broker channel is 19.9%. Using the proposed commission schedule of $20.00 PMPM, this results in a broker commission assumption of $3.98 PMPM (or 0.66% of premium) at the book level.

    c. *What is the basis for the Quality Improvement Initiatives percent and pmpm amount? Please quantitatively show the development.*

       Quality Improvement Initiatives are assumed to be 26.6% of total admin. The table below shows the components that make up total HCQI.

HCQI Expenses Incurred	PMPM
Improve Health Outcomes	$5.76
Activities to prevent hospital readmissions	$2.57
Improve patient safety and reduce medical errors	$2.33
Wellness and health promotion activities	$2.62
Health Information Technology expenses related to health improvements	$0.13
Total of Defined Expenses Incurred for Improving Health Care Quality	*$13.41*

17. *Please discuss how members were mapped to 2021 plans. Confirm that the crosswalk hierarchy is met.*

Oscar confirms that all discontinued plans are being mapped in accordance with the hierarchy established in 45 CFR 155.355(j). Discontinued plans are mapped at the plan ID level and will be renewed to a different plan within the existing product.

Members who do not actively select a different plan during open enrollment will be re-enrolled in a plan at the same metal level as their current QHP. Oscar Simple Bronze and Oscar Saver Bronze members will be mapped to the Oscar Bronze Classic plan, and Oscar Simple Silver members will be mapped to the Oscar Silver Classic Next plan.

18. *Table 10, the administrative expenses, taxes and fees and profit loads vary by plan. Please explain and justify why this is appropriate. In your response please remain cognizant that Pennsylvania is an Effective Rate Review State and has published guidance regarding these retention loads. Ask Milliman or do digging on where this is in their published guidance.*

The administrative cost factors inherent in the plan-adjusted index rate development are not static due to Oscar both varying the risk load attributed to each metal and including fixed cost allocation on a PMPM basis as opposed to a percent of premium basis.

As documented in the market rating rules, 45 CFR 156.80(d)(2), administrative costs are permitted plan-level adjustments to the index rate. Administrative costs in this context include administrative expenses, taxes and fees (excluding exchange user fees), and profit/risk loads.

Oscar varies the risk load component of the administrative cost factors applied to the plan-adjusted index rates. The risk load included in Oscar's catastrophic and bronze metals vary relative to the silver and gold metals by approximately 2.5% resulting in risk loads that vary across the metal distribution.

In previous pricing cycles Oscar allocated administrative costs as a fixed percentage of premium across all plans. In our 2021 rate filing, we've modified the plan-adjusted index rate development to allocate the fixed cost portion of total administrative expense on a PMPM basis to more appropriately align with the economics of the business.

19. *Please provide additional support for applying the profit load to only Bronze and Catastrophic plans.*

The reasoning for varied risk loads by metal is in response to Oscar's historical financial results — across the individual market nationwide. Oscar's catastrophic and bronze cohorts have realized more volatile and unfavorable financial results (i.e. both MLR and operating margin), necessitating higher risk margins relative to silver and gold cohorts.

21. *In developing the age, geographic and tobacco calibration factors, what is the basis for the projected member distribution? Please provide the current distribution as of May 1, 2020.*

The current distribution of membership by age, country, and tobacco flag is included in the Excel exhibit 'PA_IND_Membership_Dist_20200501.xlsx

22. *Please provide additional support and the sources used for the following items regarding projected Membership: a. Membership distribution by rating region b. Membership distribution by plan c. Membership distribution by age.*

    a. Oscar considered the projected size of the Pennsylvania individual market in 2021, as well as our historical enrollment patterns, to estimate our assumed market penetration rate and member renewal rate by rating region. Changes in the marketplace, including regulatory updates, market morbidity assumptions, and historical competitive actions were also taken into account to refine our membership projection for each rating region.

    b. Membership is distributed uniformly by plan within each metal level for both new and renewing plans.

24. *Regarding Table 14, has the Department of Health approved rating areas 3 and 6?*

Yes, the Department of Health approved rating areas 3 and 6 on May 20th, 2020.

26. *The PDS rate table does not appear to be consistent with that posted on the Department's website. Please use the correct form and advise whether pediatric dental/vision is included in the EHBs. If not, please explain.*

The submitted PDS rate table is consistent with that posted on the website, per our discussion on Thursday, June 18th.

28. *Please provide an exhibit showing the financial gains and losses for year-to-date as of May 31 and projected year end 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 pmpm.*

Oscar kindly asks for an extension request on the timing of this deliverable.

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

We will provide an updated COVID-19 impact once we receive and review the information regarding the opportunity and parameters.

Please feel free to reach out to me if you have any additional questions. Thank you.

Jacob Dority, FSA, MAAA
Director, Actuarial
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21. In developing the age, geographic and tobacco calibration factors, what is the basis for the projected member distribution? Please provide the current distribution as of May 1, 2020.

Membership as of 5/1/2020 by County, Tobacco Flag, and Member Age

mem_region	member_county	tobacco_flag	mem_age	members
8	Bucks	N	0	1
8	Bucks	N	1	1
8	Bucks	N	3	1
8	Bucks	N	4	2
8	Bucks	N	5	1
8	Bucks	N	7	2
8	Bucks	N	8	1
8	Bucks	N	9	1
8	Bucks	N	11	1
8	Bucks	N	12	2
8	Bucks	N	13	1
8	Bucks	N	15	2
8	Bucks	N	16	1
8	Bucks	N	18	3
8	Bucks	N	19	3
8	Bucks	N	20	4
8	Bucks	N	21	13
8	Bucks	N	22	5
8	Bucks	N	23	2
8	Bucks	N	24	4
8	Bucks	N	25	6
8	Bucks	N	26	13
8	Bucks	N	27	9
8	Bucks	N	28	20
8	Bucks	N	29	6
8	Bucks	N	30	9
8	Bucks	N	31	6
8	Bucks	N	32	8
8	Bucks	N	33	5
8	Bucks	N	34	5
8	Bucks	N	35	4
8	Bucks	N	36	5
8	Bucks	N	37	4
8	Bucks	N	38	7
8	Bucks	N	39	4
8	Bucks	N	40	9
8	Bucks	N	41	3
8	Bucks	N	42	6
8	Bucks	N	43	4
8	Bucks	N	44	10
8	Bucks	N	45	7
8	Bucks	N	46	4
8	Bucks	N	47	4
8	Bucks	N	48	8
8	Bucks	N	49	5
8	Bucks	N	50	10
8	Bucks	N	51	5
8	Bucks	N	52	8
8	Bucks	N	53	7
8	Bucks	N	54	10
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8	Bucks	N	56	9
8	Bucks	N	57	13
8	Bucks	N	58	10
8	Bucks	N	59	14
8	Bucks	N	60	11
8	Bucks	N	61	14
8	Bucks	N	62	11
8	Bucks	N	63	8
8	Bucks	N	64	15
8	Bucks	N	65	2
8	Bucks	N	68	1
8	Bucks	N	75	1
8	Bucks	N	81	1
8	Bucks	Y	22	1
8	Bucks	Y	26	3
8	Bucks	Y	27	2
8	Bucks	Y	28	3
8	Bucks	Y	30	1
8	Bucks	Y	31	3
8	Bucks	Y	32	2
8	Bucks	Y	33	1
8	Bucks	Y	38	1
8	Bucks	Y	39	1
8	Bucks	Y	40	2
8	Bucks	Y	42	2
8	Bucks	Y	43	5
8	Bucks	Y	44	3
8	Bucks	Y	45	2
8	Bucks	Y	46	1
8	Bucks	Y	50	1
8	Bucks	Y	51	4
8	Bucks	Y	52	3
8	Bucks	Y	53	4
8	Bucks	Y	56	3
8	Bucks	Y	57	2
8	Bucks	Y	58	1
8	Bucks	Y	59	4
8	Bucks	Y	60	2
8	Bucks	Y	61	5
8	Bucks	Y	62	5
8	Bucks	Y	63	3
8	Bucks	Y	64	3
8	Chester	N	1	1
8	Chester	N	2	2
8	Chester	N	4	1
8	Chester	N	5	2
8	Chester	N	6	1
8	Chester	N	8	3
8	Chester	N	9	1
8	Chester	N	11	3
8	Chester	N	12	1
8	Chester	N	14	3
8	Chester	N	15	2
8	Chester	N	16	2
8	Chester	N	17	5
8	Chester	N	18	2
8	Chester	N	19	6

Membership as of 5/1/2020 by County

mem_region	Members
Bucks	459
Chester	495
Delaware	757
Montgomery	461
Philadelphia	1,535
Total	3,707

Membership as of 5/1/2020 by Tobacco Flag

Tobacco_Flag	Members
N	3,250
Y	457
Total	3,707

Membership as of 5/1/2020 by Member Age

Age	Members
0	3
1	2
2	3
3	2
4	6
5	4
6	4
7	6
8	7
9	4
10	2
11	10
12	8
13	5
14	9
15	8
16	8
17	9
18	15
19	28
20	32
21	59
22	47
23	42
24	55
25	52
26	123
27	128
28	127
29	121
30	106
31	81
32	76
33	79
34	72
35	60
36	57
37	58
38	55
39	56
40	57
41	60
42	54
43	62
44	55
45	67
46	51
47	48
48	72
49	63
50	84
51	72
52	72
53	88
54	84
55	98
56	100
57	119
58	79
59	91
60	92
61	108
62	108
63	104
64	121
65+	68
Total	3,707

8	Chester	N	20	7
8	Chester	N	21	7
8	Chester	N	22	6
8	Chester	N	23	5
8	Chester	N	24	4
8	Chester	N	25	7
8	Chester	N	26	15
8	Chester	N	27	13
8	Chester	N	28	5
8	Chester	N	29	11
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8	Chester	N	37	8
8	Chester	N	38	4
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8	Chester	N	42	3
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8	Chester	N	47	10
8	Chester	N	48	11
8	Chester	N	49	6
8	Chester	N	50	6
8	Chester	N	51	11
8	Chester	N	52	9
8	Chester	N	53	10
8	Chester	N	54	7
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8	Chester	N	56	10
8	Chester	N	57	16
8	Chester	N	58	8
8	Chester	N	59	11
8	Chester	N	60	8
8	Chester	N	61	8
8	Chester	N	62	9
8	Chester	N	63	13
8	Chester	N	64	16
8	Chester	N	65	2
8	Chester	N	68	1
8	Chester	N	70	1
8	Chester	N	71	1
8	Chester	N	73	2
8	Chester	N	74	1
8	Chester	N	79	1
8	Chester	Y	20	1
8	Chester	Y	26	2
8	Chester	Y	27	4
8	Chester	Y	28	1
8	Chester	Y	29	2
8	Chester	Y	31	3
8	Chester	Y	32	2
8	Chester	Y	33	4
8	Chester	Y	34	1
8	Chester	Y	35	1
8	Chester	Y	37	1
8	Chester	Y	38	1
8	Chester	Y	39	1
8	Chester	Y	40	1
8	Chester	Y	41	1
8	Chester	Y	45	1
8	Chester	Y	46	1
8	Chester	Y	47	1
8	Chester	Y	48	2
8	Chester	Y	49	1
8	Chester	Y	51	3
8	Chester	Y	52	1
8	Chester	Y	53	2
8	Chester	Y	54	4
8	Chester	Y	56	2
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8	Chester	Y	58	2
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8	Chester	Y	60	4
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8	Chester	Y	62	4
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8	Chester	Y	64	6
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8	Delaware	N	16	1
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8	Delaware	Y	21	1
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8	Delaware	Y	31	3
8	Delaware	Y	32	1
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8	Delaware	Y	34	1
8	Delaware	Y	35	1
8	Delaware	Y	36	1
8	Delaware	Y	37	1
8	Delaware	Y	38	1
8	Delaware	Y	40	2
8	Delaware	Y	41	3
8	Delaware	Y	42	2
8	Delaware	Y	43	1
8	Delaware	Y	44	1
8	Delaware	Y	45	1
8	Delaware	Y	48	1
8	Delaware	Y	49	1
8	Delaware	Y	50	3
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8	Delaware	Y	59	4
8	Delaware	Y	60	2
8	Delaware	Y	61	6
8	Delaware	Y	62	7
8	Delaware	Y	63	5
8	Delaware	Y	64	6
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8	Montgomery	N	4	1
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8	Montgomery	N	7	2
8	Montgomery	N	8	1
8	Montgomery	N	10	1
8	Montgomery	N	16	1
8	Montgomery	N	17	1
8	Montgomery	N	18	1
8	Montgomery	N	19	4
8	Montgomery	N	20	1
8	Montgomery	N	21	6
8	Montgomery	N	22	4
8	Montgomery	N	23	9
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8	Montgomery	N	25	5
8	Montgomery	N	26	18
8	Montgomery	N	27	15
8	Montgomery	N	28	13
8	Montgomery	N	29	10.258065
8	Montgomery	N	30	16
8	Montgomery	N	31	5
8	Montgomery	N	32	9.483871
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8	Montgomery	N	34	2
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8	Montgomery	Y	61	1
8	Montgomery	Y	62	3
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8	Montgomery	Y	64	2
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8	Philadelphia	N	5	1
8	Philadelphia	N	6	1
8	Philadelphia	N	7	1
8	Philadelphia	N	8	2
8	Philadelphia	N	9	2
8	Philadelphia	N	10	1
8	Philadelphia	N	11	4
8	Philadelphia	N	12	4
8	Philadelphia	N	13	3
8	Philadelphia	N	14	1
8	Philadelphia	N	15	2
8	Philadelphia	N	16	3
8	Philadelphia	N	17	2
8	Philadelphia	N	18	4.580645
8	Philadelphia	N	19	6
8	Philadelphia	N	20	15
8	Philadelphia	N	21	21.580645
8	Philadelphia	N	22	19
8	Philadelphia	N	23	14
8	Philadelphia	N	24	21
8	Philadelphia	N	25	22
8	Philadelphia	N	26	52
8	Philadelphia	N	27	68.612903
8	Philadelphia	N	28	55.258065
8	Philadelphia	N	29	66
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8	Philadelphia	N	31	36.83871
8	Philadelphia	N	32	32.16129
8	Philadelphia	N	33	26.645161
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8	Philadelphia	N	44	20
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8	Philadelphia	N	46	18
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8	Philadelphia	N	50	35
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8	Philadelphia	N	63	38

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8	Philadelphia	N	67	4
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8	Philadelphia	N	71	1
8	Philadelphia	N	72	1
8	Philadelphia	N	75	1
8	Philadelphia	N	76	1
8	Philadelphia	N	77	2
8	Philadelphia	N	78	1
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8	Philadelphia	Y	26	2
8	Philadelphia	Y	27	5
8	Philadelphia	Y	28	5
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8	Philadelphia	Y	30	4
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8	Philadelphia	Y	35	3
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8	Philadelphia	Y	39	2.580645
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8	Philadelphia	Y	43	1
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8	Philadelphia	Y	46	3
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8	Philadelphia	Y	48	4
8	Philadelphia	Y	50	7
8	Philadelphia	Y	51	3
8	Philadelphia	Y	52	3
8	Philadelphia	Y	53	7
8	Philadelphia	Y	54	6
8	Philadelphia	Y	55	3
8	Philadelphia	Y	56	3
8	Philadelphia	Y	57	5
8	Philadelphia	Y	58	2
8	Philadelphia	Y	59	3.645161
8	Philadelphia	Y	60	3
8	Philadelphia	Y	61	5
8	Philadelphia	Y	62	4
8	Philadelphia	Y	63	5
8	Philadelphia	Y	64	5
8	Philadelphia	Y	66	1

Rate Change Summary

Oscar Health Plan of Pennsylvania, Inc. – Individual Plans

Rate request filing ID # OHIN-132375235 - 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:	4.6%
Revised requested average rate change:	6.9%[1]
Range of requested rate change:	-18.9% to 14.5%
Effective date:	January 1, 2021
Mapped Members:	3,640
Available in:	Rating Areas 3, 6, and 8

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:	88%
Administrative:	8%
Taxes & fees:	3%
Profit:	1%

The company expects its annual medical costs to increase **6.6%**.

Explanation of requested rate change

Oscar Health Plan of Pennsylvania, Inc. is requesting a rate increase of 6.9% due to:

- Trends in medical and prescription drug cost and utilization
- Changes in taxes, fees, administrative expenses, and profit
- Changes in the benefits and cost-sharing offered
- Changes in the factors used to model plan behavior changes
- Changes in Oscar's service area for 2021, including expansion into Rating Areas 3 and 6
- Increases in the average morbidity of the Pennsylvania individual market single risk pool
- Implementation of a state reinsurance program in 2021
- Changes in Oscar's anticipated reimbursement to health care providers
- Impact of COVID-19 on projected health care services in 2021

[1] Rates revised to correct any inadvertent errors and/or Department recommended changes.

Objection Letter for OHIN-132375235

Filing at a Glance

State:
Pennsylvania

TOI:
H15I Individual Health - Hospital/Surgical/Medical Expense

Sub-TOI:
H15I.001 Health - Hospital/Surgical/Medical Expense

Filing Type:
Rate

Filing Company:
Oscar Health Plan of Pennsylvania, Inc.

SERFF Tracking Number:
OHIN-132375235

State Tracking Number:
OHIN-132375235

Company Tracking Number:

Product Name:
Oscar PA 2021 Individual Rates

Project Name:

Destruction Date:

Objection Letter Status: Pending Industry Response

Objection Letter Date: 07/04/2020

Respond By Date: 07/16/2020

Submitted Date: 07/07/2020 12:20 PM

Dear Jacob Dority,

Introduction:
July 7, 2020

The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided by July 16, 2020. If you have any questions or difficulties in providing the information within this time frame, please call me.
Please note, each response to a Department data call must contain a cover letter that details the changes made to the Actuarial Memorandums and PA Actuarial Memorandum Exhibits and the reasons why the changes were made, e.g., in response to Department question number 5.
Additionally, in responding to this data call, please provide one coordinated (consultant and company) response.
1. In response to objection 1, you indicate that the overall rate increase is 6.4%; however, this is not consistent with the reported increase elsewhere in the filing. Please review and update.
2. In response to Objection 7, please provide the data used (e.g., membership, claims) from the 2018-2020 URRT information for both the individual population and the large group population in the development of the 1.320 differential between large group and individual claims.
a. In addition, please provide the development of any normalization adjustments (e.g., demographic, geographic, etc.) that were applied in the development of the 1.320 differential between large group and individual claims.
b. Provide the current (2/1/2020) exchange distribution.
3. In response to objection 13, you have referred to Appendix 1 from your initial submission and provided Table 6 in pdf form. Please provide one Excel exhibit that responds completely to the original question:
Please provide an exhibit that shows, by HIOS Plan ID, summary benefit and cost sharing changes for 2021 relative to the 2020 design for all plans to be offered in

2021.
Include Pricing AV columns for 2020 and 2021. Please show the approved 2020 Pricing AVs for all plans in the 2020 column and the proposed 2021 Pricing AVs in the 2021 column. Also provide a supporting worksheet that shows the quantitative development of the proposed factors.

4. In response to Objection 14, please provide support for including demographic differences in the development of the pricing AV factors. In addition, please provide the paid an allowed PMPM amounts for each plan when calculated using a consistent demographic mix as this would allow a calculation of the pricing AV without demographic differences.
5. In response to objection 15, please show the development of the normalizing constant used in the calculation of the Benefit Richness Factors.
6. In response to objections 18 and 19, you have indicated that the administrative expenses vary by plan due to the variation of the profit; however, you have not adequately justified or explained how varying the profit load by plan is not discriminatory, as required in our guidance. Please revise the administrative expenses and profit to be consistent in all plans.
7. In response to Objection 21, please confirm that only PA data from the CMS PUFs for rating areas 3, 6, and 8 were utilized in the development of the projected age distribution. If other rating areas were used, please provide support for the appropriateness of using data outside Oscar's service area.
8. In response to Objection 22, please provide the quantitative development of the projected distribution of members within each rating area, this should include the estimates for market penetration rate and member renewal rates as noted in the response.
9. In response to objection 24, please provide a copy of the DOH approval letter and update Table 14 of the PAAM exhibits to show the DOH approval date.
10. In response to objection 28, you requested an extension. Please provide the requested data with your July 16th response to round 2:
Please provide an exhibit showing the financial gains and losses for year-to-date as of May 31 and projected year
end for the following categories: Member months, total administrative expenses, total i ncurred claims, total
premium, total actual paid taxes and fees, profit, annual underwriting gain/loss and underwriting gain/loss pmpm.
11. If the projected risk adjustment transfer amount in Table 5 will be modified, due to the final CMS transfer amount published on or before July 16th, please provide narrative and detailed supporting data to justify the proposed changes.
12. As updates are made to the PAAM exhibits and the URRT, please ensure consistency between these workbooks as required.
13. 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 13th guidance.
14. Please confirm that you have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables and Federal Rates Template are identical.
15. 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).

Please be advised that there may be additional questions based on the responses to the above. However, it is our hope to avoid 3rd round data calls. Towards this end, please provide complete detailed and thorough responses including supporting data and narrative.
Response to this request should be provided via SERFF in Microsoft Excel spreadsheets (version 2013 or less). Please retain all formulas.

Should you have any questions regarding this correspondence, please contact me at (717) 787-5172 or email me at csandersjo@pa.gov.

Sincerely,
Cherri Sanders-Jones

Conclusion:

Sincerely,
Cherri Sanders-Jones

July 16, 2020

Cherri Sanders-Jones
Bureau of Life, Accident & Health Insurance
Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Cover Letter for Pennsylvania Insurance Department (PID) Individual Market Objection
Oscar Health Plan of Pennsylvania, Inc.
SERFF OHIN-132375235

Dear Ms. Sanders-Jones:

This cover letter is in response to your July 7, 2020 Objection Letter regarding Oscar Health Plan of Pennsylvania, Inc.'s (Oscar) individual rate filing. Milliman was retained by Oscar to assist with the filing. This cover letter details the changes that were made to the rate filing materials and the reasons why the changes were made.

Below, please find a description of each change and the filing materials affected in our July 16, 2020 response to the PID's July 7, 2020 Objection Letter:

1. In response to Question 6, we revised the profit load to be consistent across all plans. The following filing materials were affected:
    a. Part I - Unified Rate Review Template (URRT)
    b. Part II - Consumer Justification Narrative
    c. Part III - Federal Actuarial Memorandum (redacted and unredacted)
    d. Federal Rates Template
    e. PA Cover Letter
    f. Rate Change Request Summary (Attachment 1)
    g. PA Actuarial Memorandum, including supplemental appendices (redacted and unredacted)
    h. PA Rate Template (redacted and unredacted)
    i. PA Plan Design Summary and Rate Tables

2. In response to Question 13, we included an adjustment for COVID-19 per guidance from the PID. The following filing materials were affected:
    a. Part I - URRT
    b. Part II - Consumer Justification Narrative
    c. Part III - Federal Actuarial Memorandum (redacted and unredacted)
    d. Federal Rates Template
    e. PA Cover Letter
    f. Rate Change Request Summary (Attachment 1)
    g. PA Actuarial Memorandum, including supplemental appendices (redacted and unredacted)
    h. PA Rate Template (redacted and unredacted)
    i. PA Plan Design Summary and Rate Tables

Based on the above changes, as shown in the URRT, the revised rate change over all renewing plans based on membership as of February 2020 is now 8.9%.

Sincerely,

Andrew Bochner, FSA, MAAA
Consulting Actuary
Milliman, Inc.

463 7th Avenue
19th Floor
New York, NY 10018
USA

Tel +1 646 473 3000

milliman.com

July 16, 2020

Cherri Sanders-Jones
Bureau of Life, Accident & Health Insurance
Office of Insurance Product Regulation and & Administration
Strawberry Square
Harrisburg, PA 17120

Re: Response to Pennsylvania Insurance Department (PID) Individual Market Objection for Oscar Health Plan of Pennsylvania, Inc. (OHIN-132375235)

Dear Ms. Sanders-Jones,

This letter is in response to your July 7, 2020 Objection Letter regarding Oscar Health Plan of Pennsylvania, Inc.'s (Oscar) individual rate filing. Milliman was retained by Oscar to assist with the filing. I am responding to questions 1, 2 (partial), 3-6, 9, and 11-15 on Oscar's behalf. Oscar will respond to the remaining questions.

For convenience, I have included your questions in ***italics*** with my response to each question below.

> ***Question 1: In response to objection 1, you indicate that the overall rate increase is 6.4%; however, this is not consistent with the reported increase elsewhere in the filing. Please review and update.***

The overall rate increase of 6.4% reported in response to Question 1 of the objection response dated June 23, 2020 was consistent with the rate increase calculated in the Unified Rate Review Template (URRT) and reported in the Federal Actuarial Memorandum dated May 13, 2020. There are two other rate increases reported in the Pennsylvania Actuarial Memorandum and Rate Template. Below we describe why these rate increases differ with the rate increase reported in the URRT and Federal Actuarial Memorandum:

1. This rate increase is inconsistent with the average rate change reported in Table 10 of the PA Rate Template because the average rate change in Table 10 includes terminated/mapped and renewing plans, while the rate change in the Federal rate filing materials excludes terminated/mapped plans and only includes renewing plans.

2. This rate increase is also inconsistent with the average rate change reported in Table 11 of the PA Rate Template because the average rate change in Table 11 is calculated as the membership weighted average of rate changes for terminated/mapped and renewing plans, while the rate change in the Federal rate filing materials is calculated as the ratio of the membership weighted average rate in 2021 divided by the membership weighted average rate in 2020 for renewing plans only (i.e., excluding terminated/mapped plans).

Please see *Section 1C. Average Rate Change* of the Pennsylvania Actuarial Memorandum for further details. Please note that the average rate increases have been revised throughout the filing materials based on our response to Questions 6 and 13 below. Please refer to the filing materials dated July 16, 2020.

Question 2: In response to Objection 7, please provide the data used (e.g., membership, claims) from the 2018-2020 URRT information for both the individual population and the large group population in the development of the 1.320 differential between large group and individual claims.

a. In addition, please provide the development of any normalization adjustments (e.g., demographic, geographic, etc.) that were applied in the development of the 1.320 differential between large group and individual claims.

Please refer to Exhibit 1 of *OHP_IND PID Objection Support_20200716.xlsx* for a buildup of the 1.320 morbidity differential between the large group and individual markets. This adjustment is estimated as the ratio between the projected 2020 allowed costs for the Pennsylvania large group market (normalized to the Pennsylvania individual market) and the Pennsylvania individual market informed from 2020 URRT data:

- **Projected 2020 Allowed Costs for Pennsylvania Large Group Market (normalized to Pennsylvania Individual Market)**: Milliman's Health Cost Guidelines (HCGs) reflect large group experience on a billed-dollar basis. The raw 2019 nationwide HCGs were normalized for several adjustments, including demographics, geography, care management protocol, provider reimbursement, trend, and benefit richness (i.e., induced demand), to reflect the anticipated allowed costs in the Pennsylvania individual market in 2020, but still reflecting the morbidity level of the large group market.
- **Projected 2020 Allowed Costs for Pennsylvania Individual Market:** We reviewed individual market claims experience using 2018-2020 URRTs for Pennsylvania as filed with CMS. Exhibit 1 provides the data from the 2020 URRT used in developing the projected 2020 allowed costs for the Pennsylvania individual market, after adjusting for projection period adjustments informed from the 2020 URRT data. These allowed costs are intended to reflect the anticipated market allowed costs in the Pennsylvania individual market in 2020, including the morbidity level of the individual market.

b. Provide the current (2/1/2020) exchange distribution.

Exchange Status	Members	Distribution
On	3,605	99.0%
Off	35	1.0%
Total	3,640	100.0%

Question 3: In response to objection 13, you have referred to Appendix 1 from your initial submission and provided Table 6 in pdf form. Please provide one Excel exhibit that responds completely to the original question:
Please provide an exhibit that shows, by HIOS Plan ID, summary benefit and cost sharing changes for 2021 relative to the 2020 design for all plans to be offered in 2021. Include Pricing AV columns for 2020 and 2021. Please show the approved 2020 Pricing AVs for all plans in the 2020 column and the proposed 2021 Pricing AVs in the 2021 column. Also provide a supporting worksheet that shows the quantitative development of the proposed factors.

Please refer to Exhibit 2 of *OHP_IND PID Objection Support_20200716.xlsx* for a single Excel exhibit that shows benefit and cost sharing changes from 2020, the pricing AVs for 2020 and 2021, and the quantitative development of the 2021 pricing AVs.

Question 4: In response to Objection 14, please provide support for including demographic differences in the development of the pricing AV factors. In addition, please provide the paid an allowed PMPM amounts for each plan when calculated using a consistent demographic mix as this would allow a calculation of the pricing AV without demographic differences.

The same demographics were used for all non-catastrophic plans when developing the pricing AV factors used in the projected 2021 premium rates. To clarify, our response to Question 14 from the objection response dated June 23, 2020 indicated that demographic differences in underlying data were partially responsible for differences between the pricing AV developed from Milliman's HCGs and the metallic AV developed from the CMS AV calculator. However, consistent demographics were used when developing the pricing AVs for non-catastrophic plans.

Question 5: In response to objection 15, please show the development of the normalizing constant used in the calculation of the Benefit Richness Factors.

Please refer to Exhibit 3 of *OHP_IND PID Objection Support_20200716.xlsx* for the development of the normalizing constant used in the calculation of the Benefit Richness Factors.

Question 6: In response to objections 18 and 19, you have indicated that the administrative expenses vary by plan due to the variation of the profit; however, you have not adequately justified or explained how varying the profit load by plan is not discriminatory, as required in our guidance. Please revise the administrative expenses and profit to be consistent in all plans.

Please refer to the revised filing materials dated July 16, 2020 and submitted along with this response, which incorporate a consistent profit load by plan of 0.86%.

Question 7: In response to Objection 21, please confirm that only PA data from the CMS PUFs for rating areas 3, 6, and 8 were utilized in the development of the projected age distribution. If other rating areas were used, please provide support for the appropriateness of using data outside Oscar's service area.

Oscar is confirming that only data for rating areas 3, 6, and 8 were utilized in the development of the projected age distribution.

Question 8: In response to Objection 22, please provide the quantitative development of the projected distribution of members within each rating area, this should include the estimates for market penetration rate and member renewal rates as noted in the response.

The table below shows the quantitative development of the projected members by rating area, including estimates for market size, market penetration, and member renewal rates.

Description	Total	PA03	PA06	PA08	Definition
2021 Projected Market Size	184,000	14,000	20,000	150,000	A
Projected Penetration Rate	3%	17%	8%	1%	B
2019 Oscar Membership	3,000	0	0	3,000	C
Projected Renewal Rate	73%	N/A	N/A	73%	D
Projected January 2021 Members	7,554	2,404	1,591	3,559	E = (A x B) + (C x D)
Average Member Months Factor	10.8	10.8	10.8	10.8	F
2021 Member Months	81,888	26,060	17,247	38,581	G = E x F

Question 9: In response to objection 24, please provide a copy of the DOH approval letter and update Table 14 of the PAAM exhibits to show the DOH approval date

Please see the PA Rate Template workbook dated July 16, 2020 and submitted along with this response, which includes the DOH approval date in Table 14.

Question 10: In response to objection 28, you requested an extension. Please provide the requested data with your July 16th response to round 2: Please provide an exhibit showing the financial gains and losses for year-to-date as of May 31 and projected year end 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 pmpm.

Description	May Year to Date	June - Dec	2020 Forecast
Member Months	18,055	22,352	40,407
Total Admin	1,433,317	1,876,000	3,309,317
Total Incurred Claims	7,903,768	10,331,000	18,234,768
Total Premium	9,307,224	10,777,000	20,084,224
Total Paid Taxes & Fees	195,303	228,000	423,303
Profit	-225,164	-1,658,000	-1,883,164
Annual Underwriting Gain/Loss	1,403,456	446,000	1,849,456
Underwriting Gain/Loss PMPM	$77.73	$19.95	$45.77

Question 11: If the projected risk adjustment transfer amount in Table 5 will be modified, due to the final CMS transfer amount published on or before July 16th, please provide narrative and detailed supporting data to justify the proposed changes.

We priced Oscar's plans on the assumption that the average risk score of members enrolling in the plan would be consistent with the statewide average risk profile in the individual market. Therefore, no specific adjustment was made to reflect payments into, or from, the individual risk pool for the risk adjustment program. As a result, our risk adjustment transfer amount of $0.00 in Table 5 will not be modified due to the final CMS transfer amount.

Question 12: As updates are made to the PAAM exhibits and the URRT, please ensure consistency between these workbooks as required.

We have confirmed that the PA Rate Template workbook and the URRT workbook are consistent.

Question 13: 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 13th guidance.

Please refer to the revised filing materials dated July 16, 2020 and submitted along with this response, which incorporate a 2.1% adjustment to allowed costs to reflect the estimated impact of the COVID-19 pandemic and associated secondary effects on the cost to provide healthcare coverage in 2021.

Question 14: Please confirm that you have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables and Federal Rates Template are identical.

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

Question 15: 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).

Please refer to SERFF for the revised rate filing materials dated July 16, 2020, including the public filing PDF.

Caveats and Qualifications

The Unified Rate Review Template, Pennsylvania Rate Template and Appendices, and Federal Actuarial Memorandum tables do not demonstrate the process used by Oscar Health Plan of Pennsylvania, Inc. to develop its premium rates. They represent information required by State and Federal regulators to be provided in support of the review of rate increases, for certification of qualified health plans, and for certification that the index rate is developed in accordance with State and Federal regulation.

The claims costs and accompanying premium rates were developed from assumptions that have been established based on the available data and other information provided by Oscar Health Plan of Pennsylvania, Inc. If more relevant data becomes available, the assumptions should be revised. A revision to these might change the results and possibly, the related conclusions. The claims costs provided are projected; actual experience will vary from projected. Furthermore, due to the substantial uncertainty regarding the impact of the COVID-19 pandemic, we believe some of the assumptions related to the pandemic's financial impact will exhibit a substantially greater divergence from expectations.

This letter is provided for the sole use of Oscar Health Plan of Pennsylvania, Inc. We understand that Oscar will share this document with the Pennsylvania Insurance Department. This document may not be shown or distributed to any other party without the prior written consent of Milliman, Inc. Further, any distribution of this letter must be in its entirety. Milliman does not intend to benefit any third party recipient of its work product, even if Milliman consents to the release of its work product to such third party.

I, Andrew Bochner, am employed by Milliman, Inc. and am a member of the American Academy of Actuaries. I meet the qualification standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

Please feel free to call or e-mail me with any further questions.

Sincerely,

Andrew Bochner, FSA, MAAA
Consulting Actuary
Milliman, Inc.

May 13, 2020

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

Re: Actuarial Memorandum for Oscar Health Plan of Pennsylvania, Inc.
Individual Rate Filing Effective 1/1/2021
SERFF OHIN-132375235

Dear Ms. Gray:

This filing contains individual market premium rates and supporting documentation for products to be offered by Oscar Health Plan of Pennsylvania Inc., effective January 1, 2021.

Below, please find the requested information from the 2021 ACA Compliant Health Insurance Rate Filing Guidance dated April 13, 2020 provided by the Pennsylvania Insurance Department:

1. Company Name and NAIC Number: *Oscar Health Plan of Pennsylvania, Inc. (NAIC: 16590)*
2. Market (Individual or Small Group): *Individual*
3. On or Off Exchange: *On and Off Exchange*
4. Effective Date of Coverage: *January 1, 2021*
5. Average Rate Change Requested: *4.6%*
6. Range of Rate Change Requested: *(21.2%) to 11.1%*
7. Total Additional Annual Revenue Generated from the Proposed Rate Change: *$1,142,567*
8. Products: *HMO*
9. Rating Areas and Any Changes from 2020: *Rating Areas 3, 6, and 8; Rating Areas 3 and 6 are new from 2020*
10. Metal Levels and Catastrophic Plans: *Catastrophic, Bronze, Silver, Gold*
11. Current Number of Covered Lives and of Policyholders as of February 1, 2020: *3,640 covered lives and 2,960 policyholders as of February 1, 2020*
12. Number of Plans Offered in 2021 and the Change this Represents from 2020: *14 plans offered in 2021; 10 plans were offered in 2020*
13. Corresponding Contract Form Number, SERFF, and Binder ID Numbers: *Form: OHIN-132370048; SERFF:OHIN-132375235; Binder: OHIN-PA21-125099169*
14. HIOS Issuer ID Number and Submission Tracking Number: *HIOS Issuer ID Number: 98517; Submission Tracking Number: 98517-1755210302066167817*

July 24, 2020

Cherri Sanders-Jones
Bureau of Life, Accident & Health Insurance
Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Cover Letter for Pennsylvania Insurance Department (PID) Individual Market Objection
Oscar Health Plan of Pennsylvania, Inc.
SERFF OHIN-132375235

Dear Ms. Sanders-Jones:

This cover letter is in response to your July 7, 2020 Objection Letter regarding Oscar Health Plan of Pennsylvania, Inc.'s (Oscar) individual rate filing. Milliman was retained by Oscar to assist with the filing. This cover letter details the changes that were made to the rate filing materials and the reasons why the changes were made.

Below, please find a description of each change and the filing materials affected in our July 16, 2020 response to the PID's July 7, 2020 Objection Letter:

1. In response to Question 6, we revised the profit load to be consistent across all plans. The following filing materials were affected:
    a. Part I - Unified Rate Review Template (URRT)
    b. Part II - Consumer Justification Narrative
    c. Part III - Federal Actuarial Memorandum (redacted and unredacted)
    d. Federal Rates Template
    e. PA Cover Letter
    f. Rate Change Request Summary (Attachment 1)
    g. PA Actuarial Memorandum, including supplemental appendices (redacted and unredacted)
    h. PA Rate Template (redacted and unredacted)
    i. PA Plan Design Summary and Rate Tables

2. In response to Question 13, we included an adjustment for COVID-19 per guidance from the PID. This adjustment impacted the pricing actuarial values due to benefit leveraging. The following filing materials were affected:
    a. Part I - URRT
    b. Part II - Consumer Justification Narrative
    c. Part III - Federal Actuarial Memorandum (redacted and unredacted)
    d. Federal Rates Template
    e. PA Cover Letter
    f. Rate Change Request Summary (Attachment 1)
    g. PA Actuarial Memorandum, including supplemental appendices (redacted and unredacted)
    h. PA Rate Template (redacted and unredacted)
    i. PA Plan Design Summary and Rate Tables

Based on the above changes, as shown in Table 10 of the PA Rate Template, the revised rate change over all renewing and terminated/mapped plans based on membership as of February 2020 is now 6.9%.

Sincerely,

Andrew Bochner, FSA, MAAA
Consulting Actuary
Milliman, Inc.

Rate Change Summary

Oscar Health Plan of Pennsylvania, Inc. – Individual Plans

Rate request filing ID # OHIN-132375235 - 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:	6.9%
Revised requested average rate change:	n/a
Range of requested rate change:	-18.9% to 14.5%
Effective date:	January 1, 2021
Mapped Members:	3,640
Available in:	Rating Areas 3, 6, and 8

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:	88%
Administrative:	8%
Taxes & fees:	3%
Profit:	1%

The company expects its annual medical costs to increase **6.6%**.

Explanation of requested rate change

Oscar Health Plan of Pennsylvania, Inc. is requesting a rate increase of 6.9% due to:

- Trends in medical and prescription drug cost and utilization
- Changes in taxes, fees, administrative expenses, and profit
- Changes in the benefits and cost-sharing offered
- Changes in the factors used to model plan behavior changes
- Changes in Oscar's service area for 2021, including expansion into Rating Areas 3 and 6
- Increases in the average morbidity of the Pennsylvania individual market single risk pool
- Implementation of a state reinsurance program in 2021
- Changes in Oscar's anticipated reimbursement to health care providers
- Impact of COVID-19 on projected health care services in 2021

Pennsylvania Actuarial Memorandum REDACTED

Oscar Health Plan of Pennsylvania, Inc.

Pennsylvania Individual On- and Off-Exchange Plans

Premium Rates Effective January 1, 2021

GENERAL INFORMATION

This document contains the Pennsylvania Actuarial Memorandum for Oscar Health Plan of Pennsylvania, Inc.'s (Oscar) individual block of business, effective January 1, 2021. This actuarial memorandum is meant to provide certain information related to the submission, including support for the values provided in the Pennsylvania Actuarial Memorandum Rate Exhibits, Pennsylvania Plan Design and Rate Tables, and Pennsylvania 2021 Actuarial Memorandum Supplement Tables.

At the time of this rate filing submission, we acknowledge there is substantial uncertainty regarding the impact of the COVID-19 pandemic on setting premium rates, including whether the pandemic will increase or decrease costs in 2021. In response to this uncertainty, we have incorporated various premium rate adjustments to reflect the estimated financial impact of the pandemic. These adjustments were developed by Oscar and premised on assumptions of the spread of the disease, including assumptions as to how many people are infected in a population, how severe those infections are across the population, and others.

Scientific knowledge of these items is incomplete and new data on the spread of COVID-19 in the United States is still emerging. In addition, actions taken by governmental authorities and the healthcare system related to the COVID-19 pandemic are rapidly changing. Consequently, the estimated adjustments will evolve as new information becomes available and new actions are taken by the authorities and other stakeholders. Due to the limited information available on the pandemic, any analysis is subject to a substantially greater than usual level of uncertainty.

1. BASIC INFORMATION AND DATA

A. COMPANY INFORMATION

Refer to *Table 0. Identifying Information* in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits for general company information.

B. RATE HISTORY AND PROPOSED VARIATIONS IN RATE CHANGES

Table A below illustrates the most recent three years of historical rate changes in Pennsylvania, including the proposed rate change for 2021. As Oscar is new to the individual market in Pennsylvania in 2020, there are no historical rate changes prior to 2021.

Table A: Rate History		
Year	**Average Rate Change***	**SERFF Filing ID**
2021	6.9%	OHIN-132370048
2020	N/A	OHIN-131948291
2019	N/A	N/A

*Weighted based on current membership distribution as of February 2020.

The average proposed rate change from 2020 to 2021 over all plans, including both renewing and terminated/mapped plans, weighted based on the current membership distribution as of February 2020 is 6.9%. Refer to *Table 10. Plan Rates* and *Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User* in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits for 2020-2021 proposed rate changes by plan and rating area. Rate changes vary by plan due to a combination of

factors, including shifts in benefit relativities, changes in the induced utilization factors as prescribed by the PID, and non-benefit expense allocation.

The differences in Plan Adjusted Index Rates from 2020 to 2021 are attributable to the following factors:

Medical and Prescription Drug Inflation and Utilization Trend

Claims costs were increased for anticipated changes due to medical/prescription drug inflation and increased medical/prescription drug utilization.

Changes in Taxes, Fees, Administrative Expense, and Profit

Changes to the overall premium level are needed because of required changes in federal/state taxes and fees. In addition, there are anticipated changes in the administrative expenses and profit charges. The following is a list of anticipated changes and comments regarding each adjustment:

Table B: Anticipated Non-Benefit Expense Changes

Item	2020	2021	Reason for Adjustment
Administrative Expense & Profit Charge	8.5%	8.9%	Oscar is recognizing higher administrative expenses and profit charges in 2021 than what was included in its 2020 premium rates.
Health Insurance Providers Fee	0.8%	0.0%	Health Insurance Providers Fee will not be assessed, beginning in 2021.
Risk Adjustment User Fee	$0.18 PMPM	$0.25 PMPM	The risk adjustment user fee for 2021 is higher because of increased costs to operate the HHS risk adjustment program.
Patient-Centered Outcomes Research Institute (PCORI) Fee	$0.00 PMPM	$0.23 PMPM	The PCORI fee had expired and was assumed to no longer be effective for the purposes of 2020 premium rate development. It has since been extended through 2029 and is reflected in the 2021 premium rate.
Average Exchange User Fee*	2.48%	2.98%	Oscar is anticipating higher on-Exchange membership in 2021, resulting in a higher average exchange user fee than what was included in its 2020 premium rates.

*Spread over on/off exchange rates based on anticipated distribution of premiums sold on versus off the Exchange

Prospective Benefit Changes

Effective January 1, 2021 benefits have been revised based on state requirements, business reasons, and new Actuarial Value Calculator testing.

Other Changes

- The plan behavior change factors (i.e., induced utilization factors) were modified based on a formula prescribed by the PID for 2021.
- Oscar is expanding into two additional rating areas in 2021, decreasing the projected Plan Adjusted Index Rates relative to 2020.
- The average morbidity of the individual market for Pennsylvania is anticipated to increase from that assumed in 2020.
- Pennsylvania has proposed a state reinsurance program through a 1332 State Innovation Waiver that would be effective in 2021, leading to a decrease in premiums relative to 2020.
- Changes in Oscar's anticipated provider reimbursement levels are expected in 2021 as a result of changes in Oscar's contracts with its providers relative to 2020.
- An adjustment to reflect the anticipated impact of COVID-19-related cost drivers on healthcare utilization and intensity in the rating period.

C. AVERAGE RATE CHANGE

The average rate change over all plans (both renewing and terminated/mapped) from 2020 to 2021, weighted on membership by plan as of February 2020, is 6.9%. Refer to *Table 10. Plan Rates* for supporting detail.

The average rate change in 21-year-old non-tobacco premium PMPM over all plans (both renewing and terminated/mapped), weighted on membership by Rating Area as of February 2020, is 5.9%. Refer to *Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User* for supporting detail

Although the plan-by-plan rate changes are consistent between *Table 10* and *Table 11*, the average rate change calculated in *Table 11* is not consistent with the average rate change calculated in *Table 10* because the average rate change in *Table 11* is calculated as the membership weighted average of rate changes while the average rate change in *Table 10* is the ratio of the membership weighted average rate in 2021 divided by the membership weighted average rate in 2020. Also note that the average rate change in *Table 10* is not consistent with the average rate change shown in the Federal Rate Filing Justification (Part I Unified Rate Review Template (URRT) or Part III Actuarial Memorandum) because the average rate change in *Table 10* includes terminated/mapped and renewing plans while the rate change in the Federal Rate Filing Justification materials excludes terminated/mapped plans and only includes renewing plans.

D. MEMBERSHIP COUNT

Refer to Table 1. Number of Members in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits for the projected and current (as of February 2020) average age and member months by age group in the rating period. As Oscar is new to the individual market in Pennsylvania in 2020, there is not any membership information to report for the experience period.

E. BENEFIT CHANGES

Refer to Appendix 1 for a list of the benefit changes from 2020 to 2021. The benefits were priced using actuarial cost models, based on Milliman's 2019 Commercial Health Cost Guidelines (HCGs). The HCG actuarial cost models make provision, by type of service category, for benefit characteristics such as copays, deductibles, coinsurance, and out-of-pocket maximums. For each type of service category, utilization is adjusted to reflect the anticipated changes due to the actuarial value of each plan (i.e., using plan behavior change factors). The formula below shows how the cost models calculate the net claims costs per member per month (PMPM).

$$Rate\ Net\ Claims\ Costs\ PMPM\ =$$

$$\left[\sum_{i=1}^{60}\left(\frac{Util_i \times\ AvgChg_i -\ CopayUtil_i\ \times\ Copay_i}{12{,}000}\right)\right] -\ Ded\ +\ OOPMax$$

Where,

i =	Type of service category
Utili =	Service utilization per 1,000 members per year
AvgChgi =	Average Charge per service
CopayUtili =	Copay utilization per 1,000 members per year
Copayi =	Average Effective Copay per service
Ded =	Value of deductible PMPM
OOPMax =	Value of out-of-pocket maximum PMPM

The net claims costs for services that will be capitated during the projection period have been adjusted to reflect the anticipated capitation rate for 2021.

By using the cost model approach to price Oscar's benefit plans, actuarial relativities are appropriately calculated – and thus maintained – every year. This ensures that rates for all products and benefit options reflect only actuarial relativities due solely to benefit differences. The cost model approach also helps to preserve actuarial relativities between plans.

F. EXPERIENCE PERIOD CLAIMS AND PREMIUM

As Oscar is new to the individual market in Pennsylvania in 2020, there are not any 2019 experience period claims and premium to report. *Table 2. Experience Period Claims and Premiums* in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits has been populated with zeroes.

G. CREDIBILITY OF DATA

Oscar does not have experience in the base period to use in rate development; therefore, experience credibility is 0% and the 2021 rate development is based solely on manual rates.

The basis of the manual rates is an average claim cost PMPM for Oscar's service area in Pennsylvania (Rating Areas 3, 6, and 8), developed utilizing information contained in Milliman's 2019 Commercial HCGs. The utilization and average charge levels underlying the HCGs are typical of a large group with some utilization management, preauthorization and case management. This manual data was adjusted for a number of factors, including the following:

- Morbidity of the expected Pennsylvania individual market population
  - This factor is described below in *Section 2A. PROJECTED INDEX RATE, MARKET-ADJUSTED INDEX RATE, AND TOTAL ALLOWED CLAIMS*.
- Demographics of the expected Pennsylvania individual market population
  - This factor is described below in *Section 2A. PROJECTED INDEX RATE, MARKET-ADJUSTED INDEX RATE, AND TOTAL ALLOWED CLAIMS*.
- Plan designs offered in the individual market
  - The manual data is calibrated with the plan designs Oscar intends to offer in Pennsylvania's individual market in 2021. Adjustments were made to reflect additional costs for the following benefits expected to be covered in the projection period that are not otherwise reflected in the HCGs: accidental dental, gender reassignment, infertility treatment, nutritional counseling, and pediatric dental.
- Induced utilization adjustments
  - These factors are described below in *Section 2A. PROJECTED INDEX RATE, MARKET-ADJUSTED INDEX RATE, AND TOTAL ALLOWED CLAIMS*.
- Unit cost and utilization trend from 2019 to 2021
  - Development of unit cost and utilization trends is described below in *Section 1H. TREND IDENTIFICATION*.
- Anticipated provider contractual agreements
  - The manual data is calibrated with Oscar's anticipated 2021 provider contracts and 2021 contracts with its pharmacy benefit manager (PBM).
- Medical management programs
  - The manual data is calibrated with Oscar's anticipated 2021 medical management programs.
- COVID-19 Impact
  - Premium rates have been adjusted to reflect the estimated impact of the COVID-19 pandemic and associated secondary effects on the cost to provide healthcare coverage in 2021.

The resulting average claims cost PMPM reflects the anticipated cost in the rating period for Oscar's expected population in Pennsylvania's individual market risk pool.

The HCGs provide a flexible but consistent basis for the determination of health claim costs and premium rates for a wide variety of health plans. The Guidelines are developed as a result of Milliman's continuing research on healthcare costs. First developed in 1954, the Guidelines have been updated and expanded annually since that time. The Guidelines are continually monitored as they are used in measuring the experience or evaluating the rates of health plans, and as they are compared to other data sources.

Table 2b. Manual Experience Period Claims in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits has been populated with annual aggregate values representative of Milliman's 2019 HCGs, adjusted to align with certain features specific to Oscar, including its service area, provider network characteristics and medical management programs. The incurred claims and total annual premium have been developed based on Oscar's projected average paid-to-allowed ratio and projected loss ratio in 2021. Adjustments from this base experience to reflect Oscar's 2021 projected claims costs in the 2021 Pennsylvania individual market are described in *Section 2A. PROJECTED INDEX RATE, MARKET-ADJUSTED INDEX RATE, AND TOTAL ALLOWED CLAIMS*.

Table 3b. Manual Trend Components in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits is populated with the trends applied to the manual data from 2019 to 2021.

Table 4b. Manual Experience Period Claims in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits has been populated by back-trending the 2019 base experience described above to 2016 using the trends in *Table 3b*.

H. TREND IDENTIFICATION

As this submission is based on manual data, *Table 3. Trend Components* is populated with zeroes.

The proposed annual medical and prescription drug allowed claims cost and utilization trends shown in *Table 3b* were developed based on Milliman's 2019-2020 HCGs and Oscar's anticipated provider contracts, as well as considerations of trends from other industry sources, including the CMS Office of the Actuary 2018-2027 Projections of National Health Expenditures, Express Scripts 2019 Drug Trend Report, the 2019 Milliman Medical Index (MMI), the 2020 Segal Health Plan Cost Trend Survey, the 2020 PwC Medical Cost Trend Report, and the 2018 CVS Health Trend Report.

The weights by service category shown in *Table 3b* were developed based on the distribution of expected average allowed PMPM by service category in the rating period.

I. HISTORICAL EXPERIENCE

As described above in *Section 1G. CREDIBILITY OF DATA*, this submission is based on manual data. As such, *Table 4. Historical Experience* in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits is populated with zeroes and *Table 4b* is populated with illustrative data developed with Milliman's 2019 HCGs calibrated to Oscar's service area, provider network characteristics and medical management programs.

2. RATE DEVELOPMENT AND CHANGE

A. PROJECTED INDEX RATE, MARKET-ADJUSTED INDEX RATE, AND TOTAL ALLOWED CLAIMS

Table 5. Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits illustrates the development of the market-adjusted projected allowed total claims for the projection period from the historical total allowed essential health benefits (EHB) claims for the experience period.

Development of Projected Index Rate

The historical total manual allowed EHB claims PMPM are developed in *Table 2b* and described above in *Section 1G. CREDIBILITY OF DATA*. This reflects the 2019 manual data in the experience period (January 1, 2019 to December 31, 2019), adjusted to align with certain features specific to Oscar, including its service area, provider network characteristics and medical management programs. A two-year manual trend factor, described above in *Section 1H. TREND IDENTIFICATION*, is applied to the total allowed claims PMPM to develop the unadjusted projected allowed claims PMPM for 2021.

As Oscar is new to the Pennsylvania individual market in 2020, there is no 2019 experience data in the Pennsylvania individual market on which to base the experience period total allowed claims or resulting experience period index rate. Therefore, as described above in *Section 1G. CREDIBILITY OF DATA*, this submission is based entirely on manual data, and so the manual credibility factor is 100% and experience-based single risk pool adjustment factors are populated with zeroes.

The unadjusted manual projected allowed claims PMPM is adjusted for manual single risk pool adjustment factors, described below, to derive the projected manual index rate. Appendices 2-3 in the attached "Pennsylvania 2021 Actuarial Memorandum Supplement_20200716.xlsx" illustrate the development of the changes in demographics and changes in benefits factors, respectively.

<u>Change in Morbidity</u>

Milliman's HCGs reflect large group experience. Additional adjustments were incorporated to the manual data to capture the morbidity inherent in the individual market in Pennsylvania. The morbidity adjustment was developed by modeling the relative difference between estimated allowed costs for the individual and large group markets in Pennsylvania.

We reviewed individual market claims experience and projected data in Pennsylvania using 2018-2020 URRT to assess the differential between the individual and large group markets, after adjusting for risk and demographics in each market segment. We also reviewed filed actuarial memoranda, objections, and PA Rate Template exhibits to better understand the drivers of the projected URRT data. In addition, we incorporated an Individual Adjustment of 1.01 as prescribed by the PID.

These analyses informed our assumption as to the differential in illness burden between the large group and the individual market, which we are estimating at 1.333.

Furthermore, Oscar is assuming the COVID-19 pandemic will persist into the rating period until an effective vaccine becomes available or widespread immunity is established. Oscar is projecting that the COVID-19 pandemic will increase 2021 allowed costs by approximately 2.1%. Per PID guidance, this adjustment is included in the Change in Morbidity factor reported in *Table 5.* This adjustment reflects the anticipated combined impact of COVID-19-related cost drivers on healthcare utilization and intensity in the rating period, including the following:

- Direct cost of acute COVID-19 treatment including inpatient care with varying severity levels, outpatient emergency services, and primary care consultations.
- Cost of vaccination.
- Pent-up demand as deferred/elective care passes through the healthcare system following decreases in social distancing measures.
- Morbidity impact of economic disruption in the form of job terminations, leading to enrollment shifts from employer sponsored coverage to individual ACA and from individual ACA to Medicaid or uninsured.

The following additional considerations were taken into account, but no explicit adjustment was made:

- Cost of antibody testing.
- Changes in provider reimbursement associated with the COVID-19 pandemic, and its impact on provider finances and capacity.
- Morbidity impact of lasting population health changes precipitated by the pandemic, including healthcare complications following recovery from severe cases of COVID-19, and worsened health outcomes due to deferred or avoided preventive care and maintenance care for chronic conditions during social distancing period.

A Reinsurance Morbidity Adjustment of 0.999, as mandated by the PID, is applied separately to the morbidity assumption.

Change in Demographics

To reflect the average anticipated statewide demographics for purposes of pricing Oscar's Pennsylvania individual market plans, an anticipated age/gender distribution for 2021 was applied, based on the results for Pennsylvania from the Center for Medicare and Medicaid Services (CMS) 2020 open enrollment Public Use Files (PUFs) released in April 2020, which indicated an average age of about 45 and a male/female distribution of 46%/54%, respectively.

The catastrophic plan covers only specified eligibility categories - those under the age of 30 and hardship cases. As such, the catastrophic demographics were adjusted to be consistent with Pennsylvania enrollment reports for this population in order to develop a separate set of starting costs for the catastrophic plan.

A numerical development of the change in demographics factor is provided in Appendix 2.

Change in Network

Oscar's provider network characteristics are already reflected in the unadjusted projected allowed EHB claims PMPM. Therefore, this factor is 1.000.

Change in Benefits

Adjustments were made to reflect additional costs for the following benefits expected to be covered in the projection period that are not otherwise reflected in the HCGs: accidental dental, gender reassignment, infertility treatment, nutritional counseling, and pediatric dental. These benefits contributed approximately 0.1% to the Projected Index Rate.

The allowed and net claims costs for each plan reflect differences due to cost sharing and the impact of plan behavior change. Plan behavior change factors were applied at the plan level using a formula mandated by the PID based on the induced demand factors utilized in the Federal risk adjustment transfer formula. Per PID instructions, the factors are developed based on the "Plan AV", which equals the Pricing AV multiplied by the Non-Funding of CSR Adjustment. Prior to using the factors, they were re-calibrated to the average of the assumed plan distribution, which is a plan with an 84% pricing actuarial value. Relativities between plans are based on differences in utilization for varying levels of cost sharing and do not reflect differences due to health status. A numerical development of the relative induced utilization adjustment is provided in Appendix 3a.

The relative induced demand factors between plans reflected in Appendix 3a are equivalent to the relativities between plans in the benefit richness (induced demand) column in *Table 10. Plan Rates*, but they are normalized to a different basis. The induced demand factors in Appendix 3a are estimated relative to the induced demand factor underlying the assumed plan distribution in the manual data, while the factors in *Table 10* are normalized so that the weighted average based on projected membership is 1.0.

The Change in Benefits component also includes a revenue neutrality adjustment applied to all plans to account for the overall impact of changing the induced demand factor curve used by Oscar for 2020 pricing to the curve prescribed by the PID for 2021 pricing. The development of the revenue neutrality adjustment is shown in Appendix 3b.

Change in Other

Oscar does not expect any additional changes. As such, the change in other factor is 1.0.

These single risk pool adjustment factors do not equal the factors provided in Worksheet I, Section 2 of the URRT because the factors in the URRT are applied to the experience period index rate.

Development of Market-Adjusted Index Rate

The projected index rate is adjusted for expected risk adjustment transfers, expected Exchange user fees, and expected reinsurance recoveries on an allowed cost basis to develop the market-adjusted index rate.

Risk Adjustment

Oscar's plans were priced on the assumption that the average risk score of members enrolling in each plan would be consistent with the statewide average risk profile in the individual market. Since the purpose of risk adjustment is to bring all carriers to the same morbidity level, the premium rates were priced based on the expected claim levels of all carriers, i.e., an expected risk adjustment factor of 1.00. Therefore, no specific adjustment was made to reflect payments into, or from, the individual risk pool for the risk adjustment program and the projected risk adjustment PMPM is $0.00.

Exchange User Fees

The Exchange user fee adjustment was determined based on the expected distribution of issuer premium sold off versus on the Exchange, where there is a 3.0% of Premium Exchange user fee applicable to plans sold on the Exchange. Based on Oscar's projected membership distribution, this results in an Exchange user fee of 2.98% of premium, or $18.21 PMPM on a paid basis. This is converted to an allowed basis based on the projected paid to allowed ratio.

Reinsurance Recoveries

Pennsylvania has proposed a state reinsurance program through a 1332 State Innovation Waiver that would be effective in 2021. The Waiver application indicates that Pennsylvania will likely set an attachment point of $60,000 and a cap of $100,000, with a coinsurance rate of 60%, for the 2021 plan year.

Tabs II.a. and II.b. in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits illustrate the impact of the reinsurance program in the experience period and in the projection period, respectively, in the individual market. As Oscar is new to the Pennsylvania individual market in 2020, there is no 2019 experience data in the Pennsylvania individual market, so inputs in Tab II.a. are populated with zeroes.

Tab II.b. reflects the estimated impact of the reinsurance program in the projection period in the format requested by the PID. Oscar's individual market plans were priced using cost models based on Milliman's HCGs. As part of that process, claim probability distribution tables (CPDs) were calibrated to each benefit design that reflect the expected frequency and cost of claims for that plan. These CPDs were used to estimate the value of any recoveries from Pennsylvania's reinsurance program for individual market plans based on the parameters described above. The premium rate for each plan is reduced by the value of the expected recoveries using a percent of premium approach, after being allocated using anticipated 2021 enrollment in Oscar's on and off Exchange plans.

The actual impact of the reinsurance program will be highly dependent on the population that enrolls with Oscar.

Paid-to-Allowed Ratio

The projected paid to allowed ratio is developed as the ratio of the membership weighted average projected incurred claims PMPM and the membership weighted average allowed claims PMPM. This does not equal the average pricing AV in cell K15 of *Table 10*, which is calculated as the membership weighted average of the paid-to-allowed ratios based on current membership as of February 2020. Thus this value was overwritten because it is not adjusted for differences in the magnitude of allowed and paid claims and is based on current 2020 membership rather than projected 2021 membership. The paid to allowed ratio reflects the full plan liability for CSR Silver plans as described later in this memo.

Development of Market-Adjusted Projected Allowed Total Claims

The market-adjusted index rate is adjusted for non-EHBs to develop total allowed claims. Oscar will not provide benefits beyond the EHBs, as specified in the Pennsylvania benchmark plan, and thus total allowed claims equal the market-adjusted index rate.

B. RETENTION ITEMS

Table 6. Retention in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits illustrates the non-benefit expenses, profit, and risk reflected in the premium rates included in this submission,

expressed as a percentage of premium. Note that numbers shown in this table may not be consistent with values shown in other filing materials, including the Federal Rate Filing Justification (Part I URRT or Part III Actuarial Memorandum), as the values shown in this table are weighted on current membership as of February 2020 and include membership for terminated plans while values shown in other exhibits are weighted on projected 2021 membership and only include membership for new/renewing plans.

Oscar's administrative cost projections (8.2% of premium) were developed by its finance organization based on long-range modeling of anticipated growth in variable expenses, and scale for fixed expenses. Oscar's administrative costs have been distributed across each plan design as a percentage of premium for variable costs and as a PMPM for fixed costs.

Oscar's administrative cost projections include an allocation for broker commissions (0.7% of premium). Oscar's broker commissions reflect anticipated expenses paid to brokers.

Taxes and fees (0.26% of premium) include the Risk Adjustment User Fee (0.04% of premium), the PCORI fee (0.04% of premium), and Federal Income Tax (0.18% of premium), calculated with a federal corporate tax rate of 21%. Note that the exchange user fee is included in the development of the Market-Adjusted Index Rate in *Table 5* per 45 CFR 156.80(d) and is therefore not reflected in *Table 6.*

The proposed rates reflect an allowance for profit margin for all plans (0.7% of premium), and Oscar expects to meet all statutory capital requirements, as required by the state.

As documented in the market rating rules, 45 CFR 156.80(d)(2), administrative costs are permitted plan-level adjustments to the index rate. Administrative costs in this context include administrative expenses, taxes and fees (excluding exchange user fees), and profit/risk loads. The fixed cost portion of the administrative costs varies by plan as shown in *Table 10. Plan Rates* to better align with Oscar's internal allocation methodology and associated economic projections.

C. NORMALIZED MARKET-ADJUSTED PROJECTED ALLOWED TOTAL CLAIMS

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits illustrates the development of the normalized market-adjusted projected allowed total claims PMPM. The market-adjusted projected allowed total claims are normalized for age, geography, tobacco status, benefit richness (induced demand), and network. The normalization factors are based on the expected Pennsylvania individual market population.

Appendices 4-7 in the attached "Pennsylvania 2021 Actuarial Memorandum Supplement_20200716.xlsx" demonstrate the development of the average age factor, the average geographic factor, the average tobacco factor, and the average benefit richness (induced demand) factor, respectively.

Since Oscar only has one network, the average network factor is 1.000.

As Oscar is new to the individual market in Pennsylvania in 2020, there are not any 2019 normalization factors for comparison.

D. COMPONENTS OF RATE CHANGE

Refer to *Table 8. Components of Rate Change* and *Table 9. Year-over-Year Data to Support Table 8* in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits for the components of rate change based on calculations from the PID.

Note that Line H does not match Line A in *Table 8* for a number of reasons, including:

- The Calibrated Plan Adjusted Index Rate shown in Line A is weighted on current membership, but many of the factors applied to the base period allowed claims before normalization in Line B, including those in *Table 7* and *Table 9*, are weighted on projected membership.
- The Normalized Reinsurance Recoveries shown in Line D7 are added to the base period allowed claims (after normalization) in Line D1, when they should be subtracted.

- The retention components shown in Lines F1 to F3 are calculated as a percentage of the Plan Adjusted Index Rate in *Table 10,* but are applied as a percentage of the Calibrated Plan Adjusted Index Rate in *Table 8*. This leads to discrepancies when there are fixed PMPM administrative expenses as is the case for 2021.

3. PLAN RATE DEVELOPMENT

Table 10 illustrates the development of the 2021 Calibrated Plan Adjusted Index Rates from the 2021 Market Adjusted Index Rate.

Plan Adjusted Index Rates

The Market-Wide Adjusted Index Rate is adjusted to compute the Plan Adjusted Index Rate using the following allowable adjustments:

- Actuarial value and cost sharing adjustment:
    - The CMS Actuarial Value Calculator was used to determine the metallic tier and AV metal value for each plan as shown in Columns G and H.
    - The Pricing AVs in Column K were developed using Milliman's 2019 HCGs.
    - The adjustment for plan cost sharing includes expected differences in utilization due to differences in cost sharing and do not reflect differences due to health status as described in Section 2A. PROJECTED INDEX RATE, MARKET-ADJUSTED INDEX RATE, AND TOTAL ALLOWED CLAIMS. These adjustments are reflected in column L in Table 10.
    - The AV & Cost Sharing Factor above can be calculated as the product of the Pricing AV, the Benefit Richness (induced demand), and the Non-Funding of CSR Adjustment from *Table 10*.
- Adjustment for benefits in addition to the EHBs: Oscar will not provide benefits beyond the EHBs, as specified in the Pennsylvania benchmark plan. As such, the Benefits in addition to EHB shown in Column M is 1.000.
- Provider network, delivery system and utilization management adjustment: there are no expected differences in the provider network and/or utilization management between plans. As such, the provider network adjustment shown in Column N is 1.000.
- Impact of specific eligibility categories for the catastrophic plan: this adjustment was developed to illustrate the impact of the restricted age requirements in the catastrophic risk pool.
- Non-Funding of CSR Adjustment: per guidance from the PID, we have loaded the additional cost of funding CSR subsidies to Oscar's silver plans offered on the Exchange using a constant factor of 20% of premium as shown in Column P.
- Adjustment for distribution and administrative costs: the net claims costs are adjusted to account for expected non-benefit expenses shown in Columns R through T.

Oscar's total members as of February 1, 2020 by plan and rating area, the approved 2020 Calibrated Plan Adjusted Index Rate PMPM, and the proposed rate changes by plan from 2020 to 2021 are also provided in *Table 10.*

Calibrated Plan Adjusted Index Rates

A single calibration factor is applied to the Plan Adjusted Index Rates to calibrate rates for the expected age, geographic, and tobacco use distribution expected to enroll in the plan. The single calibration factor is calculated as the product of the age calibration factor, the geographic calibration factor, and the tobacco calibration factor, and is applied uniformly across all plans.

Projected Loss Ratio

Oscar's projected loss ratio calculated consistently with the Medical Loss Ratio (MLR) methodology as prescribed by 45 CFR 158 is 93.0%. The following table demonstrates Oscar's premium development and MLR calculation using rounded values.

Table C: Projected Loss Ratio	
Claims	$566.79
Claim-Related Retention (QI/Health IT)	$13.02
Transitional Recoveries (Received)	($28.85)
Risk Adjustment Paid (Received)	$0.00
Risk Corridors Paid (Received)	$0.00
MLR Numerator	**$550.95**
Premium	$610.91
Premium-Related Retention (Taxes/Fees)	$18.69
MLR Denominator	**$592.22**
Projected Loss Ratio	**93.0%**

4. PLAN PREMIUM DEVELOPMENT FOR 21-YEAR-OLD NON-TOBACCO USER

Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits illustrates the development of the premium rate offered to a 21-year old non-tobacco user in the Pennsylvania individual market in 2021, by plan and Rating Area, based on the Calibrated Plan Adjusted Index Rates developed in *Section 3. PLAN RATE DEVELOPMENT* and rating factors described in *Section 5. PLAN FACTORS*

The 2020 premium rate offered to a 21-year old non-tobacco user and rate changes from 2020 to 2021, by plan and Rating Area, are also included in *Table 11*.

5. PLAN FACTORS

A. AGE AND TOBACCO FACTORS

Table 12. Age and Tobacco Factors in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits illustrates the factors used in pricing for age and tobacco status. Age factors reflect the federal standard age curve. Tobacco factors by age were developed using a Milliman research report titled *Impact of Height, Weight, and Smoking on Medical Claim Costs*, which tabulates the medical claim costs by age for smokers and non-smokers using a government data source, the Medical Expenditure Panel Surveys (MEPS). Smoker prevalence rates were estimated based on Centers for Disease Control smoker prevalence rates and Oscar's nationwide historical enrollment and utilized to develop the tobacco calibration factor.

B. GEOGRAPHIC FACTORS

Table 13. Geographic Factors in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits illustrates the factors used in pricing for geographic area. These factors were developed from an internal Milliman risk adjusted area factor study and Oscar's anticipated 2021 provider contracts. These area factors reflect differences in utilization, unit cost, and practice patterns by region. They have been normalized to remove the impact of differences in demographics and morbidity using risk scores.

C. NETWORK FACTORS

Table 14. Network Factors in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits illustrates the factors used in pricing for networks. Since Oscar only has one network, the average network factor is 1.000.

D. SERVICE AREA COMPOSITION

Oscar intends to sell individual market products in Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, and Philadelphia counties, which are within ACA Rating Areas 3, 6, and 8. Since 2020, Oscar has expanded into Rating Areas 3 and 6.

E. COMPOSITE RATING

As this is an individual market filing, composite rating is not applicable.

6. ACTUARIAL CERTIFICATIONS

I, REDACTED, am a Consulting Actuary with the firm of Milliman, Inc. Oscar Health Plan of Pennsylvania, Inc. engaged me to provide the opinion herein.

Guidelines issued by the American Academy of Actuaries require actuaries to include their professional qualifications in all actuarial communications. I am a member of the American Academy of Actuaries, and I meet its qualification standards to perform the analysis and render the actuarial opinion contained herein.

I certify that to the best of my knowledge and judgment:

- The projected index rate is:
  - In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 147.102 and 156.80)
  - Developed in compliance with the applicable Actuarial Standards of Practice, including but not limited to:
    - ASOP No. 5, Incurred Health and Disability Claims
    - ASOP No. 8, Regulatory Filings for Health Plan Entities
    - ASOP No. 12, Risk Classification
    - ASOP No. 23, Data Quality
    - ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
    - ASOP No. 41, Actuarial Communications
    - ASOP No. 42, Determining Health and Disability Liabilities other than Liabilities for Incurred Claims
    - ASOP No. 45, The Use of Health Status Based Risk Adjustment Methodologies
    - ASOP No. 50, Determining Actuarial Value and Minimum Value under the ACA
  - Reasonable in relation to the benefits provided and the population anticipated to be covered
  - Neither excessive nor deficient based on my best estimates of the 2021 individual market though future regulatory changes may affect the extent to which the index rate is neither excessive nor deficient.
- 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 CMS Actuarial Value Calculator was used to determine the AV Metal Values shown in Worksheet 2, Section I of the Part I Unified Rate Review Template for all plans.
- The rates in this filing do not incorporate any EHB substitutions and, as such, the requirements of 45 CFR 156.115(b) are not applicable.
- The geographic rating factors shown in Worksheet 3 of the URRT reflect only differences in the cost of delivery, and do not include differences for population morbidity by geographic area.
- The proposed premium rates are in compliance with applicable laws, rules and guidelines of the State of Pennsylvania.
- All factor, benefit, and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
- The proposed new plans are not modifications of an existing plan.
- The information presented in the Pennsylvania Actuarial Memorandum and the Pennsylvania Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2021 Rate Filing Justification.

The URRT and the Pennsylvania Rate Template do not demonstrate the process used by Oscar to develop the rates presented in this actuarial memorandum. Rather they represent information required by Federal and State regulation to be provided in support of the review of rate increases, for certification of qualified health plans and for certification that the index rate is developed in accordance with Federal and State regulation and used consistently and only adjusted by the allowable modifiers.

The 2021 plan year premium rates in this actuarial memorandum are contingent upon the status of the ACA statutes and regulations including any regulatory guidance, court decisions, or otherwise. Changes

have the potential to greatly impact the necessary 2021 plan year premium rates provided in this Actuarial Memorandum. Changes include, but are not limited to, any legislative or regulatory amendment, court decision, or a decision by Congress, the Health and Human Services Secretary or the Centers for Medicare and Medicaid Services director.

The information provided in this actuarial memorandum is in support of the items illustrated in the Pennsylvania Rate Template and does not provide an actuarial opinion regarding the process used to develop proposed premium rates. It does certify that rates were developed in accordance with applicable regulations, as noted.

Differences between the projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience. Furthermore, due to the substantial uncertainty regarding the impact of the COVID-19 pandemic, we believe some of the assumptions related to the pandemic's financial impact will exhibit a substantially greater divergence from expectations.

Signed: [redacted]

Title: Consulting Actuary

Date: July 16, 2020

Appendix 1: Cost Sharing Changes for Renewing Plans from 2021

	2020	2021
Plan name(s)	Oscar Classic Bronze Oscar Classic Bronze AIAN 300	Oscar Bronze Classic Oscar Bronze Classic AIAN
HIOS ID(s)	98517PA0010003-00 98517PA0010003-01 98517PA0010003-03	98517PA0010003-00 98517PA0010003-01 98517PA0010003-03
Actuarial value	62.85%	63.31%
MOOP	$8,150	$8,550
PCP visit	2 @ $50, 50% post-deductible	1 @ $50, 50% post-deductible
Mental health visit	2 @ $50, 50% post-deductible	1 @ $50, 50% post-deductible
Tier 1B Rx	50% post-deductible	$25

	2020	2021
Plan name(s)	Oscar Saver Silver Oscar Saver Silver AIAN 300	Oscar Silver Saver 2 Oscar Silver Saver 2 AIAN
HIOS ID(s)	98517PA0010008-00 98517PA0010008-01 98517PA0010008-03	98517PA0010008-00 98517PA0010008-01 98517PA0010008-03
Actuarial value	69.86%	66.52%
Deductible	$3,000	$6,200
MOOP	$6,650	$8,550
Global coinsurance	40%	50%
PCP visit	3 @ $50, 40% post-deductible	$40
Specialist visit	40% post-deductible	$40
Urgent care	40% post-deductible	$75
Mental health visit	3 @ $50, 40% post-deductible	$40
Labs	40% post-deductible	$50
Tier 2 Rx	40% post-deductible	$75 post-deductible

	2020	2021
Plan name(s)	Oscar Saver Silver CSR 250	Oscar Silver Saver 2 CSR 250
HIOS ID(s)	98517PA0010008-04	98517PA0010008-04
Actuarial value	73.35%	72.04%
Deductible	$2,200	$3,300
MOOP	$6,100	$6,800
Global coinsurance	30%	40%
PCP visit	3 @ $50, 30% post-deductible	$40
Specialist visit	30% post-deductible	$40
Urgent care	30% post-deductible	$60
Mental health visit	3 @ $50, 30% post-deductible	$40
Labs	30% post-deductible	$50
Tier 1B Rx	$25	$20
Tier 2 Rx	30% post-deductible	$60 post-deductible

Appendix 1: Cost Sharing Changes for Renewing Plans from 2021

	2020	2021
Plan name(s)	Oscar Saver Silver CSR 200	Oscar Silver Saver 2 CSR 200
HIOS ID(s)	98517PA0010008-05	98517PA0010008-05
Actuarial value	87.35%	86.01%
Deductible	$750	$970
MOOP	$2,700	$2,800
Global coinsurance	10%	30%
PCP visit	3 @ $25, 10% post-deductible	$25
Specialist visit	10% post-deductible	$25
Urgent care	10% post-deductible	$45
Mental health visit	3 @ $25, 10% post-deductible	$25
Labs	10% post-deductible	$30
Tier 1B Rx	$20	$10
Tier 2 Rx	10% post-deductible	$40 post-deductible
Tier 3 Rx	10% post-deductible	50% post-deductible
Specialty Rx	10% post-deductible	50% post-deductible

	2020	2021
Plan name(s)	Oscar Saver Silver CSR 150	Oscar Silver Saver 2 CSR 150
HIOS ID(s)	98517PA0010008-06	98517PA0010008-06
Actuarial value	93.15%	93.01%
Deductible	$200	$0
MOOP	$1,500	$1,350
Global coinsurance	10%	30%
PCP visit	3 @ $10, 10% post-deductible	$5
Specialist visit	10% post-deductible	$5
Urgent care	10% post-deductible	$30
Mental health visit	3 @ $10, 10% post-deductible	$5
Labs	10% post-deductible	$0
Tier 1A Rx	$3	$0
Tier 2 Rx	10% post-deductible	$20
Tier 3 Rx	10% post-deductible	50%
Specialty Rx	10% post-deductible	50%

Appendix 1: Cost Sharing Changes for Renewing Plans from 2021

	2020	2021
Plan name(s)	Oscar Classic Silver Oscar Classic Silver AIAN 300	Oscar Silver Classic Oscar Silver Classic AIAN
HIOS ID(s)	98517PA0010006-00 98517PA0010006-01 98517PA0010006-03	98517PA0010006-00 98517PA0010006-01 98517PA0010006-03
Actuarial value	67.79%	67.33%
Deductible	$6,500	$5,000
MOOP	$8,150	$8,550
Specialist visit	$75	$80
Urgent care	$100	$75
Physical and occupational therapy	$75	$80
Speech therapy	$75	$80

	2020	2021
Plan name(s)	Oscar Classic Silver CSR 250	Oscar Silver Classic CSR 250
HIOS ID(s)	98517PA0010006-04	98517PA0010006-04
Actuarial value	72.69%	72.13%
Deductible	$4,500	$4,000
Global coinsurance	30%	50%
Specialist visit	$50	$60
Urgent care	$75	$50
Physical and occupational therapy	$75	$60
Speech therapy	$75	$60
Tier 3 Rx	40% post-deductible	50% post-deductible
Specialty Rx	40% post-deductible	50% post-deductible

	2020	2021
Plan name(s)	Oscar Classic Silver CSR 200	Oscar Silver Classic CSR 200
HIOS ID(s)	98517PA0010006-05	98517PA0010006-05
Actuarial value	86.13%	87.11%
Deductible	$1,000	$0
MOOP	$2,700	$2,850
Global coinsurance	20%	25%
PCP visit	$0	$10
Specialist visit	$10	$40
Mental health visit	$0	$10
Physical and occupational therapy	$30	$40
Speech therapy	$30	$40
Tier 1B Rx	$20	$25
Tier 2 Rx	$40	$50
Tier 3 Rx	30% post-deductible	50%
Specialty Rx	30% post-deductible	50%

Appendix 1: Cost Sharing Changes for Renewing Plans from 2021

	2020	2021
Plan name(s)	Oscar Classic Silver CSR 150	Oscar Silver Classic CSR 150
HIOS ID(s)	98517PA0010006-06	98517PA0010006-06
Actuarial value	93.00%	93.26%
Deductible	$250	$0
Global coinsurance	10%	15%
Physical and occupational therapy	$10	$5
Speech therapy	$10	$5
Tier 2 Rx	$20	$30
Tier 3 Rx	20% post-deductible	50%
Specialty Rx	20% post-deductible	50%

	2020	2021
Plan name(s)	Oscar Classic Silver Next Off-Ex Only	Oscar Silver Classic Next Off-Ex
HIOS ID(s)	98517PA0010010-00	98517PA0010010-00
Actuarial value	66.89%	67.71%
Deductible	$7,000	$6,000
MOOP	$8,150	$8,000
PCP visit	$25	$30
Urgent care	$100	$55
Mental health visit	40%	$30
Physical and occupational therapy	40% post-deductible	$75
Speech therapy	40% post-deductible	$75
Labs	40% post-deductible	$25
X-rays and diagnostic imaging	40% post-deductible	$75
ER	40% post-deductible	$650 post-deductible
Tier 2 Rx	$105	$100

	2020	2021
Plan name(s)	Oscar Classic Silver Next	Oscar Silver Classic Next
HIOS ID(s)	98517PA0010009-00 98517PA0010009-01 98517PA0010009-03	98517PA0010009-00 98517PA0010009-01 98517PA0010009-03
Actuarial value	66.99%	67.71%
Deductible	$7,000	$6,000
MOOP	$8,150	$8,000
PCP visit	$25	$30
Urgent care	$100	$50
Mental health visit	40%	$30
Physical and occupational therapy	40% post-deductible	$75
Speech therapy	40% post-deductible	$75
Labs	40% post-deductible	$25
X-rays and diagnostic imaging	40% post-deductible	$75
ER	40% post-deductible	$650 post-deductible

Appendix 1: Cost Sharing Changes for Renewing Plans from 2021

	2020	2021
Plan name(s)	Oscar Classic Silver Next CSR 250	Oscar Silver Classic Next CSR 250
HIOS ID(s)	98517PA0010009-04	98517PA0010009-04
Actuarial value	72.35%	73.29%
Deductible	$4,500	$3,500
MOOP	$6,500	$6,300
Urgent care	$75	$50
Mental health visit	40%	$25
Physical and occupational therapy	40% post-deductible	$75
Speech therapy	40% post-deductible	$75
Labs	40% post-deductible	$25
X-rays and diagnostic imaging	40% post-deductible	$75
ER	40% post-deductible	$650 post-deductible
Tier 1B Rx	$20	$25
Tier 2 Rx	$100	$75

	2020	2021
Plan name(s)	Oscar Classic Silver Next CSR 200	Oscar Silver Classic Next CSR 200
HIOS ID(s)	98517PA0010009-05	98517PA0010009-05
Actuarial value	87.01%	87.58%
MOOP	$2,700	$2,800
Specialist visit	$15	$30
Urgent care	$25	$15
Mental health visit	40%	$5
Physical and occupational therapy	40%	$30
Speech therapy	40%	$30
Labs	40%	$15
X-rays and diagnostic imaging	40%	$30
ER	40%	$650
Tier 2 Rx	$75	$60
Tier 3 Rx	40%	50%
Specialty Rx	40%	50%

Appendix 1: Cost Sharing Changes for Renewing Plans from 2021

	2020	2021
Plan name(s)	Oscar Classic Silver Next CSR 150	Oscar Silver Classic Next CSR 150
HIOS ID(s)	98517PA0010009-06	98517PA0010009-06
Actuarial value	93.21%	93.01%
MOOP	$1,800	$1,750
Global coinsurance	20%	25%
Physical and occupational therapy	20%	$10
Speech therapy	20%	$10
Labs	20%	$0
X-rays and diagnostic imaging	20%	$15
ER	20%	$550
Tier 1B Rx	$5	$7
Tier 2 Rx	$40	$20
Tier 3 Rx	20%	50%
Specialty Rx	20%	50%

	2020	2021
Plan name(s)	Oscar Classic Gold Oscar Classic Gold AIAN 300	Oscar Gold Classic Oscar Gold Classic AIAN
HIOS ID(s)	98517PA0010013-00 98517PA0010013-01 98517PA0010013-03	98517PA0010013-00 98517PA0010013-01 98517PA0010013-03
Actuarial value	76.50%	76.23%
Deductible	$1,700	$2,500
MOOP	$8,150	$6,000
Global coinsurance	20%	30%
PCP visit	$25	$30
Specialist visit	$50	$55
Mental health visit	$25	$30
Physical and occupational therapy	$50	$55
Speech therapy	$50	$55
Labs	$50	$55
Tier 1B Rx	$25	$30
Tier 2 Rx	$50	$55

	2020	2021
Plan name(s)	Oscar Simple Secure	Oscar Secure
HIOS ID(s)	98517PA0010011-00 98517PA0010011-01	98517PA0010011-00 98517PA0010011-01
Deductible	$8,150	$8,550
MOOP	$8,150	$8,550

Appendix 2: Development of the Change in Demographics From Manual Data			
Age Bracket	**Projected Membership**	**Projected Membership Distribution**	**Average Demographic Factor**
<18	4,607	5.6%	0.460
18-24	4,678	5.7%	0.678
25-34	13,663	16.7%	0.843
35-44	12,734	15.6%	0.897
45-54	16,189	19.8%	1.277
55-64	29,277	35.8%	1.889
65+	738	0.9%	2.753
Total	**81,888**	**100.0%**	**1.297**

Appendix 3a: Development of the Induced Utilization Adjustment from Manual Data				
Plan ID	**Metal Level**	**Projected Membership**	**Projected Membership Distribution**	**Relative Induced Utilization Adjustment***
98517PA0010019	Silver	32	0.0%	0.962
98517PA0010010	Silver	32	0.0%	0.950
98517PA0010018	Silver	32	0.0%	0.941
98517PA0010005	Bronze	7,702	9.4%	0.952
98517PA0010003	Bronze	7,702	9.4%	0.921
98517PA0010002	Bronze	7,702	9.4%	0.925
98517PA0010013	Gold	512	0.6%	0.978
98517PA0010017	Silver	9,347	11.4%	1.070
98517PA0010006	Silver	9,347	11.4%	1.022
98517PA0010009	Silver	9,347	11.4%	1.039
98517PA0010016	Silver	9,347	11.4%	1.047
98517PA0010014	Bronze	7,702	9.4%	0.931
98517PA0010008	Silver	9,347	11.4%	1.002
98517PA0010011	Catastrophic	3,737	4.6%	0.918
Total		**81,888**	**100.0%**	**0.991**

*Developed based on Plan AV

Appendix 3b: Development of the Induced Utilization Revenue Neutrality Adjustment				
Plan ID	**Metal Level**	**Projected Membership**	**Relative Induced Utilization Adjustment (2020 Pricing*)**	**Relative Induced Utilization Adjustment (2021 Pricing**)**
98517PA0010019	Silver	32	0.816	0.962
98517PA0010010	Silver	32	0.809	0.950
98517PA0010018	Silver	32	0.807	0.941
98517PA0010005	Bronze	7,702	0.802	0.952
98517PA0010003	Bronze	7,702	0.798	0.921
98517PA0010002	Bronze	7,702	0.801	0.925
98517PA0010013	Gold	512	0.974	0.978
98517PA0010017	Silver	9,347	0.812	0.969
98517PA0010006	Silver	9,347	0.808	0.944
98517PA0010009	Silver	9,347	0.809	0.952
98517PA0010016	Silver	9,347	0.809	0.957
98517PA0010014	Bronze	7,702	0.802	0.931
98517PA0010008	Silver	9,347	0.806	0.934
98517PA0010011	Catastrophic	3,737	0.785	0.918
Total		**81,888**	**0.806**	**0.943**
IDF Curve Change Impact (2021 Pricing over 2020 Pricing)				1.170
Revenue Neutrality Adjustment (1 / IDF Curve Change Impact)				**0.855**

* Developed based on metallic AV.
** Developed based on pricing AV.

Appendix 4: Development of the Average Age Factor			
Age Band	**Projected Membership**	**Projected Membership Distribution**	**Average Age Factor***
Adults			
< 25	1,307	1.6%	1.000
25-29	6,024	7.4%	1.056
30-34	7,237	8.8%	1.178
35-39	6,367	7.8%	1.240
40-44	6,367	7.8%	1.332
45-49	8,095	9.9%	1.570
50-54	8,095	9.9%	1.956
55-59	14,639	17.9%	2.430
60-64	14,639	17.9%	2.870
65+	738	0.9%	3.000
Children			
0	229	0.3%	0.765
1	229	0.3%	0.765
2-6	1,147	1.4%	0.765
7-18	3,274	4.0%	0.801
19-22	2,294	2.8%	0.978
23-25	1,207	1.5%	1.001
Total	**81,888**	**100.0%**	**1.810**

*Average age factor from federal standard age curve.

Appendix 5: Development of the Average Geographic Factor		
Rating Area	**Projected Membership Distribution**	**Area Factor**
Rating Area 3	32%	0.819
Rating Area 6	21%	0.984
Rating Area 8	47%	1.000
Total	**100%**	**0.939**

Appendix 6: Development of the Average Tobacco Factor			
Age Band	**Projected Membership**	**Projected Membership Distribution**	**Tobacco Usage Factor**
<25	9,286	11.3%	1.000
25-34	13,663	16.7%	1.050
35-44	12,734	15.6%	1.090
45-54	16,189	19.8%	1.090
55+	30,015	36.7%	1.125
Total	**81,888**	**100.0%**	**1.086**
Assumed Smoker Prevalence			**10.0%**
Average Tobacco Factor			**1.009**

Appendix 7: Development of the Average Benefit Richness (Induced Demand) Factor							
Plan ID	**Metal Level**	**Projected Membership**	**Pricing AV**	**Non-Funding of CSR Adjustment**	**Plan AV**	**Unnormalized Induced Demand Factor**	**Normalized Induced Demand Factor**
98517PA0010019	Silver	32	0.767	1.000	0.767	1.061	0.971
98517PA0010010	Silver	32	0.740	1.000	0.740	1.048	0.958
98517PA0010018	Silver	32	0.719	1.000	0.719	1.038	0.950
98517PA0010005	Bronze	7,702	0.744	1.000	0.744	1.050	0.960
98517PA0010003	Bronze	7,702	0.662	1.000	0.662	1.016	0.930
98517PA0010002	Bronze	7,702	0.674	1.000	0.674	1.020	0.933
98517PA0010013	Gold	512	0.799	1.000	0.799	1.079	0.987
98517PA0010017	Silver	9,347	0.780	1.200	0.936	1.180	1.079
98517PA0010006	Silver	9,347	0.725	1.200	0.870	1.127	1.031
98517PA0010009	Silver	9,347	0.746	1.200	0.895	1.146	1.048
98517PA0010016	Silver	9,347	0.755	1.200	0.906	1.155	1.056
98517PA0010014	Bronze	7,702	0.691	1.000	0.691	1.026	0.939
98517PA0010008	Silver	9,347	0.699	1.200	0.839	1.105	1.011
98517PA0010011	Catastrophic	3,737	0.651	1.000	0.651	1.013	0.927
Total		**81,888**				**1.093**	**1.000**