

SERFF Tracking #:

UPMC-130536761

State Tracking #:

UPMC-130536761

Company Tracking #:

State:

Pennsylvania

Filing Company:

UPMC Health Coverage, Inc.

TOI/Sub-TOI:

H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense

Product Name:

2017 IND Health Coverage

Project Name/Number:

/

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Federal Rates Template		Revised	Previous State Filing Number: UPMC-130072609 Percent Rate Change Request: 0.9	RatesTablesTempalte_v6_0.xls, RatesTablesTempalte_v6_0.pdf,
2		PID Rates Template		Revised	Previous State Filing Number: UPMC-130072609 Percent Rate Change Request: 0.9	PA Plan Design Summary and Rate Tables-1.xlsx, PA Plan Design Summary and Rate Tables-1.pdf,

State:	Pennsylvania	Filing Company:	UPMC Health Coverage, Inc.
TOI/Sub-TOI:	H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense		
Product Name:	2017 IND Health Coverage		
Project Name/Number:	/		

Attachment RatesTablesTempalte_v6_0.xls is not a PDF document and cannot be reproduced here.

Attachment PA Plan Design Summary and Rate Tables-1.xlsx is not a PDF document and cannot be reproduced here.

2017 Rates Table Template v6.0	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 a community rating state, select Family Option under Age and fill in all columns.																
	If you are not community rating state, select 0-20 under Age 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* Federal TIN* Rate Effective Date* Rate Expiration Date*	62560																
	46-2824537																
	1/1/2017																
	12/31/2017																
<table><tr><th>Plan ID*</th><th>Rating Area ID*</th><th>Tobacco*</th><th>Age*</th><th>Individual Rate*</th><th>Individual Tobacco Rate*</th></tr><tr><td>Required: Enter the 14-character Plan ID</td><td>Required: Select the Rating Area ID</td><td>Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan</td><td>Required: Select the age of a subscriber eligible for the rate</td><td>Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan</td><td>Required: Enter the rate of an Individual tobacco enrollee on a plan</td></tr></table>						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	Require: 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
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	Require: 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												
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	131.51	131.51												
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	21	207.10	212.27												
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	22	207.10	212.27												
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	23	207.10	212.27												
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62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	25	207.93	213.12												
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	26	212.07	217.37												
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	27	217.04	222.46												
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	28	225.11	230.74												
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	29	231.74	237.53												
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	30	235.05	240.93												
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	31	240.02	246.02												
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	32	244.99	251.12												
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	33	248.10	254.30												
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	34	251.41	257.70												

62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	35	253.07	259.40
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	36	254.73	261.10
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	37	256.38	262.79
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	38	258.04	264.49
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	39	261.35	267.89
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	40	264.67	271.28
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	41	269.64	276.38
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	42	274.40	281.26
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	43	281.03	288.05
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	44	289.31	296.54
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	45	299.05	306.52
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	46	310.64	318.41
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	47	323.69	331.78
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	48	338.60	347.06
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	49	353.30	362.14
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	50	369.87	379.12
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	51	386.23	395.89
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	52	404.25	414.35
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	53	422.47	433.03
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	54	442.15	453.20
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	55	461.82	473.36
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	56	483.15	495.23
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	57	504.69	517.30
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	58	527.67	540.87

62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	59	539.06	552.54
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	60	562.05	576.10
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	61	581.93	596.48
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	62	594.98	609.85
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	63	611.34	626.62
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	64	621.28	636.81
62560PA0030003	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	621.28	636.81
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	0-20	131.51	131.51
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	21	207.10	212.27
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	22	207.10	212.27
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	23	207.10	212.27
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	24	207.10	212.27
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	25	207.93	213.12
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	26	212.07	217.37
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	27	217.04	222.46
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	28	225.11	230.74
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	29	231.74	237.53
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	30	235.05	240.93
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	31	240.02	246.02
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	32	244.99	251.12
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	33	248.10	254.30
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	34	251.41	257.70
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	35	253.07	259.40
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	36	254.73	261.10

62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	37	256.38	262.79
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	38	258.04	264.49
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	39	261.35	267.89
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	40	264.67	271.28
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	41	269.64	276.38
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	42	274.40	281.26
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	43	281.03	288.05
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	44	289.31	296.54
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	45	299.05	306.52
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	46	310.64	318.41
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	47	323.69	331.78
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	48	338.60	347.06
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	49	353.30	362.14
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	50	369.87	379.12
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	51	386.23	395.89
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	52	404.25	414.35
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	53	422.47	433.03
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	54	442.15	453.20
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	55	461.82	473.36
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	56	483.15	495.23
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	57	504.69	517.30
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	58	527.67	540.87
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	59	539.06	552.54
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	60	562.05	576.10

62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	61	581.93	596.48
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	62	594.98	609.85
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	63	611.34	626.62
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	64	621.28	636.81
62560PA0030003	Rating Area 2	Tobacco User/Non-Tobacco User	65 and over	621.28	636.81
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	0-20	131.51	131.51
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	21	207.10	212.27
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	22	207.10	212.27
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	23	207.10	212.27
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	24	207.10	212.27
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	25	207.93	213.12
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	26	212.07	217.37
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	27	217.04	222.46
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	28	225.11	230.74
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	29	231.74	237.53
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	30	235.05	240.93
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	31	240.02	246.02
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	32	244.99	251.12
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	33	248.10	254.30
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	34	251.41	257.70
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	35	253.07	259.40
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	36	254.73	261.10
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	37	256.38	262.79
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	38	258.04	264.49

62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	39	261.35	267.89
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	40	264.67	271.28
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	41	269.64	276.38
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	42	274.40	281.26
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	43	281.03	288.05
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	44	289.31	296.54
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	45	299.05	306.52
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	46	310.64	318.41
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	47	323.69	331.78
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	48	338.60	347.06
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	49	353.30	362.14
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	50	369.87	379.12
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	51	386.23	395.89
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	52	404.25	414.35
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	53	422.47	433.03
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	54	442.15	453.20
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	55	461.82	473.36
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	56	483.15	495.23
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	57	504.69	517.30
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	58	527.67	540.87
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	59	539.06	552.54
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	60	562.05	576.10
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	61	581.93	596.48
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	62	594.98	609.85

62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	63	611.34	626.62
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	64	621.28	636.81
62560PA0030003	Rating Area 4	Tobacco User/Non-Tobacco User	65 and over	621.28	636.81
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	0-20	131.51	131.51
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	21	207.10	212.27
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	22	207.10	212.27
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	23	207.10	212.27
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	24	207.10	212.27
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	25	207.93	213.12
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	26	212.07	217.37
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	27	217.04	222.46
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	28	225.11	230.74
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	29	231.74	237.53
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	30	235.05	240.93
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	31	240.02	246.02
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	32	244.99	251.12
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	33	248.10	254.30
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	34	251.41	257.70
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	35	253.07	259.40
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	36	254.73	261.10
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	37	256.38	262.79
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	38	258.04	264.49
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	39	261.35	267.89
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	40	264.67	271.28

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62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	43	281.03	288.05
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	44	289.31	296.54
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	45	299.05	306.52
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	46	310.64	318.41
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	47	323.69	331.78
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	48	338.60	347.06
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	49	353.30	362.14
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	50	369.87	379.12
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	51	386.23	395.89
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62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	56	483.15	495.23
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	57	504.69	517.30
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	58	527.67	540.87
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	59	539.06	552.54
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	60	562.05	576.10
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	61	581.93	596.48
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	62	594.98	609.85
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	63	611.34	626.62
62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	64	621.28	636.81

62560PA0030003	Rating Area 5	Tobacco User/Non-Tobacco User	65 and over	621.28	636.81
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	0-20	131.51	131.51
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	21	207.10	212.27
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	22	207.10	212.27
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	23	207.10	212.27
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	24	207.10	212.27
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	25	207.93	213.12
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	26	212.07	217.37
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	27	217.04	222.46
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	28	225.11	230.74
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	29	231.74	237.53
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62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	31	240.02	246.02
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	32	244.99	251.12
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	33	248.10	254.30
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	34	251.41	257.70
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	35	253.07	259.40
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	36	254.73	261.10
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	37	256.38	262.79
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	38	258.04	264.49
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	39	261.35	267.89
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	40	264.67	271.28
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	41	269.64	276.38
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	42	274.40	281.26

62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	43	281.03	288.05
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	44	289.31	296.54
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	45	299.05	306.52
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	46	310.64	318.41
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	47	323.69	331.78
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	48	338.60	347.06
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	49	353.30	362.14
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	50	369.87	379.12
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	51	386.23	395.89
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	52	404.25	414.35
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	53	422.47	433.03
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	54	442.15	453.20
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	55	461.82	473.36
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	56	483.15	495.23
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	57	504.69	517.30
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	58	527.67	540.87
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	59	539.06	552.54
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	60	562.05	576.10
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	61	581.93	596.48
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	62	594.98	609.85
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	63	611.34	626.62
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	64	621.28	636.81
62560PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	65 and over	621.28	636.81

UPMC Health Coverage, Inc.
Individual
Plan Design Summary

HIOS Plan ID	On/Off Exchange	Product	Metal	Plan Design Marketing Name	Network	Rating Area	Counties Excluded
62560PA0030003	Off Exchange	HMO	Bronze	UPMC Advantage Essential Bronze	IND 28 County HMO - 28C Standard Referral w/Dominion PPO	1, 2, 4, 5	

Company Name: UPMC Health Coverage, Inc.
 Market: Individual
 Product: HMO
 Effective Date of Rates: January 1, 2017

Ending date of Rates:

December 31, 2017

HIOS Plan ID (On Exchange)=>	62560PA0030003		62560PA0030003		62560PA0030003		62560PA0030003		62560PA0030003	
HIOS Plan ID (Off Exchange)=>	62560PA0030003		62560PA0030003		62560PA0030003		62560PA0030003		62560PA0030003	
Form # =>	660		660		660		660		660	
Rating Area =>	1		2		4		5		6	
Counties Excluded in Rating Area =>										
Network =>	IND 28 County HMO - 28C Standard Referral w/Dominion PPO		IND 28 County HMO - 28C Standard Referral w/Dominion PPO		IND 28 County HMO - 28C Standard Referral w/Dominion PPO		IND 28 County HMO - 28C Standard Referral w/Dominion PPO		IND 28 County HMO - 28C Standard Referral w/Dominion PPO	
Metal =>	Bronze		Bronze		Bronze		Bronze		Bronze	
Plan Name =>	UPMC Advantage Essential Bronze		UPMC Advantage Essential Bronze		UPMC Advantage Essential Bronze		UPMC Advantage Essential Bronze		UPMC Advantage Essential Bronze	
Deductible =>	6250/12500		6250/12500		6250/12500		6250/12500		6250/12500	
Coinsurance =>	20%		20%		20%		20%		20%	
Copays =>	20% / 20%		20% / 20%		20% / 20%		20% / 20%		20% / 20%	
OOP Maximum =>	7000/14000		7000/14000		7000/14000		7000/14000		7000/14000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$131.51	\$131.51	\$131.51	\$131.51	\$131.51	\$131.51	\$131.51	\$131.51	\$131.51	\$131.51
21	\$207.10	\$212.27	\$207.10	\$212.27	\$207.10	\$212.27	\$207.10	\$212.27	\$207.10	\$212.27
22	\$207.10	\$212.27	\$207.10	\$212.27	\$207.10	\$212.27	\$207.10	\$212.27	\$207.10	\$212.27
23	\$207.10	\$212.27	\$207.10	\$212.27	\$207.10	\$212.27	\$207.10	\$212.27	\$207.10	\$212.27
24	\$207.10	\$212.27	\$207.10	\$212.27	\$207.10	\$212.27	\$207.10	\$212.27	\$207.10	\$212.27
25	\$207.93	\$213.12	\$207.93	\$213.12	\$207.93	\$213.12	\$207.93	\$213.12	\$207.93	\$213.12
26	\$212.07	\$217.37	\$212.07	\$217.37	\$212.07	\$217.37	\$212.07	\$217.37	\$212.07	\$217.37
27	\$217.04	\$222.46	\$217.04	\$222.46	\$217.04	\$222.46	\$217.04	\$222.46	\$217.04	\$222.46
28	\$225.11	\$230.74	\$225.11	\$230.74	\$225.11	\$230.74	\$225.11	\$230.74	\$225.11	\$230.74
29	\$231.74	\$237.53	\$231.74	\$237.53	\$231.74	\$237.53	\$231.74	\$237.53	\$231.74	\$237.53
30	\$235.05	\$240.93	\$235.05	\$240.93	\$235.05	\$240.93	\$235.05	\$240.93	\$235.05	\$240.93
31	\$240.02	\$246.02	\$240.02	\$246.02	\$240.02	\$246.02	\$240.02	\$246.02	\$240.02	\$246.02
32	\$244.99	\$251.12	\$244.99	\$251.12	\$244.99	\$251.12	\$244.99	\$251.12	\$244.99	\$251.12
33	\$248.10	\$254.30	\$248.10	\$254.30	\$248.10	\$254.30	\$248.10	\$254.30	\$248.10	\$254.30
34	\$251.41	\$257.70	\$251.41	\$257.70	\$251.41	\$257.70	\$251.41	\$257.70	\$251.41	\$257.70
35	\$253.07	\$259.40	\$253.07	\$259.40	\$253.07	\$259.40	\$253.07	\$259.40	\$253.07	\$259.40
36	\$254.73	\$261.10	\$254.73	\$261.10	\$254.73	\$261.10	\$254.73	\$261.10	\$254.73	\$261.10
37	\$256.38	\$262.79	\$256.38	\$262.79	\$256.38	\$262.79	\$256.38	\$262.79	\$256.38	\$262.79
38	\$258.04	\$264.49	\$258.04	\$264.49	\$258.04	\$264.49	\$258.04	\$264.49	\$258.04	\$264.49
39	\$261.35	\$267.89	\$261.35	\$267.89	\$261.35	\$267.89	\$261.35	\$267.89	\$261.35	\$267.89
40	\$264.67	\$271.28	\$264.67	\$271.28	\$264.67	\$271.28	\$264.67	\$271.28	\$264.67	\$271.28
41	\$269.64	\$276.38	\$269.64	\$276.38	\$269.64	\$276.38	\$269.64	\$276.38	\$269.64	\$276.38
42	\$274.40	\$281.26	\$274.40	\$281.26	\$274.40	\$281.26	\$274.40	\$281.26	\$274.40	\$281.26
43	\$281.03	\$288.05	\$281.03	\$288.05	\$281.03	\$288.05	\$281.03	\$288.05	\$281.03	\$288.05
44	\$289.31	\$296.54	\$289.31	\$296.54	\$289.31	\$296.54	\$289.31	\$296.54	\$289.31	\$296.54
45	\$299.05	\$306.52	\$299.05	\$306.52	\$299.05	\$306.52	\$299.05	\$306.52	\$299.05	\$306.52
46	\$310.64	\$318.41	\$310.64	\$318.41	\$310.64	\$318.41	\$310.64	\$318.41	\$310.64	\$318.41
47	\$323.69	\$331.78	\$323.69	\$331.78	\$323.69	\$331.78	\$323.69	\$331.78	\$323.69	\$331.78
48	\$338.60	\$347.06	\$338.60	\$347.06	\$338.60	\$347.06	\$338.60	\$347.06	\$338.60	\$347.06
49	\$353.30	\$362.14	\$353.30	\$362.14	\$353.30	\$362.14	\$353.30	\$362.14	\$353.30	\$362.14
50	\$369.87	\$379.12	\$369.87	\$379.12	\$369.87	\$379.12	\$369.87	\$379.12	\$369.87	\$379.12
51	\$386.23	\$395.89	\$386.23	\$395.89	\$386.23	\$395.89	\$386.23	\$395.89	\$386.23	\$395.89
52	\$404.25	\$414.35	\$404.25	\$414.35	\$404.25	\$414.35	\$404.25	\$414.35	\$404.25	\$414.35
53	\$422.47	\$433.03	\$422.47	\$433.03	\$422.47	\$433.03	\$422.47	\$433.03	\$422.47	\$433.03
54	\$442.15	\$453.20	\$442.15	\$453.20	\$442.15	\$453.20	\$442.15	\$453.20	\$442.15	\$453.20
55	\$461.82	\$473.36	\$461.82	\$473.36	\$461.82	\$473.36	\$461.82	\$473.36	\$461.82	\$473.36
56	\$483.15	\$495.23	\$483.15	\$495.23	\$483.15	\$495.23	\$483.15	\$495.23	\$483.15	\$495.23
57	\$504.69	\$517.30	\$504.69	\$517.30	\$504.69	\$517.30	\$504.69	\$517.30	\$504.69	\$517.30
58	\$527.67	\$540.87	\$527.67	\$540.87	\$527.67	\$540.87	\$527.67	\$540.87	\$527.67	\$540.87
59	\$539.06	\$552.54	\$539.06	\$552.54	\$539.06	\$552.54	\$539.06	\$552.54	\$539.06	\$552.54
60	\$562.05	\$576.10	\$562.05	\$576.10	\$562.05	\$576.10	\$562.05	\$576.10	\$562.05	\$576.10
61	\$581.93	\$596.48	\$581.93	\$596.48	\$581.93	\$596.48	\$581.93	\$596.48	\$581.93	\$596.48
62	\$594.98	\$609.85	\$594.98	\$609.85	\$594.98	\$609.85	\$594.98	\$609.85	\$594.98	\$609.85
63	\$611.34	\$626.62	\$611.34	\$626.62	\$611.34	\$626.62	\$611.34	\$626.62	\$611.34	\$626.62
64+	\$621.28	\$636.81	\$621.28	\$636.81	\$621.28	\$636.81	\$621.28	\$636.81	\$621.28	\$636.81
	\$621.28	\$636.81	\$621.28	\$636.81	\$621.28	\$636.81	\$621.28	\$636.81	\$621.28	\$636.81

Silver Plan Rates for Age 21 Non-Smoker, by Geographic Area and Exchange Status

[illegible]

Silver Plan Rates for Age 21 Non-Smoker, by Geographic Area and Exchange Status

[illegible]

SERFF Tracking #:	UPMC-130536761	State Tracking #:	UPMC-130536761	Company Tracking #:	
<hr/>					
State:	Pennsylvania	Filing Company:	UPMC Health Coverage, Inc.		
TOI/Sub-TOI:	H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense				
Product Name:	2017 IND Health Coverage				
Project Name/Number:	/				

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	UPMC Health Coverage Individual Transmittal Letter UPMC-130536761.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Unified Rate Review Template
Comments:	
Attachment(s):	Unified_Rate_Review_Template.xlsm Unified_Rate_Review_Template.pdf
Item Status:	
Status Date:	
Satisfied - Item:	PA Actuarial Memorandum Rate Exhibits
Comments:	
Attachment(s):	FINAL 2017 PA Actuarial Memorandum Rate Exhibits Rev 4-21-2016.xlsx FINAL 2017 PA Actuarial Memorandum Rate Exhibits Rev 4-21-2016.pdf
Item Status:	
Status Date:	
Satisfied - Item:	PA Bulletin Information
Comments:	
Attachment(s):	UPMC Health Coverage Individual PA Bulletin Info UPMC-130536761.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Rate Change Request Summary
Comments:	
Attachment(s):	UPMC Health Coverage Individual Rate Change Request Summary UPMC-130536761.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Part II Consumer Justification
Comments:	
Attachment(s):	UPMC Health Coverage Individual Part II Justification UPMC-130536761.pdf

State:	Pennsylvania	Filing Company:	UPMC Health Coverage, Inc.
TOI/Sub-TOI:	H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense		
Product Name:	2017 IND Health Coverage		
Project Name/Number:	/		

Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Certifications - Redacted
Comments:	
Attachment(s):	UPMC Health Coverage Individual Actuarial Memorandum UPMC-130536761 Redacted.pdf
Item Status:	
Status Date:	

SERFF Tracking #:

UPMC-130536761

State Tracking #:

UPMC-130536761

Company Tracking #:

State:

Pennsylvania

Filing Company:

UPMC Health Coverage, Inc.

TOI/Sub-TOI:

H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense

Product Name:

2017 IND Health Coverage

Project Name/Number:

/

Attachment Unified_Rate_Review_Template.xlsm is not a PDF document and cannot be reproduced here.

Attachment FINAL 2017 PA Actuarial Memorandum Rate Exhibits Rev 4-21-2016.xlsx is not a PDF document and cannot be reproduced here.

UPMC HEALTH PLAN

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www.upmchealthplan.com

April 27, 2016

Ms. Johanna Fabian-Marks
Commonwealth of Pennsylvania Insurance Department
Insurance Product Regulation & Market Enforcement
Actuarial Review Division
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

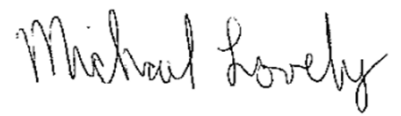
Dear Ms. Fabian-Marks,

UPMC Health Coverage, Inc. respectfully requests approval of a rate filing for Individual Off Exchange HMO products. The rates are proposed for effective dates of 1/1/2017 through 12/31/2017.

Company Name/NAIC #: UPMC Health Coverage, Inc./22350
Market: Individual
On or Off Exchange: Off Exchange Only
Effective Date of Coverage: 1/1/2017
Average Rate Change Requested: 0.9%
Range of Rate Change Requested: 0.9% - 0.9%
Products Offered: Individual HMO
Rating Areas Where Plans are Offered: 1, 2, 4, 5
Metal Levels Offered: Bronze
Currently Enrolled Lives: 7
Currently Enrolled Policyholders: 5
Number of Plans Offered in 2017: 1
Corresponding Contract Form #: 660
Binder ID#: UPMC-PA17-125059865
HIOS Issuer ID #: 62560
Submission Tracking #: UPMC-130536761

If you have any questions or require additional information, please call me at 412-454-7849 or email me at lovelymt@upmc.edu.

Sincerely,

A handwritten signature in black ink that reads "Michael Lovely". The signature is written in a cursive, flowing style. The first name "Michael" is written with a large, prominent 'M' and the last name "Lovely" follows in a similar cursive script. The signature is positioned to the left of a thin vertical line.

Michael Lovely, ASA, MAAA

Product-Plan Data Collection

Company Legal Name: UPMC Health Coverage
HIOS Issuer ID: 62560
Effective Date of Rate Change(s): 1/1/2017

State: PA
Market: Individual

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product		Individual HMO
Product ID:		62560PA003
Metal:		Bronze
AV Metal Value		0.620
AV Pricing Value		0.748
Plan Category		Renewing
Plan Type:		HMO
Plan Name		UPMC Advantage Essential Bronze
Plan ID (Standard Component ID):		62560PA0030003
Exchange Plan?		No
Historical Rate Increase - Calendar Year - 2		0.00%
Historical Rate Increase - Calendar Year - 1		0.00%
Historical Rate Increase - Calendar Year 0		0.00%
Effective Date of Proposed Rates		1/1/2017
Rate Change % (over prior filing)		0.00%
Cumulative Rate Change % (over 12 mos prior)		0.00%
Proj'd Per Rate Change % (over Exper. Period)		24.63%
Product Rate Increase %		0.00%

Section II: Components of Premium Increase (PMPM Dollar Amount above Current Average Rate PMPM)

Plan ID (Standard Component ID):	Total	62560PA0030003
Inpatient	\$0.00	\$0.00
Outpatient	\$0.00	\$0.00
Professional	\$0.00	\$0.00
Prescription Drug	\$0.00	\$0.00
Other	\$0.00	\$0.00
Capitation	\$0.00	\$0.00
Administration	\$0.00	\$0.00
Taxes & Fees	\$0.00	\$0.00
Risk & Profit Charge	\$0.00	\$0.00
Total Rate Increase	\$0.00	\$0.00
Member Cost Share Increase	\$0.00	\$0.00

Average Current Rate PMPM	\$362.83	\$362.83
Projected Member Months	84	84

Section III: Experience Period Information

Plan ID (Standard Component ID):	Total	62560PA0030003
Plan Adjusted Index Rate	\$277.43	\$277.43
Member Months	155	155
Total Premium (TP)	\$43,002	\$43,002
EHB Percent of TP, [see instructions]	99.62%	99.62%
state mandated benefits portion of TP that are other than EHB	0.00%	0.00%
Other benefits portion of TP	0.38%	0.38%
Total Allowed Claims (TAC)	\$41,749	\$41,749
EHB Percent of TAC, [see instructions]	99.62%	99.62%
state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%
Other benefits portion of TAC	0.38%	0.38%
Allowed Claims which are not the issuer's obligation:	\$23,969	\$23,969
Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$0	\$0
Portion of above payable by HHS on behalf of insured person, as %	0.00%	0.00%
Total Incurred claims, payable with issuer funds	\$17,780	\$17,780
Net Amt of Rein	-\$568.85	-\$568.85
Net Amt of Risk Adj	\$2,788.83	\$2,788.83
Incurred Claims PMPM	\$114.71	\$114.71
Allowed Claims PMPM	\$269.35	\$269.35
EHB portion of Allowed Claims, PMPM	\$268.33	\$268.33

Section IV: Projected (12 months following effective date):

Plan ID (Standard Component ID):	Total	62560PA0030003
Plan Adjusted Index Rate	\$345.77	\$345.77
Member Months	84	84
Total Premium (TP)	\$29,044	\$29,044
EHB Percent of TP, [see instructions]	99.76%	99.76%
state mandated benefits portion of TP that are other than EHB	0.00%	0.00%
Other benefits portion of TP	0.24%	0.24%
Total Allowed Claims (TAC)	\$39,986	\$39,986
EHB Percent of TAC, [see instructions]	99.76%	99.76%
state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%
Other benefits portion of TAC	0.24%	0.24%
Allowed Claims which are not the issuer's obligation	\$15,866	\$15,866
Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$0	\$0
Portion of above payable by HHS on behalf of insured person, as %	0.00%	0.00%
Total Incurred claims, payable with issuer funds	\$24,119	\$24,119
Net Amt of Rein	\$0	\$0
Net Amt of Risk Adj	\$656	\$656

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of Feb. 1, 2016)	Projected Rating Period
Total	155	7	84
<18	48	2	24
18-24	10	-	-
25-29	-	-	-
30-34	14	-	-
35-39	39	2	24
40-44	-	-	-
45-49	24	2	24
50-54	1	-	-
55-59	4	-	-
60-63	15	1	12
64+	-	-	-

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 39,083.03	\$ 20,380.41	\$ 20,572.61	155	\$ 23,432.56	\$ 44,005.18	\$ -	\$ (2,255.74)	\$ -	\$ -	\$ 2,801.23	\$ -
2015 Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 269.35
Loss Ratio											\$ 43.73%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Composite	Weight*
Inpatient Hospital	0.36%	-1.68%	-1.32%	16.83%
Outpatient Hospital	3.02%	2.00%	5.08%	15.40%
Professional	1.12%	-1.06%	0.06%	18.23%
Other Medical	3.55%	0.00%	3.55%	28.36%
Capitation			0.00%	0.00%
Prescription Drugs	8.01%	2.42%	10.62%	21.18%
Total Annual Trend			3.83%	100.00%
2 Year Trend Projection Factor			1.078	

< - Annualized Trend Factors on URRT

* Express Cost, Utilization, and Weight as percentages

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-13	\$ -	\$ -	1.0000	\$ -	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Feb-13		\$ -	1.0000	\$ -	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Mar-13		\$ -	1.0000	\$ -	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Apr-13		\$ -	1.0000	\$ -	-	#DIV/0!		\$ -	\$ -	#DIV/0!
May-13		\$ -	1.0000	\$ -	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Jun-13		\$ -	1.0000	\$ -	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Jul-13		\$ -	1.0000	\$ -	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Aug-13		\$ -	1.0000	\$ -	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Sep-13		\$ -	1.0000	\$ -	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Oct-13		\$ -	1.0000	\$ -	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Nov-13		\$ -	1.0000	\$ -	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Dec-13		\$ -	1.0000	\$ -	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Jan-14	\$ 6,443,088.95	\$ 812,127.77	1.0000	\$ 812,127.77	571	\$ 1,422.29	\$ 969,462.17	\$ (8,309.86)	\$ 865,564.31	\$ 1,515.87
Feb-14		\$ 1,863,893.01	1.0000	\$ 1,863,893.01	694	\$ 2,685.72		\$ (10,099.90)	\$ 1,905,441.69	\$ 2,745.59
Mar-14		\$ 876,305.00	1.0000	\$ 876,305.00	891	\$ 983.51		\$ (12,966.88)	\$ 944,791.13	\$ 1,060.37
Apr-14		\$ 1,335,400.78	1.0000	\$ 1,335,400.78	1,105	\$ 1,208.51		\$ (16,081.26)	\$ 1,400,857.84	\$ 1,267.74
May-14		\$ 1,282,497.51	1.0000	\$ 1,282,497.51	1,240	\$ 1,034.27		\$ (18,045.94)	\$ 1,348,809.64	\$ 1,087.75
Jun-14		\$ 1,168,893.44	1.0000	\$ 1,168,893.44	1,290	\$ 906.12		\$ (18,773.60)	\$ 1,224,447.05	\$ 949.18
Jul-14		\$ 2,182,421.43	1.0000	\$ 2,182,421.43	1,450	\$ 1,505.12		\$ (21,102.10)	\$ 2,231,987.66	\$ 1,539.30
Aug-14		\$ 1,691,857.52	1.0000	\$ 1,691,857.52	1,579	\$ 1,071.47		\$ (22,979.46)	\$ 1,749,956.82	\$ 1,108.27
Sep-14		\$ 2,642,673.60	1.0000	\$ 2,642,673.60	1,697	\$ 1,557.26		\$ (24,696.74)	\$ 2,704,801.17	\$ 1,593.87
Oct-14		\$ 1,661,726.96	1.0000	\$ 1,661,726.96	1,758	\$ 945.24		\$ (25,584.48)	\$ 1,734,278.03	\$ 986.51
Nov-14		\$ 1,207,425.24	1.0000	\$ 1,207,425.24	1,831	\$ 659.43		\$ (26,646.86)	\$ 1,266,878.08	\$ 691.91
Dec-14		\$ 1,793,919.05	1.0000	\$ 1,793,919.05	2,059	\$ 871.26		\$ (29,964.99)	\$ 1,875,537.99	\$ 910.90
Jan-15	\$ 39,083.03	\$ 3,440.23	0.9986	\$ 3,445.21	17	\$ 202.66	\$ 23,415.48	\$ (247.40)	\$ 5,256.19	\$ 309.19
Feb-15		\$ 652.16	0.9985	\$ 653.13	16	\$ 40.82		\$ (232.85)	\$ 1,480.66	\$ 92.54
Mar-15		\$ 263.58	0.9981	\$ 264.09	15	\$ 17.61		\$ (218.30)	\$ 8,933.30	\$ 595.55
Apr-15		\$ 3,461.65	0.9972	\$ 3,471.53	14	\$ 247.97		\$ (203.74)	\$ 4,305.99	\$ 307.57
May-15		\$ -	0.9962	\$ -	13	\$ -		\$ (189.19)	\$ 649.57	\$ 49.97
Jun-15		\$ 147.20	0.9950	\$ 147.94	13	\$ 11.38		\$ (189.19)	\$ 743.05	\$ 57.16
Jul-15		\$ 635.73	0.9911	\$ 641.41	13	\$ 49.34		\$ (189.19)	\$ 840.88	\$ 64.68
Aug-15		\$ 558.99	0.9888	\$ 565.35	12	\$ 47.11		\$ (174.64)	\$ 1,239.71	\$ 103.31
Sep-15		\$ 9,978.19	0.9852	\$ 10,128.48	12	\$ 844.04		\$ (174.64)	\$ 13,819.72	\$ 1,151.64
Oct-15		\$ 936.52	0.9804	\$ 955.20	13	\$ 73.48		\$ (189.19)	\$ 3,940.11	\$ 303.09
Nov-15		\$ 151.55	0.9706	\$ 156.14	9	\$ 17.35		\$ (130.98)	\$ 75.20	\$ 8.36
Dec-15		\$ 154.61	0.9591	\$ 161.20	8	\$ 20.15		\$ (116.43)	\$ 465.06	\$ 58.13

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

Table 2b. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
#####	#####	#####	629,802	\$ 42,967,604.07	#####	\$ 648,126.67	#####	\$ -	\$ -	\$11,384,872.18	\$ 15,660,703.00
2015 Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 405.67
Loss Ratio											102.68%

*Express Prescription Drug Rebates as a negative number

Table 3b. Trend Components

Service Category	Cost*	Utilization*	Composite	Weight*
Inpatient Hospital	0.38%	-1.78%	-1.41%	19.40%
Outpatient Hospital	3.21%	2.13%	5.41%	15.41%
Professional	1.20%	-1.12%	0.06%	17.17%
Other Medical	3.78%	0.00%	3.78%	28.85%
Capitation			0.00%	0.00%
Prescription Drugs	8.52%	2.58%	11.32%	19.17%
Total Annual Trend			3.83%	100.00%
2 Year Trend Projection			1.078	

<- Annualized Trend Factors on URRT

* Express Cost, Utilization, and Weight as percentages

Table 4b. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-13		\$ -	1.0000	\$ -	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Feb-13		\$ -	1.0000	\$ -	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Mar-13		\$ -	1.0000	\$ -	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Apr-13		\$ -	1.0000	\$ -	-	#DIV/0!		\$ -	\$ -	#DIV/0!
May-13		\$ -	1.0000	\$ -	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Jun-13		\$ -	1.0000	\$ -	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Jul-13		\$ -	1.0000	\$ -	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Aug-13		\$ -	1.0000	\$ -	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Sep-13		\$ -	1.0000	\$ -	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Oct-13		\$ -	1.0000	\$ -	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Nov-13		\$ -	1.0000	\$ -	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Dec-13	\$ -	\$ -	1.0000	\$ -	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Jan-14		\$ 2,335.25	1.0000	\$ 2,335.25	7	\$ 333.61		\$ (59.94)	\$ 2,662.38	\$ 380.34
Feb-14		\$ 1,703.52	1.0000	\$ 1,703.52	7	\$ 243.36		\$ (59.94)	\$ 2,778.58	\$ 396.94
Mar-14		\$ 5,375.42	1.0000	\$ 5,375.42	7	\$ 767.92		\$ (59.94)	\$ 5,809.82	\$ 829.97
Apr-14		\$ 7,578.84	1.0000	\$ 7,578.84	7	\$ 1,082.69		\$ (59.94)	\$ 8,180.96	\$ 1,168.71
May-14		\$ 5,765.37	1.0000	\$ 5,765.37	7	\$ 823.62		\$ (59.94)	\$ 6,051.47	\$ 864.50
Jun-14		\$ 7,715.91	1.0000	\$ 7,715.91	7	\$ 1,102.27		\$ (59.94)	\$ 8,188.06	\$ 1,169.72
Jul-14		\$ 7,815.57	1.0000	\$ 7,815.57	8	\$ 976.95		\$ (68.50)	\$ 8,479.74	\$ 1,059.97
Aug-14		\$ 14,696.57	1.0000	\$ 14,696.57	9	\$ 1,632.95		\$ (77.07)	\$ 14,874.74	\$ 1,652.75
Sep-14		\$ 11,039.31	1.0000	\$ 11,039.31	9	\$ 1,226.59		\$ (77.07)	\$ 11,177.30	\$ 1,241.92
Oct-14		\$ 23,682.94	1.0000	\$ 23,682.94	9	\$ 2,631.44		\$ (77.07)	\$ 23,964.19	\$ 2,662.69
Nov-14		\$ 11,098.74	1.0000	\$ 11,098.74	10	\$ 1,109.87		\$ (85.63)	\$ 11,686.05	\$ 1,168.61
Dec-14	\$ 52,418.26	\$ 14,732.41	1.0000	\$ 14,732.41	12	\$ 1,227.70	\$ 6,899.82	\$ (102.76)	\$ 15,738.64	\$ 1,311.55
Jan-15		#####	0.9986	\$ 10,732,290.88	38,108	\$ 281.63		#####	#####	\$ 353.20
Feb-15		#####	0.9985	\$ 12,425,694.07	44,108	\$ 281.71		#####	#####	\$ 348.76
Mar-15		#####	0.9981	\$ 16,431,219.66	53,548	\$ 306.85		#####	#####	\$ 376.86
Apr-15		#####	0.9972	\$ 17,901,243.89	54,076	\$ 331.04		#####	#####	\$ 394.37
May-15		#####	0.9962	\$ 18,296,969.29	54,245	\$ 337.30		#####	#####	\$ 398.00
Jun-15		#####	0.9950	\$ 19,851,591.71	54,311	\$ 365.52		#####	#####	\$ 426.97
Jul-15		#####	0.9911	\$ 19,516,331.19	54,540	\$ 357.84		#####	#####	\$ 416.55
Aug-15		#####	0.9888	\$ 20,867,811.26	54,928	\$ 379.91		#####	#####	\$ 431.73
Sep-15		#####	0.9852	\$ 19,240,071.13	55,171	\$ 348.74		#####	#####	\$ 401.14
Oct-15		#####	0.9804	\$ 20,859,918.54	55,342	\$ 376.93		#####	#####	\$ 431.39
Nov-15		#####	0.9706	\$ 21,327,406.28	55,430	\$ 384.76		#####	#####	\$ 433.06
Dec-15		#####	0.9591	\$ 21,782,160.37	55,995	\$ 389.00	#####	#####	#####	\$ 438.74

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

Table 2c. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
2015 Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										
Loss Ratio										

*Express Prescription Drug Rebates as a negative number

**Estimated
Reinsurance
Recoveries**

#DIV/0!
#DIV/0!

PA Rate Template Part II Rate Development and Change

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

2015 Total Allowed EHB Claims PMPM + EHB Capitation PMPM (net of prescription drug rebates)	\$ 405.67	< Index Rate of Experience Period on URRT
2 Year Trend Projection Factor	1.078	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 437.33	< Adj't. from Experience to Projection Period - Pop'l risk Morbidity on URRT
<u>Single Risk Pool Adjustment Factors</u>		
Change in Morbidity	0.970	< Adj't. from Experience to Projection Period - Other on URRT
Change in Other	1.119	
Change in Demographics	1.000	< Index Rate for Projection Period on URRT - Individual (Small Group 1st Qtr)
Change in Network	1.119	
Change in Benefits	1.000	< Index Rate for Projection Period on URRT - Small Group
Change in Other	1.000	
Adjusted Projected Allowed EHB Claims PMPM	\$ 474.90	< Paid to Allowed Average Factor in Projection Period on URRT
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]	\$ -	
Projected Paid to Allowed Ratio	0.6196	< Market-Adjusted Index Rate
Projected Paid EHB Claims PMPM	294.2468153	
<u>Market-wide Adjustments</u>		< Single Pool Gross Premium Avg. Rate, PMPM on URRT
Projected Paid Net Risk Adjustment PMPM	\$ (7.81)	
Projected Paid Exchange User Fees PMPM	\$ -	< Index Rate of Experience Period on URRT
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 286.44	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 462.30	< Index Rate for Projection Period on URRT - Individual (Small Group 1st Qtr)
Projected Allowed Non-EHB Claims PMPM	\$ 1.12	
Market-Adjusted Projected Paid Total Claims PMPM	\$ 287.14	< Index Rate for Projection Period on URRT - Small Group
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 463.42	

Table 6. Retention

<u>Retention Items - Express in percentages</u>		< Single Pool Gross Premium Avg. Rate, PMPM on URRT
Administrative Expenses	13%	
General and Claims	10.16%	< Index Rate of Experience Period on URRT
Agent/Broker Fees and Commissions	2.13%	
Quality Improvement Initiatives	0.55%	< Adj't. from Experience to Projection Period - Pop'l risk Morbidity on URRT
Taxes and Fees	1.14%	
PCORI Fees (Enter \$ amount here: \$ _____)	0.05%	< Adj't. from Experience to Projection Period - Other on URRT
Pa Premium Tax (if applicable)	0.00%	
Federal Income Tax	1.09%	< Index Rate for Projection Period on URRT - Individual (Small Group 1st Qtr)
Health Insurance Providers Fee (only for small group market, prorated for coverage in 2018)	0.00%	
Profit/Contingency	3%	< Index Rate for Projection Period on URRT - Small Group
Total Retention	17%	
Projected Required Revenue PMPM	\$ 346.70	< Paid to Allowed Average Factor in Projection Period on URRT

Table 8. Components of Rate Change

Rate Components	2016	2017	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	205.2	207.0916472	\$1.89	0.9%
B. Base period allowed claims before normalization	\$ 501.65	\$ 405.67	-\$95.99	-47%
C. Normalization factor component of change	\$ (233.97)	-189.2012709	\$44.77	\$0.22
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 267.68	\$ 216.46	\$ (51.22)	-25%
D2. URRT Trend	\$ -	\$ 16.88	\$ 16.88	8%
D3. URRT Morbidity	\$ -	\$ (7.00)	\$ (7.00)	-3%
D4. URRT Other	\$ -	\$ 27.04	\$ 27.04	13%
D5. Normalized URRT RA/RI on an allowed basis	\$ 5.62	\$ (6.72)	\$ (12.34)	-6%
D6. Normalized Exchange User Fee on an allowed basis	\$ 10.48	\$ -	\$ (10.48)	-5%
D7. Subtotal - Sum(D1:D6)	\$ 283.79	\$ 246.67	\$ (37.12)	-18%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	29.47180811	\$ 29.47	14%
E2. Pricing AV	\$ (180.90)	\$ (105.04)	\$ 75.86	37%
E3. Benefit Richness	\$ (49.16)	\$ -	\$ 49.16	24%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0%
E5. Subtotal - Sum(E1:E4)	\$ (230.07)	\$ (75.57)	\$ 154.50	75%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 18.47	\$ 26.59	\$ 8.12	4%
F2. Taxes and Fees	\$ 15.86	\$ 2.36	\$ (13.50)	-7%
F3. Profit and/or Contingency	\$ -	\$ 6.63	\$ 6.63	3%
F4. Subtotal - Sum(F1:F3)	\$ 34.33	\$ 35.58	\$ 1.25	1%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 88.05	\$ 206.68	\$ 118.63	58%

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

	January	April	July	October	Total Single Risk Pool
# of Member Months Renewing in Quarter	-	-	-	-	-
Percent of Members Months Renewing in Quarter	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Base Allowed Claims	\$ 474.90	\$ 474.90	\$ 474.90	\$ 474.90	\$ 474.90
Months of Trend	-	3	6	9	#DIV/0!
Annual Trend	3.83%	3.83%	3.83%	3.83%	3.83%
Single Risk Pool Projected Allowed Claims	\$ 474.90	\$ 479.38	\$ 483.90	\$ 488.46	\$ -

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

<u>Normalization Factors</u>	2016	2017
Average Age Factor	1.670	1.670
Average Geographic Factor	1.000	1.000
Average Tobacco Factor	1.003	1.003
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	1.119	1.119
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 514.28	\$ 463.42
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 274.42	\$ 247.28

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

	2016	2017	
Paid-to-Allowed	0.61	0.6196	
URRT Trend (2-Year Trend Factor)	1	1.08	<- URRT W1, S2
URRT Morbidity	1	0.970	<- URRT W1, S2
URRT "Other"	1	1.119	<- URRT W1, S2
Risk Adjustment	\$ -	\$ (7.81)	<- URRT W1, S3
Reinsurance	\$ 6.43	\$ -	<- URRT W1, S3
Exchange User Fee	\$ 11.98	\$ -	<- URRT W1, S3
Capitation	\$ -	\$ -	<- URRT W1, S2
Network	1.000	1.119479152	
Pricing AV	0.363	0.6196	
Benefit Richness	0.522	1	
Catastrophic Eligibility	1.000	1	
Administrative Expenses	9.00%	12.84%	
Taxes and Fees	7.73%	1.14%	
Profit and/or Contingency	0.00%	3.20%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name: UPMC Health Coverage, Inc.
 Plan Type(s): HMO
 Market Segment: Individual
 Rate Effective Date: 1/1/2017
 Market Adjusted Index Rate \$ 462.30

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/16 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2017
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Totals

Plan 1	62560PA0030003	HMO	UPMC Advantage Essential B	E
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1/1/17 Plan Marketing Name (If 1/1/16 Plan Discontinued)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company- determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB
		0.620			0.620	1.000	1.002
	Bronze	0.6196	Standard AV	Off Exchange	0.620	1.000	1.002

Calibration	
Age Calibration Factor	1.669631359
Geographic Calibration Factor	1.000
Aggregate Calibration Factor	1.670

45 CFR Part 156.8 (d) (2) Allowable Factors

Provider Network	Catastrophic Eligibility	Tobacco Surcharge Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
1.000	1.000	0.997	\$ 286.36	12.8%	1.1%	3.2%
1.000	1.000	0.997	\$286.36	12.8%	1.1%	3.2%

Total Covered Lives @ 2/1/2016
7
7

Total Policyholders @ 2/1/2016	2016 Calibrated Plan Adjusted Index Rate PMPM	2017 Calibrated Plan Adjusted Index Rate PMPM	Change Compared to Prior 12 months	% of Total Covered Lives
5	\$ 205.20	\$ 207.09	0.92%	
5	\$ 205.20	\$207.09	0.9%	100.0%

PA Rate Template Part IV

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

Carrier Name: UPMC Health Coverage, Inc.
 Plan Type(s): HMO
 Market Segment: Individual
 Rate Effective Date: 1/1/2017

Plan Number	HIOS Plan ID (Standard Component)	1/1/16 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2017	1/1/17 Plan Marketing Name (If 1/1/16 Plan Discontinued)	Metallic Tier
Totals	These cells auto-fill using the data entered in Table 9.				
Plan 1	62560PA0030003	UPMC Advantage Essenti	E		Bronze

Exchange On/Off or Off	2/1/16 Number of Covered Lives										
	1	2	3	4	5	6	7	8	9	Total	1
	1	-	-	6	-	-	-	-	-	7	\$ 205.20
Off Exchange Only	1	-	-	6	-	-	-	-	-	7	\$ 205.20

2016 21-year-old Non-Tobacco Premium PMPM <i>(in small group market, average monthly premium weighted for quarterly trend)</i>								
2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ -	\$ 205.71	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 205.64
\$ -	\$ -	\$ 205.71	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 205.64

2017 21-year-old Non-Tobacco Premium PMPM
(in small group market, average monthly premium weighted for quarterly trend)

1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ 207.09	\$ -	\$ -	\$ 207.09	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 207.09
\$ 207.09	\$ -	\$ -	\$ 207.09	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 207.09

Change in 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
0.9%	0.0%	0.0%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%
0.9%	0.0%	0.0%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%

PA Rate Template Part V Consumer Factors

Table 12. Age and Tobacco Factors

2017 Age and Tobacco Factors						
Age Band	Age Factor	Tobacco Factor		Age Band	Age Factor	Tobacco Factor
0-20	0.635			43	1.357	1.025
21	1.000	1.025		44	1.397	1.025
22	1.000	1.025		45	1.444	1.025
23	1.000	1.025		46	1.500	1.025
24	1.000	1.025		47	1.563	1.025
25	1.004	1.025		48	1.635	1.025
26	1.024	1.025		49	1.706	1.025
27	1.048	1.025		50	1.786	1.025
28	1.087	1.025		51	1.865	1.025
29	1.119	1.025		52	1.952	1.025
30	1.135	1.025		53	2.040	1.025
31	1.159	1.025		54	2.135	1.025
32	1.183	1.025		55	2.230	1.025
33	1.198	1.025		56	2.333	1.025
34	1.214	1.025		57	2.437	1.025
35	1.222	1.025		58	2.548	1.025
36	1.230	1.025		59	2.603	1.025
37	1.238	1.025		60	2.714	1.025
38	1.246	1.025		61	2.810	1.025
39	1.262	1.025		62	2.873	1.025
40	1.278	1.025		63	2.952	1.025
41	1.302	1.025		64+	3.000	1.025
42	1.325	1.025				

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Erie, Crawford, Warren, Venango, Forest, Clarion, Mckean	1.000	1.000
Rating Area 2	Elk, Cameron, Potter	0.949	1.000
Rating Area 3			
Rating Area 4	Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland	1.003	1.000
Rating Area 5	Cambria, Blair, Clearfield, Bedford, Somerset, Jefferson, Huntingdon	0.965	1.000
Rating Area 6	Centre	1.299	1.000
Rating Area 7			
Rating Area 8			
Rating Area 9			

Table 14. Network Factors

[illegible]

UPMC Health Plan
Individual Off Exchange HMO Rate Filing

On April 27, 2016, UPMC Health Coverage, Inc. submitted for approval a rate filing for use with Individual Off Exchange HMO customers.

Company Name/NAIC #: UPMC Health Coverage, Inc./22350

Market: Individual

Products Offered: Individual HMO

Average Rate Change Requested: 0.9% (\$1.89)

Range of Rate Change Requested: 0.9% - 0.9% (\$1.89 - \$1.89)

Currently Enrolled Lives: 7

Currently Enrolled Policyholders: 5

Experience Period Revenue: \$41,884

Additional Revenue From Rate Increase: \$159

UPMC Health Coverage, Inc. – Individual Plans

Rate request filing ID # UPMC-130536761- This document is a consumer tool to help explain the rate filing and the request made by the insurance company. 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/Pages/default.aspx>

Overview

Requested average rate change:	0.9%
Range of requested rate change:	0.9% - 0.9%
Effective date:	1/1/2017
People impacted:	7
Available in:	1, 2, 4, 5

Key information

Jan. 2015-Dec. 2015 financial experience

Premiums	\$	41,884
Claims	\$	18,317
Administrative expenses	\$	11,202
Company made (before taxes)	\$	12,365

How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2017:

Claims:	83.42%
Administrative:	12.84%
Taxes & fees:	1.14%
Profit:	2.60%

The company expects its annual medical costs to increase 3.8%.

Explanation of requested rate change

A change in the rating area factor methodology caused a slight increase in the overall rate.

The number of individuals affected by these rate increases is 7.
The rate increase is 0.9%.

Jan. 2015-Dec. 2015 financial experience

Premiums	\$ 41,884
Claims	\$ 18,317
Administrative expenses	\$ 11,202
Company made (before taxes)	\$ 12,365

Cost and utilization increases are expected to increase by approximately 3.8% for 2017.

No changes in benefits contributed significantly to the increase.

No major changes in administrative costs were anticipated and thus did not affect the increase.

Actuarial Memorandum

General Info

The purpose of this actuarial memorandum is to provide certain information related to a rate submission for the company identified below. The relevant index rate is developed in accordance with federal regulations, and plan specific premiums are generated using the allowable modifiers in accordance with the single risk pool rule.

Company Identifying Information:

Company Legal Name: UPMC Health Coverage, Inc.

NAIC #: 22350

State: PA

HIOS Issuer ID: 62560

Market: Individual

Effective Date: 1/1/2017

Company Contact Information:

[This information redacted for publication.]

Filing Information:

Rate Filing SERFF Tracking #: UPMC-130536761

Form Filing SERFF Tracking #: UPMC-130489187

Binder SERFF Tracking #: UPMC-PA17-125059865

Rate History

SERFF Tracking #	Year	Rate Change
UPMC-129629050	2014	0.0%
UPMC-129640573	2015	0.0%
UPMC-130072609	2016	0.0%

Proposed Rate Increase(s)

Reasons for Rate Increase(s):

The rate increase is 0%

Benefit Changes

There are no benefits changes for 2017.

Experience Period Premium and Claims

Paid Through Date:

The reported claims during the experience period have a paid through date of March 2016.

Premiums (net of MLR Rebate) in Experience Period:

Worksheet I, Section I of the URRT contains calendar year 2015 premium for the captioned company and market. An amount has been added for estimated risk adjustment. No adjustments were made for MLR rebates as we do not anticipate owing them.

Allowed and Incurred Claims Incurred During the Experience Period:

Worksheet I, Section I of the URRT contains calendar year 2015 claims experience for the captioned company and market, paid through March 2016. Allowed medical claims and pediatric vision claims are pulled directly from our data warehouse. Pediatric dental claims are administered and paid by Dominion Dental. We receive a separate report from Dominion with the claim detail. We used the standard Development/Completion Factor Method to calculate IBNR. Factors were calculated using our entire fully insured block of business. Because of the changes in membership in our community rated plans year to year, we felt it would be better to use a more established and consistent data set. Because three months run out is available the impact of IBNR is minimal.

Month	Completion Factor
1/1/2015	0.9986
2/1/2015	0.9985
3/1/2015	0.9981
4/1/2015	0.9972
5/1/2015	0.9962
6/1/2015	0.9950
7/1/2015	0.9911
8/1/2015	0.9888
9/1/2015	0.9852
10/1/2015	0.9804
11/1/2015	0.9706
12/1/2015	0.9591

Private Reinsurance:

Private reinsurance is utilized. Recoveries are subtracted from experience period claims. The average PMPM was subtracted from each plan rather than using individual plan-level recoveries for each.

Non-EHB Claims:

Benefits that were offered outside EHB include routine foot care, acupuncture, and private duty nursing. The experience period allowed claims for these benefits was \$0.00 PMPM.

Pharmacy Rebates:

Pharmacy rebates reduced the total allowed claims by \$2,256.

Experience Period Loss Ratio:

The experience period loss ratio, defined as the ratio of incurred claims to earned premium, is 43.73%.

Benefit Categories

Medical claims are split into 9 categories in our data warehouse. They are mapped into the categories on the URRT as follows:

UPMC Benefit Category	URRT Benefit Category
Inpatient	Inpatient Hospital
Catastrophic	Inpatient Hospital
Outpatient	Outpatient Hospital
Behavioral	Outpatient Hospital
PCP	Professional
Specialist	Professional
Diagnostic	Other Medical
ER	Other Medical
Other	Other Medical

Drug claims are on separate tables and directly mapped into the Prescription Drugs category.

Projection Factors

Changes in the Morbidity of the Population Insured:

We expect a morbidity trend of -3% when comparing our experience period population to our projected population. These numbers were derived from a consultant's (Optum Consulting) estimate using drug claims to project risk scores.

Changes in Benefits:

The selection of a new EHB Benchmark plan for 2017 required 3 changes to be made to existing plans:

- Fertility treatment via IUI will now be covered.
- Benefit limit increase of 26 visits for pulmonary and cardiac (In 2016, the pulmonary was 24 visits and cardiac was 12 weeks; in 2017 both benefits will have 36 visit limits, not combined).
- Benefit limit for nutritional counseling increasing from a 2-visit limit to a 6-visit limit.

Changes in Demographics:

The average age for our 2015 experience period individual risk pool was 42.2 with an average premium factor of 1.67. This is comparable to our 2016 experience so far with age 42.5 and premium factor 1.74. Due to the stability of the population no demographic adjustment has been made to the rates.

Other Adjustments:

No other adjustments to the experience period data were needed.

Trend Factors (cost/utilization):

Historical allowed claims were used to develop year over year trend factors for use in the projected rates. Because of the large change in membership year over year, the data specific to the block of business associated with this filing was deemed too volatile to use for trend development. The entire block of commercial business was included in Table 3 and 3b for trend development. The total impact for adjustments to benefit changes was negligible, and did not have a significant impact on the trend calculation.

Credibility Manual Rate Development

Source and Appropriateness of Manual Rate Used:

The equivalent experience period data for UPMC Health Options, Inc. individual community rated product was used. It represents the same risk pool as UPMC Health Coverage, Inc. and has a large member month count of over 600,000. Therefore, it was deemed credible to use.

Adjustments Made to the Data:

Adjustments include the items listed under "Changes in Benefits" above as part of the new EHB Benchmark plans.

Inclusion of Capitation Payments:

No benefits are projected to be paid for via capitation.

Credibility of Experience

The very limited experience period data requires 0% credibility to be used for the experience period data.

Projected Index Rate

The Projected Index Rate is calculated by first applying 2 years of 3.8% annual trend to the manual rate. Adjustments are then applied to get from the single risk pool population with broad plan offerings to the plan offerings of this specific segment.

Projected Market Adjusted Index Rate

The Projected Index Rate is adjusted by adding estimates for Risk Adjustment and Marketplace Fees (with impacts and costs spread across the whole risk pool) to obtain the Projected Market Adjusted Index Rate.

Projected Allowed Claims

The projected index rate was added with the projected allowed amounts for non-EHB benefits to obtain the Projected Allowed Claims.

Risk Adjustment and Reinsurance

Experience period Risk Adjustment PMPM was estimated to be \$18.07. An exact amount is not yet known so estimates from a consultant were used.

The projected risk adjustment assumes any membership changes involve members of average risk. Thus the total dollar impact of these membership fluctuations was estimated to remain unchanged. \$1.56 PMPY has been subtracted as a projected amount for the Risk Adjustment Administration Fee.

The net amount after accounting for the fee is subtracted from the Projected Index Rate as part of the calculation of the Market Adjusted Index Rate. For the URRT, it was entered as a positive number because the calculation subtracts the value. Table 6 of the PA Actuarial Memorandum Rate Exhibits adds this amount so it was entered as a negative value. The effect is a decrease in premium.

Experience period PMPM for the Transitional Reinsurance Program under PPACA was \$0.00. This is based on what has been accrued with 3 months runout. This program expires at the end of 2016 so no projections were included for 2017.

Non-Benefit Expenses and Profit & Risk

Table 6. Retention PMPM	
Retention Items - <i>Express in percentages</i>	
Administrative Expenses	
General and Claims	10.16%
Agent/Broker Fees and Commissions	2.13%
Quality Improvement Initiatives	0.55%
Taxes and Fees	
PCORI Fee (\$0.19 PMPM)	0.05%
PA Premium Tax (if applicable)	0.00%
Federal Income Tax	1.09%
Health Insurance Providers Fee	0.00%
Profit/Contingency	3.20%
Total Retention	17.2%
Projected Required Revenue PMPM	\$ 346.70

Administrative Expenses are from our 2015 Supplemental Health Care Exhibit. They are broken out by lines of business and market segments matching this filing and thus are appropriate for use.

Taxes and Fees decreased from 2016 to 2017 to account for the suspension of the Health Insurance Tax for 2017. A PCORI amount of \$0.19 PMPM has been added. As noted above in the "Projected Market Index Rate" section, Marketplace user fees are applied as an adjustment to the Index Rate at the market level. The member-weighted average of 3.5% for Marketplace enrollees combined with 0% for non-Marketplace enrollees calculates to 0.0%.

Normalization Factors

Average Age Factor:

The average age factor was calculated using our current Individual market population with the HHS Age Factors. It was assumed this represents the age distribution of the entire single risk-pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. The weighted average age of this population is 42.2 and the average factor is 1.670. This does not match the HHS Age Factor because the distribution of HHS Age Factors is not linear.

Average Geographic Factor:

Credible data is not available for all areas in which these plans are sold. Because of this we have set all of the geographic factors to 1.

Average Tobacco Factor:

The average tobacco factor was calculated using the most updated membership data available. A separate data pull was utilized because our data warehouse is still working on making the tobacco indicator reliable enough for use. 10.6% of the population indicated tobacco use. The tobacco load used for this market segment is 1.025. Thus the Tobacco Surcharge Adjustment implemented is 0.997.

Average Benefit Richness Factor:

This adjustment was used to keep relativities between plans similar to what they were in the previous year. This will minimize rate increase variations by plan and consumer confusion that could result. In addition, our current MLR is much higher for Platinum plans compared to the rest of the plans which suggests a wider variation is necessary than what is indicated in the company-determined Pricing AV.

Paid to Allowed Ratio

The Paid to Allowed Average Factor is the weighted average based on membership of the HHS AV Metal Values as developed using the HHS AV Calculator.

Projected Loss Ratio

The projected period loss ratio, defined as the ratio of incurred claims to earned premium, is 83.4%.

AV Metal Values

Metal values were determined using the final 2017 HHS AV Calculator.

AV Pricing Values

The allowable modifiers that make up AV Pricing Values have been included in Table 10 of the PA Rate Filing Exhibits.

Pricing AV (company-determined AV)

Pricing AVs were determined using the final 2017 HHS AV Calculator.

Benefit Richness (induced demand)

This adjustment was used to keep relativities between plans similar to what they were in the previous year. This will minimize rate increase variations by plan and consumer confusion that could result. In addition, our current MLR is much higher for Platinum plans compared to the rest of the plans which suggests a wider variation is necessary than what is indicated in the company-determined Pricing AV.

Benefits in addition to EHB

Benefits that will be offered outside EHB include routine foot care and acupuncture. The projected allowed claims for these benefits is \$1.12 PMPM.

Provider Network

Network	2017 Factor
Standard	1.12

The Standard network is similar to the Premium network filed under the UPMC Health Options, Inc. Individual product so the same network factor was used.

DOH must approve networks every year which does not happen before the submission of these rate filings. In Table 14 the date the network was submitted for approval was entered instead.

Catastrophic Eligibility

No adjustments were made for catastrophic plans. Current enrollment is minimal and not credible.

Tobacco Callibration

The average tobacco factor was calculated using the most updated membership data available. A separate data pull was utilized because our data warehouse is still working on making the tobacco indicator reliable enough for use.

Geographic Factors

Credible data is not available for all areas for which these plans are sold. Because of this we have set all of the geographic factors to 1.

Consumer Adjusted Premium Rate Development

Plan Adjusted Index Rate is divided by the age calibration factor then multiplied by the specific age,

geographic, and tobacco factors for the consumer to develop the Consumer Adjusted Premium Rate.

Membership Projections

Membership projections were developed based on our anticipated competitive positioning in the market combined with our current enrollment distribution by plan.

Warning Alerts

When validating the URRT, a warning appears indicating that cell G16 and H30 on Worksheet 1 do not match due to a minimal difference.

Effective Rate Review Information

The Pennsylvania Insurance Department is responsible for conductive effective rate review for all submitted rates.

Actuarial Certification

I, [REDACTED] am a Member of the American Academy of Actuaries. I am currently a Manager in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2017 Rate Filing Justification.
- The projected Index Rate is:
 - a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient
- The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 156.80(d)(2) were used to generate plan level rates.
- The percent of total premium that represents EHB included in Worksheet 2, Sections III and IV, was calculated in accordance with actuarial standards of practice.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I URRT for all plans except those specified in the certification.

[REDACTED]

UPMC Health Plan

4/27/2016

Date