

SERFF Tracking #:	UPMC-132364646	State Tracking #:	UPMC-132364646	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:	2021 IND Health Coverage				
Project Name/Number:	/				

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	UPMC Health Coverage, Inc. Individual Public PDF 1 UPMC-132364646.pdf UPMC Health Coverage, Inc. Individual Public PDF 2 UPMC-132364646.pdf
Item Status:	
Status Date:	

UPMC HEALTH PLAN

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May 19, 2020

Ms. Tracie Gray
Commonwealth of Pennsylvania Insurance Department
Insurance Product Regulation & Market Enforcement
Actuarial Review Division
Bureau of Life, Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

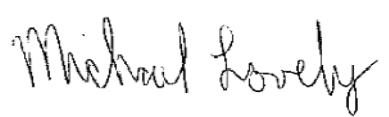
Dear Ms. Gray,

UPMC Health Coverage, Inc. respectfully requests approval of a rate filing for Individual On and Off Exchange HMO products. The rates are proposed for effective dates of 1/1/2021 through 12/31/2021.

Company Name/NAIC #: UPMC Health Coverage, Inc./15451
Market: Individual
On or Off Exchange: On and Off
Effective Date of Coverage: 1/1/2021
Average Rate Change Requested: N/A (N/A)
Range of Rate Change Requested: N/A to N/A (N/A to N/A)
Products Offered: HMO
Rating Areas Where Plans are Offered: 1, 5 (rating areas 2 and 4 removed from 2020)
Metal Levels Offered: Catastrophic, Bronze, Silver, Gold
Currently Enrolled Lives Affected by the Rate Change: 0
Currently Enrolled Policyholders Affected by the Rate Change: 0
Number of Plans Offered in 2021: 9 (8 more than 2020)
Total additional annual revenue generated from the proposed rate change: N/A
Corresponding Contract Form #: 660, 676, 677
Binder ID#: UPMC-PA21-125097956
HIOS Issuer ID #: 62560
Submission Tracking #: UPMC-132364646

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

Sincerely,



Michael Lovely, FSA, CERA, MAAA

Attachment I

Rate Change Summary

UPMC Health Coverage, Inc. – Individual Plans

Rate request filing ID UPMC-132364646 - 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:	N/A ¹
Revised requested average rate change:	N/A ¹
Range of requested rate change:	N/A to N/A
Effective date:	1/1/2021
Mapped Members:	0
Available in:	Rating Areas 1, 5

Key information

Jan. 2019-Dec. 2019 financial experience

Premiums	\$10,746
Claims	\$3,086
Administrative expenses	\$2,670
Taxes & fees	\$16
Company made (after taxes)	\$4,973

How it plans to spend your premium

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

Claims:	85.72%
Administrative:	12.21%
Taxes & fees:	0.07%
Profit:	2.00%

The company expects its annual medical costs to increase **6.01%**.

Explanation of requested rate change

N/A

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

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July 20, 2020

Ms. Tracie Gray
Commonwealth of Pennsylvania Insurance Department
Insurance Product Regulation & Market Enforcement
Actuarial Review Division
Bureau of Life, Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Dear Ms. Gray,

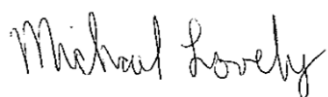
UPMC Health Coverage, Inc. respectfully requests approval of a rate filing for Individual On and Off Exchange HMO products. The rates are proposed for effective dates of 1/1/2021 through 12/31/2021. The revised filing includes the following changes.

- 1.) In response to Department question 2, round 1, the experience period risk adjustment in Tables 2 and 2b of the PA Actuarial Memorandum Exhibits now match the suggested amounts made by PID.*
- 2.) In response to Department second question 3, round 1, each plan's benefit richness factor is now formula driven in Table 10 of the PA Actuarial Memorandum Exhibits*
- 3.) In response to Department second question 4, round 1, the cells for "Change in Morbidity - All Other" are now formula driven, which has been updated in Table 5 of the PA Actuarial Memorandum Exhibits.*
- 4.) The experience period risk adjustment in Tables 2 and 2b of the PA Actuarial Memorandum Exhibits now match figures published in the Summary Report on Permanent Risk Adjustment Transfers for the 2019 Benefit Year per CMS.*

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Corresponding Contract Form #: 660, 676, 677
Binder ID#: UPMC-PA21-125097956
HIOS Issuer ID #: 62560
Submission Tracking #: UPMC-132364646

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

Sincerely,



Michael Lovely, FSA, CERA, MAAA

PA Actuarial Memorandum

Basic Information and Data

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 Information

The following section provides information related to the identification of the company that is submitting this rate filing. Much of this information is also displayed in Table 0 of the PA Actuarial Memorandum Exhibits.

Company Legal Name: UPMC Health Coverage, Inc.

NAIC #: 15451

HIOS Issuer ID: 62560

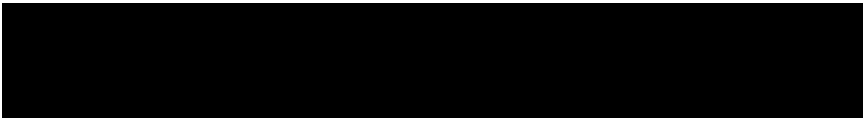
Market: Individual

Exchange: On and Off Exchange

Products: HMO

Effective Date: 1/1/2021

Company Contact Information:



Filing Information:

Rate Filing SERFF Tracking #: UPMC-132364646

Form Filing SERFF Tracking #: UPMC-132368133, UPMC-132368131, UPMC-132368088

Binder SERFF Tracking #: UPMC-PA21-125097956

Rate History and Proposed Variations in Rate Changes

Historical rate increases for the captioned company and market are presented in the table below.

SERFF Tracking #	Year	Rate Change
UPMC-131034852	2018	-8.3%
UPMC-131496004	2019	12.1%
UPMC-131943282	2020	2.2%

Average Rate Change

Due to the fact that the lone plan currently offered under the captioned company and market is being discontinued for 2021 and the three members enrolled are not being mapped to a new plan in 2021, it is not possible to calculate rate increases in Tables 10 and 11 of the PA Actuarial Memorandum Exhibits or section I, worksheet 2 of the URRT.

Membership Count

Various breakdowns of the membership count for the captioned company and market are displayed in Table 1 of the PA Actuarial Memorandum Exhibits.

Benefit Changes

A table with these changes has been included in Appendix I. All plans have metal level actuarial values in accordance with the latest HHS requirements.

Single Risk Pool

The single risk pool consists of members that are anticipated to enroll in ACA-compliant policies offered under the captioned market.

Experience Period Claims and Premium

Claims and premium data for all non-grandfathered policies in the single risk pool for the captioned company and market from the experience period (January 2019 - December 2019) with two months of run-out are displayed in Table 2 of the PA Actuarial Memorandum Exhibits. This section provides a discussion of each field in the table and its relation to the corresponding fields on the URRT. Please note that no data for transitional policies is included in this table.

Earned Premium:

This represents the revenue accumulated by the captioned company and market during the experience period. No adjustments were made for MLR rebates as we do not anticipate owing them. HHS cost-sharing is not included in the premium data. Please note that the earned premium listed in Table 2 does match the total premium listed in section I, worksheet 1 of the URRT.

Paid Claims:

This field includes uncompleted paid medical, pharmacy, and pediatric vision experience period claims for the captioned company and market.

Ultimate Incurred Claims:

This field includes completed paid medical and pharmacy experience period claims for the captioned company and market. We used the standard Development/Completion Factor Method to calculate IBNR. Factors were calculated using our entire ACA-related Individual block of business and no unexpected factors were observed. Because two months run-out is available the impact of IBNR is minimal. The completion factors used in Table 4b are displayed in the table below. Please note that the ultimate incurred claims shown in Table 2 do not match the total incurred claims displayed in section I, worksheet 1 of the URRT because the value in the URRT equals the ultimate incurred claims less total prescription drug rebates listed in Table 2 and HHS cost-sharing.

Month	Completion Factor
1/1/2019	0.9993
2/1/2019	0.9990
3/1/2019	0.9987
4/1/2019	0.9979
5/1/2019	0.9957
6/1/2019	0.9940
7/1/2019	0.9920
8/1/2019	0.9874
9/1/2019	0.9822
10/1/2019	0.9767
11/1/2019	0.9665
12/1/2019	0.9513

Member Months:

The sum of the experience period member months shown in Table 1 is also displayed in Table 2.

Estimated Cost Sharing:

This field represents the difference between allowed claims and ultimate incurred claims in Table 2.

Allowed Claims:

This field includes allowed medical and pharmacy experience period claims as well as pediatric vision claims from the experience period for the captioned company and market. Allowed medical claims and pediatric vision claims are pulled directly from our data warehouse. Please note that the allowed claims shown in Table 2 do not match the total allowed claims displayed in section I, worksheet 1 of the URRT because the value in the URRT equals the allowed claims less total prescription drug rebates listed in Table 2.

Non-EHB portion of Allowed Claims:

No non-EHB claims were reported during the experience period.

Total Prescription Drug Rebates:

This field shows the amount of prescription drug rebates received for the captioned company and market during the experience period. Pharmacy rebates have been removed from the total incurred and allowed claims displayed in section I, worksheet 1 of the URRT.

Total EHB Capitation:

Pediatric dental benefits were paid for via capitation during the experience period. Pediatric dental claims are administered and paid by Dominion Dental. We receive a separate report from Dominion with the claim detail.

Total Non-EHB Capitation:

No non-EHB benefits were paid for via capitation during the experience period.

Estimated Risk Adjustment:

Experience period Risk Adjustment was estimated to be a payment of \$7,087 per the Summary Report on Permanent Risk Adjustment Transfers for the 2019 Benefit Year published by CMS on July 17, 2020, which translates to a PMPM of \$196.85.

Estimated Reinsurance Recoveries:

No private reinsurance recoveries were made during the experience period.

Loss Ratio:

The loss ratio calculated in Table 2 is 53.56%

Credibility of Data

The very limited experience period enrollment of 36 member months requires 0% credibility to be used for the experience period data, as was implemented in prior filings by this company. The rate manual was developed using equivalent experience period data for UPMC Health Options, Inc. Individual single risk pool product, which is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. This data represents the same risk pool as UPMC Health Coverage, Inc. and has a large member month count of over 1,561,771. Therefore, it has been deemed credible to use. Adjustments made to the manual rate are discussed in the "Index Rate" section below.

Trend Identification

The overall annual trend used in rate development is 6.01%. Historical allowed claims for our Individual block of ACA-compliant business were used to develop year over year trend factors for use in the projected rates. The large enrollment count and consistent makeup of this population make it appropriate for use in trend development for this filing. Service categories were defined to be consistent with the URRT instructions. Please see Tables 3 and 3b of the PA Actuarial Memorandum Exhibits for trend development calculations. Please note that the minor changes made to benefit designs in order to keep plan actuarial values within the allowed ranges were not significant enough to warrant an adjustment for induced demand with regard to trend, so the induced demand column has been populated with zeroes in Tables 3 and 3b. Changes in provider contracting were considered but were ultimately assumed to have negligible impact on trend.

Please see Exhibit 5 of the Supporting Exhibits for trend development. The raw historical data implies an annual trend of 8.05% as shown in exhibit 5. We do not believe that this value accurately represents future trends that will be observed in this market, leading to the decision to lower the trend applied in rate development. This was done by introducing an adjustment factor that uniformly decreases the historical trends for each benefit category so that an overall annual trend of 6.01% is applied in rate development. In recent years, our underlying population in the Individual market has included a new mix in geography throughout the state. This included an eastward expansion into higher cost territories, which led to increases in observed trends as is indicated by the historical data. Now that our membership base is well-established in the eastern territories, we don't anticipate that future trends will exhibit this same upward pressure that has been observed in recent years.

Historical Experience

Historical data from the four most recent calendar years for the captioned company and market with two months of run-out are provided in Table 4. Allowed claims were developed using the same manner described above for Table 2. The historical data listed in Table 4b belongs to ACA-related Individual business under the UPMC Health Options legal entity and was used in the development of manual trend.

Rate Development & Change

Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims

Table 5 of the PA Actuarial Memorandum Exhibits shows the development of the projected index rate, Market-Adjusted Index Rate, and projected total allowed claims. Detailed discussions on the development of each quantity are provided below.

Index Rate:

For this filing, the Index Rate of the Experience Period is set equal to the manual rate due to the lack of credibility. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by first applying two years of 6.01% annual trend to the Index Rate of Experience Period.

For 2021, the Pennsylvania Insurance Department has mandated that an adjustment factor of 0.999 is applied to the index rate to reflect the morbidity impact of the state-based reinsurance program in the Individual market. It has also been mandated that the Individual Adjustment factor of 1.01 be applied to the index rate to reflect current uncertainty surrounding the market in 2021 due to the repeal of the Individual Mandate.

An additional adjustment factor of 1.197 has been applied to the index rate to account for changes in network between the experience and projection period populations. The 2021 service area under the captioned company will only offer coverage in Clearfield and Crawford counties. This adjustment factor is used to bring the experience data in line with the characteristics of the provider network included in these counties in 2021. Please see Exhibit 6 of the Supporting Exhibits for the derivation of this factor.

No other adjustments have been applied to the index rate. The average age for our 2019 experience period Individual risk pool was 45.0 with an average premium factor of 1.88. This is comparable to our 2020 experience so far with age 45.3 and premium factor 1.89. This change in factors is small enough that the insured population is considered to be stable, and no additional adjustment for demographics was deemed necessary. Please note that the Index Rate of Projection Period of \$689.76 shown in Table 5 matches the corresponding value shown in section II, worksheet 1 of the URRT.

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. Projection period Risk Adjustment PMPM has been estimated to be a payment of \$25.73, which is displayed in Table 5 and is based on the risk profile of the underlying manual population. The value entered in section II, worksheet 1 of the URRT was \$35.11 since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original paid PMPM divided by the Paid to Allowed Average Factor. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a negative number because the calculation subtracts this value. The effect is an increase in premium as additional revenue will be required to cover the anticipated payment.

The member-weighted average of a 3.0% Marketplace User Fee for Marketplace enrollees combined with 0% for non-Marketplace enrollees calculates to 2.5%. This load is developed based on fees from on-exchange policies, but is spread over all policies uniformly. This translates to a PMPM of \$15.25, which was entered as a positive value in Table 5 since the calculation adds this value. The effect for this adjustment is an increase in premium as additional revenue will be required to cover the anticipated payment.

The index rate was further adjusted by accounting for estimated recoveries from the state-based reinsurance program that will be implemented beginning in 2021. Estimated recoveries applied in Table 5 and section II, worksheet 1 of the URRT were \$26.26 PMPM and \$35.83 PMPM, respectively. The value entered in the URRT is different since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original PMPM divided by the Paid to Allowed Average Factor. These values were entered as positive values in Table 5 and the URRT since the calculation subtracts these values. The effect for this adjustment is a decrease in premium as less revenue will be required to cover the anticipated recovery.

The estimated recovery of \$26.26 PMPM was derived using data entered into tabs II.a and II.b of the PA Actuarial Memorandum exhibits. Data entered into tab II.a matches the manual experience period data described in the sections above. Tab II.b was populated by referencing the same source of experience captured in tab II.a, but the member-level incurred claims were trended forward two years to the projection period before allocating the data to each bin within the continuance table. Annual claims trends of 6.01% were applied to estimate the projected member-level claims used to populate tab II.b.

Total Allowed Claims:

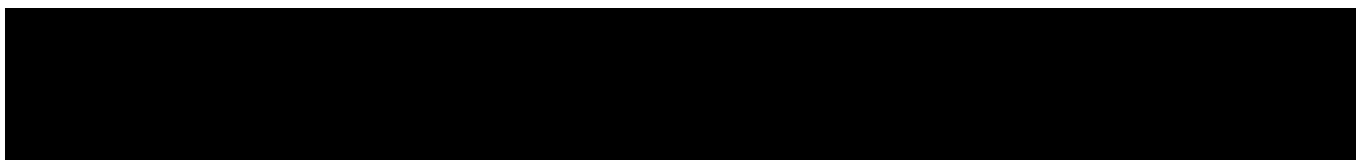
The Market-Adjusted Index Rate is further modified to develop the projected total allowed claims PMPM by adding the projected allowed non-EHB claims PMPM. Benefits that were offered outside EHB include routine foot care and acupuncture. The projected allowed claims for these benefits is \$1.32 PMPM.

Retention Items

Retention items related to this filing are shown in Table 6 of the PA Actuarial Memorandum Exhibits. Detailed discussions on each item are provided below.

Administrative Expenses:

Administrative costs of 12.21% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period. These expenses are assumed to be uniform for all plan designs.



Taxes and Fees:

Taxes and Fees decreased from 2.46% in 2020 to 0.07% in 2021 to account for the elimination of the Health Insurance Providers Fee in 2021. This load also accounts for the projected Federal Income Tax in 2021. Please note that the Risk Adjustment Administration Fee of \$0.25 PMPM and the projected PCORI Fee of \$0.20 PMPM were included in the Taxes and Fees field in Table 6 and the URRT.

Profit/Contingency:

The projected profit margin for this company will remain at 2% for 2021. This value is listed in both Table 6 and the URRT. The same level of profit margin is expected for each plan included in this filing.

Projected Loss Ratio

The projected period loss ratio, using the federally-prescribed MLR methodology without the credibility adjustment, is 82.8%, as shown in Exhibit 1 of the Supporting Exhibits.

Normalized Market-Adjusted Projected Allowed Total Claims

Normalization factors for 2020 and 2021 are provided in Table 7 of the PA Actuarial Memorandum Exhibits. 2020 factors have been taken from the prior annual rate filing of the captioned company and market. Detailed discussion on each of the 2021 factors are provided below.

Average Age Factor:

The average age factor was calculated using our projected ACA-related Individual population with the prescribed HHS Age Factors for 2021. 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. For UPMC's entire block of ACA-compliant Individual business, the average age factor is 1.88 and average age was 45.0 during the

experience period. This preliminary age factor is then multiplied by an adjustment factor of 0.997, which accounts for the regulation that prohibits charging for more than three children per family, resulting in a final age calibration factor of 1.88. Please see Exhibit 3 in the Supporting Exhibits for the calculation of this factor.

Average Geographic Factor:

The calibration factor of 0.952 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool, as shown in Exhibit 4 of the Supporting Exhibits. Please see the Geographic Factors section below for a discussion on the development of factors applied for each rating area.

Average Tobacco Factor:

The average tobacco factor was calculated using projected membership, which is assumed to have the same split for tobacco status as current membership. The member-weighted average of a 2.5% load applied for enrollees who qualify as tobacco users combined with a 0% load for non-tobacco users yields an average tobacco factor of 1.002. The derivation of this factor is shown below.

Tobacco Status	Feb 2020 Members	Split	Tobacco Factor	Calibration Factor
Non-User	115,180	91.5%	1.000	0.915
User	10,638	8.5%	1.025	0.087
Total	125,818	100.0%		1.002

Average Benefit Richness:

Benefit richness factors were calculated so that the average value is 1.0 when weighted with projected membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits.

Average Network Factor:

The network factor applied for the lone network included in this filing is 1.0.

Components of Rate Change

Data to support the calculation of the components of the rate change is presented in Tables 8 and 9 of the PA Actuarial Memorandum Exhibits. Values presented in the 2020 columns have been taken from this company's 2020 annual rate filing.

Plan Rate Development

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2021 Plan Adjusted Index Rates. The allowable modifiers that are used in rate development are described below.

Plan Actuarial Value:

The AV for each plan was determined by the issuer's own pricing model based on experience from UPMC's fully-insured commercial block of business. This model calculates an AV for a given plan by first trending the allowed claims forward two years to the projection period, calculating paid amounts for each benefit category based on the benefit design of a given plan and projected allowed claims data, and taking the ratio of the total projected paid claims to projected allowed claims. Since the same tool was used for all plans, this eliminates any impact from morbidity at the plan level, and differing rate increases by product type are purely based on differences in benefit design for all plans within a given product.

Benefit Richness (induced demand)

Benefit richness factors were calculated using the formula $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$, where (Plan AV) is equal to the product of the Plan AV described above and the Non-Funding of CSR Adjustment described below on a plan-by-plan basis. This formula was prescribed by the Pennsylvania Insurance Department for 2021 and has been developed to produce induced demand factors that mimic those determined by HHS. The initial factors calculated using this formula were then normalized against projected membership by plan.

Benefits in addition to EHBs

Benefits that will be offered outside EHB include routine foot care and acupuncture. The projected allowed claims for these benefits is \$1.32 PMPM. The adjustment factor of 1.002 included in Table 10 has been derived by adding the aforementioned PMPM to the projected index rate for 2021 and dividing this total by the same index rate, causing the adjustment to be applied uniformly to all plans.

Provider Network

Since only one network is included in this filing, no network adjustments were deemed necessary for 2021.

Catastrophic Eligibility

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

Non-Funding of CSR Adjustment

To account for the elimination of funding for cost-share reduction subsidies, the Pennsylvania Insurance Department has mandated the rates for all silver plans offered both on and off the Federal Marketplace be increased by a factor of 1.20 in Table 10 of the Actuarial Memorandum Rate Exhibits. Several off-exchange only silver plans have been included for 2021 to minimize disruption to non-subsidized members enrolled in silver plans.

Plan Premium Development for 21-Year-Old Non-Tobacco User

Table 11 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance. 2021 rates calculated in this tables were tested to ensure that they match those included in the PA Plan Design Summary and Rate Tables, Federal Rates Template, and the binder.

Plan Factors

Age and Tobacco Factors

As indicated in Table 12 of the PA Actuarial Memorandum Exhibits, the default federal standard age curve for 2021 is used in the development of the Consumer Adjusted Premium Rates. A tobacco load of 2.5% will be used for all 21-and-over age bands in the Individual market in 2021. This load has not changed from 2020.

Geographic Factors

The geographic rating areas used within this filing are the same as those defined by the state. To better reflect the varying costs of delivery between each geographical region in which coverage is offered, rating area factors have been updated for 2021. The table below summarizes changes in these factors:

Region	2020	2021
1	0.96	0.95
5	0.96	0.95

Network Factors

Since only one network is included in this filing, no network adjustments were deemed necessary for 2021.

Service Area Composition

Table 13 of the PA Actuarial Memorandum Exhibits shows the areas in which plans will be offered in 2021. Service area maps for 2020 and 2021 have been uploaded in the Supporting Documentation section in SERFF.

Composite Rating

No composite rating is used with these plans.

Warning Alerts

No validation errors appear in the URRT.

List of Supporting Exhibits

Supporting exhibits have been included with the rate filing to assist with the review process. Below is a list summarizing the contents of each exhibit.

- Exhibit 1: Derivation of Projection Period MLR
- Exhibit 3: Derivation of Age Calibration Factor
- Exhibit 4: Derivation of Geographical Calibration Factor
- Exhibit 5: Derivation of Annual Trend
- Exhibit 6: Derivation of Change in Network Factor
- Exhibit 7: Derivation of 3-child Cap Adjustment Factor
- Exhibit 8: Historical Financial Gains/Losses

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 2020 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 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.

7/20/2020

Date

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	UPMC Health Coverage, Inc.
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2021
Base Period Start Date:	1/1/2019
Date of Most Recent Membership:	2/1/2020

to 12/31/2021
to 12/31/2019

Table 1. Number of Members

	Member-months Experience Period	Members Current Period (as of 02-01-2020)	Member-months Projected Rating Period
	35.3	35.7	49.0
Average Age			
Total	36	3	41,400
<18	12	1	1,740
18-24	0	0	1,956
25-29	0	0	1,968
30-34	0	0	2,304
35-39	10	0	2,232
40-44	2	1	2,352
45-49	0	0	3,168
50-54	12	1	4,956
55-59	0	0	7,158
60-63	0	0	9,864
64+	0	0	3,612

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-ERB portion of Allowed Claims	Total Prescription Drug Rebates*	Total ERB Capitation	Total Non-ERB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 10,745.52	\$ 3,070.34	\$ 3,059.77	36	\$ 2,955.66	\$ 6,015.42	\$ -	\$ (1,126.80)	\$ 26.64	\$ -	\$ (7,086.68)	\$ 126.54
Experience Period Total Allowed ERB Claims + ERB Capitation PMPM (net of prescription drug rebates)											\$ 126.54
Less Ratio											\$ 53.56%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	8.66%	-1.81%	0.00%	6.70%	0.00%
Outpatient Hospital	7.07%	0.73%	0.00%	7.80%	68.12%
Professional	0.53%	2.46%	0.00%	3.00%	28.90%
Other Medical	-2.97%	12.67%	0.00%	9.33%	5.99%
Capitation				0.00%	0.45%
Prescription Drugs	5.45%	-1.95%	0.00%	3.40%	-1.47%
Total Annual Trend				6.69%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.138	

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

** Should equal UMET Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-16	\$ -	\$ 0.01	1.0000	\$ 0.01	17	\$ 0.00	\$ -	\$ -	\$ 187.93	\$ 11.03
Feb-16	\$ -	\$ -	1.0000	\$ -	16	\$ -	\$ -	\$ -	\$ 16.88	\$ 1.05
Mar-16	\$ -	\$ -	1.0000	\$ -	11	\$ -	\$ -	\$ -	\$ 45.48	\$ 3.03
Apr-16	\$ -	\$ -	1.0000	\$ -	14	\$ -	\$ -	\$ -	\$ 164.86	\$ 11.78
May-16	\$ -	\$ 122.18	1.0000	\$ 122.18	13	\$ 9.40	\$ -	\$ -	\$ 261.10	\$ 20.08
Jun-16	\$ -	\$ -	1.0000	\$ -	11	\$ -	\$ -	\$ -	\$ 79.64	\$ 6.13
Jul-16	\$ -	\$ -	1.0000	\$ -	13	\$ -	\$ -	\$ -	\$ -	\$ -
Aug-16	\$ -	\$ 314.24	1.0000	\$ 314.24	12	\$ 26.19	\$ -	\$ -	\$ 314.24	\$ 26.19
Sep-16	\$ -	\$ 33.50	1.0000	\$ 33.50	12	\$ 2.79	\$ -	\$ -	\$ 183.84	\$ 15.32
Oct-16	\$ -	\$ -	1.0000	\$ -	13	\$ -	\$ -	\$ -	\$ 536.79	\$ 41.29
Nov-16	\$ -	\$ -	1.0000	\$ -	9	\$ -	\$ -	\$ -	\$ 224.84	\$ 24.98
Dec-16	\$ -	\$ -	1.0000	\$ -	4	\$ -	\$ -	\$ -	\$ 3,281.26	\$ 410.16
Jan-17	\$ 18,222.07	\$ -	1.0000	\$ -	4	\$ -	\$ 4,826.08	\$ -	\$ -	\$ -
Feb-17	\$ -	\$ -	1.0000	\$ -	3	\$ -	\$ -	\$ -	\$ 215.31	\$ 71.77
Mar-17	\$ -	\$ -	1.0000	\$ -	3	\$ -	\$ -	\$ -	\$ -	\$ -
Apr-17	\$ -	\$ -	1.0000	\$ -	3	\$ -	\$ -	\$ -	\$ 4.00	\$ 1.33
May-17	\$ -	\$ -	1.0000	\$ -	3	\$ -	\$ -	\$ -	\$ -	\$ -
Jun-17	\$ -	\$ -	1.0000	\$ -	3	\$ -	\$ -	\$ -	\$ -	\$ -
Jul-17	\$ -	\$ -	1.0000	\$ -	3	\$ -	\$ -	\$ -	\$ -	\$ -
Aug-17	\$ -	\$ -	1.0000	\$ -	3	\$ -	\$ -	\$ -	\$ -	\$ -
Sep-17	\$ -	\$ 105.00	1.0000	\$ 105.00	3	\$ 35.00	\$ -	\$ -	\$ 105.00	\$ 35.00
Oct-17	\$ -	\$ -	1.0000	\$ -	3	\$ -	\$ -	\$ -	\$ -	\$ -
Nov-17	\$ -	\$ 512.55	1.0000	\$ 512.55	3	\$ 170.85	\$ -	\$ -	\$ 628.00	\$ 209.33
Dec-17	\$ -	\$ -	1.0000	\$ -	3	\$ -	\$ -	\$ -	\$ -	\$ -
Jan-18	\$ 9,808.68	\$ 372.20	1.0000	\$ 372.20	3	\$ 124.07	\$ -	\$ (78.75)	\$ 637.82	\$ 212.61
Feb-18	\$ -	\$ 26.11	1.0000	\$ 26.11	3	\$ 12.04	\$ -	\$ (78.75)	\$ 280.40	\$ 103.13
Mar-18	\$ -	\$ 13.92	1.0000	\$ 13.92	3	\$ 4.64	\$ -	\$ (78.75)	\$ 52.59	\$ 17.53
Apr-18	\$ -	\$ 13.92	1.0000	\$ 13.92	3	\$ 4.64	\$ -	\$ (78.75)	\$ 52.59	\$ 17.53
May-18	\$ -	\$ 13.92	1.0000	\$ 13.92	3	\$ 4.64	\$ -	\$ (78.75)	\$ 52.59	\$ 17.53
Jun-18	\$ -	\$ 13.92	1.0000	\$ 13.92	3	\$ 4.64	\$ -	\$ (78.75)	\$ 184.45	\$ 61.48
Jul-18	\$ -	\$ 13.92	1.0000	\$ 13.92	3	\$ 4.64	\$ -	\$ (78.75)	\$ 169.64	\$ 56.55
Aug-18	\$ -	\$ 13.92	1.0000	\$ 13.92	3	\$ 4.64	\$ -	\$ (78.75)	\$ 52.59	\$ 17.53
Sep-18	\$ -	\$ 13.92	1.0000	\$ 13.92	3	\$ 4.64	\$ -	\$ (78.75)	\$ 52.59	\$ 17.53
Oct-18	\$ -	\$ 13.92	1.0000	\$ 13.92	3	\$ 4.64	\$ -	\$ (78.75)	\$ 52.59	\$ 17.53
Nov-18	\$ -	\$ 68.30	1.0000	\$ 68.30	3	\$ 22.77	\$ -	\$ (78.75)	\$ 76.13	\$ 25.38
Dec-18	\$ -	\$ 13.92	1.0000	\$ 13.92	3	\$ 4.64	\$ 1,012.40	\$ -	\$ 52.59	\$ 17.53
Jan-19	\$ -	\$ 13.86	1.0000	\$ 13.86	3	\$ 4.62	\$ -	\$ (93.90)	\$ 67.77	\$ 22.59
Feb-19	\$ -	\$ 13.86	1.0000	\$ 13.86	3	\$ 4.62	\$ -	\$ (93.90)	\$ 67.77	\$ 22.59
Mar-19	\$ -	\$ 13.86	1.0000	\$ 13.86	3	\$ 4.62	\$ -	\$ (93.90)	\$ 203.44	\$ 234.44
Apr-19	\$ -	\$ 488.94	0.9973	\$ 490.28	3	\$ 163.41	\$ -	\$ (93.90)	\$ 1,186.49	\$ 95.90
May-19	\$ -	\$ 2,317.32	0.9941	\$ 2,330.99	3	\$ 777.00	\$ -	\$ (93.90)	\$ 3,305.72	\$ 1,101.91
Jun-19	\$ -	\$ 139.34	0.9923	\$ 140.40	3	\$ 46.80	\$ -	\$ (93.90)	\$ 263.90	\$ 87.30
Jul-19	\$ -	\$ 13.86	1.0000	\$ 13.86	3	\$ 4.62	\$ -	\$ (93.90)	\$ 67.77	\$ 22.59
Aug-19	\$ -	\$ 13.86	1.0000	\$ 13.86	3	\$ 4.62	\$ -	\$ (93.90)	\$ 67.77	\$ 22.59
Sep-19	\$ -	\$ 13.86	1.0000	\$ 13.86	3	\$ 4.62	\$ -	\$ (93.90)	\$ 67.77	\$ 22.59
Oct-19	\$ -	\$ 13.86	1.0000	\$ 13.86	3	\$ 4.62	\$ -	\$ (93.90)	\$ 67.77	\$ 22.59
Nov-19	\$ -	\$ 13.86	1.0000	\$ 13.86	3	\$ 4.62	\$ -	\$ (93.90)	\$ 67.77	\$ 22.59
Dec-19	\$ -	\$ 10,745.52	13.86	\$ 13.86	3	\$ 4.62	\$ 2,955.66	\$ (93.90)	\$ 67.77	\$ 22.59

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: UPMC Health Coverage, Inc.
Product(s): HMO
Market Segment: Individual
Rate Effective Date: 3/1/2021

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 845,528,608.84	\$ 687,438,721.78	\$ 695,792,712.71	1,561,771	147,217,800.53	\$ 843,010,513.24	\$ 1,581,121.05	\$ (48,883,432.30)	\$ 1,155,710.54	\$ -	\$ (18,174,577.77)	\$
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 508.21
Loss Ratio											78.33%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	8.66%	-1.81%	0.00%	6.70%	21.13%
Outpatient Hospital	7.07%	0.73%	0.00%	7.85%	27.24%
Professional	0.53%	2.46%	0.00%	3.00%	18.15%
Other Medical	-2.97%	12.67%	0.00%	9.23%	12.69%
Capitation				0.00%	0.15%
Prescription Drugs	5.45%	-1.95%	0.00%	3.40%	20.64%
Total Annual Trend				6.01%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.124	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-16		\$ 29,391,137.35	1.0000	\$ 29,391,137.35	104,623	\$ 280.92		\$ (1,487,739.00)	\$ 37,616,041.26	\$ 359.54
Feb-16		\$ 36,443,159.15	1.0000	\$ 36,443,159.15	110,722	\$ 329.14		\$ (1,574,466.84)	\$ 45,041,712.11	\$ 408.80
Mar-16		\$ 41,074,311.39	1.0000	\$ 41,074,311.39	114,417	\$ 358.99		\$ (1,627,009.74)	\$ 50,641,143.46	\$ 442.60
Apr-16		\$ 39,093,234.47	1.0000	\$ 39,093,234.47	113,957	\$ 343.05		\$ (1,620,468.54)	\$ 46,170,626.99	\$ 405.16
May-16		\$ 40,138,989.81	1.0000	\$ 40,138,989.81	112,966	\$ 355.32		\$ (1,606,376.52)	\$ 46,837,137.20	\$ 414.61
Jun-16		\$ 40,050,492.72	1.0000	\$ 40,050,492.72	112,090	\$ 357.31		\$ (1,593,919.80)	\$ 46,378,873.19	\$ 413.32
Jul-16		\$ 39,847,292.86	1.0000	\$ 39,847,292.86	111,448	\$ 357.54		\$ (1,584,790.56)	\$ 45,582,337.84	\$ 409.00
Aug-16		\$ 43,261,521.66	1.0000	\$ 43,261,521.66	110,687	\$ 390.85		\$ (1,573,969.14)	\$ 49,224,104.64	\$ 444.71
Sep-16		\$ 42,559,400.28	1.0000	\$ 42,559,400.28	109,833	\$ 387.49		\$ (1,561,825.26)	\$ 48,316,923.53	\$ 439.91
Oct-16		\$ 43,356,881.65	1.0000	\$ 43,356,881.65	108,954	\$ 397.94		\$ (1,549,325.88)	\$ 48,970,470.46	\$ 449.46
Nov-16		\$ 42,246,566.95	1.0000	\$ 42,246,566.95	107,587	\$ 392.67		\$ (1,539,887.14)	\$ 47,368,583.32	\$ 440.28
Dec-16	\$ 409,585,471.50	\$ 43,316,866.27	1.0000	\$ 43,316,866.27	105,394	\$ 411.00	\$ 98,454,440.12	\$ (1,498,702.68)	\$ 48,327,859.52	\$ 458.54
Jan-17		\$ 40,645,195.06	1.0000	\$ 40,645,195.06	139,589	\$ 291.18		\$ (2,715,006.05)	\$ 55,910,929.19	\$ 400.54
Feb-17		\$ 41,712,237.69	1.0000	\$ 41,712,237.69	142,743	\$ 292.22		\$ (2,776,351.35)	\$ 55,334,936.65	\$ 387.65
Mar-17		\$ 48,153,377.98	1.0000	\$ 48,153,377.98	143,966	\$ 334.48		\$ (2,800,138.70)	\$ 62,421,421.11	\$ 433.58
Apr-17		\$ 44,353,623.49	1.0000	\$ 44,353,623.49	142,331	\$ 311.62		\$ (2,768,337.95)	\$ 56,621,611.26	\$ 397.82
May-17		\$ 47,765,241.46	1.0000	\$ 47,765,241.46	140,211	\$ 340.67		\$ (2,727,103.95)	\$ 60,814,011.13	\$ 430.88
Jun-17		\$ 46,910,634.61	1.0000	\$ 46,910,634.61	138,685	\$ 338.25		\$ (2,697,423.25)	\$ 58,454,702.86	\$ 421.49
Jul-17		\$ 45,859,293.90	1.0000	\$ 45,859,293.90	137,198	\$ 334.26		\$ (2,668,501.10)	\$ 56,144,640.78	\$ 409.22
Aug-17		\$ 51,855,623.56	1.0000	\$ 51,855,623.56	135,749	\$ 382.00		\$ (2,640,318.05)	\$ 62,516,307.29	\$ 460.53
Sep-17		\$ 46,110,544.77	1.0000	\$ 46,110,544.77	134,091	\$ 343.88		\$ (2,608,069.93)	\$ 55,898,071.36	\$ 416.87
Oct-17		\$ 54,151,889.34	1.0000	\$ 54,151,889.34	132,465	\$ 408.80		\$ (2,576,444.25)	\$ 60,937,539.36	\$ 460.03
Nov-17		\$ 53,245,832.00	1.0000	\$ 53,245,832.00	130,282	\$ 408.70		\$ (2,533,984.90)	\$ 59,272,213.09	\$ 454.95
Dec-17	\$ 621,597,643.21	\$ 50,559,403.70	1.0000	\$ 50,559,403.70	126,843	\$ 398.60	\$ 160,510,192.03	\$ (2,467,096.35)	\$ 55,927,929.66	\$ 440.92
Jan-18		\$ 51,581,815.46	1.0000	\$ 51,581,815.46	145,014	\$ 355.70		\$ (3,806,617.50)	\$ 64,103,224.78	\$ 442.05
Feb-18		\$ 51,038,647.37	1.0000	\$ 51,038,647.37	141,790	\$ 357.44		\$ (3,748,237.50)	\$ 60,923,908.90	\$ 426.67
Mar-18		\$ 53,308,039.89	1.0000	\$ 53,308,039.89	140,612	\$ 377.11		\$ (3,691,065.00)	\$ 63,452,454.43	\$ 451.26
Apr-18		\$ 58,755,944.60	1.0000	\$ 58,755,944.60	139,124	\$ 422.33		\$ (3,652,005.00)	\$ 67,901,552.31	\$ 488.06
May-18		\$ 56,655,648.76	1.0000	\$ 56,655,648.76	137,508	\$ 412.02		\$ (3,609,585.00)	\$ 65,740,657.07	\$ 478.09
Jun-18		\$ 53,958,174.49	1.0000	\$ 53,958,174.49	136,032	\$ 396.66		\$ (3,570,840.00)	\$ 61,601,905.27	\$ 452.85
Jul-18		\$ 54,009,217.88	1.0000	\$ 54,009,217.88	134,823	\$ 400.59		\$ (3,539,103.75)	\$ 61,430,855.69	\$ 455.64
Aug-18		\$ 58,534,413.44	1.0000	\$ 58,534,413.44	133,442	\$ 438.65		\$ (3,502,852.50)	\$ 65,929,244.41	\$ 494.07
Sep-18		\$ 54,094,497.82	1.0000	\$ 54,094,497.82	132,026	\$ 409.73		\$ (3,465,682.50)	\$ 60,317,669.53	\$ 456.86
Oct-18		\$ 61,890,223.22	1.0000	\$ 61,890,223.22	130,665	\$ 473.66		\$ (3,429,956.25)	\$ 68,841,505.99	\$ 526.85
Nov-18		\$ 57,420,870.29	1.0000	\$ 57,420,870.29	129,071	\$ 444.88		\$ (3,388,113.75)	\$ 63,188,898.65	\$ 489.57
Dec-18	\$ 842,388,487.74	\$ 59,041,844.90	1.0000	\$ 59,041,844.90	126,520	\$ 465.19	\$ 140,227,893.81	\$ (3,331,650.00)	\$ 64,349,646.15	\$ 507.01
Jan-19		\$ 54,616,163.02	0.9993	\$ 54,653,676.25	139,114	\$ 392.87		\$ (4,314,268.20)	\$ 68,325,366.46	\$ 491.15
Feb-19		\$ 52,353,434.37	0.9990	\$ 52,407,577.44	137,517	\$ 381.10		\$ (4,304,282.10)	\$ 62,686,125.78	\$ 455.84
Mar-19		\$ 56,418,707.32	0.9987	\$ 56,490,086.72	135,499	\$ 416.90		\$ (4,241,118.70)	\$ 66,644,004.64	\$ 491.84
Apr-19		\$ 60,265,929.43	0.9979	\$ 60,392,139.31	134,134	\$ 450.24		\$ (4,198,394.20)	\$ 69,813,190.11	\$ 520.47
May-19		\$ 58,778,396.96	0.9957	\$ 59,033,489.37	132,364	\$ 446.99		\$ (4,142,793.20)	\$ 67,804,887.51	\$ 512.26
Jun-19		\$ 53,875,117.53	0.9940	\$ 54,201,596.11	130,855	\$ 414.21		\$ (4,095,761.50)	\$ 61,378,299.65	\$ 469.06
Jul-19		\$ 60,229,710.57	0.9920	\$ 60,712,674.00	129,142	\$ 470.12		\$ (4,042,144.60)	\$ 68,015,550.02	\$ 526.67
Aug-19		\$ 58,633,751.92	0.9874	\$ 59,379,498.28	127,723	\$ 464.91		\$ (3,997,729.90)	\$ 66,305,778.15	\$ 519.14
Sep-19		\$ 55,928,958.05	0.9822	\$ 56,944,288.69	126,179	\$ 451.30		\$ (3,949,402.70)	\$ 63,322,246.87	\$ 501.84
Oct-19		\$ 62,675,458.49	0.9767	\$ 64,172,267.58	124,819	\$ 514.12		\$ (3,906,834.70)	\$ 70,986,624.80	\$ 568.72
Nov-19		\$ 55,625,327.28	0.9665	\$ 57,555,907.84	123,289	\$ 466.83		\$ (3,858,645.70)	\$ 63,305,608.52	\$ 512.66
Dec-19	\$ 845,528,608.84	\$ 58,037,768.94	0.9513	\$ 61,006,031.57	121,136	\$ 503.62	\$ 147,217,800.53	\$ (3,791,556.80)	\$ 66,794,508.99	\$ 551.40

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

PA Rate Template Part II Rate Development and Change

Carrier Name: UPMC Health Coverage, Inc.
Products: HMO
Market Segment: Individual
Rate Effective Date: 1/1/2021

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 136.54	\$ 508.21	< Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection factor	1.138	1.124	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 155.41	\$ 571.13	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	0.999	0.999	
Change in Morbidity - All Other	1.000	1.000	< See URRT Instructions
Total Non-Morbidity Changes	1.000	1.197	
Change in Demographics	1.000	1.000	< See URRT Instructions
Change in Network	1.000	1.197	
Change in Benefits	1.000	1.000	< See URRT Instructions
Change in Other	1.000	1.000	< See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 156.81	\$ 689.76	
Credibility Factors	8%	100%	< See Instructions
Blended Projected EHB Claims PMPM		\$ 689.76	< Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 689.76		< Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.733		
Projected Incurred EHB Claims PMPM	\$ 505.46		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	-25.73		
Projected Incurred Exchange User Fees PMPM	515.29		
Projected Incurred Reinsurance Recoveries PMPM	526.26		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 520.18		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 709.85		< Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 1.32		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 521.15		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 711.17		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	12.21%	\$74.20
General and Claims	9.01%	\$54.78
Agent/Broker Fees and Commissions	0.72%	\$4.39
Quality Improvement Initiatives	2.47%	\$15.03
Taxes and Fees	0.07%	\$0.45
Risk Adjustment User Fee	0.04%	\$0.25
PCORI Fee	0.03%	\$0.20
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	2.00%	\$12.16
Total Retention	14.28%	\$86.81
Projected Required Revenue PMPM		\$ 607.96

Table 8. Components of Rate Change

Rate Components	2020	2021	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
B. Base period allowed claims before normalization	\$ 471.87	\$ 508.21	\$ 36.34	#DIV/0!
C. Normalization factor component of change	\$ (209.76)	\$ (225.35)	\$ (15.60)	#DIV/0!
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 262.11	\$ 282.85	\$ 20.74	#DIV/0!
D2. URRT Trend	\$ 12.47	\$ 35.02	\$ 22.55	#DIV/0!
D3. URRT Morbidity	\$ (13.55)	\$ 2.86	\$ 16.41	#DIV/0!
D4. URRT Other	\$ -	\$ 63.17	\$ 63.17	#DIV/0!
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ 56.21	\$ 19.54	\$ (36.67)	#DIV/0!
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ 11.58	\$ 11.58	#DIV/0!
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ -	\$ 19.94	\$ 19.94	#DIV/0!
D8. Subtotal - Sum(D1-D7)	\$ 337.25	\$ 434.97	\$ 97.72	#DIV/0!
E. Change in Allowable Plan-Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	#DIV/0!
E2. Pricing AV	\$ (141.55)	\$ (116.22)	\$ 25.33	#DIV/0!
E3. Benefit Richness	\$ -	\$ (5.39)	\$ (5.39)	#DIV/0!
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	#DIV/0!
E5. Subtotal - Sum(E1-E4)	\$ (141.55)	\$ (121.63)	\$ 19.94	#DIV/0!
F. Change in Retention Components				
F1. Administrative Expenses	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
F2. Taxes and Fees	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
F3. Profit and/or Contingency	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
F4. Subtotal - Sum(F1-F3)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	#DIV/0!
H. Sum of Components of Rate Change (should approximate the change shown in line A)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 508.21	< Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 845,528,658.84	
Blended Loss Ratio	78.33%	

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

Effective Date	1/1/2021	4/1/2021	7/1/2021	10/1/2021	Total Single Risk Pool
# of Member Months Remaining in Quarter	4	3	3	3	4
Adjusted Projected Allowed EHB Claims PMPM	\$ 689.76	\$ 689.76	\$ 689.76	\$ 689.76	\$ 689.76
Months of Trend	-	3	6	9	
Annual Trend	0.00%	0.00%	0.00%	0.00%	
Single Risk Pool Projected Allowed Claims	\$ 689.76	\$ 689.76	\$ 689.76	\$ 689.76	\$ 689.76
Quarterly Trend Factor	1.000	1.000	1.000	1.000	1.000

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2020	2021
Average Age Factor	1.864	1.864
Average Geographic Factor	0.964	0.952
Average Tobacco Factor	1.002	1.002
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 608.19	\$ 711.17
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 337.84	\$ 395.81

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

	2020	2021	
Paid-to-Allowed	0.580	0.733	
URRT Trend (Total Applied Trend Factor)	1.124	1.124	< URRT W1, S2
URRT Morbidity	0.994	1.009	< URRT W1, S2
URRT "Other"	1.000	1.197	< URRT W1, S2
Risk Adjustment	\$ 58.72	\$ 25.73	< URRT W1, S3
Exchange User Fee	\$ -	\$ 15.25	< URRT W1, S3
Reinsurance Recoveries	\$ -	\$ 26.26	< URRT W1, S3
Capitation	\$ -		< URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.580	0.733	< For 2020 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.000	0.983	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	12.38%	12.21%	
Taxes and Fees	2.46%	0.07%	
Profit and/or Contingency	2.00%	2.00%	

Carrier Name:	UPMC Health Coverage, Inc.
Product/Id:	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2021
Base Period Start Date:	1/1/2019
Date of Most Recent Membership:	2/1/2020
Market Adjusted Index Rate:	\$ 709.85

Calibration	
Age Calibration Factor	1.004
Geographic Calibration Factor	0.952
Tobacco Calibration Factor	1.002
Aggregate Calibration Factor	1.097

Total Covered Lives @ 02-01-2020: 3

[illegible][illegible]

PA Rate Template Part IV A - Individual
Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User

Carrier Name: UPMC Health Coverage, Inc.
Product(s): HMO
Market Segment: Individual
Rate Effective Date: 1/1/2021

Table with 7 columns: Plan Number, HIOS Plan ID (Standard Component), 1/1/2020 Plan Marketing Name, Discontinued, New, Modified, Existing (D,N,M,E) for 2021, 1/1/2021 Plan HIOS Plan ID (If 1/1/2020 Plan Discontinued & Mapped), Metallic Tier, Exchange On/Off or Off

Totals These cells auto-fill using the data entered in Table 10.

Table with 7 columns: Plan Number, HIOS Plan ID (Standard Component), 1/1/2020 Plan Marketing Name, Discontinued, New, Modified, Existing (D,N,M,E) for 2021, 1/1/2021 Plan HIOS Plan ID (If 1/1/2020 Plan Discontinued & Mapped), Metallic Tier, Exchange On/Off or Off. Rows include Plan 1 through Plan 50.

Table with 10 columns: 2020 21-year-old, Non-Tobacco Premium PMPM. Columns 1-9 are empty, Column 10 is Average (weighted by enrollment by rating area).

\$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ -

Table with 10 columns: 2020 21-year-old, Non-Tobacco Premium PMPM. Rows include Plan 1 through Plan 50 with numerical values.

Table with 2 columns: 1, 2. Both columns are empty.

\$ - \$ -

Table with 2 columns: 1, 2. Rows include Plan 1 through Plan 50 with numerical values.

PA Rate Template Part IV A - Individual
Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User

Carrier Name: UPMC Health Coverage, Inc.
Product(s): HMO
Market Segment: Individual
Rate Effective Date: 1/1/2021

							2021 21-year-old, Non-Tobacco Premium PMPM							Change in 21-					
Plan Number	HIOS Plan ID (Standard Component)	1/1/2020 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2021	1/1/2021 Plan HIOS Plan ID (If 1/1/2020 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	1	2	3	4	
Totals	These cells auto-fill using the data entered in Table 10.						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0.0%	0.0%	0.0%	0.0%
Plan 1	62560PA0010116	Age Gold \$1,000/\$10 - Sta	N		Gold	On/Off	\$ -	\$ -	\$ 353.13	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 2	62560PA0010117	Age Silver \$3,500/\$25 - Sta	N		Silver	On/Off	\$ -	\$ -	\$ 389.98	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 3	62560PA0010118	Age Silver \$2,300/\$60 - Sta	N		Silver	Off	\$ -	\$ -	\$ 300.35	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 4	62560PA0010119	Age Silver \$2,000/\$80 - Sta	N		Silver	On/Off	\$ -	\$ -	\$ 385.10	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 5	62560PA0010120	Age Silver HSA \$2,900/\$0 - Sta	N		Silver	Off	\$ -	\$ -	\$ 291.08	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 6	62560PA0010121	Age Silver \$0/\$85 - Stand	N		Silver	On/Off	\$ -	\$ -	\$ 377.10	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 7	62560PA0010122	Age Bronze \$6,700/\$0 - Sta	N		Bronze	On/Off	\$ -	\$ -	\$ 239.04	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 8	62560PA0010123	Catastrophic \$8,550/\$0 - Sta	N		Catastrophic	On/Off	\$ -	\$ -	\$ 226.87	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 9	62560PA0010124	Age Gold HSA \$2,900/\$0 - Sta	N		Gold	Off	\$ -	\$ -	\$ 303.69	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 10	62560PA0030003	HC Advantage Essential Br	DNM	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 11	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 12	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 13	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 14	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 15	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 16	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 17	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 18	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 19	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 20	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 21	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 22	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 23	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 24	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 25	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 26	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 27	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 28	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 29	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 30	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 31	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 32	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 33	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 34	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 35	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 36	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 37	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 38	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 39	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 40	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 41	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 42	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 43	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 44	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 45	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 46	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 47	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 48	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 49	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
Plan 50	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					

PA Rate Template Part IV A - Individual

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

Carrier Name: UPMC Health Coverage, Inc.
 Product(s): HMO
 Market Segment: Individual
 Rate Effective Date: 1/1/2021

							21-year-old Non-Tobacco Premium PMPM					
Plan Number	HIOS Plan ID (Standard Component)	1/1/2020 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2021	1/1/2021 Plan HIOS Plan ID (If 1/1/2020 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals							0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Plan 1	62560PA0010116	Age Gold \$1,000/\$10 - Sta	N		Gold	On/Off						
Plan 2	62560PA0010117	Age Silver \$3,500/\$25 - Sta	N		Silver	On/Off						
Plan 3	62560PA0010118	Age Silver \$2,300/\$60 - Sta	N		Silver	Off						
Plan 4	62560PA0010119	Age Silver \$2,000/\$80 - Sta	N		Silver	On/Off						
Plan 5	62560PA0010120	Age Silver HSA \$2,900/\$0 - S	N		Silver	Off						
Plan 6	62560PA0010121	Age Silver \$0/\$85 - Stand	N		Silver	On/Off						
Plan 7	62560PA0010122	Age Bronze \$6,700/\$0 - Sta	N		Bronze	On/Off						
Plan 8	62560PA0010123	Catastrophic \$8,550/\$0 -	N		Catastrophic	On/Off						
Plan 9	62560PA0010124	Age Gold HSA \$2,900/\$0 - S	N		Gold	Off						
Plan 10	62560PA0030003	HC Advantage Essential Br	DNM	0	0	0						
Plan 11	0	0	0	0	0	0						
Plan 12	0	0	0	0	0	0						
Plan 13	0	0	0	0	0	0						
Plan 14	0	0	0	0	0	0						
Plan 15	0	0	0	0	0	0						
Plan 16	0	0	0	0	0	0						
Plan 17	0	0	0	0	0	0						
Plan 18	0	0	0	0	0	0						
Plan 19	0	0	0	0	0	0						
Plan 20	0	0	0	0	0	0						
Plan 21	0	0	0	0	0	0						
Plan 22	0	0	0	0	0	0						
Plan 23	0	0	0	0	0	0						
Plan 24	0	0	0	0	0	0						
Plan 25	0	0	0	0	0	0						
Plan 26	0	0	0	0	0	0						
Plan 27	0	0	0	0	0	0						
Plan 28	0	0	0	0	0	0						
Plan 29	0	0	0	0	0	0						
Plan 30	0	0	0	0	0	0						
Plan 31	0	0	0	0	0	0						
Plan 32	0	0	0	0	0	0						
Plan 33	0	0	0	0	0	0						
Plan 34	0	0	0	0	0	0						
Plan 35	0	0	0	0	0	0						
Plan 36	0	0	0	0	0	0						
Plan 37	0	0	0	0	0	0						
Plan 38	0	0	0	0	0	0						
Plan 39	0	0	0	0	0	0						
Plan 40	0	0	0	0	0	0						
Plan 41	0	0	0	0	0	0						
Plan 42	0	0	0	0	0	0						
Plan 43	0	0	0	0	0	0						
Plan 44	0	0	0	0	0	0						
Plan 45	0	0	0	0	0	0						
Plan 46	0	0	0	0	0	0						
Plan 47	0	0	0	0	0	0						
Plan 48	0	0	0	0	0	0						
Plan 49	0	0	0	0	0	0						
Plan 50	0	0	0	0	0	0						

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	UPMC Health Coverage, Inc.
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2021

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Crawford	0.964	0.952
Rating Area 2			
Rating Area 3			
Rating Area 4			
Rating Area 5	Clearfield	0.964	0.952
Rating Area 6			
Rating Area 7			
Rating Area 8			
Rating Area 9			

Table 14. Network Factors

[illegible]

Company Name: **UPMC Health Coverage, Inc.**
 Market: **Individual**
 Product: **HMO**
 Effective Date of Rates: **January 1, 2021**

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

HIOS Plan ID (On Exchange)=>	62560PA0010116	62560PA0010116	62560PA0010117	62560PA0010117	62560PA0010118	62560PA0010118	62560PA0010119	62560PA0010119	62560PA0010120	62560PA0010120
HIOS Plan ID (Off Exchange)=>	62560PA0010116	62560PA0010116	62560PA0010117	62560PA0010117	62560PA0010118	62560PA0010118	62560PA0010119	62560PA0010119	62560PA0010120	62560PA0010120
Plan Marketing Name =>	Standard Gold \$1,000/\$10 - Standard Referral w/Dominion PE	Standard Gold \$1,000/\$10 - Standard Referral w/Dominion PE	Standard Silver \$3,500/\$25 - Standard Referral w/Dominion PE	Standard Silver \$3,500/\$25 - Standard Referral w/Dominion PE	Standard Silver \$2,300/\$60 - Standard Referral w/Dominion PE	Standard Silver \$2,300/\$60 - Standard Referral w/Dominion PE	Standard Silver \$2,000/\$80 - Standard Referral w/Dominion PE	Standard Silver \$2,000/\$80 - Standard Referral w/Dominion PE	Standard Silver HSA \$2,900/\$0 - Standard Referral w/Dominion PE	Standard Silver HSA \$2,900/\$0 - Standard Referral w/Dominion PE
Form # =>	660	660	660	660	660	660	660	660	676	676
Rating Area =>	1	5	1	5	1	5	1	5	1	5
Network =>	Standard Referral w/Dominion PE	Standard Referral w/Dominion PE	Standard Referral w/Dominion PE	Standard Referral w/Dominion PE	Standard Referral w/Dominion PE	Standard Referral w/Dominion PE	Standard Referral w/Dominion PE	Standard Referral w/Dominion PE	Standard Referral w/Dominion PE	Standard Referral w/Dominion PE
Metal =>	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$1000/ \$2000	\$1000/ \$2000	\$3500/ \$7000	\$3500/ \$7000	\$2300/ \$4600	\$2300/ \$4600	\$2000/ \$4000	\$2000/ \$4000	\$2900/ \$5800	\$2900/ \$5800
Coinurance =>	90%	90%	80%	80%	80%	80%	80%	80%	80%	80%
Copays =>	\$10 / \$55	\$10 / \$55	\$25 / \$100	\$25 / \$100	\$60 / \$80	\$60 / \$80	\$80 / \$90	\$80 / \$90	\$0/ 20%	\$0/ 20%
OOP Maximum =>	\$7000/ \$14000	\$7000/ \$14000	\$8550/ \$17100	\$8550/ \$17100	\$8550/ \$17100	\$8550/ \$17100	\$8550/ \$17100	\$8550/ \$17100	\$5300/ \$10600	\$5300/ \$10600
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$270.14	\$270.14	\$270.14	\$270.14	\$298.33	\$298.33	\$298.33	\$298.33	\$299.60	\$299.60
15	\$294.16	\$294.16	\$294.16	\$294.16	\$324.85	\$324.85	\$324.85	\$324.85	\$320.79	\$320.79
16	\$303.34	\$303.34	\$303.34	\$303.34	\$334.99	\$334.99	\$334.99	\$334.99	\$330.80	\$330.80
17	\$312.52	\$312.52	\$312.52	\$312.52	\$345.13	\$345.13	\$345.13	\$345.13	\$340.81	\$340.81
18	\$322.41	\$322.41	\$322.41	\$322.41	\$356.05	\$356.05	\$356.05	\$356.05	\$351.60	\$351.60
19	\$332.30	\$332.30	\$332.30	\$332.30	\$366.97	\$366.97	\$366.97	\$366.97	\$362.38	\$362.38
20	\$342.54	\$342.54	\$342.54	\$342.54	\$378.28	\$378.28	\$378.28	\$378.28	\$373.55	\$373.55
21	\$353.13	\$353.13	\$353.13	\$353.13	\$389.98	\$389.98	\$389.98	\$389.98	\$385.10	\$385.10
22	\$353.13	\$353.13	\$353.13	\$353.13	\$389.98	\$389.98	\$389.98	\$389.98	\$385.10	\$385.10
23	\$353.13	\$353.13	\$353.13	\$353.13	\$389.98	\$389.98	\$389.98	\$389.98	\$385.10	\$385.10
24	\$353.13	\$353.13	\$353.13	\$353.13	\$389.98	\$389.98	\$389.98	\$389.98	\$385.10	\$385.10
25	\$354.54	\$354.54	\$354.54	\$354.54	\$391.54	\$391.54	\$391.54	\$391.54	\$386.64	\$386.64
26	\$361.61	\$361.61	\$361.61	\$361.61	\$399.34	\$399.34	\$399.34	\$399.34	\$404.20	\$404.20
27	\$370.08	\$370.08	\$370.08	\$370.08	\$408.70	\$408.70	\$408.70	\$408.70	\$413.67	\$413.67
28	\$383.85	\$383.85	\$383.85	\$383.85	\$423.91	\$423.91	\$423.91	\$423.91	\$429.07	\$429.07
29	\$395.15	\$395.15	\$395.15	\$395.15	\$436.39	\$436.39	\$436.39	\$436.39	\$441.70	\$441.70
30	\$400.80	\$400.80	\$400.80	\$400.80	\$442.63	\$442.63	\$442.63	\$442.63	\$448.02	\$448.02
31	\$409.28	\$409.28	\$409.28	\$409.28	\$451.99	\$451.99	\$451.99	\$451.99	\$446.33	\$446.33
32	\$417.75	\$417.75	\$417.75	\$417.75	\$461.35	\$461.35	\$461.35	\$461.35	\$455.57	\$455.57
33	\$423.05	\$423.05	\$423.05	\$423.05	\$467.20	\$467.20	\$467.20	\$467.20	\$461.35	\$461.35
34	\$428.70	\$428.70	\$428.70	\$428.70	\$473.44	\$473.44	\$473.44	\$473.44	\$467.51	\$467.51
35	\$431.52	\$431.52	\$431.52	\$431.52	\$476.56	\$476.56	\$476.56	\$476.56	\$470.59	\$470.59
36	\$434.35	\$434.35	\$434.35	\$434.35	\$479.68	\$479.68	\$479.68	\$479.68	\$473.67	\$473.67
37	\$437.17	\$437.17	\$437.17	\$437.17	\$482.80	\$482.80	\$482.80	\$482.80	\$476.75	\$476.75
38	\$440.00	\$440.00	\$440.00	\$440.00	\$485.92	\$485.92	\$485.92	\$485.92	\$479.83	\$479.83
39	\$445.65	\$445.65	\$445.65	\$445.65	\$492.15	\$492.15	\$492.15	\$492.15	\$486.00	\$486.00
40	\$451.30	\$451.30	\$451.30	\$451.30	\$498.39	\$498.39	\$498.39	\$498.39	\$492.16	\$492.16
41	\$459.78	\$459.78	\$459.78	\$459.78	\$507.75	\$507.75	\$507.75	\$507.75	\$501.40	\$501.40
42	\$467.90	\$467.90	\$467.90	\$467.90	\$516.72	\$516.72	\$516.72	\$516.72	\$510.26	\$510.26
43	\$479.20	\$479.20	\$479.20	\$479.20	\$529.20	\$529.20	\$529.20	\$529.20	\$522.58	\$522.58
44	\$493.32	\$493.32	\$493.32	\$493.32	\$544.80	\$544.80	\$544.80	\$544.80	\$537.98	\$537.98
45	\$509.92	\$509.92	\$509.92	\$509.92	\$563.13	\$563.13	\$563.13	\$563.13	\$556.08	\$556.08
46	\$529.70	\$529.70	\$529.70	\$529.70	\$584.97	\$584.97	\$584.97	\$584.97	\$577.65	\$577.65
47	\$551.94	\$551.94	\$551.94	\$551.94	\$609.54	\$609.54	\$609.54	\$609.54	\$601.91	\$601.91
48	\$577.37	\$577.37	\$577.37	\$577.37	\$637.62	\$637.62	\$637.62	\$637.62	\$629.64	\$629.64
49	\$602.44	\$602.44	\$602.44	\$602.44	\$665.31	\$665.31	\$665.31	\$665.31	\$656.98	\$656.98
50	\$630.69	\$630.69	\$630.69	\$630.69	\$696.50	\$696.50	\$696.50	\$696.50	\$687.79	\$687.79
51	\$658.59	\$658.59	\$658.59	\$658.59	\$727.31	\$727.31	\$727.31	\$727.31	\$718.21	\$718.21
52	\$689.31	\$689.31	\$689.31	\$689.31	\$761.24	\$761.24	\$761.24	\$761.24	\$751.72	\$751.72
53	\$720.39	\$720.39	\$720.39	\$720.39	\$795.56	\$795.56	\$795.56	\$795.56	\$785.60	\$785.60
54	\$753.93	\$753.93	\$753.93	\$753.93	\$832.61	\$832.61	\$832.61	\$832.61	\$822.19	\$822.19
55	\$787.48	\$787.48	\$787.48	\$787.48	\$869.66	\$869.66	\$869.66	\$869.66	\$858.77	\$858.77
56	\$823.85	\$823.85	\$823.85	\$823.85	\$909.82	\$909.82	\$909.82	\$909.82	\$898.44	\$898.44
57	\$860.58	\$860.58	\$860.58	\$860.58	\$950.38	\$950.38	\$950.38	\$950.38	\$938.49	\$938.49
58	\$899.78	\$899.78	\$899.78	\$899.78	\$993.67	\$993.67	\$993.67	\$993.67	\$981.23	\$981.23
59	\$919.20	\$919.20	\$919.20	\$919.20	\$1,015.12	\$1,015.12	\$1,015.12	\$1,015.12	\$1,002.48	\$1,002.48
60	\$958.39	\$958.39	\$958.39	\$958.39	\$1,058.41	\$1,058.41	\$1,058.41	\$1,058.41	\$1,045.16	\$1,045.16
61	\$992.30	\$992.30	\$992.30	\$992.30	\$1,095.84	\$1,095.84	\$1,095.84	\$1,095.84	\$1,082.13	\$1,082.13
62	\$1,014.54	\$1,014.54	\$1,014.54	\$1,014.54	\$1,120.41	\$1,120.41	\$1,120.41	\$1,120.41	\$1,106.39	\$1,106.39
63	\$1,042.44	\$1,042.44	\$1,042.44	\$1,042.44	\$1,151.22	\$1,151.22	\$1,151.22	\$1,151.22	\$1,136.82	\$1,136.82
64+	\$1,059.39	\$1,059.39	\$1,059.39	\$1,059.39	\$1,169.94	\$1,169.94	\$1,169.94	\$1,169.94	\$1,155.30	\$1,155.30

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

HIOS Plan ID (On Exchange)=>	62560PA0010121	62560PA0010121	62560PA0010122	62560PA0010122	62560PA0010123	62560PA0010123	62560PA0010124	62560PA0010124
HIOS Plan ID (Off Exchange)=>	0010120	62560PA0010121	62560PA0010121	62560PA0010122	62560PA0010122	62560PA0010123	62560PA0010123	62560PA0010124
Plan Marketing Name =>	2,900/\$0 - Standard	Advantage Silver \$0/\$85 - Standard	Advantage Silver \$0/\$85 - Standard	Advantage Bronze \$6,700/\$0 - Standard	Advantage Bronze \$6,700/\$0 - Standard	Catastrophic \$8,550/\$0 - Standard	Catastrophic \$8,550/\$0 - Standard	Gold HSA \$2,900/\$0 - Standard
Form # =>	76	660	660	660	660	677	677	676
Rating Area =>	1	5	5	1	5	1	5	5
Network =>	w/Dominion PE	Standard Referral w/Dominion PE	Standard Referral w/Dominion PE	Standard Referral w/Dominion PE	Standard Referral w/Dominion PE	Standard Referral w/Dominion PE	Standard Referral w/Dominion PE	Standard Referral w/Dominion PE
Metal =>	Silver	Silver	Silver	Bronze	Bronze	Catastrophic	Catastrophic	Gold
Deductible =>	\$5800	\$0 / \$0	\$0 / \$0	\$6700 / \$13400	\$6700 / \$13400	\$8550 / \$17100	\$8550 / \$17100	\$2900 / \$5800
Coinurance =>	7%	100%	100%	70%	70%	100%	100%	90%
Copays =>	20%	\$85 / \$165	\$85 / \$165	\$0 / 30%	\$0 / 30%	\$0 / \$0	\$0 / \$0	\$0 / 10%
OOP Maximum =>	\$10600	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$4000 / \$8000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$222.68	\$288.48	\$288.48	\$288.48	\$288.48	\$182.87	\$182.87	\$182.87
15	\$242.47	\$314.12	\$314.12	\$314.12	\$314.12	\$199.12	\$199.12	\$199.12
16	\$250.04	\$323.93	\$323.93	\$323.93	\$323.93	\$205.34	\$205.34	\$205.34
17	\$257.61	\$333.73	\$333.73	\$333.73	\$333.73	\$211.55	\$211.55	\$211.55
18	\$265.76	\$344.29	\$344.29	\$344.29	\$344.29	\$218.24	\$218.24	\$218.24
19	\$273.91	\$354.85	\$354.85	\$354.85	\$354.85	\$224.94	\$224.94	\$224.94
20	\$282.35	\$365.79	\$365.79	\$365.79	\$365.79	\$231.87	\$231.87	\$231.87
21	\$298.36	\$377.10	\$386.53	\$377.10	\$386.53	\$239.04	\$245.02	\$239.04
22	\$298.36	\$377.10	\$386.53	\$377.10	\$386.53	\$239.04	\$245.02	\$239.04
23	\$298.36	\$377.10	\$386.53	\$377.10	\$386.53	\$239.04	\$245.02	\$239.04
24	\$298.36	\$377.10	\$386.53	\$377.10	\$386.53	\$239.04	\$245.02	\$239.04
25	\$299.55	\$378.61	\$388.07	\$378.61	\$388.07	\$240.00	\$246.00	\$240.00
26	\$305.52	\$386.15	\$395.80	\$386.15	\$395.80	\$244.78	\$250.90	\$244.78
27	\$312.68	\$395.20	\$405.08	\$395.20	\$405.08	\$250.51	\$256.78	\$250.51
28	\$324.31	\$409.91	\$420.16	\$409.91	\$420.16	\$259.84	\$266.33	\$259.84
29	\$333.86	\$421.97	\$432.52	\$421.97	\$432.52	\$267.49	\$274.17	\$267.49
30	\$338.64	\$428.01	\$438.71	\$428.01	\$438.71	\$271.31	\$278.09	\$271.31
31	\$345.80	\$437.06	\$447.99	\$437.06	\$447.99	\$277.05	\$283.97	\$277.05
32	\$352.96	\$446.11	\$457.26	\$446.11	\$457.26	\$282.78	\$289.85	\$282.78
33	\$357.43	\$451.77	\$463.06	\$451.77	\$463.06	\$286.37	\$293.53	\$286.37
34	\$362.21	\$457.80	\$469.24	\$457.80	\$469.24	\$290.19	\$297.45	\$290.19
35	\$364.59	\$460.82	\$472.34	\$460.82	\$472.34	\$292.11	\$299.41	\$292.11
36	\$366.98	\$463.83	\$475.43	\$463.83	\$475.43	\$294.02	\$301.37	\$294.02
37	\$369.37	\$466.85	\$478.52	\$466.85	\$478.52	\$295.93	\$303.33	\$295.93
38	\$371.75	\$469.87	\$481.61	\$469.87	\$481.61	\$297.84	\$305.29	\$297.84
39	\$376.53	\$475.90	\$487.80	\$475.90	\$487.80	\$301.67	\$309.21	\$301.67
40	\$381.30	\$481.93	\$493.98	\$481.93	\$493.98	\$305.49	\$313.13	\$305.49
41	\$388.46	\$490.98	\$503.26	\$490.98	\$503.26	\$311.23	\$319.01	\$311.23
42	\$395.32	\$499.66	\$512.15	\$499.66	\$512.15	\$316.73	\$324.65	\$316.73
43	\$404.87	\$511.72	\$524.52	\$511.72	\$524.52	\$324.38	\$332.49	\$324.38
44	\$416.80	\$526.81	\$539.98	\$526.81	\$539.98	\$333.94	\$342.29	\$333.94
45	\$430.83	\$544.53	\$558.15	\$544.53	\$558.15	\$345.17	\$353.80	\$345.17
46	\$447.54	\$565.65	\$579.79	\$565.65	\$579.79	\$358.56	\$367.52	\$358.56
47	\$466.33	\$589.41	\$604.14	\$589.41	\$604.14	\$373.62	\$382.96	\$373.62
48	\$487.81	\$616.56	\$631.97	\$616.56	\$631.97	\$390.83	\$400.60	\$390.83
49	\$509.00	\$643.33	\$659.42	\$643.33	\$659.42	\$407.80	\$418.00	\$407.80
50	\$532.87	\$673.50	\$690.34	\$673.50	\$690.34	\$426.93	\$437.60	\$426.93
51	\$556.44	\$703.29	\$720.87	\$703.29	\$720.87	\$445.81	\$456.95	\$445.81
52	\$582.39	\$736.10	\$754.50	\$736.10	\$754.50	\$466.61	\$478.27	\$466.61
53	\$608.65	\$769.28	\$788.52	\$769.28	\$788.52	\$487.64	\$499.83	\$487.64
54	\$636.99	\$805.11	\$825.24	\$805.11	\$825.24	\$510.35	\$523.11	\$510.35
55	\$665.34	\$840.93	\$861.96	\$840.93	\$861.96	\$533.06	\$546.39	\$533.06
56	\$696.07	\$879.77	\$901.77	\$879.77	\$901.77	\$557.68	\$571.62	\$557.68
57	\$727.10	\$918.99	\$941.97	\$918.99	\$941.97	\$582.54	\$597.10	\$582.54
58	\$760.21	\$960.85	\$984.87	\$960.85	\$984.87	\$609.07	\$624.30	\$609.07
59	\$776.62	\$981.59	\$1,006.13	\$981.59	\$1,006.13	\$622.22	\$637.78	\$622.22
60	\$809.74	\$1,023.45	\$1,049.04	\$1,023.45	\$1,049.04	\$648.75	\$664.97	\$648.75
61	\$838.38	\$1,059.65	\$1,086.14	\$1,059.65	\$1,086.14	\$671.70	\$688.49	\$671.70
62	\$857.18	\$1,083.41	\$1,110.49	\$1,083.41	\$1,110.49	\$686.76	\$703.93	\$686.76
63	\$880.75	\$1,113.20	\$1,141.03	\$1,113.20	\$1,141.03	\$705.65	\$723.29	\$705.65
64+	\$895.07	\$1,131.30	\$1,159.58	\$1,131.30	\$1,159.58	\$717.12	\$735.05	\$717.12

UPMC Health Coverage, Inc.
Individual
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
62560PA0010116	UPMC Advantage Gold \$1,000/\$10 - Standard Network	HMO	Gold	On/Off	IND HMO Standard Referral w/Dominion PEDS PPO-2021	1, 5	Clearfield, Crawford
62560PA0010117	UPMC Advantage Silver \$3,500/\$25 - Standard Network	HMO	Silver	On/Off	IND HMO Standard Referral w/Dominion PEDS PPO-2021	1, 5	Clearfield, Crawford
62560PA0010118	UPMC Advantage Silver \$2,300/\$60 - Standard Network	HMO	Silver	Off	IND HMO Standard Referral w/Dominion PEDS PPO-2021	1, 5	Clearfield, Crawford
62560PA0010119	UPMC Advantage Silver \$2,000/\$80 - Standard Network	HMO	Silver	On/Off	IND HMO Standard Referral w/Dominion PEDS PPO-2021	1, 5	Clearfield, Crawford
62560PA0010120	UPMC Advantage Silver HSA \$2,900/\$0 - Standard Network	HMO	Silver	Off	IND HMO Standard Referral w/Dominion PEDS PPO-2021	1, 5	Clearfield, Crawford
62560PA0010121	UPMC Advantage Silver \$0/\$85 - Standard Network	HMO	Silver	On/Off	IND HMO Standard Referral w/Dominion PEDS PPO-2021	1, 5	Clearfield, Crawford
62560PA0010122	UPMC Advantage Bronze \$6,700/\$0 - Standard Network	HMO	Bronze	On/Off	IND HMO Standard Referral w/Dominion PEDS PPO-2021	1, 5	Clearfield, Crawford
62560PA0010123	UPMC Advantage Catastrophic \$8,550/\$0 - Standard Network	HMO	Catastrophic	On/Off	IND HMO Standard Referral w/Dominion PEDS PPO-2021	1, 5	Clearfield, Crawford
62560PA0010124	UPMC Advantage Gold HSA \$2,900/\$0 - Standard Network	HMO	Gold	Off	IND HMO Standard Referral w/Dominion PEDS PPO-2021	1, 5	Clearfield, Crawford

Company Name UPMC Health Coverage, Inc.

Market Individual

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2020 Number of Covered Lives by Rating County					RATING AREA 1			
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	1	0	0	0
					Crawford	Clarion	Erie	Forest
62560PA0010116	PMC Advantage Gold \$1,000/\$10 - Standard Network	HMO	Gold	On/Off	\$353.13			
62560PA0010117	PMC Advantage Silver \$3,500/\$25 - Standard Network	HMO	Silver	On/Off	\$389.98			
62560PA0010118	PMC Advantage Silver \$2,300/\$60 - Standard Network	HMO	Silver	Off	\$300.35			
62560PA0010119	PMC Advantage Silver \$2,000/\$80 - Standard Network	HMO	Silver	On/Off	\$385.10			
62560PA0010120	PMC Advantage Silver HSA \$2,900/\$0 - Standard Network	HMO	Silver	Off	\$291.08			
62560PA0010121	UPMC Advantage Silver \$0/\$85 - Standard Network	HMO	Silver	On/Off	\$377.10			
62560PA0010122	PMC Advantage Bronze \$6,700/\$0 - Standard Network	HMO	Bronze	On/Off	\$239.04			
62560PA0010123	PMC Advantage Catastrophic \$8,550/\$0 - Standard Network	HMO	Catastrophic	On/Off	\$226.87			
62560PA0010124	PMC Advantage Gold HSA \$2,900/\$0 - Standard Network	HMO	Gold	Off	\$303.69			

0	0	0	0
Mckean	Mercer	Venango	Warren

RATING AREA 2

0	0	0
Elk	Cameron	Potter

RATING AREA 3

0	0	0	0	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe

0	0	0	0	0	0
Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming

RATING AREA 4

2	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence

0	0
Washington	Westmoreland

RATING AREA 5

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

RATING AREA 6

0	0	0	0
Centre	Columbia	Lehigh	Mifflin

\$353.13
 \$389.98
 \$300.35
 \$385.10
 \$291.08
 \$377.10
 \$239.04
 \$226.87
 \$303.69

0	0	0	0	0	0
Montour	Northampton	Northumberland	Schuylkill	Snyder	Union

RATING AREA 7

0	0	0	0
Adams	Berks	Lancaster	York

RATING AREA 8

0	0	0
Bucks	Chester	Delaware

RATING AREA 9

0	0
Montgomery	Philadelphia

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

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
1	Unified Rate Review v5.1																		
2	To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.																		
3	To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.																		
4	Company Legal Name:	UPMC Health Coverage Inc.												State:	PA		To validate, select the Validate button or Ctrl + Shift + I.		
5	HIOS Issuer ID:	62560												Market:	Individual		To finalize, select the Finalize button or Ctrl + Shift + F.		
6	Effective Date of Rate Change(s):	1/1/2021																	
7																			
8	Market Level Calculations (Same for all Plans)																		
9																			
10																			
11	Section I: Experience Period Data																		
12	Experience Period:	1/1/2019		to	12/31/2019														
13				Total	PMPM														
14	Allowed Claims			\$4,915.26			\$136.54												
15	Reinsurance			\$0.00			\$0.00												
16	Incurred Claims in Experience Period			\$1,959.61			\$54.43												
17	Risk Adjustment			-\$7,086.68			-\$196.85												
18	Experience Period Premium			\$10,745.52			\$298.49												
19	Experience Period Member Months			36															
20																			
21	Section II: Projections																		
22		Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM												
23	Benefit Category		Cost	Utilization	Cost	Utilization													
24	Inpatient Hospital	\$0.00	1.087	0.982	1.087	0.982	\$0.00												
25	Outpatient Hospital	\$112.56	1.071	1.007	1.071	1.007	\$130.92												
26	Professional	\$44.45	1.005	1.025	1.005	1.025	\$47.17												
27	Other Medical	\$9.90	0.970	1.127	0.970	1.127	\$11.83												
28	Capitation	\$0.74	1.000	1.000	1.000	1.000	\$0.74												
29	Prescription Drug	\$0.00	1.055	0.981	1.055	0.981	\$0.00												
30	Total	\$167.65					\$190.66												
31																			
32	Morbidity Adjustment			1.009															
33	Demographic Shift			1.000															
34	Plan Design Changes			1.000															
35	Other			1.197															
36	Adjusted Trended EHB Allowed Claims PMPM for	1/1/2021		\$230.28															
37																			
38	Manual EHB Allowed Claims PMPM			\$689.76															
39	Applied Credibility %			0.00%															
40																			
41	Projected Period Totals																		
42	Projected Index Rate for	1/1/2021		\$689.76	\$28,597,449.60														
43	Reinsurance			\$35.83	\$1,485,511.80														
44	Risk Adjustment Payment/Charge			-\$35.11	-\$1,455,660.60														
45	Exchange User Fees			2.93%	\$862,295.90														
46	Market Adjusted Index Rate			\$709.84	\$29,429,894.30														
47																			
48	Projected Member Months			41,460															
49																			
50	Information Not Releasable to the Public Unless Authorized by Law: This information has not been publicly 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.																		
51																			

Product-Plan Data Collection

Company Legal Name: UPMC Health Coverage Inc.
 HIOS Issuer ID: 62560
 Effective Date of Rate Change(s): 1/1/2021

State: PA
 Market: Individual

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

Product/Plan Level Calculations

Section I: General Product and Plan Information											
Field #	1.1 Product Name	Individual HMO									
1.2 Product ID		62560PA001									
1.3 Plan Name		Silver \$2,000/510 - Silver \$3,500/525 Silver \$2,300/560 Silver \$2,000/580 Silver \$2,585 - Bronze \$6,700/50 Catastrophic Gold HSA									
1.4 Plan ID (Standard Component ID)		62560PA0010116 62560PA0010117 62560PA0010118 62560PA0010119 62560PA0010120 62560PA0010121 62560PA0010122 62560PA0010123 62560PA0010124 62560PA0030003									
1.5 Metal		Gold Silver Silver Silver Silver Silver Bronze Catastrophic Gold Bronze									
1.6 AV Metal Value		0.819 0.714 0.713 0.705 0.719 0.683 0.620 0.614 0.769 0.620									
1.7 Plan Category		New New New New New New New New New Terminated									
1.8 Plan Type		HMO HMO HMO HMO HMO HMO HMO HMO HMO HMO									
1.9 Exchange Plan?		Yes Yes No Yes No Yes Yes Yes No No									
1.10 Effective Date of Proposed Rates		1/1/2021 1/1/2021 1/1/2021 1/1/2021 1/1/2021 1/1/2021 1/1/2021 1/1/2021 1/1/2021 1/1/2021									
1.11 Cumulative Rate Change % (over 12 mos prior)		0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%									
1.12 Product Rate Increase %		0.00%									
1.13 Submission Level Rate Increase %		0.00%									

Worksheet 1 Totals Section II: Experience Period and Current Plan Level Information											
2.1 Plan ID (Standard Component ID)	Total	62560PA0010116	62560PA0010117	62560PA0010118	62560PA0010119	62560PA0010120	62560PA0010121	62560PA0010122	62560PA0010123	62560PA0010124	62560PA0030003
2.2 Allowed Claims	\$4,915	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,915
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$2,956	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,956
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$1,960	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,960
2.7 Risk Adjustment Transfer Amount	-\$7,087	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$7,087
2.8 Premium	\$10,746	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$10,746
2.9 Experience Period Member Months	36	0	0	0	0	0	0	0	0	0	36
2.10 Current Enrollment	3	0	0	0	0	0	0	0	0	0	3
2.11 Current Premium PMPM	\$303.19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$303.19
2.12 Loss Ratio	\$3.56%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$3.56%
Per Member Per Month											
2.13 Allowed Claims	\$136.54	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$136.54
2.14 Reinsurance	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00
2.15 Member Cost Sharing	\$82.10	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$82.10
2.16 Cost Sharing Reduction	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00
2.17 Incurred Claims	\$54.43	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$54.43
2.18 Risk Adjustment Transfer Amount	-\$196.85	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-\$196.85
2.19 Premium	\$298.49	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$298.49

Section III: Plan Adjustment Factors											
3.1 Plan ID (Standard Component ID)		62560PA0010116	62560PA0010117	62560PA0010118	62560PA0010119	62560PA0010120	62560PA0010121	62560PA0010122	62560PA0010123	62560PA0010124	62560PA0030003
3.2 Market Adjusted Index Rate		\$709.84									
3.3 AV and Cost Sharing Design of Plan		0.8035	0.8874	0.6834	0.8763	0.6623	0.8581	0.5439	0.5162	0.6910	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	0.0000
3.5 Benefits in Addition to EHB		1.0019	1.0019	1.0019	1.0019	1.0019	1.0019	1.0019	1.0019	1.0019	0.0000
Administrative Costs											
3.6 Administrative Expense		12.21%	12.21%	12.21%	12.21%	12.21%	12.21%	12.21%	12.21%	12.21%	0.00%
3.7 Taxes and Fees		0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.00%
3.8 Profit & Risk Load		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
3.9 Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000
3.10 Plan Adjusted Index Rate		\$666.63	\$736.24	\$566.99	\$727.03	\$549.49	\$711.93	\$451.25	\$428.27	\$573.30	\$0.00
Calibration Factors											
3.11 Age Calibration Factor		0.5308					0.5308				
3.12 Geographic Calibration Factor		1.0507					1.0507				
3.13 Tobacco Calibration Factor		0.9979					0.9979				
3.14 Calibrated Plan Adjusted Index Rate		\$371.01	\$409.75	\$315.55	\$404.62	\$305.81	\$396.22	\$251.14	\$238.35	\$319.06	\$0.00

Section IV: Projected Plan Level Information											
4.1 Plan ID (Standard Component ID)	Total	62560PA0010116	62560PA0010117	62560PA0010118	62560PA0010119	62560PA0010120	62560PA0010121	62560PA0010122	62560PA0010123	62560PA0010124	62560PA0030003
4.2 Allowed Claims	\$28,652,155	\$7,548,424	\$5,170,885	\$2,900,061	\$4,882,240	\$452,329	\$3,049,828	\$4,569,963	\$38,380	\$40,046	\$0
4.3 Reinsurance	\$1,088,733	\$285,182	\$189,071	\$114,388	\$179,302	\$12,962	\$112,812	\$186,865	\$1,576	\$1,576	\$0
4.4 Member Cost Sharing	\$8,277,716	\$1,517,724	\$1,491,326	\$842,707	\$1,436,442	\$139,245	\$926,871	\$1,895,035	\$16,974	\$11,392	\$0
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$19,285,706	\$5,745,519	\$3,490,488	\$1,942,966	\$3,266,495	\$295,122	\$2,010,144	\$2,488,064	\$19,830	\$27,078	\$0
4.7 Risk Adjustment Transfer Amount	-\$1,066,766	-\$278,428	-\$185,256	-\$112,080	-\$175,684	-\$17,999	-\$110,536	-\$183,095	-\$1,544	-\$1,544	\$0
4.8 Premium	\$26,681,129	\$7,240,153	\$5,300,990	\$2,469,955	\$4,964,220	\$375,873	\$3,058,457	\$3,321,384	\$25,699	\$34,400	\$0
4.9 Projected Member Months	41,460	10,860	7,200	4,356	6,828	684	4,296	7,116	60	60	0
4.10 Loss Ratio	75.29%	82.54%	68.23%	82.40%	68.21%	82.37%	68.19%	82.16%	82.10%	82.41%	#DIV/0!
Per Member Per Month											
4.11 Allowed Claims	\$691.08	\$695.07	\$718.18	\$665.76	\$715.03	\$661.30	\$709.92	\$642.21	\$639.67	\$667.43	#DIV/0!
4.12 Reinsurance	\$26.26	\$26.26	\$26.26	\$26.26	\$26.26	\$26.26	\$26.26	\$26.26	\$26.26	\$26.26	#DIV/0!
4.13 Member Cost Sharing	\$199.66	\$139.75	\$207.13	\$193.46	\$210.38	\$203.57	\$215.75	\$266.31	\$282.91	\$189.87	#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	#DIV/0!
4.15 Incurred Claims	\$465.16	\$529.05	\$484.79	\$446.04	\$478.40	\$431.47	\$467.91	\$349.64	\$330.50	\$451.30	#DIV/0!
4.16 Risk Adjustment Transfer Amount	-\$25.73	-\$25.73	-\$25.73	-\$25.73	-\$25.73	-\$25.73	-\$25.73	-\$25.73	-\$25.73	-\$25.73	#DIV/0!
4.17 Premium	\$643.54	\$666.68	\$736.25	\$567.02	\$727.04	\$549.52	\$711.93	\$451.29	\$428.31	\$573.33	#DIV/0!

Rating Area Data Collection

Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.

Select only the Rating Areas you are offering plans within and add a factor for each area.

To validate, select the Validate button or Ctrl + Shift + I.

To finalize, select the Finalize button or Ctrl + Shift + F.

Rating Area	Rating Factor
Rating Area 1	0.9517
Rating Area 5	0.9517

RFJ Part II – Consumer Friendly Justification

Individual Off Exchange HMO Rate Filing

Scope and Range of the Rate Increase

The rate change for 2021 is N/A.

Financial Experience of the Product

Premiums	\$	10,746
Claims	\$	3,086
Administrative expenses	\$	2,670
Taxes & fees	\$	16
Company made (after taxes)	\$	4,973

Changes in Medical Service Costs

Cost and utilization increases are expected to increase by approximately 6.01% for 2021.

Changes in Benefits

No changes in benefits contributed significantly to the increase.

Administrative Costs and Anticipated Profits

No major changes in administrative costs are anticipated. A profit margin of 2% is anticipated for 2021.

RFJ Part III: Actuarial Memorandum

General Information

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.

The following section provides information related to the identification of the company that is submitting this rate filing. Much of this information is also displayed in Table 0 of the PA Actuarial Memorandum Exhibits.

Company Identifying Information:

Company Legal Name: UPMC Health Coverage, Inc.

NAIC #: 15451

State: PA

HIOS Issuer ID: 62560

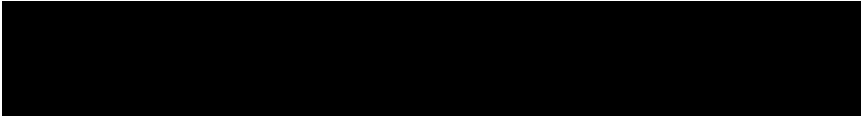
Market: Individual

Exchange: On and Off Exchange

Products: HMO

Effective Date: 1/1/2021

Company Contact Information:



Filing Information:

Rate Filing SERFF Tracking #: UPMC-132364646

Form Filing SERFF Tracking #: UPMC-132368133, UPMC-132368131, UPMC-132368088

Binder SERFF Tracking #: UPMC-PA21-125097956

Rate History:

Historical rate increases for the captioned company and market are presented in the table below.

SERFF Tracking #	Year	Rate Change
UPMC-129629050	2014	0.0%
UPMC-129640573	2015	0.0%
UPMC-130072609	2016	0.0%
UPMC-130536761	2017	9.3%
UPMC-131034852	2018	-8.3%
UPMC-131496004	2019	12.1%
UPMC-131943282	2020	2.2%

Proposed Rate Increase(s)

Reasons for Rate Increase(s):

Due to the fact that the lone plan currently offered under the captioned company and market is being discontinued for 2021 and the three members enrolled are not being mapped to a new plan in 2021, it is not possible to calculate rate increases in Tables 10 and 11 of the PA Actuarial Memorandum Exhibits or section I, worksheet 2 of the URRT.

Market Experience

Single Risk Pool

The single risk pool consists of members that are anticipated to enroll in ACA-compliant policies offered under the captioned market.

Experience Period Premium and Claims

Paid Through Date:

The reported claims during the experience period have a paid through date of February 2020.

Current Date:

Current enrollment and premium data is reported as of February 15, 2020.

Premiums (net of MLR Rebate) in Experience Period:

Section I, worksheet 1 of the URRT contains calendar year 2019 premium for all non-grandfathered policies in the single risk pool for the captioned company and market. No adjustments were made for MLR rebates as we do not anticipate owing them. HHS cost-sharing is not included in the premium data. Please note that the earned premium is also listed in Table 2 of the PA Actuarial Memorandum Exhibits.

Allowed and Incurred Claims Incurred During the Experience Period:

Section I, worksheet 1 of the URRT contains calendar year 2019 claims experience for all non-grandfathered policies in the single risk pool for the captioned company and market, paid through February 2020. 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 block of ACA-related Individual business and no unexpected factors were observed. Because two months run-out is available the impact of IBNR is minimal.

Month	Completion Factor
1/1/2019	0.9993
2/1/2019	0.9990
3/1/2019	0.9987
4/1/2019	0.9979
5/1/2019	0.9957
6/1/2019	0.9940
7/1/2019	0.9920
8/1/2019	0.9874
9/1/2019	0.9822
10/1/2019	0.9767
11/1/2019	0.9665
12/1/2019	0.9513

Benefit Categories

Medical claims are split into nine categories in our data warehouse. They are mapped into the categories in 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
Pediatric Dental	Captitation
Pediatric Vision	Other Medical

Drug claims are in separate tables and directly mapped into the Prescription Drugs category. Note that services are the unit of measurement used for the Other Medical category.

Projection Factors

Trend Factors (cost/utilization):

The overall annual trend used in rate development is 6.01%. Historical allowed claims for our Individual block of ACA-compliant business were used to develop year over year trend factors for use in the projected rates. The large enrollment count and consistent makeup of this population make it appropriate for use in trend development for this filing. Service categories were defined to be consistent with the URRT instructions. Please see Tables 3 and 3b of the PA Actuarial Memorandum Exhibits for trend development calculations. Please note that the minor changes made to benefit designs in order to keep plan actuarial values within the allowed ranges were not significant enough to warrant an adjustment for induced demand with regard to trend, so the induced

demand column has been populated with zeroes in Tables 3 and 3b. Changes in provider contracting were considered but were ultimately assumed to have negligible impact on trend.

Please see Exhibit 5 of the Supporting Exhibits for trend development. The raw historical data implies an annual trend of 8.05% as shown in exhibit 5. We do not believe that this value accurately represents future trends that will be observed in this market, leading to the decision to lower the trend applied in rate development. This was done by introducing an adjustment factor that uniformly decreases the historical trends for each benefit category so that an overall annual trend of 6.01% is applied in rate development. In recent years, our underlying population in the Individual market has included a new mix in geography throughout the state. This included an eastward expansion into higher cost territories, which led to increases in observed trends as is indicated by the historical data. Now that our membership base is well-established in the eastern territories, we don't anticipate that future trends will exhibit this same upward pressure that has been observed in recent years.

Adjustments to Trended EHB Allowed Claims PMPM

Changes in the Morbidity of the Population Insured:

For 2021, the Pennsylvania Insurance Department has mandated that an adjustment factor of 0.999 is applied to the index rate to reflect the morbidity impact of the state-based reinsurance program in the Individual market. It has also been mandated that the Individual Adjustment factor of 1.01 be applied to the index rate to reflect current uncertainty surrounding the market in 2021 due to the repeal of the Individual Mandate.

Changes in Benefits:

No changes were made to the PA EHB Benchmark plan for 2021, so no adjustments were necessary.

Changes in Demographics:

The average age for our 2019 experience period Individual risk pool was 45.0 with an average premium factor of 1.88. This is comparable to our 2020 experience so far with age 45.3 and premium factor 1.89. This change in factors is small enough that the insured population is considered to be stable, and no additional adjustment for demographics was deemed necessary.

Other Adjustments:

An additional adjustment factor of 1.197 has been applied to the index rate to account for changes in network between the experience and projection period populations. The 2021 service area under the captioned company will only offer coverage in Clearfield and Crawford counties. This adjustment factor is used to bring the experience data in line with the characteristics of the provider network included in these counties in 2021. Please see Exhibit 6 of the Supporting Exhibits for the derivation of this factor.

Credibility Manual Rate Development

Source and Appropriateness of Manual Rate Used:

The equivalent experience period data for UPMC Health Options, Inc. Individual single risk pool product was used. It represents the same risk pool as UPMC Health Coverage, Inc. and has a large member month count of over 1,561,771. Therefore, it has been deemed credible to use.

Adjustments Made to the Data:

Adjustments made to the manual data are discussed in the "Projection Factors" section above.

Inclusion of Capitation Payments:

Pediatric dental benefits are projected to be paid for via capitation.

Credibility of Experience

The very limited experience period enrollment of 36 member months requires 0% credibility to be used for the experience period data, as was implemented in prior filings by this company.

Establishing the Index Rate

For this filing, the Index Rate of the Experience Period is set equal to the manual rate due to the lack of credibility. As discussed above, the manual rate is developed using fully-credible experience period EHB claims data from ACA-related Individual business under the UPMC Health Options legal entity. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by applying two years of 6.01% annual trend to the experience period manual rate. The adjustments described in the Projection Factors section above were then applied to the trended manual rate to generate the Index Rate of the Projection Period. Please note that the Index Rate of Projection Period of \$689.76 shown in Table 5 matches the corresponding value shown in section II, worksheet 1 of the URRT. Claims for routine foot care and acupuncture were not included in the calculation of the index rates despite being covered during the experience period since they are classified as non-EHBs.

Paid to Allowed Ratio

The Paid to Allowed Average Factor was calculated by taking the weighted average of the company-determined Actuarial Values for all plans using current membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits.

Development of the 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. Derivation of the PMPM values used for the Risk Adjustment, Marketplace Fees adjustments, and projected Reinsurance recoveries are described in the following sections.

Experience Period Risk Adjustment and Reinsurance Adjustments PMPM:

Experience period Risk Adjustment was estimated to be a payment of \$7,087 per the Summary Report on Permanent Risk Adjustment Transfers for the 2019 Benefit Year published by CMS on July 17, 2020, which translates to a PMPM of \$196.85. No data for the Transitional Reinsurance Program under PPACA has been included as this program expired at the end of 2016.

Projected Risk Adjustments PMPM:

Projection period Risk Adjustment PMPM has been estimated to be a payment of \$25.73, which is displayed in Table 5 and is based on the risk profile of the underlying manual population. The value entered in section II, worksheet 1 of the URRT was \$35.11 since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original paid PMPM divided by the Paid to Allowed Average Factor. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a negative number because the calculation subtracts this value. The effect is an increase in premium as additional revenue will be required to cover the anticipated payment.

Exchange User Fees:

The member-weighted average of a 3.0% Marketplace User Fee for Marketplace enrollees combined with 0% for non-Marketplace enrollees calculates to 2.5%. This load is developed based on fees from on-exchange policies, but is spread over all policies uniformly. This translates to a PMPM of \$15.25, which was entered as a positive value in Table 5 since the calculation adds this value. The effect for this adjustment is an increase in premium as additional revenue will be required to cover the anticipated payment.

Estimated Reinsurance Recoveries PMPM:

The index rate was further adjusted by accounting for estimated recoveries from the state-based reinsurance program that will be implemented beginning in 2021. Estimated recoveries applied in Table 5 and section II, worksheet 1 of the URRT were \$26.26 PMPM and \$35.83 PMPM, respectively. The value entered in the URRT is different since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original PMPM divided by the Paid to Allowed Average Factor. These values were entered as positive values in Table 5 and the URRT since the calculation subtracts these values. The effect for this adjustment is a decrease in premium as less revenue will be required to cover the anticipated recovery.

The estimated recovery of \$26.26 PMPM was derived using data entered into tabs II.a and II.b of the PA Actuarial Memorandum exhibits. Data entered into tab II.a matches the manual experience period data described in the sections above. Tab II.b was populated by referencing the same source of experience captured in tab II.a, but the member-level incurred claims were trended forward two years to the projection period before allocating the data to each bin within the continuance table. Annual claims trends of 6.01% were applied to estimate the projected member-level claims used to populate tab II.b.

Non-Benefit Expenses and Profit & Risk

Administrative Expense Load:

Administrative costs of 12.21% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period. These expenses are assumed to be uniform for all plan designs.

Profit & Risk Margin:

The projected profit margin for this company will remain at 2% for 2021. This value is listed in both Table 6 and the URRT. The same level of profit margin is expected for each plan included in this filing.

Taxes and Fees:

Taxes and Fees decreased from 2.46% in 2020 to 0.07% in 2021 to account for the elimination of the Health Insurance Providers Fee in 2021. This load also accounts for the projected Federal Income Tax in 2021. Please note that the Risk Adjustment Administration Fee of \$0.25 PMPM and the projected PCORI Fee of \$0.20 PMPM were included in the Taxes and Fees field in Table 6 and the URRT.

Plan Adjusted Index Rates

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2021 Plan Adjusted Index Rates. The allowable modifiers that are used in rate development are described below.

Plan Actuarial Value:

The AV for each plan was determined by the issuer's own pricing model based on experience from UPMC's fully-insured commercial block of business. This model calculates an AV for a given plan by first trending the allowed claims forward two years to the projection period, calculating paid amounts for each benefit category based on the benefit design of a given plan and projected allowed claims data, and taking the ratio of the total projected paid claims to projected allowed claims. Since the same tool was used for all plans, this eliminates any impact from morbidity at the plan level, and differing rate increases by product type are purely based on differences in benefit design for all plans within a given product.

Benefit Richness (induced demand)

Benefit richness factors were calculated using the formula $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$, where (Plan AV) is equal to the product of the Plan AV described above and the Non-Funding of CSR Adjustment described below on a plan-by-plan basis. This formula was prescribed by the Pennsylvania Insurance Department for 2021 and has been developed to produce induced demand factors that mimic those determined by HHS. The initial factors calculated using this formula were then normalized against projected membership by plan.

Benefits in addition to EHBs

Benefits that will be offered outside EHB include routine foot care and acupuncture. The projected allowed claims for these benefits is \$1.32 PMPM. The adjustment factor of 1.002 included in Table 10 has been derived by adding the aforementioned PMPM to the projected index rate for 2021 and dividing this total by the same index rate, causing the adjustment to be applied uniformly to all plans.

Provider Network

Since only one network is included in this filing, no network adjustments were deemed necessary for 2021.

Catastrophic Eligibility

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

Non-Funding of CSR Adjustment

To account for the elimination of funding for cost-share reduction subsidies, the Pennsylvania Insurance Department has mandated the rates for all silver plans offered both on and off the Federal Marketplace be increased by a factor of 1.20 in Table 10 of the Actuarial Memorandum Rate Exhibits. Several off-exchange only silver plans have been included for 2021 to minimize disruption to non-subsidized members enrolled in silver plans.

Calibration

Age Curve Calibration:

The average age factor was calculated using our projected ACA-related Individual population with the prescribed HHS Age Factors for 2021. 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. For UPMC's entire block of ACA-compliant Individual business, the average age factor is 1.88 and average age was 45.0 during the experience period. This preliminary age factor is then multiplied by an adjustment factor of 0.997, which accounts for the regulation that prohibits charging for more than three children per family, resulting in a final age calibration factor of 1.88. Please see Exhibit 3 in the Supporting Exhibits for the calculation of this factor.

Geographic Factor Calibration:

The geographic rating areas used within this filing are the same as those defined by the state. To better reflect the varying costs of delivery between each geographical region in which coverage is offered, rating area factors have been updated for 2021. The table below summarizes changes in these factors:

Region	2020	2021
1	0.96	0.95
5	0.96	0.95

The calibration factor of 0.952 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool, as shown in Exhibit 4 of the Supporting Exhibits.

Tobacco Use Rating Factor Calibration:

The average tobacco factor was calculated using projected membership, which is assumed to have the same split for tobacco status as current membership. The member-weighted average of a 2.5% load applied for enrollees who qualify as tobacco users combined with a 0% load for non-tobacco users yields an average tobacco factor of 1.002. The derivation of this factor is shown below.

Tobacco Status	Feb 2020	Split	Tobacco Factor	Calibration Factor
Non-User	115,180	91.5%	1.000	0.915
User	10,638	8.5%	1.025	0.087
Total	125,818	100.0%		1.002

Consumer Adjusted Premium Rate Development

Table 11 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance. 2021 rates calculated in this tables were tested to ensure that they match those included in the PA Plan Design Summary and Rate Tables, Federal Rates Template, and the binder. The Plan Adjusted Index Rates are divided by the age calibration factor then multiplied by the specific age, geographic, and tobacco factors shown in Tables 12, 13, and 14 of the PA Actuarial Memorandum Exhibits, respectively, to develop the Consumer Adjusted Premium Rates.

Projected Loss Ratio

The projected period loss ratio, using the federally-prescribed MLR methodology without the credibility adjustment, is 82.8%, as shown in Exhibit 1 of the Supporting Exhibits.

Plan Product Info

AV Metal Values

Metal values were determined using the final 2021 HHS AV Calculator.

Membership Projections

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

Terminated Plans and Products

Please see Table 10 of the PA Actuarial Memorandum Exhibits for a mapping of all terminated SCIDs to a 2021 plan, where applicable.

UPMC Health Coverage intends to replace the discontinued product identified in the URRT with new products as explained in greater detail in a product discontinuance plan that will be submitted to PID shortly. As described in this plan, UPMC Health Coverage will offer the three (3) impacted members coverage in two new products, depending on their county of residence. Because the discontinued product is the only Individual product currently offered by UPMC Health Coverage and a portion of the current membership will be mapped to a new, similar product from UPMC Health Coverage in 2021, we believe that our approach satisfies the criteria for characterization as a “portfolio replacement” for which no market withdrawal/ban would apply.

- The two (2) members who reside in Allegheny County will transition from an HMO plan design to an EPO plan design offered by another entity under the UPMC Health Plan control group. These members are being mapped to another control group entity only because UPMC Health Coverage is no longer offering an HMO in Allegheny County (but continues to offer an HMO in other portions of the discontinued product’s service area). The rates for this new plan were filed with the Department on May 19th, 2020 under SERFF Filing Number UPMC-132364637.
- The one (1) member who resides in Crawford County will remain in an HMO plan design offered by UPMC Health Coverage. The rate for this new plan was filed with the Department on May 19th, 2020 under SERFF Filing Number UPMC-132364646.

Warning Alerts

No validation errors appear in the URRT.

Effective Rate Review Information

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

List of Supporting Exhibits

Supporting exhibits have been included with the rate filing to assist with the review process. Below is a list summarizing the contents of each exhibit.

- Exhibit 1: Derivation of Projection Period MLR
- Exhibit 3: Derivation of Age Calibration Factor
- Exhibit 4: Derivation of Geographical Calibration Factor
- Exhibit 5: Derivation of Annual Trend
- Exhibit 6: Derivation of Change in Network Factor
- Exhibit 7: Derivation of 3-child Cap Adjustment Factor
- Exhibit 8: Historical Financial Gains/Losses

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 2020 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 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.

7/20/2020

Date

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*		62560			
Rate Effective Date*		1/1/2021			
Rate Expiration Date*		12/31/2021			
Rating Method*		Age-Based Rates			
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*
					Individual Tobacco Rate*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
	62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	270.14
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	62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	16	303.34
	62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	17	312.52
	62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	18	322.41
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	62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	23	353.13
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	62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	26	361.61
	62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	27	370.08
	62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	28	383.85
	62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	29	395.15
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	62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	32	417.75
	62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	33	423.05
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	62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	35	431.52
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	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	16	258.00	258.00
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	17	265.81	265.81
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	18	274.22	274.22
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	19	282.63	282.63
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	20	291.34	291.34
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	21	300.35	307.86
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	22	300.35	307.86
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	23	300.35	307.86
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	24	300.35	307.86
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	25	301.55	309.09
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	26	307.56	315.25
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	27	314.77	322.64
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	28	326.48	334.64
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	29	336.09	344.49
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	30	340.90	349.42
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	31	348.11	356.81
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	32	355.31	364.20
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	33	359.82	368.81
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	34	364.62	373.74
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	35	367.03	376.20
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	36	369.43	378.67
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	37	371.83	381.13
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	38	374.24	383.59
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	39	379.04	388.52
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	40	383.85	393.44
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	41	391.06	400.83
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	42	397.96	407.91
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	43	407.57	417.76
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	44	419.59	430.08
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	45	433.71	444.55
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	46	450.53	461.79
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	47	469.45	481.18	
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	48	491.07	503.35	
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	49	512.40	525.21	
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	50	536.43	549.84	
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	51	560.15	574.16	

	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	52	586.28	600.94
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	53	612.71	628.03
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	54	641.25	657.28
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	55	669.78	686.53
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	56	700.72	718.23
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	57	731.95	750.25
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	58	765.29	784.42
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	59	781.81	801.36
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	60	815.15	835.53
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	61	843.98	865.08
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	62	862.91	884.48
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	63	886.63	908.80
	62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	901.05	923.58
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	229.77	229.77
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	15	250.19	250.19
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	16	258.00	258.00
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	17	265.81	265.81
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	18	274.22	274.22
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	19	282.63	282.63
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	20	291.34	291.34
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	21	300.35	307.86
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	22	300.35	307.86
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	23	300.35	307.86
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	24	300.35	307.86
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	25	301.55	309.09
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	26	307.56	315.25
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	27	314.77	322.64
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	28	326.48	334.64
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	29	336.09	344.49
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	30	340.90	349.42
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	31	348.11	356.81
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	32	355.31	364.20
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	33	359.82	368.81
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	34	364.62	373.74
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	35	367.03	376.20
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	36	369.43	378.67
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	37	371.83	381.13
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	38	374.24	383.59
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	39	379.04	388.52
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	40	383.85	393.44
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	41	391.06	400.83
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	42	397.96	407.91
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	43	407.57	417.76
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	44	419.59	430.08
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	45	433.71	444.55
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	46	450.53	461.79
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	47	469.45	481.18
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	48	491.07	503.35
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	49	512.40	525.21
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	50	536.43	549.84
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	51	560.15	574.16
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	52	586.28	600.94
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	53	612.71	628.03
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	54	641.25	657.28
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	55	669.78	686.53
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	56	700.72	718.23
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	57	731.95	750.25
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	58	765.29	784.42
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	59	781.81	801.36
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	60	815.15	835.53
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	61	843.98	865.08
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	62	862.91	884.48
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	63	886.63	908.80
	62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	901.05	923.58
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	294.60	294.60
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	15	320.79	320.79
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	16	330.80	330.80
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	17	340.81	340.81
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	18	351.60	351.60
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	19	362.38	362.38
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	20	373.55	373.55
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	21	385.10	394.73
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	22	385.10	394.73
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	23	385.10	394.73
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	24	385.10	394.73
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	25	386.64	396.31
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	26	394.34	404.20
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	27	403.58	413.67
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	28	418.60	429.07
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	29	430.93	441.70
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	30	437.09	448.02
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	31	446.33	457.49
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	32	455.57	466.96
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	33	461.35	472.88
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	34	467.51	479.20
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	35	470.59	482.36
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	36	473.67	485.51
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	37	476.75	488.67
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	38	479.83	491.83
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	39	486.00	498.15
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	40	492.16	504.46
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	41	501.40	513.94
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	42	510.26	523.01
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	43	522.58	535.65
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	44	537.98	551.43
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	45	556.08	569.99
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	46	577.65	592.09
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	47	601.91	616.96
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	48	629.64	645.38
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	49	656.98	673.41
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	50	687.79	704.98
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	51	718.21	736.17
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	52	751.72	770.51
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	53	785.60	805.24
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	54	822.19	842.74
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	55	858.77	880.24
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	56	898.44	920.90
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	57	938.49	961.95
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	58	981.23	1005.77
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	59	1002.42	1027.48
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	60	1045.16	1071.29
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	61	1082.13	1109.18
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	62	1106.39	1134.05
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	63	1136.82	1165.24
	62560PA0010119	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1155.30	1184.18
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	294.60	294.60
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	15	320.79	320.79
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	16	330.80	330.80
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	17	340.81	340.81
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	18	351.60	351.60
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	19	362.38	362.38
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	20	373.55	373.55
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	21	385.10	394.73
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	22	385.10	394.73
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	23	385.10	394.73
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	24	385.10	394.73
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	25	386.64	396.31
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	26	394.34	404.20
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	27	403.58	413.67
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	28	418.60	429.07

	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	29	430.93	441.70	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	30	437.09	448.02	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	31	446.33	457.49	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	32	455.57	466.96	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	33	461.35	472.88	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	34	467.51	479.20	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	35	470.59	482.36	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	36	473.67	485.51	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	37	476.75	488.67	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	38	479.83	491.83	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	39	486.00	498.15	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	40	492.16	504.46	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	41	501.40	513.94	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	42	510.26	523.01	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	43	522.58	535.65	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	44	537.98	551.43	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	45	556.08	569.99	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	46	577.65	592.09	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	47	601.91	616.96	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	48	629.64	645.38	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	49	656.98	673.41	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	50	687.79	704.98	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	51	718.21	736.17	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	52	751.72	770.51	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	53	785.60	805.24	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	54	822.19	842.74	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	55	858.77	880.24	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	56	898.44	920.90	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	57	938.49	961.95	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	58	981.23	1005.77	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	59	1002.42	1027.48	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	60	1045.16	1071.29	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	61	1082.13	1109.18	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	62	1106.39	1134.05	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	63	1136.82	1165.24	
	62560PA0010119	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1155.30	1184.18	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	222.68	222.68	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	15	242.47	242.47	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	16	250.04	250.04	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	17	257.61	257.61	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	18	265.76	265.76	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	19	273.91	273.91	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	20	282.35	282.35	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	21	291.08	298.36	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	22	291.08	298.36	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	23	291.08	298.36	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	24	291.08	298.36	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	25	292.24	299.55	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	26	298.07	305.52	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	27	305.05	312.68	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	28	316.40	324.31	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	29	325.72	333.86	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	30	330.38	338.64	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	31	337.36	345.80	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	32	344.35	352.96	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	33	348.71	357.43	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	34	353.37	362.21	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	35	355.70	364.59	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	36	358.03	366.98	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	37	360.36	369.37	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	38	362.69	371.75	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	39	367.34	376.53	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	40	372.00	381.30	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	41	378.99	388.46	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	42	385.68	395.32	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	43	395.00	404.87	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	44	406.64	416.80	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	45	420.32	430.83	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	46	436.62	447.54	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	47	454.96	466.33	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	48	475.92	487.81	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	49	496.58	509.00	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	50	519.87	532.87	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	51	542.86	556.44	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	52	568.19	582.39	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	53	593.80	608.65	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	54	621.46	636.99	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	55	649.11	665.34	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	56	679.09	696.07	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	57	709.36	727.10	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	58	741.67	760.21	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	59	757.68	776.62	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	60	789.99	809.74	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	61	817.93	838.38	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	62	836.27	857.18	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	63	859.27	880.75	
	62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	873.24	895.07	
		62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	222.68	222.68
		62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	15	242.47	242.47
		62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	16	250.04	250.04
		62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	17	257.61	257.61
		62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	18	265.76	265.76
		62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	19	273.91	273.91
		62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	20	282.35	282.35
		62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	21	291.08	298.36
		62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	22	291.08	298.36
		62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	23	291.08	298.36
		62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	24	291.08	298.36
		62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	25	292.24	299.55
		62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	26	298.07	305.52
		62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	27	305.05	312.68
62560PA0010120		Rating Area 5	Tobacco User/Non-Tobacco User	28	316.40	324.31	
62560PA0010120		Rating Area 5	Tobacco User/Non-Tobacco User	29	325.72	333.86	
62560PA0010120		Rating Area 5	Tobacco User/Non-Tobacco User	30	330.38	338.64	
62560PA0010120		Rating Area 5	Tobacco User/Non-Tobacco User	31	337.36	345.80	
62560PA0010120		Rating Area 5	Tobacco User/Non-Tobacco User	32	344.35	352.96	
62560PA0010120		Rating Area 5	Tobacco User/Non-Tobacco User	33	348.71	357.43	
62560PA0010120		Rating Area 5	Tobacco User/Non-Tobacco User	34	353.37	362.21	
62560PA0010120		Rating Area 5	Tobacco User/Non-Tobacco User	35	355.70	364.59	
62560PA0010120		Rating Area 5	Tobacco User/Non-Tobacco User	36	358.03	366.98	
62560PA0010120		Rating Area 5	Tobacco User/Non-Tobacco User	37	360.36	369.37	
62560PA0010120		Rating Area 5	Tobacco User/Non-Tobacco User	38	362.69	371.75	
62560PA0010120		Rating Area 5	Tobacco User/Non-Tobacco User	39	367.34	376.53	
62560PA0010120		Rating Area 5	Tobacco User/Non-Tobacco User	40	372.00	381.30	
62560PA0010120		Rating Area 5	Tobacco User/Non-Tobacco User	41	378.99	388.46	
62560PA0010120		Rating Area 5	Tobacco User/Non-Tobacco User	42	385.68	395.32	
62560PA0010120		Rating Area 5	Tobacco User/Non-Tobacco User	43	395.00	404.87	
62560PA0010120		Rating Area 5	Tobacco User/Non-Tobacco User	44	406.64	416.80	
62560PA0010120		Rating Area 5	Tobacco User/Non-Tobacco User	45	420.32	430.83	
62560PA0010120		Rating Area 5	Tobacco User/Non-Tobacco User	46	436.62	447.54	
62560PA0010120		Rating Area 5	Tobacco User/Non-Tobacco User	47	454.96	466.33	
62560PA0010120		Rating Area 5	Tobacco User/Non-Tobacco User	48	475.92	487.81	
62560PA0010120		Rating Area 5	Tobacco User/Non-Tobacco User	49	496.58	509.00	
62560PA0010120		Rating Area 5	Tobacco User/Non-Tobacco User	50	519.87	532.87	
62560PA0010120		Rating Area 5	Tobacco User/Non-Tobacco User	51	542.86	556.44	
62560PA0010120		Rating Area 5	Tobacco User/Non-Tobacco User	52	568.19	582.39	
62560PA0010120		Rating Area 5	Tobacco User/Non-Tobacco User	53	593.80	608.65	
62560PA0010120		Rating Area 5	Tobacco User/Non-Tobacco User	54	621.46	636.99	
62560PA0010120		Rating Area 5	Tobacco User/Non-Tobacco User	55	649.11	665.34	
62560PA0010120		Rating Area 5	Tobacco User/Non-Tobacco User	56	679.09	696.07	

	62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	57	709.36	727.10
	62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	58	741.67	760.21
	62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	59	757.68	776.62
	62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	60	789.99	809.74
	62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	61	817.93	838.38
	62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	62	836.27	857.18
	62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	63	859.27	880.75
	62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	873.24	895.07
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	288.48	288.48
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	15	314.12	314.12
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	16	323.93	323.93
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	17	333.73	333.73
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	18	344.29	344.29
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	19	354.85	354.85
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	20	365.79	365.79
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	21	377.10	386.53
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	22	377.10	386.53
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	23	377.10	386.53
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	24	377.10	386.53
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	25	378.61	388.07
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	26	386.15	395.80
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	27	395.20	405.08
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	28	409.91	420.16
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	29	421.97	432.52
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	30	428.01	438.71
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	31	437.06	447.99
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	32	446.11	457.26
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	33	451.77	463.06
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	34	457.80	469.24
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	35	460.82	472.34
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	36	463.83	475.43
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	37	466.85	478.52
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	38	469.87	481.61
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	39	475.90	487.80
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	40	481.93	493.98
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	41	490.98	503.26
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	42	499.66	512.15
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	43	511.72	524.52
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	44	526.81	539.98
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	45	544.53	558.15
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	46	565.65	579.79
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	47	589.41	604.14
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	48	616.56	631.97
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	49	643.33	659.42
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	50	673.50	690.34
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	51	703.29	720.87
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	52	736.10	754.50
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	53	769.28	788.52
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	54	805.11	825.24
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	55	840.93	861.96
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	56	879.77	901.77
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	57	918.99	941.97
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	58	960.85	984.87
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	59	981.59	1006.13
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	60	1023.45	1049.04
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	61	1059.65	1086.14
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	62	1083.41	1110.49
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	63	1113.20	1141.03
	62560PA0010121	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1131.30	1159.58
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	288.48	288.48
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	15	314.12	314.12
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	16	323.93	323.93
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	17	333.73	333.73
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	18	344.29	344.29
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	19	354.85	354.85
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	20	365.79	365.79
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	21	377.10	386.53
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	22	377.10	386.53
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	23	377.10	386.53
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	24	377.10	386.53
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	25	378.61	388.07
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	26	386.15	395.80
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	27	395.20	405.08
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	28	409.91	420.16
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	29	421.97	432.52
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	30	428.01	438.71
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	31	437.06	447.99
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	32	446.11	457.26
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	33	451.77	463.06
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	34	457.80	469.24
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	35	460.82	472.34
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	36	463.83	475.43
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	37	466.85	478.52
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	38	469.87	481.61
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	39	475.90	487.80
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	40	481.93	493.98
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	41	490.98	503.26
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	42	499.66	512.15
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	43	511.72	524.52
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	44	526.81	539.98
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	45	544.53	558.15
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	46	565.65	579.79
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	47	589.41	604.14
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	48	616.56	631.97
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	49	643.33	659.42
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	50	673.50	690.34
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	51	703.29	720.87
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	52	736.10	754.50
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	53	769.28	788.52
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	54	805.11	825.24
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	55	840.93	861.96
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	56	879.77	901.77
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	57	918.99	941.97
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	58	960.85	984.87
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	59	981.59	1006.13
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	60	1023.45	1049.04
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	61	1059.65	1086.14
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	62	1083.41	1110.49
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	63	1113.20	1141.03
	62560PA0010121	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1131.30	1159.58
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	182.87	182.87
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	15	199.12	199.12
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	16	205.34	205.34
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	17	211.55	211.55
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	18	218.24	218.24
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	19	224.94	224.94
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	20	231.87	231.87
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	21	239.04	245.02
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	22	239.04	245.02
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	23	239.04	245.02
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	24	239.04	245.02
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	25	240.00	246.00
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	26	244.78	250.90
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	27	250.51	256.78
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	28	259.84	266.33
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	29	267.49	274.17
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	30	271.31	278.09
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	31	277.05	283.97
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	32	282.78	289.85	
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	33	286.37	293.53	

	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	34	290.19	297.45
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	35	292.11	299.41
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	36	294.02	301.37
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	37	295.93	303.33
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	38	297.84	305.29
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	39	301.67	309.21
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	40	305.49	313.13
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	41	311.23	319.01
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	42	316.73	324.65
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	43	324.38	332.49
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	44	333.94	342.29
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	45	345.17	353.80
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	46	358.56	367.52
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	47	373.62	382.96
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	48	390.83	400.60
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	49	407.80	418.00
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	50	426.93	437.60
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	51	445.81	456.95
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	52	466.61	478.27
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	53	487.64	499.83
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	54	510.35	523.11
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	55	533.06	546.39
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	56	557.68	571.62
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	57	582.54	597.10
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	58	609.07	624.30
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	59	622.22	637.78
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	60	648.75	664.97
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	61	671.70	688.49
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	62	686.76	703.93
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	63	705.65	723.29
	62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	717.12	735.05
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	182.87	182.87
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	15	199.12	199.12
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	16	205.34	205.34
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	17	211.55	211.55
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	18	218.24	218.24
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	19	224.94	224.94
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	20	231.87	231.87
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	21	239.04	245.02
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	22	239.04	245.02
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	23	239.04	245.02
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	24	239.04	245.02
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	25	240.00	246.00
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	26	244.78	250.90
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	27	250.51	256.78
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	28	259.84	266.33
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	29	267.49	274.17
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	30	271.31	278.09
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	31	277.05	283.97
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	32	282.78	289.85
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	33	286.37	293.53
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	34	290.19	297.45
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	35	292.11	299.41
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	36	294.02	301.37
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	37	295.93	303.33
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	38	297.84	305.29
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	39	301.67	309.21
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	40	305.49	313.13
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	41	311.23	319.01
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	42	316.73	324.65
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	43	324.38	332.49
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	44	333.94	342.29
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	45	345.17	353.80
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	46	358.56	367.52
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	47	373.62	382.96
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	48	390.83	400.60
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	49	407.80	418.00
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	50	426.93	437.60
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	51	445.81	456.95
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	52	466.61	478.27
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	53	487.64	499.83
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	54	510.35	523.11
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	55	533.06	546.39
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	56	557.68	571.62
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	57	582.54	597.10
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	58	609.07	624.30
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	59	622.22	637.78
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	60	648.75	664.97
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	61	671.70	688.49
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	62	686.76	703.93
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	63	705.65	723.29
	62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	717.12	735.05
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	173.56	173.56
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	15	188.98	188.98
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	16	194.88	194.88
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	17	200.78	200.78
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	18	207.13	207.13
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	19	213.48	213.48
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	20	220.06	220.06
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	21	226.87	232.54
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	22	226.87	232.54
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	23	226.87	232.54
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	24	226.87	232.54
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	25	227.78	233.47
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	26	232.31	238.12
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	27	237.76	243.70
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	28	246.61	252.77
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	29	253.87	260.21
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	30	257.50	263.93
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	31	262.94	269.52
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	32	268.39	275.10
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	33	271.79	278.59
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	34	275.42	282.31
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	35	277.24	284.17
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	36	279.05	286.03
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	37	280.87	287.89
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	38	282.68	289.75
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	39	286.31	293.47
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	40	289.94	297.19
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	41	295.38	302.77
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	42	300.60	308.12
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	43	307.86	315.56
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	44	316.94	324.86
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	45	327.60	335.79
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	46	340.31	348.81
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	47	354.60	363.46
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	48	370.93	380.21
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	49	387.04	396.72
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	50	405.19	415.32
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	51	423.11	433.69
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	52	442.85	453.92
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	53	462.81	474.39
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	54	484.37	496.48
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	55	505.92	518.57
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	56	529.29	542.52
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	57	552.88	566.70
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	58	578.06	592.52
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	59	590.54	605.31
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	60	615.73	631.12
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	61	637.50	653.44

	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	62	651.80	668.09
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	63	669.72	686.46
	62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	680.61	697.63
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	173.56	173.56
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	15	188.98	188.98
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	16	194.88	194.88
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	17	200.78	200.78
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	18	207.13	207.13
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	19	213.48	213.48
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	20	220.06	220.06
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	21	226.87	232.54
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	22	226.87	232.54
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	23	226.87	232.54
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	24	226.87	232.54
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	25	227.78	233.47
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	26	232.31	238.12
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	27	237.76	243.70
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	28	246.61	252.77
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	29	253.87	260.21
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	30	257.50	263.93
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	31	262.94	269.52
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	32	268.39	275.10
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	33	271.79	278.59
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	34	275.42	282.31
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	35	277.24	284.17
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	36	279.05	286.03
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	37	280.87	287.89
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	38	282.68	289.75
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	39	286.31	293.47
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	40	289.94	297.19
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	41	295.38	302.77
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	42	300.60	308.12
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	43	307.86	315.56
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	44	316.94	324.86
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	45	327.60	335.79
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	46	340.31	348.81
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	47	354.60	363.46
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	48	370.93	380.21
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	49	387.04	396.72
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	50	405.19	415.32
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	51	423.11	433.69
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	52	442.85	453.92
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	53	462.81	474.39
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	54	484.37	496.48
	62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	55	505.92	518.57
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	56	529.29	542.52	
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	57	552.88	566.70	
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	58	578.06	592.52	
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	59	590.54	605.31	
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	60	615.73	631.12	
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	61	637.50	653.44	
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	62	651.80	668.09	
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	63	669.72	686.46	
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	680.61	697.63	
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	232.32	232.32
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	15	252.97	252.97
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	16	260.87	260.87
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	17	268.77	268.77
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	18	277.27	277.27
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	19	285.77	285.77
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	20	294.58	294.58
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	21	303.69	311.28
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	22	303.69	311.28
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	23	303.69	311.28
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	24	303.69	311.28
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	25	304.90	312.53
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	26	310.98	318.75
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	27	318.27	326.22
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	28	330.11	338.36
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	29	339.83	348.32
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	30	344.69	353.31
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	31	351.98	360.78
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	32	359.27	368.25
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	33	363.82	372.92
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	34	368.68	377.90
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	35	371.11	380.39
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	36	373.54	382.88
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	37	375.97	385.37
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	38	378.40	387.86
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	39	383.26	392.84
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	40	388.12	397.82
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	41	395.40	405.29
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	42	402.39	412.45
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	43	412.11	422.41
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	44	424.25	434.86
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	45	438.53	449.49
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	46	455.54	466.92
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	47	474.67	486.53
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	48	496.53	508.95
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	49	518.10	531.05
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	50	542.39	555.95
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	51	566.38	580.54
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	52	592.80	607.62
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	53	619.53	635.02
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	54	648.38	664.59
	62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	55	677.23	694.16
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	56	708.51	726.22	
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	57	740.09	758.59	
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	58	773.80	793.15	
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	59	790.51	810.27	
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	60	824.21	844.82	
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	61	853.37	874.70	
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	62	872.50	894.31	
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	63	896.49	918.91	
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	911.07	933.85	
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	232.32	232.32
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	15	252.97	252.97
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	16	260.87	260.87
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	17	268.77	268.77
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	18	277.27	277.27
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	19	285.77	285.77
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	20	294.58	294.58
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	21	303.69	311.28
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	22	303.69	311.28
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	23	303.69	311.28
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	24	303.69	311.28
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	25	304.90	312.53
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	26	310.98	318.75
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	27	318.27	326.22
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	28	330.11	338.36
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	29	339.83	348.32
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	30	344.69	353.31
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	31	351.98	360.78
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	32	359.27	368.25
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	33	363.82	372.92
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	34	368.68	377.90
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	35	371.11	380.39
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	36	373.54	382.88
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	37	375.97	385.37
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	38	378.40	387.86

	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	39	383.26	392.84
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	40	388.12	397.82
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	41	395.40	405.29
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	42	402.39	412.45
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	43	412.11	422.41
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	44	424.25	434.86
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	45	438.53	449.49
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	46	455.54	466.92
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	47	474.67	486.53
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	48	496.53	508.95
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	49	518.10	531.05
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	50	542.39	555.95
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	51	566.38	580.54
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	52	592.80	607.62
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	53	619.53	635.02
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	54	648.38	664.59
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	55	677.23	694.16
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	56	708.51	726.22
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	57	740.09	758.59
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	58	773.80	793.15
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	59	790.51	810.27
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	60	824.21	844.82
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	61	853.37	874.70
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	62	872.50	894.31
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	63	896.49	918.91
	62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	911.07	933.85

Exhibit 1: Derivation of Projection Period MLR

Projected Paid Claims	Projected Net Amount of Risk Adjustment	Projected Quality Improvement Initiatives	Projected Taxes & Fees	Projected Premium	Loss Ratio
\$ 20,374,434.47	\$ (1,066,765.80)	\$ 622,763.63	\$ 18,664.16	\$ 26,681,124.97	82.8%

Exhibit 3: Derivation of Age Calibration Factor

Age Band	Age Factor	Current/Projected Enrollment Distribution
0-14	0.765	5.56%
15	0.833	0.48%
16	0.859	0.49%
17	0.885	0.51%
18	0.913	0.53%
19	0.941	0.83%
20	0.970	0.90%
21	1.000	1.09%
22	1.000	1.00%
23	1.000	0.84%
24	1.000	0.82%
25	1.004	0.82%
26	1.024	1.37%
27	1.048	1.49%
28	1.087	1.47%
29	1.119	1.55%
30	1.135	1.54%
31	1.159	1.52%
32	1.183	1.46%
33	1.198	1.34%
34	1.214	1.39%
35	1.222	1.41%
36	1.23	1.37%
37	1.238	1.41%
38	1.246	1.40%
39	1.262	1.36%
40	1.278	1.42%
41	1.302	1.41%
42	1.325	1.41%
43	1.357	1.28%
44	1.397	1.41%
45	1.444	1.42%
46	1.5	1.43%
47	1.563	1.55%
48	1.635	1.60%
49	1.706	1.94%
50	1.786	1.90%
51	1.865	1.99%
52	1.952	2.09%
53	2.04	2.15%
54	2.135	2.39%
55	2.23	2.67%
56	2.333	2.78%
57	2.437	2.91%
58	2.548	3.22%
59	2.603	3.54%
60	2.714	3.79%
61	2.81	4.33%
62	2.873	5.03%
63	2.952	5.89%
64 and over	3	6.51%

Initial Age Factor:	1.889
3-child cap Adjustment:	0.997
Final Age Factor used:	1.884

Exhibit 4: Derivation of Geographical Calibration Factor

Rating Areas	Portion of Projected Enrl	Proposed Factor
1	52.84%	0.952
2	0.00%	1.148
3	0.00%	1.261
4	0.00%	0.952
5	47.16%	0.952
6	0.00%	1.410
7	0.00%	1.365
9	0.00%	1.195

Calibration Factor
0.952

Exhibit 5: Derivation of Annual Trend

Entire ACA-compliant Individual Block

Base Data

Inpatient Hospital					
YEAR	ALLOWED AMT	ADMIT CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2018	\$160,763,794	9,371	1,628,063	\$17,155.46	69.1
2019	\$167,726,828	8,912	1,561,807	\$18,820.34	68.5
Outpatient Hospital					
YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2018	\$205,041,169	535,984	1,628,063	\$382.55	3,950.6
2019	\$216,235,284	522,901	1,561,807	\$413.53	4,017.7
Professional					
YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION ADMIT PTPM
2018	\$143,027,803	1,669,904	1,628,063	\$85.65	12,308.4
2019	\$144,057,329	1,657,054	1,561,807	\$86.94	12,731.8
Other Medical					
YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2018	\$93,794,164	52,885	1,628,063	\$1,773.55	389.8
2019	\$100,267,157	57,708	1,561,807	\$1,737.49	443.4
Prescription Drugs					
YEAR	ALLOWED AMT	Prescriptions	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2018	\$162,053,518	1,674,903	1,628,063	\$96.75	12,345.2
2019	\$163,843,318	1,590,576	1,561,807	\$103.01	12,221.0
Pediatric Dental					
YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2018	\$993,118	0	1,628,063	#DIV/0!	0.0
2019	\$1,155,737	0	1,561,807	#DIV/0!	0.0
Pediatric Vision					
YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2018	\$504,980	0	1,628,063	#DIV/0!	0.0
2019	\$421,965	0	1,561,807	#DIV/0!	0.0

Trend Output

Service Category	2019 Allowed Amt	Weight	Cost	Utilization	Overall
Inpatient Hospital	\$167,726,828	21.1%	9.70%	-0.86%	8.76%
Outpatient Hospital	\$216,235,284	27.2%	8.10%	1.70%	9.93%
Professional	\$144,057,329	18.1%	1.50%	3.44%	4.99%
Other Medical	\$100,689,122	12.7%	-2.03%	13.75%	11.44%
Capitation	\$1,155,737	0.1%	0.00%	0.00%	0.00%
Prescription Drugs	\$163,843,318	20.6%	6.46%	-1.01%	5.39%
Historical Annual Trend					8.05%

Trend Adjustment Factor 0.98

Adj Cost	Adj Util	Overall
8.66%	-1.81%	6.70%
7.07%	0.73%	7.85%
0.54%	2.46%	3.00%
-2.97%	12.67%	9.33%
0.00%	0.00%	0.00%
5.45%	-1.95%	3.40%

Annual Trend Applied 6.0%

Check 6.0%

Exhibit 6: Derivation of Change in Network Factor

Legal Entity	Average Network Factor	Induced Demand Factor	Network Normalization Factor	Network/Service Area Factor	Average Geographic Factor	Portion of Projected Enrollment	Change in Network Factor
Health Coverage	1.100	1.073	1.065	1.258	0.952	2.8%	1.197
Health Options	0.871	1.071	1.065	0.993	1.001	97.2%	0.994

Normalization check:

1.00	1.00
------	------

1.00

Exhibit 7: Derivation of 3-child Cap Adjustment Factor

Total Members	Dependents under the age of 21 in excess of 3 per contract	% of Total	3-child Cap Adjustment
124,506	317	0.255%	0.997

UPMC February 2020 Individual Population including all legal entities

Exhibit 8: Historical Financial Gains/Losses

Year	Total Member Months	Total Administrative Expenses	Total Incurred Claims	Total Paid Taxes and Fees	Total Premium	Profit	Annual Underwriting Gain/Loss	Underwriting Gain/Loss PMPY
2014	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2015	156	\$313,803	-\$2,534,344	-\$7,286	\$2,917,105	\$5,144,932	\$5,451,449	\$419,342
2016	36	-\$917	-\$28,400	\$6,086	\$16,730	\$39,962	\$45,130	\$15,043
2017	36	-\$97	\$0	\$0	-\$1,900	-\$1,803	-\$1,900	-\$633
2018	36	\$749	\$458	\$276	\$18,481	\$16,998	\$18,023	\$6,008
2019	36	\$7,070	\$190	\$91	\$10,899	\$3,547	\$10,708	\$3,569

2021 Business Rules Template v10.1		All fields with an asterisk (*) are required. To validate the template, press Validate button or Ctrl + Shift + I. To finalize the template, press Finalize button or Ctrl + Shift + F.					
		Enter the Issuer Rule on the first row (no Product ID or Plan ID).					
		For each Product rule, enter only the Product ID and the business rules that differ from the Issuer Rule.					
		For each Plan rule, enter only the Plan ID and the business rules that differ from the Product or Issuer Rule.					
		Issuer level rule will apply only to plan type indicated in cell C10.					
HIOS Issuer ID*		62560					
Medical, Dental, or Both?*		Medical					
Product ID	Plan ID (Standard Component)	Medical or Dental Rule?*	What is the maximum number of rated underage dependents on this policy?	Is there a maximum age for a dependent?	How is age determined for rating and eligibility purposes?	How is tobacco status determined for subscribers and dependents?	What relationships between primary and dependent are allowed, and is the dependent required to live in the same household as the primary subscriber?
		Medical	3	25	Age on effective date	6	Self, Yes; Spouse, No; Child, No; St

|

Dear Mike Lovely:

The Pennsylvania Insurance Department has received and conducted a preliminary 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 data within this time frame, please call me.

The following questions are from Oliver Wyman, our Actuarial Consultant:

UPMC Health Coverage Individual ACA Filing – UPMC-132364646

1. The exchange user fee of 2.3% of premium documented in the Part III Actuarial Memorandum differs from the 2.93% reported in Worksheet I of the URRT. Please explain this discrepancy.

The value of 2.3% listed in the memoranda was a typo and has been corrected to include the appropriate value of 2.5% in the revised versions submitted as part of this correspondence. Since the URRT requires the exchange user fee to be listed on an "allowed" basis, the final value included in the URRT was calculated by first taking exchange user fee PMPM of \$15.25 divided by the paid-to-allowed ratio to derive the "allowed" exchange user fee PMPM. This value was then divided by the market adjusted index rate to arrive at the final value of 2.93%.

2. Please clarify that the 2019 total received risk adjustment estimate included in Exhibit 2 represents the estimate for the manual rate population. If so, please reconcile this to the independent estimate calculated by the PID that suggests an experience period risk adjustment amount of -\$7.47 PMPM for UPMC Health Options. Additionally, please provide support for the assumption of no change in risk adjustment from the experience to projection period.

The requested clarification has been incorporated into the actuarial memoranda. The independent estimates provided by the Department were not available at the time of the initial filing deadline. Table 2 of the PA Actuarial Memorandum Exhibits and the URRT have been updated to include the total transfer estimate. Because of this update, the experience and projection period risk adjustment PMPMs will no longer match. The projected risk adjustment PMPM of -\$25.73 was selected based on patterns observed in the changes of UPMC-specific and state-average risk scores in the Individual market as well as accounting for circumstances unique to the reporting of 2019 data. In recent years, state-average risk scores have remained

relatively constant due to stabilization of the underlying population enrolled in ACA-compliant products while UPMC-specific risk scores have exhibited small fluctuations with no discernable pattern. The estimates released by the Department revealed a notable decrease in the state-average risk score for 2019, while analysis of our own RATEE files suggested a notable increase in the UPMC-specific risk score for 2019. While risk scores are not the only factors contributing to changes in transfer payments from year to year, they appear to be the primary drivers in the extremely favorable change in our estimated transfer for 2019. We believe that the unexpected decrease in state-average risk score for 2019 is likely due to influence of the COVID-19 pandemic on insurers' ability to report data to the EDGE server and is not representative of a material change in the risk of the underlying population. We also believe that the UPMC-specific risk score for 2019 was unusually high and will return to levels similar to the average risk score over the 2017 - 19 timespan in future years. When considering each of these factors, the resulting transfer is anticipated to be on par with those we've observed in recent years prior to 2019, which is why -\$25.73 was deemed to be an appropriate risk adjustment PMPM for the projection period.

3. Please provide additional support for, including a numerical development of, the 3-child cap adjustment included in Exhibit 3.

Numerical development has been added to the supporting exhibits (Exhibit 7) to support the 3-child cap adjustment. The factor is derived from UPMC's February 2020 Individual population, inclusive of all legal entities.

4. Please provide additional support for, including a numerical development of, the proposed geographic factors of 0.952 for Rating Areas 1 and 5 included in Exhibit 4.

Geographic factors were updated to better reflect cost differences by area. Points of consideration included differences in fee schedules, anticipated shifts in utilization between providers, and less favorable contracting terms in areas with few facilities (including those without UPMC facilities), and MLRs (with and without risk adjustment).

5. Please explain how the trend adjustment factor of 0.98 (as shown in Exhibit 5) was developed.

As shown in exhibit 5, the trend adjustment factor is the ratio of the applied annual trend factor relative to the trend factor implied by the raw historical data.

6. Please provide additional support for, including a numerical development of, the network and service area factor included in Exhibit 6 for Health Coverage.

We have added three columns to this exhibit, which explain our development.

Network/Service Area Factors = Average Network Factor * Induced Demand Factor * Network Normalization Factor

Average Network Factor: Reflects cost relativity for that legal entity's products/networks

Induced Demand Factor: Table 10 Induced Demand Calibration Factor

Network Normalization Factor: Normalizes costs for networks across legal entities

The above, combined with the average geographic factor, appropriately adjusts the manual base rate to the specific legal-entity provider factors.

7. Please explain and provide numerical support for the 1.002 adjustment factor for benefits in addition to EHB as demonstrated in Table 10 of the rate filing exhibits.

The adjustment factor is based on the Projected Allowed Non-EHB Claims PMPM proportion of the Adjusted Projected Allowed EHB Claims PMPM. Adjustment factor = Non-EHB PMPM / EHB PMPM + 1 = 1.002. These allowed claims PMPMs can be found in Table 5.

8. Please confirm that the COVID-19 factor and the Extended OEP factor, as provided in the file [ACA Extended OEP and Covid-19 Estimates.xlsx] have not been included in the current rate development. If they have been included, please indicate where they are included in the rate development.

We can confirm this.

The following are additional questions or comments from the PID:

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

We can confirm that we have tested to ensure that the rates match.

2. Please provide an exhibit showing the financial gains and losses for calendar years 2014 – 2019 for the following categories: Member months, total administrative expenses, total incurred claims, total premium, total actual paid taxes and fees, profit, annual underwriting gain/loss and underwriting gain/loss pmpy.

This item has been added to the supporting exhibits file (Exhibit 8).

3. Per the Department's published guidance, the Benefit Richness factors in Table 10 Column L should be developed based upon the following formula: $(\text{Plan Pricing AV in column K} * \text{CSR Defunding Adjustment in column P})^2 - (\text{Plan Pricing AV in column K} * \text{CSR Defunding Adjustment in column P}) + 1.24$. Further, the value developed by the quadratic formula must then be multiplied by a normalization constant such that the value in Cell L15 or L16 balances back to 1.000. Please modify the cells in Column L to explicitly show the quadratic formula and normalizing constant to demonstrate compliance with our guidance.

We have updated the exhibits as requested. Because we had already calculated the Benefit Richness factors as per the filing instructions, this did not result in any change to rates.

4. Cells C16 and D16 of Table 5, labeled "Change in Morbidity - All Other", require a formula input for individual filings. For example, the individual UPMC Health Options filing (UPMC-132364637) has a change in morbidity from the experience period to the rating period of 1.000 (i.e. no change). Then, Cells C16 and D16 should be filled out with an explicit formula as follows: $=(1.01)*(1.000)$. Further note that this is explained in the guidance.

We have updated the exhibits as requested. Because we had already calculated these factors as per the filing instructions, this did not result in any change to rates.

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

Each response to a Department data call must contain a cover letter that details the changes made to the PA Actuarial Memorandum Exhibits and the reasons why the changes were made, e.g., in response to Department question number 5.

Response to this request should be provided via SERFF in Microsoft Excel spreadsheets (version 2013 or less). Please retain all formulas.

Upon receipt of your responses to the above requested data, the Department will continue to review your filing. Please note that there may be additional questions and/or requirements as the Department conducts a more in-depth review.

Should you have any questions regarding this correspondence, please contact me at (717) 783-2117 or e-mail at jlaverty@pa.gov.

Sincerely,

James Laverty, FSA, MAAA
Actuary
Bureau of Accident & Health Insurance

Conclusion:

Sincerely,
Jim Laverty

Dear Mike Lovely:

The Pennsylvania Insurance Department has received and conducted a preliminary 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 9 days of the date of this letter. If you have any questions or difficulties in providing the data within this time frame, please call me.

UPMC Health Coverage Individual ACA Filing – UPMC-132364646

1. We have the following additional questions regarding risk adjustment.

a. Please provide additional information regarding the source for the 2019 Total Received Risk Adjustment Estimate and 2019 ACA Individual Member Months included in Exhibit 2. In particular, please identify each of the 2019 risk score components (e.g., PLRS, ARF) which are being assumed by the company to be different from the 2019 estimates released by the Department (e.g., the statewide-average risk score) and provide quantitative support demonstrating why the company's assumptions are appropriate.

Assumptions for risk score components represented in Exhibit 2 were originally developed and submitted with the 5/19 rate submission, prior to availability of the Department's 2019 estimates. Following release of the Department's estimates for 2019, we revised our assumptions to rely on these estimates but inadvertently failed to withdraw the current Exhibit 2 from our subsequent filing on 6/23. As a result, the values in the copy of Exhibit 2 submitted on 6/23 are outdated and do not represent our current assumptions.

Rather than solely relying upon our original internal estimates of 2019 transfers as a starting point for the 2021 estimates, our revised assumptions incorporate trends observed in several years of historical transfer data (as discussed in the response to part 'b' below). Because our assumptions for establishing 2021 transfer estimates are no longer based upon the earlier 2019 estimates in Exhibit 2, we have removed Exhibit 2 from our submission in the current round of review. We apologize for any confusion caused by our inadvertent inclusion of this Exhibit in the 6/23 submission.

b. The response to Question 2 of the first round of questions indicates that the projected risk adjustment was selected based on patterns observed in the changes of UPMC specific and statewide-average risk scores in the individual market as well as accounting for circumstances unique to the reporting of 2019 data. Please provide numerical support for the patterns observed in the changes of UPMC specific and statewide-average

risk scores in the individual market and demonstrate how those patterns were used in the development of the company's risk adjustment assumption.

Please see the "Historical Risk Adj Data" exhibit uploaded in the Supporting Documentation tab in SERFF for numerical support of the patterns observed in the changes of UPMC-specific and statewide-average risk scores. It is notable that the Department released two rounds of estimates where the updated round included greater statewide-average risk scores than the initial round. The language used in our first round of responses was based on the initial round of estimates, while the "Historical Risk Adj Data" exhibit and language used in this current round of responses are based on the updated estimates. For purposes of developing an estimate of the 2021 transfer, risk scores are assumed to be the most significant component of the transfer formula that influences the final transfer. This is because the spread between the UPMC-specific and statewide-average risk scores typically exhibits the most dynamic changes from year to year (compared to other components of the transfer formula), and this spread has an easy-to-interpret effect on the final transfer in that the greater the UPMC-specific risk score is relative to the statewide-average risk score, the more favorable our transfer will ultimately be. As can be seen in the "Historical Risk Adj Data" exhibit, for the Individual market, the 2019 UPMC-specific risk score is notably greater than in previous years, while the 2019 statewide-average risk score is notably less than in previous years. This leads to the 2019 UPMC transfer being significantly more favorable than in previous years. However, we anticipate that the 2021 UPMC-specific risk score will be similar to the average risk score observed over the 2017 - 19 timespan (approximately 1.67), while the 2021 statewide-average risk score will rebound and likewise reach levels similar to those observed in 2017 - 18 (approximately 1.66). Assuming that the remaining components of the transfer formula do not exhibit drastic, unexpected changes, we project that the 2021 UPMC transfer will be similar to those observed in 2017 - 18.

2. The response to Question 4 of the first round of questions indicates that geographic factors were updated to better reflect cost differences by area including differences in fee schedules, anticipated shifts in utilization between providers, less favorable contracting terms in areas with few facilities, and MLRs. Please provide the numerical development of the geographic factors for Rating Areas 1 and 5, quantifying any adjustments made to the 2020 factors for each of the items listed above and/or explicitly demonstrating how all of the items listed above were taken into consideration in developing the geographic factors for those two rating areas.

Rather than a numerical build-up for each contributing assumption, strategic input was collected from various implicated departments to establish estimates of expected cost and utilization differences for each area over the filing period. This input was combined to develop representative ranges for the geographic factors. We then chose final values that were within those ranges while seeking to avoid disruption for members changes by minimizing unnecessary changes from prior year factors.

3. The response to Question 5 of the first round of questions indicates that the 0.98 trend adjustment factor shown in Exhibit 5 is the ratio of the applied annual trend factor relative to the trend factor implied by the raw historical data. Therefore, please provide qualitative and quantitative support for how the specific applied annual trend factor (i.e., 6.0%) was ultimately chosen.

The applied trend factor was selected based on multiple years of historical trend. For the 2020 filing, our experience period showed an uncharacteristically high trend (12%) that was double the amount of trend observed in the experience data for the 2019 filing (6%). Based on our overall historical experience, we believe that the 2019 experience data is more representative of normal annual trend. Additionally, the 2021 filing experience data suggests that the trend is already moving toward the more typical historical levels observed in the 2019 data, and in the absence of clear evidence to the contrary we anticipate that this downward trajectory will continue through the remainder of the current calendar year and into 2021. Based on this assumption, we decided that a 6% trend was the best representation of what we expect our trend to be going forward.

The following are additional questions or comments from the PID:

1. On July 13th, the Department will communicate our guidance based upon updated survey information from the issuers on their best estimate of the Covid 19 impact on 2021 rates.

Responses to the round two questions are due on July 16th. Please be sure that all documents in SERFF after that date reflect the impact of Covid 19 and are consistent with Department's July 13 guidance.

UPMC has revised its previously adopted COVID-19 morbidity factor adjustment from 2 percent to a net zero impact for 2021. While we believe that the entire range of the Department's allowable COVID-19 morbidity factor is supportable, we believe the net zero impact will be most advantageous to consumers. As further support for adopting a net zero impact, we note that

UPMC's original estimates of COVID impact relied in part on publicly available analysis provided by Milliman and Wakely. Since the time of the Round 2 submission, UPMC has had the opportunity to incorporate into our modeling additional credible analysis that has substantially expanded the range of our assumptions with respect to COVID-19 impact. Specifically, a recent Society of Actuaries (SOA) study ("Impact of COVID-19 on Deferred Medical Costs and Future Pent-Up Demand," April 2020) suggests that the 2021 impact of COVID could in fact be much lower and occur on a substantially different timeline than those incorporated in the Milliman and/or Wakely assumptions. We believe there is a reasonable likelihood that any additional morbidity due to COVID will be substantially confined to 2020 experience, which if ignored represents an increased risk of unnecessary premium increases for members in 2021. While many variables and factors are relevant to projections of COVID-19 impact, we believe it is notable that our internal hospital census data is tracking similarly to that hospital utilization described in the SOA study. Additionally, survey data from the Kaiser Family Foundation ("KFF Health Tracking Poll - May 2020," published May 27, 2020) indicates that, while a substantial number of households have deferred care during the pandemic, this has not resulted in widespread deterioration of health/condition. Again, while we recognize that this is only one of myriad possible outcomes and believe that the entire COVID morbidity range is supportable, this more conservative assessment will be in the best interests of consumers. On this basis, we have incorporated a COVID-19 morbidity factor of zero in our current submission.

2. 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 can confirm that we have tested to ensure that the rates match.

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

- Cover letter identifying all changes made and the reason for the change. Also show the revised rate change.
- PA Actuarial Memorandum
- PA Actuarial Memorandum Exhibits
- Departments Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no "NA")
- URRP
- 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.

Each response to a Department data call must contain a cover letter that details the changes made to the PA Actuarial Memorandum Exhibits and the reasons why the changes were made, e.g., in response to Department question number 5.

Response to this request should be provided via SERFF in Microsoft Excel spreadsheets (version 2013 or less). Please retain all formulas.

Upon receipt of your responses to the above requested data, the Department will continue to review your filing. Please note that there may be additional questions and/or requirements as the Department conducts a more in-depth review.

Should you have any questions regarding this correspondence, please contact me at (717) 783-2117 or e-mail at jlaverty@pa.gov.

Sincerely,

James Laverty, FSA, MAAA
Actuary
Bureau of Accident & Health Insurance

Conclusion:

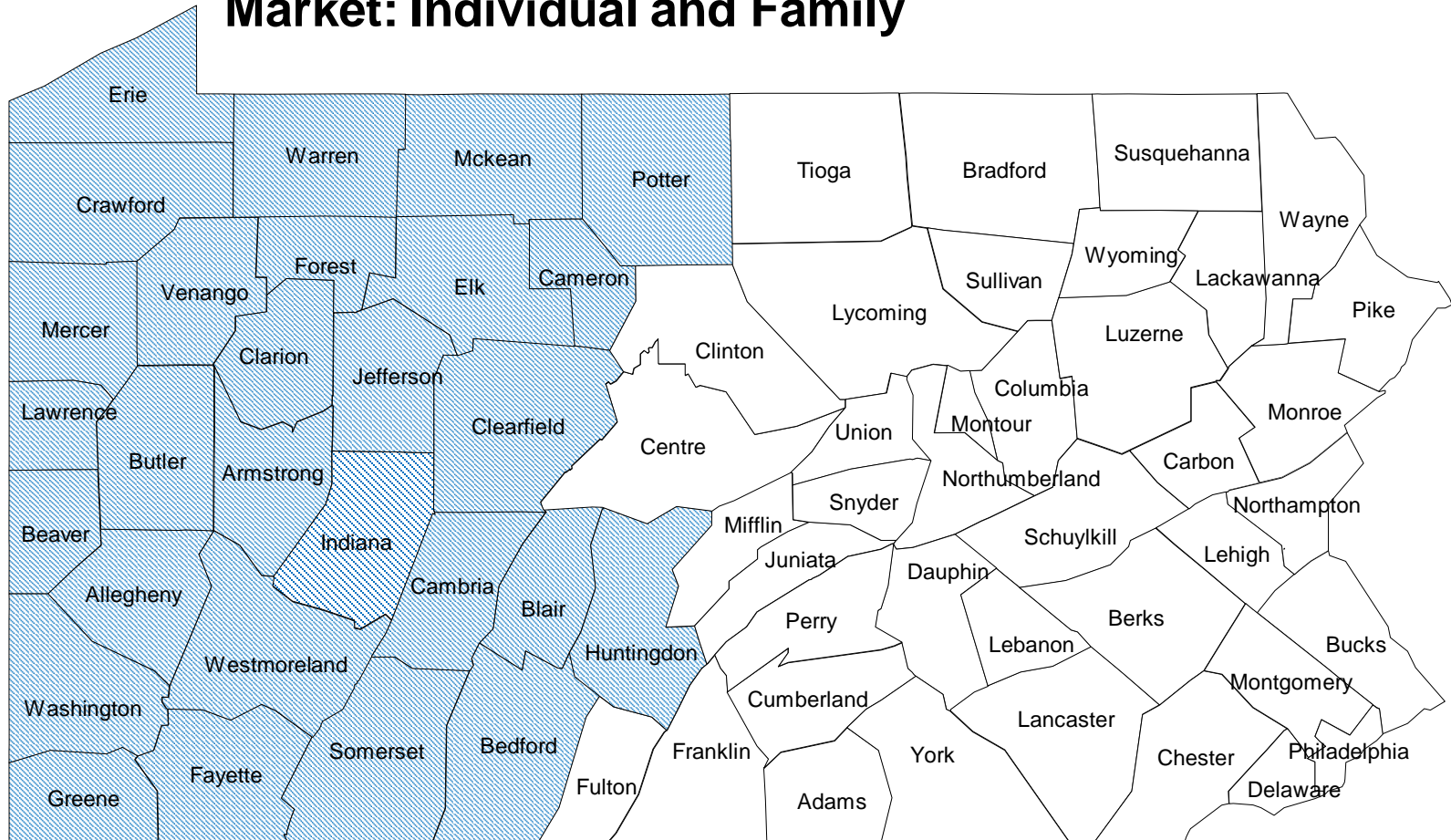
Sincerely,

Jim Laverty


2020 Service Area


Issuer: UPMC Health Coverage, Inc.

Market: Individual and Family



Key (modify as needed)

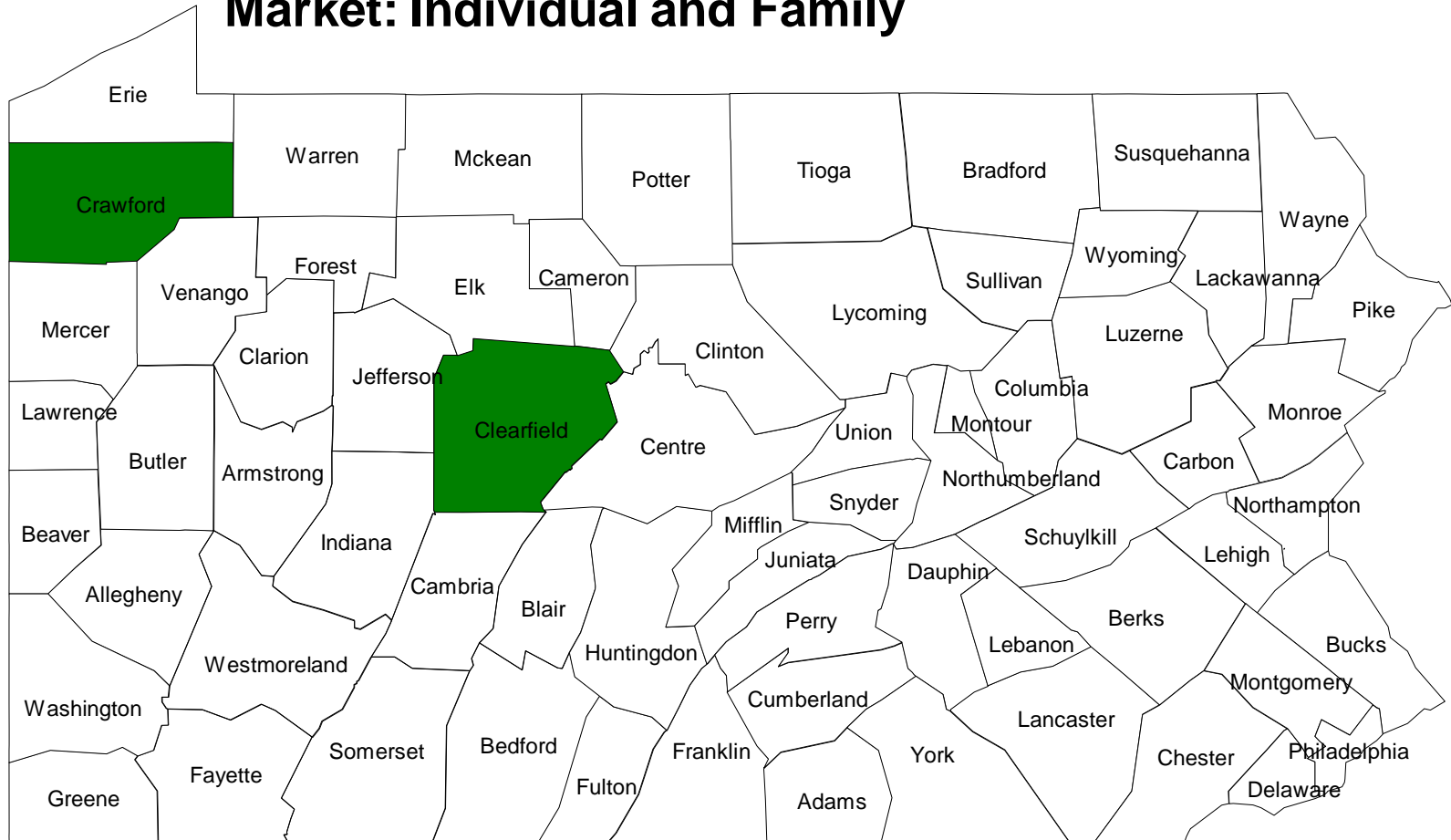
 : 2020 On-exchange service area

 : 2020 Off-exchange service area


2021 Service Area

Issuer: UPMC Health Coverage, Inc.

Market: Individual and Family



Key (*modify as needed*)

 : 2021 On-exchange service area

 : 2021 Off-exchange service area