

SERFF Tracking #:

HGHM-130535987

State Tracking #:

HGHM-130535987

Company Tracking #:

1A-SG-HCC-2016

State: Pennsylvania

Filing Company:

Highmark Choice Company

TOI/Sub-TOI: H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only

Product Name: HCC Small Group 2017 ACA Rate Filing

Project Name/Number: HCC SG Filing 2017/1A-SG-HCC-2016

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables HCC Small Group offX PDF	HMO-SM/WG-4	New		RateTables_HCC Small Group_offX - 1Q2017.pdf, RateTables_HCC Small Group_offX - 2Q2017.pdf, RateTables_HCC Small Group_offX - 3Q2017.pdf, RateTables_HCC Small Group_offX - 4Q2017.pdf,
2		Plan Design Summary and Rate Tables PDFs	HMO-SM/WG-4	New		PA Plan Design Summary and Rate Tables HCC 1Q2017.pdf, PA Plan Design Summary and Rate Tables HCC 2Q2017.pdf, PA Plan Design Summary and Rate Tables HCC 3Q2017.pdf, PA Plan Design Summary and Rate Tables HCC 4Q2017.pdf,

2017 Rates Table Template v6.0		All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.		
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		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.		
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date*	38949			
	25-1522457			
	01/01/2017			
	03/31/2017			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
38949PA0050001	Rating Area 1	No Preference	0-20	293.65
38949PA0050001	Rating Area 1	No Preference	21	462.44
38949PA0050001	Rating Area 1	No Preference	22	462.44
38949PA0050001	Rating Area 1	No Preference	23	462.44
38949PA0050001	Rating Area 1	No Preference	24	462.44
38949PA0050001	Rating Area 1	No Preference	25	464.29
38949PA0050001	Rating Area 1	No Preference	26	473.54
38949PA0050001	Rating Area 1	No Preference	27	484.63
38949PA0050001	Rating Area 1	No Preference	28	502.67
38949PA0050001	Rating Area 1	No Preference	29	517.47
38949PA0050001	Rating Area 1	No Preference	30	524.87
38949PA0050001	Rating Area 1	No Preference	31	535.97
38949PA0050001	Rating Area 1	No Preference	32	547.06
38949PA0050001	Rating Area 1	No Preference	33	554.00
38949PA0050001	Rating Area 1	No Preference	34	561.40
38949PA0050001	Rating Area 1	No Preference	35	565.10
38949PA0050001	Rating Area 1	No Preference	36	568.80
38949PA0050001	Rating Area 1	No Preference	37	572.50
38949PA0050001	Rating Area 1	No Preference	38	576.20
38949PA0050001	Rating Area 1	No Preference	39	583.60
38949PA0050001	Rating Area 1	No Preference	40	591.00
38949PA0050001	Rating Area 1	No Preference	41	602.09
38949PA0050001	Rating Area 1	No Preference	42	612.73
38949PA0050001	Rating Area 1	No Preference	43	627.53
38949PA0050001	Rating Area 1	No Preference	44	646.03
38949PA0050001	Rating Area 1	No Preference	45	667.76
38949PA0050001	Rating Area 1	No Preference	46	693.66
38949PA0050001	Rating Area 1	No Preference	47	722.79
38949PA0050001	Rating Area 1	No Preference	48	756.09
38949PA0050001	Rating Area 1	No Preference	49	788.92
38949PA0050001	Rating Area 1	No Preference	50	825.91
38949PA0050001	Rating Area 1	No Preference	51	862.45
38949PA0050001	Rating Area 1	No Preference	52	902.68
38949PA0050001	Rating Area 1	No Preference	53	943.37
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38949PA0050001	Rating Area 1	No Preference	55	1031.24
38949PA0050001	Rating Area 1	No Preference	56	1078.87
38949PA0050001	Rating Area 1	No Preference	57	1126.96
38949PA0050001	Rating Area 1	No Preference	58	1178.29
38949PA0050001	Rating Area 1	No Preference	59	1203.73
38949PA0050001	Rating Area 1	No Preference	60	1255.06
38949PA0050001	Rating Area 1	No Preference	61	1299.45
38949PA0050001	Rating Area 1	No Preference	62	1328.58
38949PA0050001	Rating Area 1	No Preference	63	1365.12
38949PA0050001	Rating Area 1	No Preference	64	1387.31
38949PA0050001	Rating Area 1	No Preference	65 and over	1387.31
38949PA0050001	Rating Area 2	No Preference	0-20	293.65
38949PA0050001	Rating Area 2	No Preference	21	462.44
38949PA0050001	Rating Area 2	No Preference	22	462.44
38949PA0050001	Rating Area 2	No Preference	23	462.44
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38949PA0050001	Rating Area 2	No Preference	26	473.54
38949PA0050001	Rating Area 2	No Preference	27	484.63
38949PA0050001	Rating Area 2	No Preference	28	502.67
38949PA0050001	Rating Area 2	No Preference	29	517.47
38949PA0050001	Rating Area 2	No Preference	30	524.87
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38949PA0050001	Rating Area 2	No Preference	35	565.10
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38949PA0050001	Rating Area 2	No Preference	49	788.92
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38949PA0050001	Rating Area 2	No Preference	52	902.68
38949PA0050001	Rating Area 2	No Preference	53	943.37
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38949PA0050001	Rating Area 2	No Preference	55	1031.24
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38949PA0050001	Rating Area 2	No Preference	63	1365.12
38949PA0050001	Rating Area 2	No Preference	64	1387.31
38949PA0050001	Rating Area 2	No Preference	65 and over	1387.31

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38949PA0050001	Rating Area 4	No Preference	0-20	293.65
38949PA0050001	Rating Area 4	No Preference	21	462.44
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38949PA0050001	Rating Area 4	No Preference	23	462.44
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38949PA0050001	Rating Area 4	No Preference	32	547.06
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38949PA0050001	Rating Area 4	No Preference	34	561.40
38949PA0050001	Rating Area 4	No Preference	35	565.10
38949PA0050001	Rating Area 4	No Preference	36	568.80
38949PA0050001	Rating Area 4	No Preference	37	572.50
38949PA0050001	Rating Area 4	No Preference	38	576.20
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38949PA0050001	Rating Area 5	No Preference	0-20	293.65
38949PA0050001	Rating Area 5	No Preference	21	462.44
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38949PA0050001	Rating Area 5	No Preference	55	1031.24
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38949PA0050001	Rating Area 5	No Preference	58	1178.29
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38949PA0050001	Rating Area 5	No Preference	60	1255.06
38949PA0050001	Rating Area 5	No Preference	61	1299.45
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38949PA0050001	Rating Area 5	No Preference	64	1387.31
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38949PA0050001	Rating Area 6	No Preference	0-20	314.84
38949PA0050001	Rating Area 6	No Preference	21	495.81
38949PA0050001	Rating Area 6	No Preference	22	495.81
38949PA0050001	Rating Area 6	No Preference	23	495.81
38949PA0050001	Rating Area 6	No Preference	24	495.81
38949PA0050001	Rating Area 6	No Preference	25	497.79
38949PA0050001	Rating Area 6	No Preference	26	507.71
38949PA0050001	Rating Area 6	No Preference	27	519.61
38949PA0050001	Rating Area 6	No Preference	28	538.95
38949PA0050001	Rating Area 6	No Preference	29	554.81
38949PA0050001	Rating Area 6	No Preference	30	562.74
38949PA0050001	Rating Area 6	No Preference	31	574.64
38949PA0050001	Rating Area 6	No Preference	32	586.54
38949PA0050001	Rating Area 6	No Preference	33	593.98
38949PA0050001	Rating Area 6	No Preference	34	601.91
38949PA0050001	Rating Area 6	No Preference	35	605.88
38949PA0050001	Rating Area 6	No Preference	36	609.85
38949PA0050001	Rating Area 6	No Preference	37	613.81
38949PA0050001	Rating Area 6	No Preference	38	617.78
38949PA0050001	Rating Area 6	No Preference	39	625.71
38949PA0050001	Rating Area 6	No Preference	40	633.64
38949PA0050001	Rating Area 6	No Preference	41	645.54
38949PA0050001	Rating Area 6	No Preference	42	656.95
38949PA0050001	Rating Area 6	No Preference	43	672.81
38949PA0050001	Rating Area 6	No Preference	44	692.65
38949PA0050001	Rating Area 6	No Preference	45	715.95
38949PA0050001	Rating Area 6	No Preference	46	743.71
38949PA0050001	Rating Area 6	No Preference	47	774.95
38949PA0050001	Rating Area 6	No Preference	48	810.65
38949PA0050001	Rating Area 6	No Preference	49	845.85
38949PA0050001	Rating Area 6	No Preference	50	885.52
38949PA0050001	Rating Area 6	No Preference	51	924.68
38949PA0050001	Rating Area 6	No Preference	52	967.82
38949PA0050001	Rating Area 6	No Preference	53	1011.45
38949PA0050001	Rating Area 6	No Preference	54	1058.55
38949PA0050001	Rating Area 6	No Preference	55	1105.66
38949PA0050001	Rating Area 6	No Preference	56	1156.72
38949PA0050001	Rating Area 6	No Preference	57	1208.29
38949PA0050001	Rating Area 6	No Preference	58	1263.32
38949PA0050001	Rating Area 6	No Preference	59	1290.59
38949PA0050001	Rating Area 6	No Preference	60	1345.63
38949PA0050001	Rating Area 6	No Preference	61	1393.22
38949PA0050001	Rating Area 6	No Preference	62	1424.46
38949PA0050001	Rating Area 6	No Preference	63	1463.63
38949PA0050001	Rating Area 6	No Preference	64	1487.43
38949PA0050001	Rating Area 6	No Preference	65 and over	1487.43
38949PA0050003	Rating Area 1	No Preference	0-20	176.76
38949PA0050003	Rating Area 1	No Preference	21	278.36
38949PA0050003	Rating Area 1	No Preference	22	278.36
38949PA0050003	Rating Area 1	No Preference	23	278.36
38949PA0050003	Rating Area 1	No Preference	24	278.36
38949PA0050003	Rating Area 1	No Preference	25	279.47
38949PA0050003	Rating Area 1	No Preference	26	285.04
38949PA0050003	Rating Area 1	No Preference	27	291.72
38949PA0050003	Rating Area 1	No Preference	28	302.58
38949PA0050003	Rating Area 1	No Preference	29	311.49
38949PA0050003	Rating Area 1	No Preference	30	315.94
38949PA0050003	Rating Area 1	No Preference	31	322.62
38949PA0050003	Rating Area 1	No Preference	32	329.30
38949PA0050003	Rating Area 1	No Preference	33	333.48
38949PA0050003	Rating Area 1	No Preference	34	337.93
38949PA0050003	Rating Area 1	No Preference	35	340.16
38949PA0050003	Rating Area 1	No Preference	36	342.38
38949PA0050003	Rating Area 1	No Preference	37	344.61
38949PA0050003	Rating Area 1	No Preference	38	346.84
38949PA0050003	Rating Area 1	No Preference	39	351.29
38949PA0050003	Rating Area 1	No Preference	40	355.75
38949PA0050003	Rating Area 1	No Preference	41	362.43
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38949PA0050003	Rating Area 1	No Preference	43	377.74
38949PA0050003	Rating Area 1	No Preference	44	388.87
38949PA0050003	Rating Area 1	No Preference	45	401.95
38949PA0050003	Rating Area 1	No Preference	46	417.54
38949PA0050003	Rating Area 1	No Preference	47	435.08
38949PA0050003	Rating Area 1	No Preference	48	455.12
38949PA0050003	Rating Area 1	No Preference	49	474.88
38949PA0050003	Rating Area 1	No Preference	50	497.15
38949PA0050003	Rating Area 1	No Preference	51	519.14
38949PA0050003	Rating Area 1	No Preference	52	543.36
38949PA0050003	Rating Area 1	No Preference	53	567.86
38949PA0050003	Rating Area 1	No Preference	54	594.30
38949PA0050003	Rating Area 1	No Preference	55	620.74
38949PA0050003	Rating Area 1	No Preference	56	649.42
38949PA0050003	Rating Area 1	No Preference	57	678.37
38949PA0050003	Rating Area 1	No Preference	58	709.26
38949PA0050003	Rating Area 1	No Preference	59	724.57
38949PA0050003	Rating Area 1	No Preference	60	755.47
38949PA0050003	Rating Area 1	No Preference	61	782.19
38949PA0050003	Rating Area 1	No Preference	62	799.73
38949PA0050003	Rating Area 1	No Preference	63	821.72
38949PA0050003	Rating Area 1	No Preference	64	835.08
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38949PA0050003	Rating Area 2	No Preference	25	279.47
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38949PA0050003	Rating Area 2	No Preference	27	291.72
38949PA0050003	Rating Area 2	No Preference	28	302.58
38949PA0050003	Rating Area 2	No Preference	29	311.49
38949PA0050003	Rating Area 2	No Preference	30	315.94
38949PA0050003	Rating Area 2	No Preference	31	322.62
38949PA0050003	Rating Area 2	No Preference	32	329.30
38949PA0050003	Rating Area 2	No Preference	33	333.48
38949PA0050003	Rating Area 2	No Preference	34	337.93
38949PA0050003	Rating Area 2	No Preference	35	340.16
38949PA0050003	Rating Area 2	No Preference	36	342.38
38949PA0050003	Rating Area 2	No Preference	37	344.61
38949PA0050003	Rating Area 2	No Preference	38	346.84
38949PA0050003	Rating Area 2	No Preference	39	351.29
38949PA0050003	Rating Area 2	No Preference	40	355.75
38949PA0050003	Rating Area 2	No Preference	41	362.43
38949PA0050003	Rating Area 2	No Preference	42	368.83
38949PA0050003	Rating Area 2	No Preference	43	377.74
38949PA0050003	Rating Area 2	No Preference	44	388.87
38949PA0050003	Rating Area 2	No Preference	45	401.95
38949PA0050003	Rating Area 2	No Preference	46	417.54
38949PA0050003	Rating Area 2	No Preference	47	435.08
38949PA0050003	Rating Area 2	No Preference	48	455.12
38949PA0050003	Rating Area 2	No Preference	49	474.88
38949PA0050003	Rating Area 2	No Preference	50	497.15
38949PA0050003	Rating Area 2	No Preference	51	519.14
38949PA0050003	Rating Area 2	No Preference	52	543.36
38949PA0050003	Rating Area 2	No Preference	53	567.86
38949PA0050003	Rating Area 2	No Preference	54	594.30
38949PA0050003	Rating Area 2	No Preference	55	620.74
38949PA0050003	Rating Area 2	No Preference	56	649.42
38949PA0050003	Rating Area 2	No Preference	57	678.37
38949PA0050003	Rating Area 2	No Preference	58	709.26
38949PA0050003	Rating Area 2	No Preference	59	724.57
38949PA0050003	Rating Area 2	No Preference	60	755.47
38949PA0050003	Rating Area 2	No Preference	61	782.19
38949PA0050003	Rating Area 2	No Preference	62	799.73
38949PA0050003	Rating Area 2	No Preference	63	821.72
38949PA0050003	Rating Area 2	No Preference	64	835.08
38949PA0050003	Rating Area 2	No Preference	65 and over	835.08
38949PA0050003	Rating Area 4	No Preference	0-20	176.76
38949PA0050003	Rating Area 4	No Preference	21	278.36
38949PA0050003	Rating Area 4	No Preference	22	278.36
38949PA0050003	Rating Area 4	No Preference	23	278.36
38949PA0050003	Rating Area 4	No Preference	24	278.36
38949PA0050003	Rating Area 4	No Preference	25	279.47
38949PA0050003	Rating Area 4	No Preference	26	285.04
38949PA0050003	Rating Area 4	No Preference	27	291.72
38949PA0050003	Rating Area 4	No Preference	28	302.58
38949PA0050003	Rating Area 4	No Preference	29	311.49
38949PA0050003	Rating Area 4	No Preference	30	315.94
38949PA0050003	Rating Area 4	No Preference	31	322.62
38949PA0050003	Rating Area 4	No Preference	32	329.30
38949PA0050003	Rating Area 4	No Preference	33	333.48
38949PA0050003	Rating Area 4	No Preference	34	337.93
38949PA0050003	Rating Area 4	No Preference	35	340.16
38949PA0050003	Rating Area 4	No Preference	36	342.38
38949PA0050003	Rating Area 4	No Preference	37	344.61
38949PA0050003	Rating Area 4	No Preference	38	346.84
38949PA0050003	Rating Area 4	No Preference	39	351.29
38949PA0050003	Rating Area 4	No Preference	40	355.75
38949PA0050003	Rating Area 4	No Preference	41	362.43
38949PA0050003	Rating Area 4	No Preference	42	368.83
38949PA0050003	Rating Area 4	No Preference	43	377.74
38949PA0050003	Rating Area 4	No Preference	44	388.87
38949PA0050003	Rating Area 4	No Preference	45	401.95
38949PA0050003	Rating Area 4	No Preference	46	417.54
38949PA0050003	Rating Area 4	No Preference	47	435.08
38949PA0050003	Rating Area 4	No Preference	48	455.12
38949PA0050003	Rating Area 4	No Preference	49	474.88
38949PA0050003	Rating Area 4	No Preference	50	497.15
38949PA0050003	Rating Area 4	No Preference	51	519.14
38949PA0050003	Rating Area 4	No Preference	52	543.36
38949PA0050003	Rating Area 4	No Preference	53	567.86
38949PA0050003	Rating Area 4	No Preference	54	594.30
38949PA0050003	Rating Area 4	No Preference	55	620.74
38949PA0050003	Rating Area 4	No Preference	56	649.42
38949PA0050003	Rating Area 4	No Preference	57	678.37
38949PA0050003	Rating Area 4	No Preference	58	709.26
38949PA0050003	Rating Area 4	No Preference	59	724.57
38949PA0050003	Rating Area 4	No Preference	60	755.47
38949PA0050003	Rating Area 4	No Preference	61	782.19
38949PA0050003	Rating Area 4	No Preference	62	799.73
38949PA0050003	Rating Area 4	No Preference	63	821.72
38949PA0050003	Rating Area 4	No Preference	64	835.08
38949PA0050003	Rating Area 4	No Preference	65 and over	835.08

2017 Rates Table Template v6.0		All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are a community rating state, select Family Option under Age and fill in all columns.			
		If you are not community rating state, select 0-20 under Age and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	38949				
	Federal TIN*	25-1522457			
	Rate Effective Date*	01/01/2017			
	Rate Expiration Date*	03/31/2017			
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
	38949PA0050003	Rating Area 5	No Preference	0-20	176.76
	38949PA0050003	Rating Area 5	No Preference	21	278.36
	38949PA0050003	Rating Area 5	No Preference	22	278.36
	38949PA0050003	Rating Area 5	No Preference	23	278.36
	38949PA0050003	Rating Area 5	No Preference	24	278.36
	38949PA0050003	Rating Area 5	No Preference	25	279.47
	38949PA0050003	Rating Area 5	No Preference	26	285.04
	38949PA0050003	Rating Area 5	No Preference	27	291.72
	38949PA0050003	Rating Area 5	No Preference	28	302.58
	38949PA0050003	Rating Area 5	No Preference	29	311.49
	38949PA0050003	Rating Area 5	No Preference	30	315.94
	38949PA0050003	Rating Area 5	No Preference	31	322.62
	38949PA0050003	Rating Area 5	No Preference	32	329.30
	38949PA0050003	Rating Area 5	No Preference	33	333.48
	38949PA0050003	Rating Area 5	No Preference	34	337.93
	38949PA0050003	Rating Area 5	No Preference	35	340.16
	38949PA0050003	Rating Area 5	No Preference	36	342.38
	38949PA0050003	Rating Area 5	No Preference	37	344.61
	38949PA0050003	Rating Area 5	No Preference	38	346.84
	38949PA0050003	Rating Area 5	No Preference	39	351.29
	38949PA0050003	Rating Area 5	No Preference	40	355.75
	38949PA0050003	Rating Area 5	No Preference	41	362.43
	38949PA0050003	Rating Area 5	No Preference	42	368.83
	38949PA0050003	Rating Area 5	No Preference	43	377.74
	38949PA0050003	Rating Area 5	No Preference	44	388.87
	38949PA0050003	Rating Area 5	No Preference	45	401.95
	38949PA0050003	Rating Area 5	No Preference	46	417.54
	38949PA0050003	Rating Area 5	No Preference	47	435.08
	38949PA0050003	Rating Area 5	No Preference	48	455.12
	38949PA0050003	Rating Area 5	No Preference	49	474.88
	38949PA0050003	Rating Area 5	No Preference	50	497.15
	38949PA0050003	Rating Area 5	No Preference	51	519.14
	38949PA0050003	Rating Area 5	No Preference	52	543.36
	38949PA0050003	Rating Area 5	No Preference	53	567.86
	38949PA0050003	Rating Area 5	No Preference	54	594.30
	38949PA0050003	Rating Area 5	No Preference	55	620.74
	38949PA0050003	Rating Area 5	No Preference	56	649.42
	38949PA0050003	Rating Area 5	No Preference	57	678.37
	38949PA0050003	Rating Area 5	No Preference	58	709.26
	38949PA0050003	Rating Area 5	No Preference	59	724.57
	38949PA0050003	Rating Area 5	No Preference	60	755.47
	38949PA0050003	Rating Area 5	No Preference	61	782.19
	38949PA0050003	Rating Area 5	No Preference	62	799.73
	38949PA0050003	Rating Area 5	No Preference	63	821.72
	38949PA0050003	Rating Area 5	No Preference	64	835.08
	38949PA0050003	Rating Area 5	No Preference	65 and over	835.08
	38949PA0050003	Rating Area 6	No Preference	0-20	189.51
	38949PA0050003	Rating Area 6	No Preference	21	298.45
	38949PA0050003	Rating Area 6	No Preference	22	298.45
	38949PA0050003	Rating Area 6	No Preference	23	298.45
	38949PA0050003	Rating Area 6	No Preference	24	298.45
	38949PA0050003	Rating Area 6	No Preference	25	299.64
	38949PA0050003	Rating Area 6	No Preference	26	305.61
	38949PA0050003	Rating Area 6	No Preference	27	312.77
	38949PA0050003	Rating Area 6	No Preference	28	324.41
	38949PA0050003	Rating Area 6	No Preference	29	333.96
	38949PA0050003	Rating Area 6	No Preference	30	338.74
	38949PA0050003	Rating Area 6	No Preference	31	345.90
	38949PA0050003	Rating Area 6	No Preference	32	353.06
	38949PA0050003	Rating Area 6	No Preference	33	357.54
	38949PA0050003	Rating Area 6	No Preference	34	362.32
	38949PA0050003	Rating Area 6	No Preference	35	364.70
	38949PA0050003	Rating Area 6	No Preference	36	367.09
	38949PA0050003	Rating Area 6	No Preference	37	369.48
	38949PA0050003	Rating Area 6	No Preference	38	371.87
	38949PA0050003	Rating Area 6	No Preference	39	376.64
	38949PA0050003	Rating Area 6	No Preference	40	381.42
	38949PA0050003	Rating Area 6	No Preference	41	388.58
	38949PA0050003	Rating Area 6	No Preference	42	395.44
	38949PA0050003	Rating Area 6	No Preference	43	405.00
	38949PA0050003	Rating Area 6	No Preference	44	416.93
	38949PA0050003	Rating Area 6	No Preference	45	430.96
	38949PA0050003	Rating Area 6	No Preference	46	447.67
	38949PA0050003	Rating Area 6	No Preference	47	466.48
	38949PA0050003	Rating Area 6	No Preference	48	487.96
	38949PA0050003	Rating Area 6	No Preference	49	509.15
	38949PA0050003	Rating Area 6	No Preference	50	533.03
	38949PA0050003	Rating Area 6	No Preference	51	556.61
	38949PA0050003	Rating Area 6	No Preference	52	582.57
	38949PA0050003	Rating Area 6	No Preference	53	608.84
	38949PA0050003	Rating Area 6	No Preference	54	637.19
	38949PA0050003	Rating Area 6	No Preference	55	665.54
	38949PA0050003	Rating Area 6	No Preference	56	696.28
	38949PA0050003	Rating Area 6	No Preference	57	727.32
	38949PA0050003	Rating Area 6	No Preference	58	760.45
	38949PA0050003	Rating Area 6	No Preference	59	776.86
	38949PA0050003	Rating Area 6	No Preference	60	809.99
	38949PA0050003	Rating Area 6	No Preference	61	838.64
	38949PA0050003	Rating Area 6	No Preference	62	857.44
	38949PA0050003	Rating Area 6	No Preference	63	881.02
	38949PA0050003	Rating Area 6	No Preference	64	895.35
	38949PA0050003	Rating Area 6	No Preference	65 and over	895.35



2017 Rates Table Template v6.0		All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.		
		If you are a community rating state, select Family Option under Age and fill in all columns.		
		If you are not community rating state, select 0-20 under Age and provide an Individual Rate for every age band.		
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.		
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.		
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date*	38949			
	25-1522457			
	04/01/2017			
	06/30/2017			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
38949PA0050001	Rating Area 1	No Preference	0-20	300.87
38949PA0050001	Rating Area 1	No Preference	21	473.81
38949PA0050001	Rating Area 1	No Preference	22	473.81
38949PA0050001	Rating Area 1	No Preference	23	473.81
38949PA0050001	Rating Area 1	No Preference	24	473.81
38949PA0050001	Rating Area 1	No Preference	25	475.70
38949PA0050001	Rating Area 1	No Preference	26	485.18
38949PA0050001	Rating Area 1	No Preference	27	496.55
38949PA0050001	Rating Area 1	No Preference	28	515.03
38949PA0050001	Rating Area 1	No Preference	29	530.19
38949PA0050001	Rating Area 1	No Preference	30	537.77
38949PA0050001	Rating Area 1	No Preference	31	549.14
38949PA0050001	Rating Area 1	No Preference	32	560.51
38949PA0050001	Rating Area 1	No Preference	33	567.62
38949PA0050001	Rating Area 1	No Preference	34	575.20
38949PA0050001	Rating Area 1	No Preference	35	578.99
38949PA0050001	Rating Area 1	No Preference	36	582.78
38949PA0050001	Rating Area 1	No Preference	37	586.57
38949PA0050001	Rating Area 1	No Preference	38	590.36
38949PA0050001	Rating Area 1	No Preference	39	597.94
38949PA0050001	Rating Area 1	No Preference	40	605.52
38949PA0050001	Rating Area 1	No Preference	41	616.90
38949PA0050001	Rating Area 1	No Preference	42	627.79
38949PA0050001	Rating Area 1	No Preference	43	642.96
38949PA0050001	Rating Area 1	No Preference	44	661.91
38949PA0050001	Rating Area 1	No Preference	45	684.18
38949PA0050001	Rating Area 1	No Preference	46	710.71
38949PA0050001	Rating Area 1	No Preference	47	740.56
38949PA0050001	Rating Area 1	No Preference	48	774.67
38949PA0050001	Rating Area 1	No Preference	49	808.31
38949PA0050001	Rating Area 1	No Preference	50	846.22
38949PA0050001	Rating Area 1	No Preference	51	883.65
38949PA0050001	Rating Area 1	No Preference	52	924.87
38949PA0050001	Rating Area 1	No Preference	53	966.56
38949PA0050001	Rating Area 1	No Preference	54	1011.58
38949PA0050001	Rating Area 1	No Preference	55	1056.59
38949PA0050001	Rating Area 1	No Preference	56	1105.39
38949PA0050001	Rating Area 1	No Preference	57	1154.67
38949PA0050001	Rating Area 1	No Preference	58	1207.26
38949PA0050001	Rating Area 1	No Preference	59	1233.32
38949PA0050001	Rating Area 1	No Preference	60	1285.91
38949PA0050001	Rating Area 1	No Preference	61	1331.40
38949PA0050001	Rating Area 1	No Preference	62	1361.25
38949PA0050001	Rating Area 1	No Preference	63	1398.68
38949PA0050001	Rating Area 1	No Preference	64	1421.42
38949PA0050001	Rating Area 1	No Preference	65 and over	1421.42
38949PA0050001	Rating Area 2	No Preference	0-20	300.87
38949PA0050001	Rating Area 2	No Preference	21	473.81
38949PA0050001	Rating Area 2	No Preference	22	473.81
38949PA0050001	Rating Area 2	No Preference	23	473.81
38949PA0050001	Rating Area 2	No Preference	24	473.81
38949PA0050001	Rating Area 2	No Preference	25	475.70
38949PA0050001	Rating Area 2	No Preference	26	485.18
38949PA0050001	Rating Area 2	No Preference	27	496.55
38949PA0050001	Rating Area 2	No Preference	28	515.03
38949PA0050001	Rating Area 2	No Preference	29	530.19
38949PA0050001	Rating Area 2	No Preference	30	537.77
38949PA0050001	Rating Area 2	No Preference	31	549.14
38949PA0050001	Rating Area 2	No Preference	32	560.51
38949PA0050001	Rating Area 2	No Preference	33	567.62
38949PA0050001	Rating Area 2	No Preference	34	575.20
38949PA0050001	Rating Area 2	No Preference	35	578.99
38949PA0050001	Rating Area 2	No Preference	36	582.78
38949PA0050001	Rating Area 2	No Preference	37	586.57
38949PA0050001	Rating Area 2	No Preference	38	590.36
38949PA0050001	Rating Area 2	No Preference	39	597.94
38949PA0050001	Rating Area 2	No Preference	40	605.52
38949PA0050001	Rating Area 2	No Preference	41	616.90
38949PA0050001	Rating Area 2	No Preference	42	627.79
38949PA0050001	Rating Area 2	No Preference	43	642.96
38949PA0050001	Rating Area 2	No Preference	44	661.91
38949PA0050001	Rating Area 2	No Preference	45	684.18
38949PA0050001	Rating Area 2	No Preference	46	710.71
38949PA0050001	Rating Area 2	No Preference	47	740.56
38949PA0050001	Rating Area 2	No Preference	48	774.67
38949PA0050001	Rating Area 2	No Preference	49	808.31
38949PA0050001	Rating Area 2	No Preference	50	846.22
38949PA0050001	Rating Area 2	No Preference	51	883.65
38949PA0050001	Rating Area 2	No Preference	52	924.87
38949PA0050001	Rating Area 2	No Preference	53	966.56
38949PA0050001	Rating Area 2	No Preference	54	1011.58
38949PA0050001	Rating Area 2	No Preference	55	1056.59
38949PA0050001	Rating Area 2	No Preference	56	1105.39
38949PA0050001	Rating Area 2	No Preference	57	1154.67
38949PA0050001	Rating Area 2	No Preference	58	1207.26
38949PA0050001	Rating Area 2	No Preference	59	1233.32
38949PA0050001	Rating Area 2	No Preference	60	1285.91
38949PA0050001	Rating Area 2	No Preference	61	1331.40
38949PA0050001	Rating Area 2	No Preference	62	1361.25
38949PA0050001	Rating Area 2	No Preference	63	1398.68
38949PA0050001	Rating Area 2	No Preference	64	1421.42
38949PA0050001	Rating Area 2	No Preference	65 and over	1421.42

2017 Rates Table Template v6.0	All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
	If you are a community rating state, select Family Option under Age and fill in all columns.			
	If you are not community rating state, select 0-20 under Age and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date*	38949			
	25-1522457			
	04/01/2017			
	06/30/2017			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
38949PA0050001	Rating Area 4	No Preference	0-20	300.87
38949PA0050001	Rating Area 4	No Preference	21	473.81
38949PA0050001	Rating Area 4	No Preference	22	473.81
38949PA0050001	Rating Area 4	No Preference	23	473.81
38949PA0050001	Rating Area 4	No Preference	24	473.81
38949PA0050001	Rating Area 4	No Preference	25	475.70
38949PA0050001	Rating Area 4	No Preference	26	485.18
38949PA0050001	Rating Area 4	No Preference	27	496.55
38949PA0050001	Rating Area 4	No Preference	28	515.03
38949PA0050001	Rating Area 4	No Preference	29	530.19
38949PA0050001	Rating Area 4	No Preference	30	537.77
38949PA0050001	Rating Area 4	No Preference	31	549.14
38949PA0050001	Rating Area 4	No Preference	32	560.51
38949PA0050001	Rating Area 4	No Preference	33	567.62
38949PA0050001	Rating Area 4	No Preference	34	575.20
38949PA0050001	Rating Area 4	No Preference	35	578.99
38949PA0050001	Rating Area 4	No Preference	36	582.78
38949PA0050001	Rating Area 4	No Preference	37	586.57
38949PA0050001	Rating Area 4	No Preference	38	590.36
38949PA0050001	Rating Area 4	No Preference	39	597.94
38949PA0050001	Rating Area 4	No Preference	40	605.52
38949PA0050001	Rating Area 4	No Preference	41	616.90
38949PA0050001	Rating Area 4	No Preference	42	627.79
38949PA0050001	Rating Area 4	No Preference	43	642.96
38949PA0050001	Rating Area 4	No Preference	44	661.91
38949PA0050001	Rating Area 4	No Preference	45	684.18
38949PA0050001	Rating Area 4	No Preference	46	710.71
38949PA0050001	Rating Area 4	No Preference	47	740.56
38949PA0050001	Rating Area 4	No Preference	48	774.67
38949PA0050001	Rating Area 4	No Preference	49	808.31
38949PA0050001	Rating Area 4	No Preference	50	846.22
38949PA0050001	Rating Area 4	No Preference	51	883.65
38949PA0050001	Rating Area 4	No Preference	52	924.87
38949PA0050001	Rating Area 4	No Preference	53	966.56
38949PA0050001	Rating Area 4	No Preference	54	1011.58
38949PA0050001	Rating Area 4	No Preference	55	1056.59
38949PA0050001	Rating Area 4	No Preference	56	1105.39
38949PA0050001	Rating Area 4	No Preference	57	1154.67
38949PA0050001	Rating Area 4	No Preference	58	1207.26
38949PA0050001	Rating Area 4	No Preference	59	1233.32
38949PA0050001	Rating Area 4	No Preference	60	1285.91
38949PA0050001	Rating Area 4	No Preference	61	1331.40
38949PA0050001	Rating Area 4	No Preference	62	1361.25
38949PA0050001	Rating Area 4	No Preference	63	1398.68
38949PA0050001	Rating Area 4	No Preference	64	1421.42
38949PA0050001	Rating Area 4	No Preference	65 and over	1421.42
38949PA0050001	Rating Area 5	No Preference	0-20	300.87
38949PA0050001	Rating Area 5	No Preference	21	473.81
38949PA0050001	Rating Area 5	No Preference	22	473.81
38949PA0050001	Rating Area 5	No Preference	23	473.81
38949PA0050001	Rating Area 5	No Preference	24	473.81
38949PA0050001	Rating Area 5	No Preference	25	475.70
38949PA0050001	Rating Area 5	No Preference	26	485.18
38949PA0050001	Rating Area 5	No Preference	27	496.55
38949PA0050001	Rating Area 5	No Preference	28	515.03
38949PA0050001	Rating Area 5	No Preference	29	530.19
38949PA0050001	Rating Area 5	No Preference	30	537.77
38949PA0050001	Rating Area 5	No Preference	31	549.14
38949PA0050001	Rating Area 5	No Preference	32	560.51
38949PA0050001	Rating Area 5	No Preference	33	567.62
38949PA0050001	Rating Area 5	No Preference	34	575.20
38949PA0050001	Rating Area 5	No Preference	35	578.99
38949PA0050001	Rating Area 5	No Preference	36	582.78
38949PA0050001	Rating Area 5	No Preference	37	586.57
38949PA0050001	Rating Area 5	No Preference	38	590.36
38949PA0050001	Rating Area 5	No Preference	39	597.94
38949PA0050001	Rating Area 5	No Preference	40	605.52
38949PA0050001	Rating Area 5	No Preference	41	616.90
38949PA0050001	Rating Area 5	No Preference	42	627.79
38949PA0050001	Rating Area 5	No Preference	43	642.96
38949PA0050001	Rating Area 5	No Preference	44	661.91
38949PA0050001	Rating Area 5	No Preference	45	684.18
38949PA0050001	Rating Area 5	No Preference	46	710.71
38949PA0050001	Rating Area 5	No Preference	47	740.56
38949PA0050001	Rating Area 5	No Preference	48	774.67
38949PA0050001	Rating Area 5	No Preference	49	808.31
38949PA0050001	Rating Area 5	No Preference	50	846.22
38949PA0050001	Rating Area 5	No Preference	51	883.65
38949PA0050001	Rating Area 5	No Preference	52	924.87
38949PA0050001	Rating Area 5	No Preference	53	966.56
38949PA0050001	Rating Area 5	No Preference	54	1011.58
38949PA0050001	Rating Area 5	No Preference	55	1056.59
38949PA0050001	Rating Area 5	No Preference	56	1105.39
38949PA0050001	Rating Area 5	No Preference	57	1154.67
38949PA0050001	Rating Area 5	No Preference	58	1207.26
38949PA0050001	Rating Area 5	No Preference	59	1233.32
38949PA0050001	Rating Area 5	No Preference	60	1285.91
38949PA0050001	Rating Area 5	No Preference	61	1331.40
38949PA0050001	Rating Area 5	No Preference	62	1361.25
38949PA0050001	Rating Area 5	No Preference	63	1398.68
38949PA0050001	Rating Area 5	No Preference	64	1421.42
38949PA0050001	Rating Area 5	No Preference	65 and over	1421.42



2017 Rates Table Template v6.0	All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
	If you are a community rating state, select Family Option under Age and fill in all columns.			
	If you are not community rating state, select 0-20 under Age and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date*	38949			
	25-1522457			
	04/01/2017			
	06/30/2017			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
38949PA0050001	Rating Area 6	No Preference	0-20	322.58
38949PA0050001	Rating Area 6	No Preference	21	508.00
38949PA0050001	Rating Area 6	No Preference	22	508.00
38949PA0050001	Rating Area 6	No Preference	23	508.00
38949PA0050001	Rating Area 6	No Preference	24	508.00
38949PA0050001	Rating Area 6	No Preference	25	510.03
38949PA0050001	Rating Area 6	No Preference	26	520.19
38949PA0050001	Rating Area 6	No Preference	27	532.38
38949PA0050001	Rating Area 6	No Preference	28	552.19
38949PA0050001	Rating Area 6	No Preference	29	568.45
38949PA0050001	Rating Area 6	No Preference	30	576.58
38949PA0050001	Rating Area 6	No Preference	31	588.77
38949PA0050001	Rating Area 6	No Preference	32	600.96
38949PA0050001	Rating Area 6	No Preference	33	608.58
38949PA0050001	Rating Area 6	No Preference	34	616.71
38949PA0050001	Rating Area 6	No Preference	35	620.77
38949PA0050001	Rating Area 6	No Preference	36	624.84
38949PA0050001	Rating Area 6	No Preference	37	628.90
38949PA0050001	Rating Area 6	No Preference	38	632.97
38949PA0050001	Rating Area 6	No Preference	39	641.09
38949PA0050001	Rating Area 6	No Preference	40	649.22
38949PA0050001	Rating Area 6	No Preference	41	661.41
38949PA0050001	Rating Area 6	No Preference	42	673.10
38949PA0050001	Rating Area 6	No Preference	43	689.35
38949PA0050001	Rating Area 6	No Preference	44	709.67
38949PA0050001	Rating Area 6	No Preference	45	733.55
38949PA0050001	Rating Area 6	No Preference	46	762.00
38949PA0050001	Rating Area 6	No Preference	47	794.00
38949PA0050001	Rating Area 6	No Preference	48	830.58
38949PA0050001	Rating Area 6	No Preference	49	866.65
38949PA0050001	Rating Area 6	No Preference	50	907.29
38949PA0050001	Rating Area 6	No Preference	51	947.42
38949PA0050001	Rating Area 6	No Preference	52	991.61
38949PA0050001	Rating Area 6	No Preference	53	1036.32
38949PA0050001	Rating Area 6	No Preference	54	1084.58
38949PA0050001	Rating Area 6	No Preference	55	1132.84
38949PA0050001	Rating Area 6	No Preference	56	1185.16
38949PA0050001	Rating Area 6	No Preference	57	1237.99
38949PA0050001	Rating Area 6	No Preference	58	1294.38
38949PA0050001	Rating Area 6	No Preference	59	1322.32
38949PA0050001	Rating Area 6	No Preference	60	1378.71
38949PA0050001	Rating Area 6	No Preference	61	1427.48
38949PA0050001	Rating Area 6	No Preference	62	1459.48
38949PA0050001	Rating Area 6	No Preference	63	1499.61
38949PA0050001	Rating Area 6	No Preference	64	1524.00
38949PA0050001	Rating Area 6	No Preference	65 and over	1524.00
38949PA0050003	Rating Area 1	No Preference	0-20	181.11
38949PA0050003	Rating Area 1	No Preference	21	285.21
38949PA0050003	Rating Area 1	No Preference	22	285.21
38949PA0050003	Rating Area 1	No Preference	23	285.21
38949PA0050003	Rating Area 1	No Preference	24	285.21
38949PA0050003	Rating Area 1	No Preference	25	286.35
38949PA0050003	Rating Area 1	No Preference	26	292.05
38949PA0050003	Rating Area 1	No Preference	27	298.90
38949PA0050003	Rating Area 1	No Preference	28	310.02
38949PA0050003	Rating Area 1	No Preference	29	319.15
38949PA0050003	Rating Area 1	No Preference	30	323.71
38949PA0050003	Rating Area 1	No Preference	31	330.56
38949PA0050003	Rating Area 1	No Preference	32	337.40
38949PA0050003	Rating Area 1	No Preference	33	341.68
38949PA0050003	Rating Area 1	No Preference	34	346.24
38949PA0050003	Rating Area 1	No Preference	35	348.53
38949PA0050003	Rating Area 1	No Preference	36	350.81
38949PA0050003	Rating Area 1	No Preference	37	353.09
38949PA0050003	Rating Area 1	No Preference	38	355.37
38949PA0050003	Rating Area 1	No Preference	39	359.93
38949PA0050003	Rating Area 1	No Preference	40	364.50
38949PA0050003	Rating Area 1	No Preference	41	371.34
38949PA0050003	Rating Area 1	No Preference	42	377.90
38949PA0050003	Rating Area 1	No Preference	43	387.03
38949PA0050003	Rating Area 1	No Preference	44	398.44
38949PA0050003	Rating Area 1	No Preference	45	411.84
38949PA0050003	Rating Area 1	No Preference	46	427.81
38949PA0050003	Rating Area 1	No Preference	47	445.78
38949PA0050003	Rating Area 1	No Preference	48	466.32
38949PA0050003	Rating Area 1	No Preference	49	486.57
38949PA0050003	Rating Area 1	No Preference	50	509.38
38949PA0050003	Rating Area 1	No Preference	51	531.91
38949PA0050003	Rating Area 1	No Preference	52	556.73
38949PA0050003	Rating Area 1	No Preference	53	581.83
38949PA0050003	Rating Area 1	No Preference	54	608.92
38949PA0050003	Rating Area 1	No Preference	55	636.02
38949PA0050003	Rating Area 1	No Preference	56	665.39
38949PA0050003	Rating Area 1	No Preference	57	695.05
38949PA0050003	Rating Area 1	No Preference	58	726.71
38949PA0050003	Rating Area 1	No Preference	59	742.40
38949PA0050003	Rating Area 1	No Preference	60	774.06
38949PA0050003	Rating Area 1	No Preference	61	801.44
38949PA0050003	Rating Area 1	No Preference	62	819.41
38949PA0050003	Rating Area 1	No Preference	63	841.94
38949PA0050003	Rating Area 1	No Preference	64	855.63
38949PA0050003	Rating Area 1	No Preference	65 and over	855.63

2017 Rates Table Template v6.0	All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
	If you are a community rating state, select Family Option under Age and fill in all columns.			
	If you are not community rating state, select 0-20 under Age and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date*	38949			
	25-1522457			
	04/01/2017			
	06/30/2017			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
	38949PA0050003 Rating Area 2	No Preference	0-20	181.11
	38949PA0050003 Rating Area 2	No Preference	21	285.21
	38949PA0050003 Rating Area 2	No Preference	22	285.21
	38949PA0050003 Rating Area 2	No Preference	23	285.21
	38949PA0050003 Rating Area 2	No Preference	24	285.21
	38949PA0050003 Rating Area 2	No Preference	25	286.35
	38949PA0050003 Rating Area 2	No Preference	26	292.05
	38949PA0050003 Rating Area 2	No Preference	27	298.90
	38949PA0050003 Rating Area 2	No Preference	28	310.02
	38949PA0050003 Rating Area 2	No Preference	29	319.15
	38949PA0050003 Rating Area 2	No Preference	30	323.71
	38949PA0050003 Rating Area 2	No Preference	31	330.56
	38949PA0050003 Rating Area 2	No Preference	32	337.40
	38949PA0050003 Rating Area 2	No Preference	33	341.68
	38949PA0050003 Rating Area 2	No Preference	34	346.24
	38949PA0050003 Rating Area 2	No Preference	35	348.53
	38949PA0050003 Rating Area 2	No Preference	36	350.81
	38949PA0050003 Rating Area 2	No Preference	37	353.09
	38949PA0050003 Rating Area 2	No Preference	38	355.37
	38949PA0050003 Rating Area 2	No Preference	39	359.93
	38949PA0050003 Rating Area 2	No Preference	40	364.50
	38949PA0050003 Rating Area 2	No Preference	41	371.34
	38949PA0050003 Rating Area 2	No Preference	42	377.90
	38949PA0050003 Rating Area 2	No Preference	43	387.03
	38949PA0050003 Rating Area 2	No Preference	44	398.44
	38949PA0050003 Rating Area 2	No Preference	45	411.84
	38949PA0050003 Rating Area 2	No Preference	46	427.81
	38949PA0050003 Rating Area 2	No Preference	47	445.78
	38949PA0050003 Rating Area 2	No Preference	48	466.32
	38949PA0050003 Rating Area 2	No Preference	49	486.57
	38949PA0050003 Rating Area 2	No Preference	50	509.38
	38949PA0050003 Rating Area 2	No Preference	51	531.91
	38949PA0050003 Rating Area 2	No Preference	52	556.73
	38949PA0050003 Rating Area 2	No Preference	53	581.83
	38949PA0050003 Rating Area 2	No Preference	54	608.92
	38949PA0050003 Rating Area 2	No Preference	55	636.02
	38949PA0050003 Rating Area 2	No Preference	56	665.39
	38949PA0050003 Rating Area 2	No Preference	57	695.05
	38949PA0050003 Rating Area 2	No Preference	58	726.71
	38949PA0050003 Rating Area 2	No Preference	59	742.40
	38949PA0050003 Rating Area 2	No Preference	60	774.06
	38949PA0050003 Rating Area 2	No Preference	61	801.44
	38949PA0050003 Rating Area 2	No Preference	62	819.41
	38949PA0050003 Rating Area 2	No Preference	63	841.94
	38949PA0050003 Rating Area 2	No Preference	64	855.63
	38949PA0050003 Rating Area 2	No Preference	65 and over	855.63
	38949PA0050003 Rating Area 4	No Preference	0-20	181.11
	38949PA0050003 Rating Area 4	No Preference	21	285.21
	38949PA0050003 Rating Area 4	No Preference	22	285.21
	38949PA0050003 Rating Area 4	No Preference	23	285.21
	38949PA0050003 Rating Area 4	No Preference	24	285.21
	38949PA0050003 Rating Area 4	No Preference	25	286.35
	38949PA0050003 Rating Area 4	No Preference	26	292.05
	38949PA0050003 Rating Area 4	No Preference	27	298.90
	38949PA0050003 Rating Area 4	No Preference	28	310.02
	38949PA0050003 Rating Area 4	No Preference	29	319.15
	38949PA0050003 Rating Area 4	No Preference	30	323.71
	38949PA0050003 Rating Area 4	No Preference	31	330.56
	38949PA0050003 Rating Area 4	No Preference	32	337.40
	38949PA0050003 Rating Area 4	No Preference	33	341.68
	38949PA0050003 Rating Area 4	No Preference	34	346.24
	38949PA0050003 Rating Area 4	No Preference	35	348.53
	38949PA0050003 Rating Area 4	No Preference	36	350.81
	38949PA0050003 Rating Area 4	No Preference	37	353.09
	38949PA0050003 Rating Area 4	No Preference	38	355.37
	38949PA0050003 Rating Area 4	No Preference	39	359.93
	38949PA0050003 Rating Area 4	No Preference	40	364.50
	38949PA0050003 Rating Area 4	No Preference	41	371.34
	38949PA0050003 Rating Area 4	No Preference	42	377.90
	38949PA0050003 Rating Area 4	No Preference	43	387.03
	38949PA0050003 Rating Area 4	No Preference	44	398.44
	38949PA0050003 Rating Area 4	No Preference	45	411.84
	38949PA0050003 Rating Area 4	No Preference	46	427.81
	38949PA0050003 Rating Area 4	No Preference	47	445.78
	38949PA0050003 Rating Area 4	No Preference	48	466.32
	38949PA0050003 Rating Area 4	No Preference	49	486.57
	38949PA0050003 Rating Area 4	No Preference	50	509.38
	38949PA0050003 Rating Area 4	No Preference	51	531.91
	38949PA0050003 Rating Area 4	No Preference	52	556.73
	38949PA0050003 Rating Area 4	No Preference	53	581.83
	38949PA0050003 Rating Area 4	No Preference	54	608.92
	38949PA0050003 Rating Area 4	No Preference	55	636.02
	38949PA0050003 Rating Area 4	No Preference	56	665.39
	38949PA0050003 Rating Area 4	No Preference	57	695.05
	38949PA0050003 Rating Area 4	No Preference	58	726.71
	38949PA0050003 Rating Area 4	No Preference	59	742.40
	38949PA0050003 Rating Area 4	No Preference	60	774.06
	38949PA0050003 Rating Area 4	No Preference	61	801.44
	38949PA0050003 Rating Area 4	No Preference	62	819.41
	38949PA0050003 Rating Area 4	No Preference	63	841.94
	38949PA0050003 Rating Area 4	No Preference	64	855.63
	38949PA0050003 Rating Area 4	No Preference	65 and over	855.63

2017 Rates Table Template v6.0		All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.		
		If you are a community rating state, select Family Option under Age and fill in all columns.		
		If you are not community rating state, select 0-20 under Age and provide an Individual Rate for every age band.		
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.		
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.		
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date*	38949			
	25-1522457			
	04/01/2017			
	06/30/2017			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
38949PA0050003	Rating Area 5	No Preference	0-20	181.11
38949PA0050003	Rating Area 5	No Preference	21	285.21
38949PA0050003	Rating Area 5	No Preference	22	285.21
38949PA0050003	Rating Area 5	No Preference	23	285.21
38949PA0050003	Rating Area 5	No Preference	24	285.21
38949PA0050003	Rating Area 5	No Preference	25	286.35
38949PA0050003	Rating Area 5	No Preference	26	292.05
38949PA0050003	Rating Area 5	No Preference	27	298.90
38949PA0050003	Rating Area 5	No Preference	28	310.02
38949PA0050003	Rating Area 5	No Preference	29	319.15
38949PA0050003	Rating Area 5	No Preference	30	323.71
38949PA0050003	Rating Area 5	No Preference	31	330.56
38949PA0050003	Rating Area 5	No Preference	32	337.40
38949PA0050003	Rating Area 5	No Preference	33	341.68
38949PA0050003	Rating Area 5	No Preference	34	346.24
38949PA0050003	Rating Area 5	No Preference	35	348.53
38949PA0050003	Rating Area 5	No Preference	36	350.81
38949PA0050003	Rating Area 5	No Preference	37	353.09
38949PA0050003	Rating Area 5	No Preference	38	355.37
38949PA0050003	Rating Area 5	No Preference	39	359.93
38949PA0050003	Rating Area 5	No Preference	40	364.50
38949PA0050003	Rating Area 5	No Preference	41	371.34
38949PA0050003	Rating Area 5	No Preference	42	377.90
38949PA0050003	Rating Area 5	No Preference	43	387.03
38949PA0050003	Rating Area 5	No Preference	44	398.44
38949PA0050003	Rating Area 5	No Preference	45	411.84
38949PA0050003	Rating Area 5	No Preference	46	427.81
38949PA0050003	Rating Area 5	No Preference	47	445.78
38949PA0050003	Rating Area 5	No Preference	48	466.32
38949PA0050003	Rating Area 5	No Preference	49	486.57
38949PA0050003	Rating Area 5	No Preference	50	509.38
38949PA0050003	Rating Area 5	No Preference	51	531.91
38949PA0050003	Rating Area 5	No Preference	52	556.73
38949PA0050003	Rating Area 5	No Preference	53	581.83
38949PA0050003	Rating Area 5	No Preference	54	608.92
38949PA0050003	Rating Area 5	No Preference	55	636.02
38949PA0050003	Rating Area 5	No Preference	56	665.39
38949PA0050003	Rating Area 5	No Preference	57	695.05
38949PA0050003	Rating Area 5	No Preference	58	726.71
38949PA0050003	Rating Area 5	No Preference	59	742.40
38949PA0050003	Rating Area 5	No Preference	60	774.06
38949PA0050003	Rating Area 5	No Preference	61	801.44
38949PA0050003	Rating Area 5	No Preference	62	819.41
38949PA0050003	Rating Area 5	No Preference	63	841.94
38949PA0050003	Rating Area 5	No Preference	64	855.63
38949PA0050003	Rating Area 5	No Preference	65 and over	855.63
38949PA0050003	Rating Area 6	No Preference	0-20	194.18
38949PA0050003	Rating Area 6	No Preference	21	305.79
38949PA0050003	Rating Area 6	No Preference	22	305.79
38949PA0050003	Rating Area 6	No Preference	23	305.79
38949PA0050003	Rating Area 6	No Preference	24	305.79
38949PA0050003	Rating Area 6	No Preference	25	307.01
38949PA0050003	Rating Area 6	No Preference	26	313.13
38949PA0050003	Rating Area 6	No Preference	27	320.47
38949PA0050003	Rating Area 6	No Preference	28	332.40
38949PA0050003	Rating Area 6	No Preference	29	342.18
38949PA0050003	Rating Area 6	No Preference	30	347.07
38949PA0050003	Rating Area 6	No Preference	31	354.41
38949PA0050003	Rating Area 6	No Preference	32	361.75
38949PA0050003	Rating Area 6	No Preference	33	366.34
38949PA0050003	Rating Area 6	No Preference	34	371.23
38949PA0050003	Rating Area 6	No Preference	35	373.68
38949PA0050003	Rating Area 6	No Preference	36	376.12
38949PA0050003	Rating Area 6	No Preference	37	378.57
38949PA0050003	Rating Area 6	No Preference	38	381.02
38949PA0050003	Rating Area 6	No Preference	39	385.91
38949PA0050003	Rating Area 6	No Preference	40	390.80
38949PA0050003	Rating Area 6	No Preference	41	398.14
38949PA0050003	Rating Area 6	No Preference	42	405.17
38949PA0050003	Rating Area 6	No Preference	43	414.96
38949PA0050003	Rating Area 6	No Preference	44	427.19
38949PA0050003	Rating Area 6	No Preference	45	441.56
38949PA0050003	Rating Area 6	No Preference	46	458.69
38949PA0050003	Rating Area 6	No Preference	47	477.95
38949PA0050003	Rating Area 6	No Preference	48	499.97
38949PA0050003	Rating Area 6	No Preference	49	521.68
38949PA0050003	Rating Area 6	No Preference	50	546.14
38949PA0050003	Rating Area 6	No Preference	51	570.30
38949PA0050003	Rating Area 6	No Preference	52	596.90
38949PA0050003	Rating Area 6	No Preference	53	623.81
38949PA0050003	Rating Area 6	No Preference	54	652.86
38949PA0050003	Rating Area 6	No Preference	55	681.91
38949PA0050003	Rating Area 6	No Preference	56	713.41
38949PA0050003	Rating Area 6	No Preference	57	745.21
38949PA0050003	Rating Area 6	No Preference	58	779.16
38949PA0050003	Rating Area 6	No Preference	59	795.97
38949PA0050003	Rating Area 6	No Preference	60	829.92
38949PA0050003	Rating Area 6	No Preference	61	859.27
38949PA0050003	Rating Area 6	No Preference	62	878.54
38949PA0050003	Rating Area 6	No Preference	63	902.70
38949PA0050003	Rating Area 6	No Preference	64	917.37
38949PA0050003	Rating Area 6	No Preference	65 and over	917.37



2017 Rates Table Template v6.0		All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.		
		If you are a community rating state, select Family Option under Age and fill in all columns.		
		If you are not community rating state, select 0-20 under Age and provide an Individual Rate for every age band.		
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.		
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.		
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date*	38949			
	25-1522457			
	07/01/2017			
	09/30/2017			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
38949PA0050001	Rating Area 1	No Preference	0-20	308.26
38949PA0050001	Rating Area 1	No Preference	21	485.45
38949PA0050001	Rating Area 1	No Preference	22	485.45
38949PA0050001	Rating Area 1	No Preference	23	485.45
38949PA0050001	Rating Area 1	No Preference	24	485.45
38949PA0050001	Rating Area 1	No Preference	25	487.39
38949PA0050001	Rating Area 1	No Preference	26	497.10
38949PA0050001	Rating Area 1	No Preference	27	508.75
38949PA0050001	Rating Area 1	No Preference	28	527.68
38949PA0050001	Rating Area 1	No Preference	29	543.21
38949PA0050001	Rating Area 1	No Preference	30	550.98
38949PA0050001	Rating Area 1	No Preference	31	562.63
38949PA0050001	Rating Area 1	No Preference	32	574.28
38949PA0050001	Rating Area 1	No Preference	33	581.56
38949PA0050001	Rating Area 1	No Preference	34	589.33
38949PA0050001	Rating Area 1	No Preference	35	593.22
38949PA0050001	Rating Area 1	No Preference	36	597.10
38949PA0050001	Rating Area 1	No Preference	37	600.98
38949PA0050001	Rating Area 1	No Preference	38	604.87
38949PA0050001	Rating Area 1	No Preference	39	612.63
38949PA0050001	Rating Area 1	No Preference	40	620.40
38949PA0050001	Rating Area 1	No Preference	41	632.05
38949PA0050001	Rating Area 1	No Preference	42	643.22
38949PA0050001	Rating Area 1	No Preference	43	658.75
38949PA0050001	Rating Area 1	No Preference	44	678.17
38949PA0050001	Rating Area 1	No Preference	45	700.98
38949PA0050001	Rating Area 1	No Preference	46	728.17
38949PA0050001	Rating Area 1	No Preference	47	758.75
38949PA0050001	Rating Area 1	No Preference	48	793.70
38949PA0050001	Rating Area 1	No Preference	49	828.17
38949PA0050001	Rating Area 1	No Preference	50	867.01
38949PA0050001	Rating Area 1	No Preference	51	905.36
38949PA0050001	Rating Area 1	No Preference	52	947.59
38949PA0050001	Rating Area 1	No Preference	53	990.31
38949PA0050001	Rating Area 1	No Preference	54	1036.43
38949PA0050001	Rating Area 1	No Preference	55	1082.55
38949PA0050001	Rating Area 1	No Preference	56	1132.55
38949PA0050001	Rating Area 1	No Preference	57	1183.03
38949PA0050001	Rating Area 1	No Preference	58	1236.92
38949PA0050001	Rating Area 1	No Preference	59	1263.62
38949PA0050001	Rating Area 1	No Preference	60	1317.50
38949PA0050001	Rating Area 1	No Preference	61	1364.10
38949PA0050001	Rating Area 1	No Preference	62	1394.69
38949PA0050001	Rating Area 1	No Preference	63	1433.04
38949PA0050001	Rating Area 1	No Preference	64	1456.34
38949PA0050001	Rating Area 1	No Preference	65 and over	1456.34
38949PA0050001	Rating Area 2	No Preference	0-20	308.26
38949PA0050001	Rating Area 2	No Preference	21	485.45
38949PA0050001	Rating Area 2	No Preference	22	485.45
38949PA0050001	Rating Area 2	No Preference	23	485.45
38949PA0050001	Rating Area 2	No Preference	24	485.45
38949PA0050001	Rating Area 2	No Preference	25	487.39
38949PA0050001	Rating Area 2	No Preference	26	497.10
38949PA0050001	Rating Area 2	No Preference	27	508.75
38949PA0050001	Rating Area 2	No Preference	28	527.68
38949PA0050001	Rating Area 2	No Preference	29	543.21
38949PA0050001	Rating Area 2	No Preference	30	550.98
38949PA0050001	Rating Area 2	No Preference	31	562.63
38949PA0050001	Rating Area 2	No Preference	32	574.28
38949PA0050001	Rating Area 2	No Preference	33	581.56
38949PA0050001	Rating Area 2	No Preference	34	589.33
38949PA0050001	Rating Area 2	No Preference	35	593.22
38949PA0050001	Rating Area 2	No Preference	36	597.10
38949PA0050001	Rating Area 2	No Preference	37	600.98
38949PA0050001	Rating Area 2	No Preference	38	604.87
38949PA0050001	Rating Area 2	No Preference	39	612.63
38949PA0050001	Rating Area 2	No Preference	40	620.40
38949PA0050001	Rating Area 2	No Preference	41	632.05
38949PA0050001	Rating Area 2	No Preference	42	643.22
38949PA0050001	Rating Area 2	No Preference	43	658.75
38949PA0050001	Rating Area 2	No Preference	44	678.17
38949PA0050001	Rating Area 2	No Preference	45	700.98
38949PA0050001	Rating Area 2	No Preference	46	728.17
38949PA0050001	Rating Area 2	No Preference	47	758.75
38949PA0050001	Rating Area 2	No Preference	48	793.70
38949PA0050001	Rating Area 2	No Preference	49	828.17
38949PA0050001	Rating Area 2	No Preference	50	867.01
38949PA0050001	Rating Area 2	No Preference	51	905.36
38949PA0050001	Rating Area 2	No Preference	52	947.59
38949PA0050001	Rating Area 2	No Preference	53	990.31
38949PA0050001	Rating Area 2	No Preference	54	1036.43
38949PA0050001	Rating Area 2	No Preference	55	1082.55
38949PA0050001	Rating Area 2	No Preference	56	1132.55
38949PA0050001	Rating Area 2	No Preference	57	1183.03
38949PA0050001	Rating Area 2	No Preference	58	1236.92
38949PA0050001	Rating Area 2	No Preference	59	1263.62
38949PA0050001	Rating Area 2	No Preference	60	1317.50
38949PA0050001	Rating Area 2	No Preference	61	1364.10
38949PA0050001	Rating Area 2	No Preference	62	1394.69
38949PA0050001	Rating Area 2	No Preference	63	1433.04
38949PA0050001	Rating Area 2	No Preference	64	1456.34
38949PA0050001	Rating Area 2	No Preference	65 and over	1456.34

2017 Rates Table Template v6.0		All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.		
		If you are a community rating state, select Family Option under Age and fill in all columns.		
		If you are not community rating state, select 0-20 under Age and provide an Individual Rate for every age band.		
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.		
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.		
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date*	38949			
	25-1522457			
	07/01/2017			
	09/30/2017			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
38949PA0050001	Rating Area 4	No Preference	0-20	308.26
38949PA0050001	Rating Area 4	No Preference	21	485.45
38949PA0050001	Rating Area 4	No Preference	22	485.45
38949PA0050001	Rating Area 4	No Preference	23	485.45
38949PA0050001	Rating Area 4	No Preference	24	485.45
38949PA0050001	Rating Area 4	No Preference	25	487.39
38949PA0050001	Rating Area 4	No Preference	26	497.10
38949PA0050001	Rating Area 4	No Preference	27	508.75
38949PA0050001	Rating Area 4	No Preference	28	527.68
38949PA0050001	Rating Area 4	No Preference	29	543.21
38949PA0050001	Rating Area 4	No Preference	30	550.98
38949PA0050001	Rating Area 4	No Preference	31	562.63
38949PA0050001	Rating Area 4	No Preference	32	574.28
38949PA0050001	Rating Area 4	No Preference	33	581.56
38949PA0050001	Rating Area 4	No Preference	34	589.33
38949PA0050001	Rating Area 4	No Preference	35	593.22
38949PA0050001	Rating Area 4	No Preference	36	597.10
38949PA0050001	Rating Area 4	No Preference	37	600.98
38949PA0050001	Rating Area 4	No Preference	38	604.87
38949PA0050001	Rating Area 4	No Preference	39	612.63
38949PA0050001	Rating Area 4	No Preference	40	620.40
38949PA0050001	Rating Area 4	No Preference	41	632.05
38949PA0050001	Rating Area 4	No Preference	42	643.22
38949PA0050001	Rating Area 4	No Preference	43	658.75
38949PA0050001	Rating Area 4	No Preference	44	678.17
38949PA0050001	Rating Area 4	No Preference	45	700.98
38949PA0050001	Rating Area 4	No Preference	46	728.17
38949PA0050001	Rating Area 4	No Preference	47	758.75
38949PA0050001	Rating Area 4	No Preference	48	793.70
38949PA0050001	Rating Area 4	No Preference	49	828.17
38949PA0050001	Rating Area 4	No Preference	50	867.01
38949PA0050001	Rating Area 4	No Preference	51	905.36
38949PA0050001	Rating Area 4	No Preference	52	947.59
38949PA0050001	Rating Area 4	No Preference	53	990.31
38949PA0050001	Rating Area 4	No Preference	54	1036.43
38949PA0050001	Rating Area 4	No Preference	55	1082.55
38949PA0050001	Rating Area 4	No Preference	56	1132.55
38949PA0050001	Rating Area 4	No Preference	57	1183.03
38949PA0050001	Rating Area 4	No Preference	58	1236.92
38949PA0050001	Rating Area 4	No Preference	59	1263.62
38949PA0050001	Rating Area 4	No Preference	60	1317.50
38949PA0050001	Rating Area 4	No Preference	61	1364.10
38949PA0050001	Rating Area 4	No Preference	62	1394.69
38949PA0050001	Rating Area 4	No Preference	63	1433.04
38949PA0050001	Rating Area 4	No Preference	64	1456.34
38949PA0050001	Rating Area 4	No Preference	65 and over	1456.34
38949PA0050001	Rating Area 5	No Preference	0-20	308.26
38949PA0050001	Rating Area 5	No Preference	21	485.45
38949PA0050001	Rating Area 5	No Preference	22	485.45
38949PA0050001	Rating Area 5	No Preference	23	485.45
38949PA0050001	Rating Area 5	No Preference	24	485.45
38949PA0050001	Rating Area 5	No Preference	25	487.39
38949PA0050001	Rating Area 5	No Preference	26	497.10
38949PA0050001	Rating Area 5	No Preference	27	508.75
38949PA0050001	Rating Area 5	No Preference	28	527.68
38949PA0050001	Rating Area 5	No Preference	29	543.21
38949PA0050001	Rating Area 5	No Preference	30	550.98
38949PA0050001	Rating Area 5	No Preference	31	562.63
38949PA0050001	Rating Area 5	No Preference	32	574.28
38949PA0050001	Rating Area 5	No Preference	33	581.56
38949PA0050001	Rating Area 5	No Preference	34	589.33
38949PA0050001	Rating Area 5	No Preference	35	593.22
38949PA0050001	Rating Area 5	No Preference	36	597.10
38949PA0050001	Rating Area 5	No Preference	37	600.98
38949PA0050001	Rating Area 5	No Preference	38	604.87
38949PA0050001	Rating Area 5	No Preference	39	612.63
38949PA0050001	Rating Area 5	No Preference	40	620.40
38949PA0050001	Rating Area 5	No Preference	41	632.05
38949PA0050001	Rating Area 5	No Preference	42	643.22
38949PA0050001	Rating Area 5	No Preference	43	658.75
38949PA0050001	Rating Area 5	No Preference	44	678.17
38949PA0050001	Rating Area 5	No Preference	45	700.98
38949PA0050001	Rating Area 5	No Preference	46	728.17
38949PA0050001	Rating Area 5	No Preference	47	758.75
38949PA0050001	Rating Area 5	No Preference	48	793.70
38949PA0050001	Rating Area 5	No Preference	49	828.17
38949PA0050001	Rating Area 5	No Preference	50	867.01
38949PA0050001	Rating Area 5	No Preference	51	905.36
38949PA0050001	Rating Area 5	No Preference	52	947.59
38949PA0050001	Rating Area 5	No Preference	53	990.31
38949PA0050001	Rating Area 5	No Preference	54	1036.43
38949PA0050001	Rating Area 5	No Preference	55	1082.55
38949PA0050001	Rating Area 5	No Preference	56	1132.55
38949PA0050001	Rating Area 5	No Preference	57	1183.03
38949PA0050001	Rating Area 5	No Preference	58	1236.92
38949PA0050001	Rating Area 5	No Preference	59	1263.62
38949PA0050001	Rating Area 5	No Preference	60	1317.50
38949PA0050001	Rating Area 5	No Preference	61	1364.10
38949PA0050001	Rating Area 5	No Preference	62	1394.69
38949PA0050001	Rating Area 5	No Preference	63	1433.04
38949PA0050001	Rating Area 5	No Preference	64	1456.34
38949PA0050001	Rating Area 5	No Preference	65 and over	1456.34

2017 Rates Table Template v6.0		All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.		
		If you are a community rating state, select Family Option under Age and fill in all columns.		
		If you are not community rating state, select 0-20 under Age and provide an Individual Rate for every age band.		
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.		
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.		
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date*	38949			
	25-1522457			
	07/01/2017			
	09/30/2017			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
38949PA0050001	Rating Area 6	No Preference	0-20	330.50
38949PA0050001	Rating Area 6	No Preference	21	520.48
38949PA0050001	Rating Area 6	No Preference	22	520.48
38949PA0050001	Rating Area 6	No Preference	23	520.48
38949PA0050001	Rating Area 6	No Preference	24	520.48
38949PA0050001	Rating Area 6	No Preference	25	522.56
38949PA0050001	Rating Area 6	No Preference	26	532.97
38949PA0050001	Rating Area 6	No Preference	27	545.46
38949PA0050001	Rating Area 6	No Preference	28	565.76
38949PA0050001	Rating Area 6	No Preference	29	582.42
38949PA0050001	Rating Area 6	No Preference	30	590.74
38949PA0050001	Rating Area 6	No Preference	31	603.23
38949PA0050001	Rating Area 6	No Preference	32	615.73
38949PA0050001	Rating Area 6	No Preference	33	623.53
38949PA0050001	Rating Area 6	No Preference	34	631.86
38949PA0050001	Rating Area 6	No Preference	35	636.02
38949PA0050001	Rating Area 6	No Preference	36	640.19
38949PA0050001	Rating Area 6	No Preference	37	644.35
38949PA0050001	Rating Area 6	No Preference	38	648.52
38949PA0050001	Rating Area 6	No Preference	39	656.84
38949PA0050001	Rating Area 6	No Preference	40	665.17
38949PA0050001	Rating Area 6	No Preference	41	677.66
38949PA0050001	Rating Area 6	No Preference	42	689.63
38949PA0050001	Rating Area 6	No Preference	43	706.29
38949PA0050001	Rating Area 6	No Preference	44	727.11
38949PA0050001	Rating Area 6	No Preference	45	751.57
38949PA0050001	Rating Area 6	No Preference	46	780.72
38949PA0050001	Rating Area 6	No Preference	47	813.51
38949PA0050001	Rating Area 6	No Preference	48	850.98
38949PA0050001	Rating Area 6	No Preference	49	887.94
38949PA0050001	Rating Area 6	No Preference	50	929.57
38949PA0050001	Rating Area 6	No Preference	51	970.69
38949PA0050001	Rating Area 6	No Preference	52	1015.97
38949PA0050001	Rating Area 6	No Preference	53	1061.78
38949PA0050001	Rating Area 6	No Preference	54	1111.22
38949PA0050001	Rating Area 6	No Preference	55	1160.67
38949PA0050001	Rating Area 6	No Preference	56	1214.28
38949PA0050001	Rating Area 6	No Preference	57	1268.41
38949PA0050001	Rating Area 6	No Preference	58	1326.18
38949PA0050001	Rating Area 6	No Preference	59	1354.81
38949PA0050001	Rating Area 6	No Preference	60	1412.58
38949PA0050001	Rating Area 6	No Preference	61	1462.54
38949PA0050001	Rating Area 6	No Preference	62	1495.33
38949PA0050001	Rating Area 6	No Preference	63	1536.45
38949PA0050001	Rating Area 6	No Preference	64	1561.44
38949PA0050001	Rating Area 6	No Preference	65 and over	1561.44
38949PA0050003	Rating Area 1	No Preference	0-20	185.55
38949PA0050003	Rating Area 1	No Preference	21	292.21
38949PA0050003	Rating Area 1	No Preference	22	292.21
38949PA0050003	Rating Area 1	No Preference	23	292.21
38949PA0050003	Rating Area 1	No Preference	24	292.21
38949PA0050003	Rating Area 1	No Preference	25	293.38
38949PA0050003	Rating Area 1	No Preference	26	299.23
38949PA0050003	Rating Area 1	No Preference	27	306.24
38949PA0050003	Rating Area 1	No Preference	28	317.63
38949PA0050003	Rating Area 1	No Preference	29	326.99
38949PA0050003	Rating Area 1	No Preference	30	331.66
38949PA0050003	Rating Area 1	No Preference	31	338.67
38949PA0050003	Rating Area 1	No Preference	32	345.69
38949PA0050003	Rating Area 1	No Preference	33	350.07
38949PA0050003	Rating Area 1	No Preference	34	354.75
38949PA0050003	Rating Area 1	No Preference	35	357.08
38949PA0050003	Rating Area 1	No Preference	36	359.42
38949PA0050003	Rating Area 1	No Preference	37	361.76
38949PA0050003	Rating Area 1	No Preference	38	364.10
38949PA0050003	Rating Area 1	No Preference	39	368.77
38949PA0050003	Rating Area 1	No Preference	40	373.45
38949PA0050003	Rating Area 1	No Preference	41	380.46
38949PA0050003	Rating Area 1	No Preference	42	387.18
38949PA0050003	Rating Area 1	No Preference	43	396.53
38949PA0050003	Rating Area 1	No Preference	44	408.22
38949PA0050003	Rating Area 1	No Preference	45	421.95
38949PA0050003	Rating Area 1	No Preference	46	438.32
38949PA0050003	Rating Area 1	No Preference	47	456.73
38949PA0050003	Rating Area 1	No Preference	48	477.77
38949PA0050003	Rating Area 1	No Preference	49	498.51
38949PA0050003	Rating Area 1	No Preference	50	521.89
38949PA0050003	Rating Area 1	No Preference	51	544.98
38949PA0050003	Rating Area 1	No Preference	52	570.40
38949PA0050003	Rating Area 1	No Preference	53	596.11
38949PA0050003	Rating Area 1	No Preference	54	623.87
38949PA0050003	Rating Area 1	No Preference	55	651.63
38949PA0050003	Rating Area 1	No Preference	56	681.73
38949PA0050003	Rating Area 1	No Preference	57	712.12
38949PA0050003	Rating Area 1	No Preference	58	744.56
38949PA0050003	Rating Area 1	No Preference	59	760.63
38949PA0050003	Rating Area 1	No Preference	60	793.06
38949PA0050003	Rating Area 1	No Preference	61	821.12
38949PA0050003	Rating Area 1	No Preference	62	839.53
38949PA0050003	Rating Area 1	No Preference	63	862.61
38949PA0050003	Rating Area 1	No Preference	64	876.63
38949PA0050003	Rating Area 1	No Preference	65 and over	876.63



2017 Rates Table Template v6.0		All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.		
		If you are a community rating state, select Family Option under Age and fill in all columns.		
		If you are not community rating state, select 0-20 under Age and provide an Individual Rate for every age band.		
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.		
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.		
HIOS Issuer ID*	38949			
	Federal TIN*	25-1522457		
	Rate Effective Date*	07/01/2017		
	Rate Expiration Date*	09/30/2017		
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
38949PA0050003	Rating Area 2	No Preference	0-20	185.55
38949PA0050003	Rating Area 2	No Preference	21	292.21
38949PA0050003	Rating Area 2	No Preference	22	292.21
38949PA0050003	Rating Area 2	No Preference	23	292.21
38949PA0050003	Rating Area 2	No Preference	24	292.21
38949PA0050003	Rating Area 2	No Preference	25	293.38
38949PA0050003	Rating Area 2	No Preference	26	299.23
38949PA0050003	Rating Area 2	No Preference	27	306.24
38949PA0050003	Rating Area 2	No Preference	28	317.63
38949PA0050003	Rating Area 2	No Preference	29	326.99
38949PA0050003	Rating Area 2	No Preference	30	331.66
38949PA0050003	Rating Area 2	No Preference	31	338.67
38949PA0050003	Rating Area 2	No Preference	32	345.69
38949PA0050003	Rating Area 2	No Preference	33	350.07
38949PA0050003	Rating Area 2	No Preference	34	354.75
38949PA0050003	Rating Area 2	No Preference	35	357.08
38949PA0050003	Rating Area 2	No Preference	36	359.42
38949PA0050003	Rating Area 2	No Preference	37	361.76
38949PA0050003	Rating Area 2	No Preference	38	364.10
38949PA0050003	Rating Area 2	No Preference	39	368.77
38949PA0050003	Rating Area 2	No Preference	40	373.45
38949PA0050003	Rating Area 2	No Preference	41	380.46
38949PA0050003	Rating Area 2	No Preference	42	387.18
38949PA0050003	Rating Area 2	No Preference	43	396.53
38949PA0050003	Rating Area 2	No Preference	44	408.22
38949PA0050003	Rating Area 2	No Preference	45	421.95
38949PA0050003	Rating Area 2	No Preference	46	438.32
38949PA0050003	Rating Area 2	No Preference	47	456.73
38949PA0050003	Rating Area 2	No Preference	48	477.77
38949PA0050003	Rating Area 2	No Preference	49	498.51
38949PA0050003	Rating Area 2	No Preference	50	521.89
38949PA0050003	Rating Area 2	No Preference	51	544.98
38949PA0050003	Rating Area 2	No Preference	52	570.40
38949PA0050003	Rating Area 2	No Preference	53	596.11
38949PA0050003	Rating Area 2	No Preference	54	623.87
38949PA0050003	Rating Area 2	No Preference	55	651.63
38949PA0050003	Rating Area 2	No Preference	56	681.73
38949PA0050003	Rating Area 2	No Preference	57	712.12
38949PA0050003	Rating Area 2	No Preference	58	744.56
38949PA0050003	Rating Area 2	No Preference	59	760.63
38949PA0050003	Rating Area 2	No Preference	60	793.06
38949PA0050003	Rating Area 2	No Preference	61	821.12
38949PA0050003	Rating Area 2	No Preference	62	839.53
38949PA0050003	Rating Area 2	No Preference	63	862.61
38949PA0050003	Rating Area 2	No Preference	64	876.63
38949PA0050003	Rating Area 2	No Preference	65 and over	876.63
38949PA0050003	Rating Area 4	No Preference	0-20	185.55
38949PA0050003	Rating Area 4	No Preference	21	292.21
38949PA0050003	Rating Area 4	No Preference	22	292.21
38949PA0050003	Rating Area 4	No Preference	23	292.21
38949PA0050003	Rating Area 4	No Preference	24	292.21
38949PA0050003	Rating Area 4	No Preference	25	293.38
38949PA0050003	Rating Area 4	No Preference	26	299.23
38949PA0050003	Rating Area 4	No Preference	27	306.24
38949PA0050003	Rating Area 4	No Preference	28	317.63
38949PA0050003	Rating Area 4	No Preference	29	326.99
38949PA0050003	Rating Area 4	No Preference	30	331.66
38949PA0050003	Rating Area 4	No Preference	31	338.67
38949PA0050003	Rating Area 4	No Preference	32	345.69
38949PA0050003	Rating Area 4	No Preference	33	350.07
38949PA0050003	Rating Area 4	No Preference	34	354.75
38949PA0050003	Rating Area 4	No Preference	35	357.08
38949PA0050003	Rating Area 4	No Preference	36	359.42
38949PA0050003	Rating Area 4	No Preference	37	361.76
38949PA0050003	Rating Area 4	No Preference	38	364.10
38949PA0050003	Rating Area 4	No Preference	39	368.77
38949PA0050003	Rating Area 4	No Preference	40	373.45
38949PA0050003	Rating Area 4	No Preference	41	380.46
38949PA0050003	Rating Area 4	No Preference	42	387.18
38949PA0050003	Rating Area 4	No Preference	43	396.53
38949PA0050003	Rating Area 4	No Preference	44	408.22
38949PA0050003	Rating Area 4	No Preference	45	421.95
38949PA0050003	Rating Area 4	No Preference	46	438.32
38949PA0050003	Rating Area 4	No Preference	47	456.73
38949PA0050003	Rating Area 4	No Preference	48	477.77
38949PA0050003	Rating Area 4	No Preference	49	498.51
38949PA0050003	Rating Area 4	No Preference	50	521.89
38949PA0050003	Rating Area 4	No Preference	51	544.98
38949PA0050003	Rating Area 4	No Preference	52	570.40
38949PA0050003	Rating Area 4	No Preference	53	596.11
38949PA0050003	Rating Area 4	No Preference	54	623.87
38949PA0050003	Rating Area 4	No Preference	55	651.63
38949PA0050003	Rating Area 4	No Preference	56	681.73
38949PA0050003	Rating Area 4	No Preference	57	712.12
38949PA0050003	Rating Area 4	No Preference	58	744.56
38949PA0050003	Rating Area 4	No Preference	59	760.63
38949PA0050003	Rating Area 4	No Preference	60	793.06
38949PA0050003	Rating Area 4	No Preference	61	821.12
38949PA0050003	Rating Area 4	No Preference	62	839.53
38949PA0050003	Rating Area 4	No Preference	63	862.61
38949PA0050003	Rating Area 4	No Preference	64	876.63
38949PA0050003	Rating Area 4	No Preference	65 and over	876.63

2017 Rates Table Template v6.0	All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
	If you are a community rating state, select Family Option under Age and fill in all columns.			
	If you are not community rating state, select 0-20 under Age and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date*	38949			
	25-1522457			
	07/01/2017			
	09/30/2017			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
38949PA0050003	Rating Area 5	No Preference	0-20	185.55
38949PA0050003	Rating Area 5	No Preference	21	292.21
38949PA0050003	Rating Area 5	No Preference	22	292.21
38949PA0050003	Rating Area 5	No Preference	23	292.21
38949PA0050003	Rating Area 5	No Preference	24	292.21
38949PA0050003	Rating Area 5	No Preference	25	293.38
38949PA0050003	Rating Area 5	No Preference	26	299.23
38949PA0050003	Rating Area 5	No Preference	27	306.24
38949PA0050003	Rating Area 5	No Preference	28	317.63
38949PA0050003	Rating Area 5	No Preference	29	326.99
38949PA0050003	Rating Area 5	No Preference	30	331.66
38949PA0050003	Rating Area 5	No Preference	31	338.67
38949PA0050003	Rating Area 5	No Preference	32	345.69
38949PA0050003	Rating Area 5	No Preference	33	350.07
38949PA0050003	Rating Area 5	No Preference	34	354.75
38949PA0050003	Rating Area 5	No Preference	35	357.08
38949PA0050003	Rating Area 5	No Preference	36	359.42
38949PA0050003	Rating Area 5	No Preference	37	361.76
38949PA0050003	Rating Area 5	No Preference	38	364.10
38949PA0050003	Rating Area 5	No Preference	39	368.77
38949PA0050003	Rating Area 5	No Preference	40	373.45
38949PA0050003	Rating Area 5	No Preference	41	380.46
38949PA0050003	Rating Area 5	No Preference	42	387.18
38949PA0050003	Rating Area 5	No Preference	43	396.53
38949PA0050003	Rating Area 5	No Preference	44	408.22
38949PA0050003	Rating Area 5	No Preference	45	421.95
38949PA0050003	Rating Area 5	No Preference	46	438.32
38949PA0050003	Rating Area 5	No Preference	47	456.73
38949PA0050003	Rating Area 5	No Preference	48	477.77
38949PA0050003	Rating Area 5	No Preference	49	498.51
38949PA0050003	Rating Area 5	No Preference	50	521.89
38949PA0050003	Rating Area 5	No Preference	51	544.98
38949PA0050003	Rating Area 5	No Preference	52	570.40
38949PA0050003	Rating Area 5	No Preference	53	596.11
38949PA0050003	Rating Area 5	No Preference	54	623.87
38949PA0050003	Rating Area 5	No Preference	55	651.63
38949PA0050003	Rating Area 5	No Preference	56	681.73
38949PA0050003	Rating Area 5	No Preference	57	712.12
38949PA0050003	Rating Area 5	No Preference	58	744.56
38949PA0050003	Rating Area 5	No Preference	59	760.63
38949PA0050003	Rating Area 5	No Preference	60	793.06
38949PA0050003	Rating Area 5	No Preference	61	821.12
38949PA0050003	Rating Area 5	No Preference	62	839.53
38949PA0050003	Rating Area 5	No Preference	63	862.61
38949PA0050003	Rating Area 5	No Preference	64	876.63
38949PA0050003	Rating Area 5	No Preference	65 and over	876.63
38949PA0050003	Rating Area 6	No Preference	0-20	198.95
38949PA0050003	Rating Area 6	No Preference	21	313.30
38949PA0050003	Rating Area 6	No Preference	22	313.30
38949PA0050003	Rating Area 6	No Preference	23	313.30
38949PA0050003	Rating Area 6	No Preference	24	313.30
38949PA0050003	Rating Area 6	No Preference	25	314.55
38949PA0050003	Rating Area 6	No Preference	26	320.82
38949PA0050003	Rating Area 6	No Preference	27	328.34
38949PA0050003	Rating Area 6	No Preference	28	340.56
38949PA0050003	Rating Area 6	No Preference	29	350.58
38949PA0050003	Rating Area 6	No Preference	30	355.60
38949PA0050003	Rating Area 6	No Preference	31	363.11
38949PA0050003	Rating Area 6	No Preference	32	370.63
38949PA0050003	Rating Area 6	No Preference	33	375.33
38949PA0050003	Rating Area 6	No Preference	34	380.35
38949PA0050003	Rating Area 6	No Preference	35	382.85
38949PA0050003	Rating Area 6	No Preference	36	385.36
38949PA0050003	Rating Area 6	No Preference	37	387.87
38949PA0050003	Rating Area 6	No Preference	38	390.37
38949PA0050003	Rating Area 6	No Preference	39	395.38
38949PA0050003	Rating Area 6	No Preference	40	400.40
38949PA0050003	Rating Area 6	No Preference	41	407.92
38949PA0050003	Rating Area 6	No Preference	42	415.12
38949PA0050003	Rating Area 6	No Preference	43	425.15
38949PA0050003	Rating Area 6	No Preference	44	437.68
38949PA0050003	Rating Area 6	No Preference	45	452.41
38949PA0050003	Rating Area 6	No Preference	46	469.95
38949PA0050003	Rating Area 6	No Preference	47	489.69
38949PA0050003	Rating Area 6	No Preference	48	512.25
38949PA0050003	Rating Area 6	No Preference	49	534.49
38949PA0050003	Rating Area 6	No Preference	50	559.55
38949PA0050003	Rating Area 6	No Preference	51	584.30
38949PA0050003	Rating Area 6	No Preference	52	611.56
38949PA0050003	Rating Area 6	No Preference	53	639.13
38949PA0050003	Rating Area 6	No Preference	54	668.90
38949PA0050003	Rating Area 6	No Preference	55	698.66
38949PA0050003	Rating Area 6	No Preference	56	730.93
38949PA0050003	Rating Area 6	No Preference	57	763.51
38949PA0050003	Rating Area 6	No Preference	58	798.29
38949PA0050003	Rating Area 6	No Preference	59	815.52
38949PA0050003	Rating Area 6	No Preference	60	850.30
38949PA0050003	Rating Area 6	No Preference	61	880.37
38949PA0050003	Rating Area 6	No Preference	62	900.11
38949PA0050003	Rating Area 6	No Preference	63	924.86
38949PA0050003	Rating Area 6	No Preference	64	939.90
38949PA0050003	Rating Area 6	No Preference	65 and over	939.90

2017 Rates Table Template v6.0		All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.		
		If you are a community rating state, select Family Option under Age and fill in all columns.		
		If you are not community rating state, select 0-20 under Age and provide an Individual Rate for every age band.		
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.		
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.		
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date*	38949			
	25-1522457			
	10/01/2017			
	12/31/2017			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
38949PA0050001	Rating Area 1	No Preference	0-20	315.83
38949PA0050001	Rating Area 1	No Preference	21	497.38
38949PA0050001	Rating Area 1	No Preference	22	497.38
38949PA0050001	Rating Area 1	No Preference	23	497.38
38949PA0050001	Rating Area 1	No Preference	24	497.38
38949PA0050001	Rating Area 1	No Preference	25	499.37
38949PA0050001	Rating Area 1	No Preference	26	509.31
38949PA0050001	Rating Area 1	No Preference	27	521.25
38949PA0050001	Rating Area 1	No Preference	28	540.65
38949PA0050001	Rating Area 1	No Preference	29	556.57
38949PA0050001	Rating Area 1	No Preference	30	564.52
38949PA0050001	Rating Area 1	No Preference	31	576.46
38949PA0050001	Rating Area 1	No Preference	32	588.40
38949PA0050001	Rating Area 1	No Preference	33	595.86
38949PA0050001	Rating Area 1	No Preference	34	603.82
38949PA0050001	Rating Area 1	No Preference	35	607.79
38949PA0050001	Rating Area 1	No Preference	36	611.77
38949PA0050001	Rating Area 1	No Preference	37	615.75
38949PA0050001	Rating Area 1	No Preference	38	619.73
38949PA0050001	Rating Area 1	No Preference	39	627.69
38949PA0050001	Rating Area 1	No Preference	40	635.65
38949PA0050001	Rating Area 1	No Preference	41	647.59
38949PA0050001	Rating Area 1	No Preference	42	659.02
38949PA0050001	Rating Area 1	No Preference	43	674.94
38949PA0050001	Rating Area 1	No Preference	44	694.84
38949PA0050001	Rating Area 1	No Preference	45	718.21
38949PA0050001	Rating Area 1	No Preference	46	746.07
38949PA0050001	Rating Area 1	No Preference	47	777.40
38949PA0050001	Rating Area 1	No Preference	48	813.21
38949PA0050001	Rating Area 1	No Preference	49	848.53
38949PA0050001	Rating Area 1	No Preference	50	888.32
38949PA0050001	Rating Area 1	No Preference	51	927.61
38949PA0050001	Rating Area 1	No Preference	52	970.88
38949PA0050001	Rating Area 1	No Preference	53	1014.65
38949PA0050001	Rating Area 1	No Preference	54	1061.90
38949PA0050001	Rating Area 1	No Preference	55	1109.15
38949PA0050001	Rating Area 1	No Preference	56	1160.38
38949PA0050001	Rating Area 1	No Preference	57	1212.11
38949PA0050001	Rating Area 1	No Preference	58	1267.32
38949PA0050001	Rating Area 1	No Preference	59	1294.67
38949PA0050001	Rating Area 1	No Preference	60	1349.88
38949PA0050001	Rating Area 1	No Preference	61	1397.63
38949PA0050001	Rating Area 1	No Preference	62	1428.96
38949PA0050001	Rating Area 1	No Preference	63	1468.26
38949PA0050001	Rating Area 1	No Preference	64	1492.13
38949PA0050001	Rating Area 1	No Preference	65 and over	1492.13
38949PA0050001	Rating Area 2	No Preference	0-20	315.83
38949PA0050001	Rating Area 2	No Preference	21	497.38
38949PA0050001	Rating Area 2	No Preference	22	497.38
38949PA0050001	Rating Area 2	No Preference	23	497.38
38949PA0050001	Rating Area 2	No Preference	24	497.38
38949PA0050001	Rating Area 2	No Preference	25	499.37
38949PA0050001	Rating Area 2	No Preference	26	509.31
38949PA0050001	Rating Area 2	No Preference	27	521.25
38949PA0050001	Rating Area 2	No Preference	28	540.65
38949PA0050001	Rating Area 2	No Preference	29	556.57
38949PA0050001	Rating Area 2	No Preference	30	564.52
38949PA0050001	Rating Area 2	No Preference	31	576.46
38949PA0050001	Rating Area 2	No Preference	32	588.40
38949PA0050001	Rating Area 2	No Preference	33	595.86
38949PA0050001	Rating Area 2	No Preference	34	603.82
38949PA0050001	Rating Area 2	No Preference	35	607.79
38949PA0050001	Rating Area 2	No Preference	36	611.77
38949PA0050001	Rating Area 2	No Preference	37	615.75
38949PA0050001	Rating Area 2	No Preference	38	619.73
38949PA0050001	Rating Area 2	No Preference	39	627.69
38949PA0050001	Rating Area 2	No Preference	40	635.65
38949PA0050001	Rating Area 2	No Preference	41	647.59
38949PA0050001	Rating Area 2	No Preference	42	659.02
38949PA0050001	Rating Area 2	No Preference	43	674.94
38949PA0050001	Rating Area 2	No Preference	44	694.84
38949PA0050001	Rating Area 2	No Preference	45	718.21
38949PA0050001	Rating Area 2	No Preference	46	746.07
38949PA0050001	Rating Area 2	No Preference	47	777.40
38949PA0050001	Rating Area 2	No Preference	48	813.21
38949PA0050001	Rating Area 2	No Preference	49	848.53
38949PA0050001	Rating Area 2	No Preference	50	888.32
38949PA0050001	Rating Area 2	No Preference	51	927.61
38949PA0050001	Rating Area 2	No Preference	52	970.88
38949PA0050001	Rating Area 2	No Preference	53	1014.65
38949PA0050001	Rating Area 2	No Preference	54	1061.90
38949PA0050001	Rating Area 2	No Preference	55	1109.15
38949PA0050001	Rating Area 2	No Preference	56	1160.38
38949PA0050001	Rating Area 2	No Preference	57	1212.11
38949PA0050001	Rating Area 2	No Preference	58	1267.32
38949PA0050001	Rating Area 2	No Preference	59	1294.67
38949PA0050001	Rating Area 2	No Preference	60	1349.88
38949PA0050001	Rating Area 2	No Preference	61	1397.63
38949PA0050001	Rating Area 2	No Preference	62	1428.96
38949PA0050001	Rating Area 2	No Preference	63	1468.26
38949PA0050001	Rating Area 2	No Preference	64	1492.13
38949PA0050001	Rating Area 2	No Preference	65 and over	1492.13



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	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
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HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date*	38949			
	25-1522457			
	10/01/2017			
	12/31/2017			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
38949PA0050001	Rating Area 4	No Preference	0-20	315.83
38949PA0050001	Rating Area 4	No Preference	21	497.38
38949PA0050001	Rating Area 4	No Preference	22	497.38
38949PA0050001	Rating Area 4	No Preference	23	497.38
38949PA0050001	Rating Area 4	No Preference	24	497.38
38949PA0050001	Rating Area 4	No Preference	25	499.37
38949PA0050001	Rating Area 4	No Preference	26	509.31
38949PA0050001	Rating Area 4	No Preference	27	521.25
38949PA0050001	Rating Area 4	No Preference	28	540.65
38949PA0050001	Rating Area 4	No Preference	29	556.57
38949PA0050001	Rating Area 4	No Preference	30	564.52
38949PA0050001	Rating Area 4	No Preference	31	576.46
38949PA0050001	Rating Area 4	No Preference	32	588.40
38949PA0050001	Rating Area 4	No Preference	33	595.86
38949PA0050001	Rating Area 4	No Preference	34	603.82
38949PA0050001	Rating Area 4	No Preference	35	607.79
38949PA0050001	Rating Area 4	No Preference	36	611.77
38949PA0050001	Rating Area 4	No Preference	37	615.75
38949PA0050001	Rating Area 4	No Preference	38	619.73
38949PA0050001	Rating Area 4	No Preference	39	627.69
38949PA0050001	Rating Area 4	No Preference	40	635.65
38949PA0050001	Rating Area 4	No Preference	41	647.59
38949PA0050001	Rating Area 4	No Preference	42	659.02
38949PA0050001	Rating Area 4	No Preference	43	674.94
38949PA0050001	Rating Area 4	No Preference	44	694.84
38949PA0050001	Rating Area 4	No Preference	45	718.21
38949PA0050001	Rating Area 4	No Preference	46	746.07
38949PA0050001	Rating Area 4	No Preference	47	777.40
38949PA0050001	Rating Area 4	No Preference	48	813.21
38949PA0050001	Rating Area 4	No Preference	49	848.53
38949PA0050001	Rating Area 4	No Preference	50	888.32
38949PA0050001	Rating Area 4	No Preference	51	927.61
38949PA0050001	Rating Area 4	No Preference	52	970.88
38949PA0050001	Rating Area 4	No Preference	53	1014.65
38949PA0050001	Rating Area 4	No Preference	54	1061.90
38949PA0050001	Rating Area 4	No Preference	55	1109.15
38949PA0050001	Rating Area 4	No Preference	56	1160.38
38949PA0050001	Rating Area 4	No Preference	57	1212.11
38949PA0050001	Rating Area 4	No Preference	58	1267.32
38949PA0050001	Rating Area 4	No Preference	59	1294.67
38949PA0050001	Rating Area 4	No Preference	60	1349.88
38949PA0050001	Rating Area 4	No Preference	61	1397.63
38949PA0050001	Rating Area 4	No Preference	62	1428.96
38949PA0050001	Rating Area 4	No Preference	63	1468.26
38949PA0050001	Rating Area 4	No Preference	64	1492.13
38949PA0050001	Rating Area 4	No Preference	65 and over	1492.13
38949PA0050001	Rating Area 5	No Preference	0-20	315.83
38949PA0050001	Rating Area 5	No Preference	21	497.38
38949PA0050001	Rating Area 5	No Preference	22	497.38
38949PA0050001	Rating Area 5	No Preference	23	497.38
38949PA0050001	Rating Area 5	No Preference	24	497.38
38949PA0050001	Rating Area 5	No Preference	25	499.37
38949PA0050001	Rating Area 5	No Preference	26	509.31
38949PA0050001	Rating Area 5	No Preference	27	521.25
38949PA0050001	Rating Area 5	No Preference	28	540.65
38949PA0050001	Rating Area 5	No Preference	29	556.57
38949PA0050001	Rating Area 5	No Preference	30	564.52
38949PA0050001	Rating Area 5	No Preference	31	576.46
38949PA0050001	Rating Area 5	No Preference	32	588.40
38949PA0050001	Rating Area 5	No Preference	33	595.86
38949PA0050001	Rating Area 5	No Preference	34	603.82
38949PA0050001	Rating Area 5	No Preference	35	607.79
38949PA0050001	Rating Area 5	No Preference	36	611.77
38949PA0050001	Rating Area 5	No Preference	37	615.75
38949PA0050001	Rating Area 5	No Preference	38	619.73
38949PA0050001	Rating Area 5	No Preference	39	627.69
38949PA0050001	Rating Area 5	No Preference	40	635.65
38949PA0050001	Rating Area 5	No Preference	41	647.59
38949PA0050001	Rating Area 5	No Preference	42	659.02
38949PA0050001	Rating Area 5	No Preference	43	674.94
38949PA0050001	Rating Area 5	No Preference	44	694.84
38949PA0050001	Rating Area 5	No Preference	45	718.21
38949PA0050001	Rating Area 5	No Preference	46	746.07
38949PA0050001	Rating Area 5	No Preference	47	777.40
38949PA0050001	Rating Area 5	No Preference	48	813.21
38949PA0050001	Rating Area 5	No Preference	49	848.53
38949PA0050001	Rating Area 5	No Preference	50	888.32
38949PA0050001	Rating Area 5	No Preference	51	927.61
38949PA0050001	Rating Area 5	No Preference	52	970.88
38949PA0050001	Rating Area 5	No Preference	53	1014.65
38949PA0050001	Rating Area 5	No Preference	54	1061.90
38949PA0050001	Rating Area 5	No Preference	55	1109.15
38949PA0050001	Rating Area 5	No Preference	56	1160.38
38949PA0050001	Rating Area 5	No Preference	57	1212.11
38949PA0050001	Rating Area 5	No Preference	58	1267.32
38949PA0050001	Rating Area 5	No Preference	59	1294.67
38949PA0050001	Rating Area 5	No Preference	60	1349.88
38949PA0050001	Rating Area 5	No Preference	61	1397.63
38949PA0050001	Rating Area 5	No Preference	62	1428.96
38949PA0050001	Rating Area 5	No Preference	63	1468.26
38949PA0050001	Rating Area 5	No Preference	64	1492.13
38949PA0050001	Rating Area 5	No Preference	65 and over	1492.13

2017 Rates Table Template v6.0		All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
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		If you are not community rating state, select 0-20 under Age and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date*		38949			
		25-1522457			
		10/01/2017			
		12/31/2017			
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
	38949PA0050001	Rating Area 6	No Preference	0-20	338.63
	38949PA0050001	Rating Area 6	No Preference	21	533.27
	38949PA0050001	Rating Area 6	No Preference	22	533.27
	38949PA0050001	Rating Area 6	No Preference	23	533.27
	38949PA0050001	Rating Area 6	No Preference	24	533.27
	38949PA0050001	Rating Area 6	No Preference	25	535.40
	38949PA0050001	Rating Area 6	No Preference	26	546.07
	38949PA0050001	Rating Area 6	No Preference	27	558.87
	38949PA0050001	Rating Area 6	No Preference	28	579.66
	38949PA0050001	Rating Area 6	No Preference	29	596.73
	38949PA0050001	Rating Area 6	No Preference	30	605.26
	38949PA0050001	Rating Area 6	No Preference	31	618.06
	38949PA0050001	Rating Area 6	No Preference	32	630.86
	38949PA0050001	Rating Area 6	No Preference	33	638.86
	38949PA0050001	Rating Area 6	No Preference	34	647.39
	38949PA0050001	Rating Area 6	No Preference	35	651.66
	38949PA0050001	Rating Area 6	No Preference	36	655.92
	38949PA0050001	Rating Area 6	No Preference	37	660.19
	38949PA0050001	Rating Area 6	No Preference	38	664.45
	38949PA0050001	Rating Area 6	No Preference	39	672.99
	38949PA0050001	Rating Area 6	No Preference	40	681.52
	38949PA0050001	Rating Area 6	No Preference	41	694.32
	38949PA0050001	Rating Area 6	No Preference	42	706.58
	38949PA0050001	Rating Area 6	No Preference	43	723.65
	38949PA0050001	Rating Area 6	No Preference	44	744.98
	38949PA0050001	Rating Area 6	No Preference	45	770.04
	38949PA0050001	Rating Area 6	No Preference	46	799.91
	38949PA0050001	Rating Area 6	No Preference	47	833.50
	38949PA0050001	Rating Area 6	No Preference	48	871.90
	38949PA0050001	Rating Area 6	No Preference	49	909.76
	38949PA0050001	Rating Area 6	No Preference	50	952.42
	38949PA0050001	Rating Area 6	No Preference	51	994.55
	38949PA0050001	Rating Area 6	No Preference	52	1040.94
	38949PA0050001	Rating Area 6	No Preference	53	1087.87
	38949PA0050001	Rating Area 6	No Preference	54	1138.53
	38949PA0050001	Rating Area 6	No Preference	55	1189.19
	38949PA0050001	Rating Area 6	No Preference	56	1244.12
	38949PA0050001	Rating Area 6	No Preference	57	1299.58
	38949PA0050001	Rating Area 6	No Preference	58	1358.77
	38949PA0050001	Rating Area 6	No Preference	59	1388.10
	38949PA0050001	Rating Area 6	No Preference	60	1447.30
	38949PA0050001	Rating Area 6	No Preference	61	1498.49
	38949PA0050001	Rating Area 6	No Preference	62	1532.09
	38949PA0050001	Rating Area 6	No Preference	63	1574.21
	38949PA0050001	Rating Area 6	No Preference	64	1599.81
	38949PA0050001	Rating Area 6	No Preference	65 and over	1599.81
	38949PA0050003	Rating Area 1	No Preference	0-20	190.12
	38949PA0050003	Rating Area 1	No Preference	21	299.40
	38949PA0050003	Rating Area 1	No Preference	22	299.40
	38949PA0050003	Rating Area 1	No Preference	23	299.40
	38949PA0050003	Rating Area 1	No Preference	24	299.40
	38949PA0050003	Rating Area 1	No Preference	25	300.60
	38949PA0050003	Rating Area 1	No Preference	26	306.59
	38949PA0050003	Rating Area 1	No Preference	27	313.77
	38949PA0050003	Rating Area 1	No Preference	28	325.45
	38949PA0050003	Rating Area 1	No Preference	29	335.03
	38949PA0050003	Rating Area 1	No Preference	30	339.82
	38949PA0050003	Rating Area 1	No Preference	31	347.00
	38949PA0050003	Rating Area 1	No Preference	32	354.19
	38949PA0050003	Rating Area 1	No Preference	33	358.68
	38949PA0050003	Rating Area 1	No Preference	34	363.47
	38949PA0050003	Rating Area 1	No Preference	35	365.87
	38949PA0050003	Rating Area 1	No Preference	36	368.26
	38949PA0050003	Rating Area 1	No Preference	37	370.66
	38949PA0050003	Rating Area 1	No Preference	38	373.05
	38949PA0050003	Rating Area 1	No Preference	39	377.84
	38949PA0050003	Rating Area 1	No Preference	40	382.63
	38949PA0050003	Rating Area 1	No Preference	41	389.82
	38949PA0050003	Rating Area 1	No Preference	42	396.71
	38949PA0050003	Rating Area 1	No Preference	43	406.29
	38949PA0050003	Rating Area 1	No Preference	44	418.26
	38949PA0050003	Rating Area 1	No Preference	45	432.33
	38949PA0050003	Rating Area 1	No Preference	46	449.10
	38949PA0050003	Rating Area 1	No Preference	47	467.96
	38949PA0050003	Rating Area 1	No Preference	48	489.52
	38949PA0050003	Rating Area 1	No Preference	49	510.78
	38949PA0050003	Rating Area 1	No Preference	50	534.73
	38949PA0050003	Rating Area 1	No Preference	51	558.38
	38949PA0050003	Rating Area 1	No Preference	52	584.43
	38949PA0050003	Rating Area 1	No Preference	53	610.78
	38949PA0050003	Rating Area 1	No Preference	54	639.22
	38949PA0050003	Rating Area 1	No Preference	55	667.66
	38949PA0050003	Rating Area 1	No Preference	56	698.50
	38949PA0050003	Rating Area 1	No Preference	57	729.64
	38949PA0050003	Rating Area 1	No Preference	58	762.87
	38949PA0050003	Rating Area 1	No Preference	59	779.34
	38949PA0050003	Rating Area 1	No Preference	60	812.57
	38949PA0050003	Rating Area 1	No Preference	61	841.31
	38949PA0050003	Rating Area 1	No Preference	62	860.18
	38949PA0050003	Rating Area 1	No Preference	63	883.83
	38949PA0050003	Rating Area 1	No Preference	64	898.20
	38949PA0050003	Rating Area 1	No Preference	65 and over	898.20

2017 Rates Table Template v6.0	All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
	If you are a community rating state, select Family Option under Age and fill in all columns.			
	If you are not community rating state, select 0-20 under Age and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date*	38949			
	25-1522457			
	10/01/2017			
	12/31/2017			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
38949PA0050003	Rating Area 2	No Preference	0-20	190.12
38949PA0050003	Rating Area 2	No Preference	21	299.40
38949PA0050003	Rating Area 2	No Preference	22	299.40
38949PA0050003	Rating Area 2	No Preference	23	299.40
38949PA0050003	Rating Area 2	No Preference	24	299.40
38949PA0050003	Rating Area 2	No Preference	25	300.60
38949PA0050003	Rating Area 2	No Preference	26	306.59
38949PA0050003	Rating Area 2	No Preference	27	313.77
38949PA0050003	Rating Area 2	No Preference	28	325.45
38949PA0050003	Rating Area 2	No Preference	29	335.03
38949PA0050003	Rating Area 2	No Preference	30	339.82
38949PA0050003	Rating Area 2	No Preference	31	347.00
38949PA0050003	Rating Area 2	No Preference	32	354.19
38949PA0050003	Rating Area 2	No Preference	33	358.68
38949PA0050003	Rating Area 2	No Preference	34	363.47
38949PA0050003	Rating Area 2	No Preference	35	365.87
38949PA0050003	Rating Area 2	No Preference	36	368.26
38949PA0050003	Rating Area 2	No Preference	37	370.66
38949PA0050003	Rating Area 2	No Preference	38	373.05
38949PA0050003	Rating Area 2	No Preference	39	377.84
38949PA0050003	Rating Area 2	No Preference	40	382.63
38949PA0050003	Rating Area 2	No Preference	41	389.82
38949PA0050003	Rating Area 2	No Preference	42	396.71
38949PA0050003	Rating Area 2	No Preference	43	406.29
38949PA0050003	Rating Area 2	No Preference	44	418.26
38949PA0050003	Rating Area 2	No Preference	45	432.33
38949PA0050003	Rating Area 2	No Preference	46	449.10
38949PA0050003	Rating Area 2	No Preference	47	467.96
38949PA0050003	Rating Area 2	No Preference	48	489.52
38949PA0050003	Rating Area 2	No Preference	49	510.78
38949PA0050003	Rating Area 2	No Preference	50	534.73
38949PA0050003	Rating Area 2	No Preference	51	558.38
38949PA0050003	Rating Area 2	No Preference	52	584.43
38949PA0050003	Rating Area 2	No Preference	53	610.78
38949PA0050003	Rating Area 2	No Preference	54	639.22
38949PA0050003	Rating Area 2	No Preference	55	667.66
38949PA0050003	Rating Area 2	No Preference	56	698.50
38949PA0050003	Rating Area 2	No Preference	57	729.64
38949PA0050003	Rating Area 2	No Preference	58	762.87
38949PA0050003	Rating Area 2	No Preference	59	779.34
38949PA0050003	Rating Area 2	No Preference	60	812.57
38949PA0050003	Rating Area 2	No Preference	61	841.31
38949PA0050003	Rating Area 2	No Preference	62	860.18
38949PA0050003	Rating Area 2	No Preference	63	883.83
38949PA0050003	Rating Area 2	No Preference	64	898.20
38949PA0050003	Rating Area 2	No Preference	65 and over	898.20
38949PA0050003	Rating Area 4	No Preference	0-20	190.12
38949PA0050003	Rating Area 4	No Preference	21	299.40
38949PA0050003	Rating Area 4	No Preference	22	299.40
38949PA0050003	Rating Area 4	No Preference	23	299.40
38949PA0050003	Rating Area 4	No Preference	24	299.40
38949PA0050003	Rating Area 4	No Preference	25	300.60
38949PA0050003	Rating Area 4	No Preference	26	306.59
38949PA0050003	Rating Area 4	No Preference	27	313.77
38949PA0050003	Rating Area 4	No Preference	28	325.45
38949PA0050003	Rating Area 4	No Preference	29	335.03
38949PA0050003	Rating Area 4	No Preference	30	339.82
38949PA0050003	Rating Area 4	No Preference	31	347.00
38949PA0050003	Rating Area 4	No Preference	32	354.19
38949PA0050003	Rating Area 4	No Preference	33	358.68
38949PA0050003	Rating Area 4	No Preference	34	363.47
38949PA0050003	Rating Area 4	No Preference	35	365.87
38949PA0050003	Rating Area 4	No Preference	36	368.26
38949PA0050003	Rating Area 4	No Preference	37	370.66
38949PA0050003	Rating Area 4	No Preference	38	373.05
38949PA0050003	Rating Area 4	No Preference	39	377.84
38949PA0050003	Rating Area 4	No Preference	40	382.63
38949PA0050003	Rating Area 4	No Preference	41	389.82
38949PA0050003	Rating Area 4	No Preference	42	396.71
38949PA0050003	Rating Area 4	No Preference	43	406.29
38949PA0050003	Rating Area 4	No Preference	44	418.26
38949PA0050003	Rating Area 4	No Preference	45	432.33
38949PA0050003	Rating Area 4	No Preference	46	449.10
38949PA0050003	Rating Area 4	No Preference	47	467.96
38949PA0050003	Rating Area 4	No Preference	48	489.52
38949PA0050003	Rating Area 4	No Preference	49	510.78
38949PA0050003	Rating Area 4	No Preference	50	534.73
38949PA0050003	Rating Area 4	No Preference	51	558.38
38949PA0050003	Rating Area 4	No Preference	52	584.43
38949PA0050003	Rating Area 4	No Preference	53	610.78
38949PA0050003	Rating Area 4	No Preference	54	639.22
38949PA0050003	Rating Area 4	No Preference	55	667.66
38949PA0050003	Rating Area 4	No Preference	56	698.50
38949PA0050003	Rating Area 4	No Preference	57	729.64
38949PA0050003	Rating Area 4	No Preference	58	762.87
38949PA0050003	Rating Area 4	No Preference	59	779.34
38949PA0050003	Rating Area 4	No Preference	60	812.57
38949PA0050003	Rating Area 4	No Preference	61	841.31
38949PA0050003	Rating Area 4	No Preference	62	860.18
38949PA0050003	Rating Area 4	No Preference	63	883.83
38949PA0050003	Rating Area 4	No Preference	64	898.20
38949PA0050003	Rating Area 4	No Preference	65 and over	898.20



2017 Rates Table Template v6.0	All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
	If you are a community rating state, select Family Option under Age and fill in all columns.			
	If you are not community rating state, select 0-20 under Age and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date*	38949			
	25-1522457			
	10/01/2017			
	12/31/2017			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
	38949PA0050003	Rating Area 5	No Preference	0-20 190.12
	38949PA0050003	Rating Area 5	No Preference	21 299.40
	38949PA0050003	Rating Area 5	No Preference	22 299.40
	38949PA0050003	Rating Area 5	No Preference	23 299.40
	38949PA0050003	Rating Area 5	No Preference	24 299.40
	38949PA0050003	Rating Area 5	No Preference	25 300.60
	38949PA0050003	Rating Area 5	No Preference	26 306.59
	38949PA0050003	Rating Area 5	No Preference	27 313.77
	38949PA0050003	Rating Area 5	No Preference	28 325.45
	38949PA0050003	Rating Area 5	No Preference	29 335.03
	38949PA0050003	Rating Area 5	No Preference	30 339.82
	38949PA0050003	Rating Area 5	No Preference	31 347.00
	38949PA0050003	Rating Area 5	No Preference	32 354.19
	38949PA0050003	Rating Area 5	No Preference	33 358.68
	38949PA0050003	Rating Area 5	No Preference	34 363.47
	38949PA0050003	Rating Area 5	No Preference	35 365.87
	38949PA0050003	Rating Area 5	No Preference	36 368.26
	38949PA0050003	Rating Area 5	No Preference	37 370.66
	38949PA0050003	Rating Area 5	No Preference	38 373.05
	38949PA0050003	Rating Area 5	No Preference	39 377.84
	38949PA0050003	Rating Area 5	No Preference	40 382.63
	38949PA0050003	Rating Area 5	No Preference	41 389.82
	38949PA0050003	Rating Area 5	No Preference	42 396.71
	38949PA0050003	Rating Area 5	No Preference	43 406.29
	38949PA0050003	Rating Area 5	No Preference	44 418.26
	38949PA0050003	Rating Area 5	No Preference	45 432.33
	38949PA0050003	Rating Area 5	No Preference	46 449.10
	38949PA0050003	Rating Area 5	No Preference	47 467.96
	38949PA0050003	Rating Area 5	No Preference	48 489.52
	38949PA0050003	Rating Area 5	No Preference	49 510.78
	38949PA0050003	Rating Area 5	No Preference	50 534.73
	38949PA0050003	Rating Area 5	No Preference	51 558.38
	38949PA0050003	Rating Area 5	No Preference	52 584.43
	38949PA0050003	Rating Area 5	No Preference	53 610.78
	38949PA0050003	Rating Area 5	No Preference	54 639.22
	38949PA0050003	Rating Area 5	No Preference	55 667.66
	38949PA0050003	Rating Area 5	No Preference	56 698.50
	38949PA0050003	Rating Area 5	No Preference	57 729.64
	38949PA0050003	Rating Area 5	No Preference	58 762.87
	38949PA0050003	Rating Area 5	No Preference	59 779.34
	38949PA0050003	Rating Area 5	No Preference	60 812.57
	38949PA0050003	Rating Area 5	No Preference	61 841.31
	38949PA0050003	Rating Area 5	No Preference	62 860.18
	38949PA0050003	Rating Area 5	No Preference	63 883.83
	38949PA0050003	Rating Area 5	No Preference	64 898.20
	38949PA0050003	Rating Area 5	No Preference	65 and over 898.20
	38949PA0050003	Rating Area 6	No Preference	0-20 203.84
	38949PA0050003	Rating Area 6	No Preference	21 321.01
	38949PA0050003	Rating Area 6	No Preference	22 321.01
	38949PA0050003	Rating Area 6	No Preference	23 321.01
	38949PA0050003	Rating Area 6	No Preference	24 321.01
	38949PA0050003	Rating Area 6	No Preference	25 322.29
	38949PA0050003	Rating Area 6	No Preference	26 328.71
	38949PA0050003	Rating Area 6	No Preference	27 336.41
	38949PA0050003	Rating Area 6	No Preference	28 348.93
	38949PA0050003	Rating Area 6	No Preference	29 359.21
	38949PA0050003	Rating Area 6	No Preference	30 364.34
	38949PA0050003	Rating Area 6	No Preference	31 372.05
	38949PA0050003	Rating Area 6	No Preference	32 379.75
	38949PA0050003	Rating Area 6	No Preference	33 384.57
	38949PA0050003	Rating Area 6	No Preference	34 389.70
	38949PA0050003	Rating Area 6	No Preference	35 392.27
	38949PA0050003	Rating Area 6	No Preference	36 394.84
	38949PA0050003	Rating Area 6	No Preference	37 397.41
	38949PA0050003	Rating Area 6	No Preference	38 399.97
	38949PA0050003	Rating Area 6	No Preference	39 405.11
	38949PA0050003	Rating Area 6	No Preference	40 410.25
	38949PA0050003	Rating Area 6	No Preference	41 417.95
	38949PA0050003	Rating Area 6	No Preference	42 425.33
	38949PA0050003	Rating Area 6	No Preference	43 435.61
	38949PA0050003	Rating Area 6	No Preference	44 448.45
	38949PA0050003	Rating Area 6	No Preference	45 463.53
	38949PA0050003	Rating Area 6	No Preference	46 481.51
	38949PA0050003	Rating Area 6	No Preference	47 501.73
	38949PA0050003	Rating Area 6	No Preference	48 524.85
	38949PA0050003	Rating Area 6	No Preference	49 547.64
	38949PA0050003	Rating Area 6	No Preference	50 573.32
	38949PA0050003	Rating Area 6	No Preference	51 598.68
	38949PA0050003	Rating Area 6	No Preference	52 626.60
	38949PA0050003	Rating Area 6	No Preference	53 654.85
	38949PA0050003	Rating Area 6	No Preference	54 685.35
	38949PA0050003	Rating Area 6	No Preference	55 715.84
	38949PA0050003	Rating Area 6	No Preference	56 748.91
	38949PA0050003	Rating Area 6	No Preference	57 782.29
	38949PA0050003	Rating Area 6	No Preference	58 817.92
	38949PA0050003	Rating Area 6	No Preference	59 835.58
	38949PA0050003	Rating Area 6	No Preference	60 871.21
	38949PA0050003	Rating Area 6	No Preference	61 902.03
	38949PA0050003	Rating Area 6	No Preference	62 922.25
	38949PA0050003	Rating Area 6	No Preference	63 947.61
	38949PA0050003	Rating Area 6	No Preference	64 963.02
	38949PA0050003	Rating Area 6	No Preference	65 and over 963.02

**Highmark Choice Company (HCC)**  
**Small Group Market**  
**Plan Design Summary**

<b>HIOS Plan ID</b>	<b>On/Off Exchange</b>	<b>Product</b>	<b>Metal</b>	<b>Plan Design Marketing Name</b>	<b>Network</b>	<b>Rating Area</b>	<b>Counties Excluded</b>
38949PA0050001	Off	HMO	Platinum	Keystone HMO \$250	C	1,2,4,5,6	None
38949PA0050003	Off	HMO	Bronze	Keystone HMO \$7000	C	1,2,4,5,6	None

Company Name: Highmark Choice Company (HCC)

Product (Small Group Market):

Effective Date of Rates:

Keystone HMO	Keystone HMO	Keystone HMO	Keystone HMO
01/1/17, 02/1/17, 03/1/17	01/1/17, 02/1/17, 03/1/17	01/1/17, 02/1/17, 03/1/17	01/1/17, 02/1/17, 03/1/17

Plan ID (On Exchange) =>	N/A		N/A		N/A		N/A	
Plan ID (Off Exchange) =>	38949PA0050001		38949PA0050001		38949PA0050003		38949PA0050003	
Form #	HMO-SM/WG-4		HMO-SM/WG-4		HMO-SM/WG-4		HMO-SM/WG-4	
Rating Area =>	Area 1, 2, 4, 5		Area 6		Area 1, 2, 4, 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Platinum		Platinum		Bronze		Bronze	
Plan Name =>	Keystone HMO \$250		Keystone HMO \$250		Keystone HMO \$7000		Keystone HMO \$7000	
Deductible =>	\$250		\$250		\$7,000		\$7,000	
Coinsurance =>	100%		100%		60%		60%	
Copays =>	\$20 PCP		\$20 PCP		\$100 PCP		\$100 PCP	
OOP Maximum =>	\$1,000		\$1,000		\$7,150		\$7,150	
Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$293.65	\$293.65	\$314.84	\$314.84	\$176.76	\$176.76	\$189.51	\$189.51
21	\$462.44	\$462.44	\$495.81	\$495.81	\$278.36	\$278.36	\$298.45	\$298.45
22	\$462.44	\$462.44	\$495.81	\$495.81	\$278.36	\$278.36	\$298.45	\$298.45
23	\$462.44	\$462.44	\$495.81	\$495.81	\$278.36	\$278.36	\$298.45	\$298.45
24	\$462.44	\$462.44	\$495.81	\$495.81	\$278.36	\$278.36	\$298.45	\$298.45
25	\$464.29	\$464.29	\$497.79	\$497.79	\$279.47	\$279.47	\$299.64	\$299.64
26	\$473.54	\$473.54	\$507.71	\$507.71	\$285.04	\$285.04	\$305.61	\$305.61
27	\$484.63	\$484.63	\$519.61	\$519.61	\$291.72	\$291.72	\$312.77	\$312.77
28	\$502.67	\$502.67	\$538.95	\$538.95	\$302.58	\$302.58	\$324.41	\$324.41
29	\$517.47	\$517.47	\$554.81	\$554.81	\$311.49	\$311.49	\$333.96	\$333.96
30	\$524.87	\$524.87	\$562.74	\$562.74	\$315.94	\$315.94	\$338.74	\$338.74
31	\$535.97	\$535.97	\$574.64	\$574.64	\$322.62	\$322.62	\$345.90	\$345.90
32	\$547.06	\$547.06	\$586.54	\$586.54	\$329.30	\$329.30	\$353.06	\$353.06
33	\$554.00	\$554.00	\$593.98	\$593.98	\$333.48	\$333.48	\$357.54	\$357.54
34	\$561.40	\$561.40	\$601.91	\$601.91	\$337.93	\$337.93	\$362.32	\$362.32
35	\$565.10	\$565.10	\$605.88	\$605.88	\$340.16	\$340.16	\$364.70	\$364.70
36	\$568.80	\$568.80	\$609.85	\$609.85	\$342.38	\$342.38	\$367.09	\$367.09
37	\$572.50	\$572.50	\$613.81	\$613.81	\$344.61	\$344.61	\$369.48	\$369.48
38	\$576.20	\$576.20	\$617.78	\$617.78	\$346.84	\$346.84	\$371.87	\$371.87
39	\$583.60	\$583.60	\$625.71	\$625.71	\$351.29	\$351.29	\$376.64	\$376.64
40	\$591.00	\$591.00	\$633.64	\$633.64	\$355.75	\$355.75	\$381.42	\$381.42
41	\$602.09	\$602.09	\$645.54	\$645.54	\$362.43	\$362.43	\$388.58	\$388.58
42	\$612.73	\$612.73	\$656.95	\$656.95	\$368.83	\$368.83	\$395.44	\$395.44
43	\$627.53	\$627.53	\$672.81	\$672.81	\$377.74	\$377.74	\$405.00	\$405.00
44	\$646.03	\$646.03	\$692.65	\$692.65	\$388.87	\$388.87	\$416.93	\$416.93
45	\$667.76	\$667.76	\$715.95	\$715.95	\$401.95	\$401.95	\$430.96	\$430.96
46	\$693.66	\$693.66	\$743.71	\$743.71	\$417.54	\$417.54	\$447.67	\$447.67
47	\$722.79	\$722.79	\$774.95	\$774.95	\$435.08	\$435.08	\$466.48	\$466.48
48	\$756.09	\$756.09	\$810.65	\$810.65	\$455.12	\$455.12	\$487.96	\$487.96
49	\$788.92	\$788.92	\$845.85	\$845.85	\$474.88	\$474.88	\$509.15	\$509.15
50	\$825.91	\$825.91	\$885.52	\$885.52	\$497.15	\$497.15	\$533.03	\$533.03
51	\$862.45	\$862.45	\$924.68	\$924.68	\$519.14	\$519.14	\$556.61	\$556.61
52	\$902.68	\$902.68	\$967.82	\$967.82	\$543.36	\$543.36	\$582.57	\$582.57
53	\$943.37	\$943.37	\$1,011.45	\$1,011.45	\$567.86	\$567.86	\$608.84	\$608.84
54	\$987.30	\$987.30	\$1,058.55	\$1,058.55	\$594.30	\$594.30	\$637.19	\$637.19
55	\$1,031.24	\$1,031.24	\$1,105.66	\$1,105.66	\$620.74	\$620.74	\$665.54	\$665.54
56	\$1,078.87	\$1,078.87	\$1,156.72	\$1,156.72	\$649.42	\$649.42	\$696.28	\$696.28
57	\$1,126.96	\$1,126.96	\$1,208.29	\$1,208.29	\$678.37	\$678.37	\$727.32	\$727.32
58	\$1,178.29	\$1,178.29	\$1,263.32	\$1,263.32	\$709.26	\$709.26	\$760.45	\$760.45
59	\$1,203.73	\$1,203.73	\$1,290.59	\$1,290.59	\$724.57	\$724.57	\$776.86	\$776.86
60	\$1,255.06	\$1,255.06	\$1,345.63	\$1,345.63	\$755.47	\$755.47	\$809.99	\$809.99
61	\$1,299.45	\$1,299.45	\$1,393.22	\$1,393.22	\$782.19	\$782.19	\$838.64	\$838.64
62	\$1,328.58	\$1,328.58	\$1,424.46	\$1,424.46	\$799.73	\$799.73	\$857.44	\$857.44
63	\$1,365.12	\$1,365.12	\$1,463.63	\$1,463.63	\$821.72	\$821.72	\$881.02	\$881.02
64	\$1,387.31	\$1,387.31	\$1,487.43	\$1,487.43	\$835.08	\$835.08	\$895.35	\$895.35
65+	\$1,387.31	\$1,387.31	\$1,487.43	\$1,487.43	\$835.08	\$835.08	\$895.35	\$895.35



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

2017 Off-Exchange Silver Plan Rates									
HIOS Plan ID #	Rating Area 1	Rating Area 2	Rating Area 3	Rating Area 4	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 8	Rating Area 9

**Highmark Choice Company (HCC)**  
**Small Group Market**  
**Plan Design Summary**

<b>HIOS Plan ID</b>	<b>On/Off Exchange</b>	<b>Product</b>	<b>Metal</b>	<b>Plan Design Marketing Name</b>	<b>Network</b>	<b>Rating Area</b>	<b>Counties Excluded</b>
38949PA0050001	Off	HMO	Platinum	Keystone HMO \$250	C	1,2,4,5,6	None
38949PA0050003	Off	HMO	Bronze	Keystone HMO \$7000	C	1,2,4,5,6	None

Company Name: Highmark Choice Company (HCC)

Product (Small Group Market):

Effective Date of Rates:

Keystone HMO	Keystone HMO	Keystone HMO	Keystone HMO
04/1/17, 05/1/17, 06/1/17	04/1/17, 05/1/17, 06/1/17	04/1/17, 05/1/17, 06/1/17	04/1/17, 05/1/17, 06/1/17

Plan ID (On Exchange) =>	N/A		N/A		N/A		N/A	
Plan ID (Off Exchange) =>	38949PA0050001		38949PA0050001		38949PA0050003		38949PA0050003	
Form #	HMO-SM/WG-4		HMO-SM/WG-4		HMO-SM/WG-4		HMO-SM/WG-4	
Rating Area =>	Area 1, 2, 4, 5		Area 6		Area 1, 2, 4, 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Platinum		Platinum		Bronze		Bronze	
Plan Name =>	Keystone HMO \$250		Keystone HMO \$250		Keystone HMO \$7000		Keystone HMO \$7000	
Deductible =>	\$250		\$250		\$7,000		\$7,000	
Coinsurance =>	100%		100%		60%		60%	
Copays =>	\$20 PCP		\$20 PCP		\$100 PCP		\$100 PCP	
OOP Maximum =>	\$1,000		\$1,000		\$7,150		\$7,150	
Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$300.87	\$300.87	\$322.58	\$322.58	\$181.11	\$181.11	\$194.18	\$194.18
21	\$473.81	\$473.81	\$508.00	\$508.00	\$285.21	\$285.21	\$305.79	\$305.79
22	\$473.81	\$473.81	\$508.00	\$508.00	\$285.21	\$285.21	\$305.79	\$305.79
23	\$473.81	\$473.81	\$508.00	\$508.00	\$285.21	\$285.21	\$305.79	\$305.79
24	\$473.81	\$473.81	\$508.00	\$508.00	\$285.21	\$285.21	\$305.79	\$305.79
25	\$475.70	\$475.70	\$510.03	\$510.03	\$286.35	\$286.35	\$307.01	\$307.01
26	\$485.18	\$485.18	\$520.19	\$520.19	\$292.05	\$292.05	\$313.13	\$313.13
27	\$496.55	\$496.55	\$532.38	\$532.38	\$298.90	\$298.90	\$320.47	\$320.47
28	\$515.03	\$515.03	\$552.19	\$552.19	\$310.02	\$310.02	\$332.40	\$332.40
29	\$530.19	\$530.19	\$568.45	\$568.45	\$319.15	\$319.15	\$342.18	\$342.18
30	\$537.77	\$537.77	\$576.58	\$576.58	\$323.71	\$323.71	\$347.07	\$347.07
31	\$549.14	\$549.14	\$588.77	\$588.77	\$330.56	\$330.56	\$354.41	\$354.41
32	\$560.51	\$560.51	\$600.96	\$600.96	\$337.40	\$337.40	\$361.75	\$361.75
33	\$567.62	\$567.62	\$608.58	\$608.58	\$341.68	\$341.68	\$366.34	\$366.34
34	\$575.20	\$575.20	\$616.71	\$616.71	\$346.24	\$346.24	\$371.23	\$371.23
35	\$578.99	\$578.99	\$620.77	\$620.77	\$348.53	\$348.53	\$373.68	\$373.68
36	\$582.78	\$582.78	\$624.84	\$624.84	\$350.81	\$350.81	\$376.12	\$376.12
37	\$586.57	\$586.57	\$628.90	\$628.90	\$353.09	\$353.09	\$378.57	\$378.57
38	\$590.36	\$590.36	\$632.97	\$632.97	\$355.37	\$355.37	\$381.02	\$381.02
39	\$597.94	\$597.94	\$641.09	\$641.09	\$359.93	\$359.93	\$385.91	\$385.91
40	\$605.52	\$605.52	\$649.22	\$649.22	\$364.50	\$364.50	\$390.80	\$390.80
41	\$616.90	\$616.90	\$661.41	\$661.41	\$371.34	\$371.34	\$398.14	\$398.14
42	\$627.79	\$627.79	\$673.10	\$673.10	\$377.90	\$377.90	\$405.17	\$405.17
43	\$642.96	\$642.96	\$689.35	\$689.35	\$387.03	\$387.03	\$414.96	\$414.96
44	\$661.91	\$661.91	\$709.67	\$709.67	\$398.44	\$398.44	\$427.19	\$427.19
45	\$684.18	\$684.18	\$733.55	\$733.55	\$411.84	\$411.84	\$441.56	\$441.56
46	\$710.71	\$710.71	\$762.00	\$762.00	\$427.81	\$427.81	\$458.69	\$458.69
47	\$740.56	\$740.56	\$794.00	\$794.00	\$445.78	\$445.78	\$477.95	\$477.95
48	\$774.67	\$774.67	\$830.58	\$830.58	\$466.32	\$466.32	\$499.97	\$499.97
49	\$808.31	\$808.31	\$866.65	\$866.65	\$486.57	\$486.57	\$521.68	\$521.68
50	\$846.22	\$846.22	\$907.29	\$907.29	\$509.38	\$509.38	\$546.14	\$546.14
51	\$883.65	\$883.65	\$947.42	\$947.42	\$531.91	\$531.91	\$570.30	\$570.30
52	\$924.87	\$924.87	\$991.61	\$991.61	\$556.73	\$556.73	\$596.90	\$596.90
53	\$966.56	\$966.56	\$1,036.32	\$1,036.32	\$581.83	\$581.83	\$623.81	\$623.81
54	\$1,011.58	\$1,011.58	\$1,084.58	\$1,084.58	\$608.92	\$608.92	\$652.86	\$652.86
55	\$1,056.59	\$1,056.59	\$1,132.84	\$1,132.84	\$636.02	\$636.02	\$681.91	\$681.91
56	\$1,105.39	\$1,105.39	\$1,185.16	\$1,185.16	\$665.39	\$665.39	\$713.41	\$713.41
57	\$1,154.67	\$1,154.67	\$1,237.99	\$1,237.99	\$695.05	\$695.05	\$745.21	\$745.21
58	\$1,207.26	\$1,207.26	\$1,294.38	\$1,294.38	\$726.71	\$726.71	\$779.16	\$779.16
59	\$1,233.32	\$1,233.32	\$1,322.32	\$1,322.32	\$742.40	\$742.40	\$795.97	\$795.97
60	\$1,285.91	\$1,285.91	\$1,378.71	\$1,378.71	\$774.06	\$774.06	\$829.92	\$829.92
61	\$1,331.40	\$1,331.40	\$1,427.48	\$1,427.48	\$801.44	\$801.44	\$859.27	\$859.27
62	\$1,361.25	\$1,361.25	\$1,459.48	\$1,459.48	\$819.41	\$819.41	\$878.54	\$878.54
63	\$1,398.68	\$1,398.68	\$1,499.61	\$1,499.61	\$841.94	\$841.94	\$902.70	\$902.70
64	\$1,421.42	\$1,421.42	\$1,524.00	\$1,524.00	\$855.63	\$855.63	\$917.37	\$917.37
65+	\$1,421.42	\$1,421.42	\$1,524.00	\$1,524.00	\$855.63	\$855.63	\$917.37	\$917.37



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

2017 Off-Exchange Silver Plan Rates									
HIOS Plan ID #	Rating Area 1	Rating Area 2	Rating Area 3	Rating Area 4	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 8	Rating Area 9

**Highmark Choice Company (HCC)**  
**Small Group Market**  
**Plan Design Summary**

<b>HIOS Plan ID</b>	<b>On/Off Exchange</b>	<b>Product</b>	<b>Metal</b>	<b>Plan Design Marketing Name</b>	<b>Network</b>	<b>Rating Area</b>	<b>Counties Excluded</b>
38949PA0050001	Off	HMO	Platinum	Keystone HMO \$250	C	1,2,4,5,6	None
38949PA0050003	Off	HMO	Bronze	Keystone HMO \$7000	C	1,2,4,5,6	None

Company Name: Highmark Choice Company (HCC)

Product (Small Group Market):

Effective Date of Rates:

Keystone HMO	Keystone HMO	Keystone HMO	Keystone HMO
07/1/17, 08/1/17, 09/1/17	07/1/17, 08/1/17, 09/1/17	07/1/17, 08/1/17, 09/1/17	07/1/17, 08/1/17, 09/1/17

Plan ID (On Exchange) =>	N/A		N/A		N/A		N/A	
Plan ID (Off Exchange) =>	38949PA0050001		38949PA0050001		38949PA0050003		38949PA0050003	
Form #	HMO-SM/WG-4		HMO-SM/WG-4		HMO-SM/WG-4		HMO-SM/WG-4	
Rating Area =>	Area 1, 2, 4, 5		Area 6		Area 1, 2, 4, 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Platinum		Platinum		Bronze		Bronze	
Plan Name =>	Keystone HMO \$250		Keystone HMO \$250		Keystone HMO \$7000		Keystone HMO \$7000	
Deductible =>	\$250		\$250		\$7,000		\$7,000	
Coinsurance =>	100%		100%		60%		60%	
Copays =>	\$20 PCP		\$20 PCP		\$100 PCP		\$100 PCP	
OOP Maximum =>	\$1,000		\$1,000		\$7,150		\$7,150	
Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$308.26	\$308.26	\$330.50	\$330.50	\$185.55	\$185.55	\$198.95	\$198.95
21	\$485.45	\$485.45	\$520.48	\$520.48	\$292.21	\$292.21	\$313.30	\$313.30
22	\$485.45	\$485.45	\$520.48	\$520.48	\$292.21	\$292.21	\$313.30	\$313.30
23	\$485.45	\$485.45	\$520.48	\$520.48	\$292.21	\$292.21	\$313.30	\$313.30
24	\$485.45	\$485.45	\$520.48	\$520.48	\$292.21	\$292.21	\$313.30	\$313.30
25	\$487.39	\$487.39	\$522.56	\$522.56	\$293.38	\$293.38	\$314.55	\$314.55
26	\$497.10	\$497.10	\$532.97	\$532.97	\$299.23	\$299.23	\$320.82	\$320.82
27	\$508.75	\$508.75	\$545.46	\$545.46	\$306.24	\$306.24	\$328.34	\$328.34
28	\$527.68	\$527.68	\$565.76	\$565.76	\$317.63	\$317.63	\$340.56	\$340.56
29	\$543.21	\$543.21	\$582.42	\$582.42	\$326.99	\$326.99	\$350.58	\$350.58
30	\$550.98	\$550.98	\$590.74	\$590.74	\$331.66	\$331.66	\$355.60	\$355.60
31	\$562.63	\$562.63	\$603.23	\$603.23	\$338.67	\$338.67	\$363.11	\$363.11
32	\$574.28	\$574.28	\$615.73	\$615.73	\$345.69	\$345.69	\$370.63	\$370.63
33	\$581.56	\$581.56	\$623.53	\$623.53	\$350.07	\$350.07	\$375.33	\$375.33
34	\$589.33	\$589.33	\$631.86	\$631.86	\$354.75	\$354.75	\$380.35	\$380.35
35	\$593.22	\$593.22	\$636.02	\$636.02	\$357.08	\$357.08	\$382.85	\$382.85
36	\$597.10	\$597.10	\$640.19	\$640.19	\$359.42	\$359.42	\$385.36	\$385.36
37	\$600.98	\$600.98	\$644.35	\$644.35	\$361.76	\$361.76	\$387.87	\$387.87
38	\$604.87	\$604.87	\$648.52	\$648.52	\$364.10	\$364.10	\$390.37	\$390.37
39	\$612.63	\$612.63	\$656.84	\$656.84	\$368.77	\$368.77	\$395.38	\$395.38
40	\$620.40	\$620.40	\$665.17	\$665.17	\$373.45	\$373.45	\$400.40	\$400.40
41	\$632.05	\$632.05	\$677.66	\$677.66	\$380.46	\$380.46	\$407.92	\$407.92
42	\$643.22	\$643.22	\$689.63	\$689.63	\$387.18	\$387.18	\$415.12	\$415.12
43	\$658.75	\$658.75	\$706.29	\$706.29	\$396.53	\$396.53	\$425.15	\$425.15
44	\$678.17	\$678.17	\$727.11	\$727.11	\$408.22	\$408.22	\$437.68	\$437.68
45	\$700.98	\$700.98	\$751.57	\$751.57	\$421.95	\$421.95	\$452.41	\$452.41
46	\$728.17	\$728.17	\$780.72	\$780.72	\$438.32	\$438.32	\$469.95	\$469.95
47	\$758.75	\$758.75	\$813.51	\$813.51	\$456.73	\$456.73	\$489.69	\$489.69
48	\$793.70	\$793.70	\$850.98	\$850.98	\$477.77	\$477.77	\$512.25	\$512.25
49	\$828.17	\$828.17	\$887.94	\$887.94	\$498.51	\$498.51	\$534.49	\$534.49
50	\$867.01	\$867.01	\$929.57	\$929.57	\$521.89	\$521.89	\$559.55	\$559.55
51	\$905.36	\$905.36	\$970.69	\$970.69	\$544.98	\$544.98	\$584.30	\$584.30
52	\$947.59	\$947.59	\$1,015.97	\$1,015.97	\$570.40	\$570.40	\$611.56	\$611.56
53	\$990.31	\$990.31	\$1,061.78	\$1,061.78	\$596.11	\$596.11	\$639.13	\$639.13
54	\$1,036.43	\$1,036.43	\$1,111.22	\$1,111.22	\$623.87	\$623.87	\$668.90	\$668.90
55	\$1,082.55	\$1,082.55	\$1,160.67	\$1,160.67	\$651.63	\$651.63	\$698.66	\$698.66
56	\$1,132.55	\$1,132.55	\$1,214.28	\$1,214.28	\$681.73	\$681.73	\$730.93	\$730.93
57	\$1,183.03	\$1,183.03	\$1,268.41	\$1,268.41	\$712.12	\$712.12	\$763.51	\$763.51
58	\$1,236.92	\$1,236.92	\$1,326.18	\$1,326.18	\$744.56	\$744.56	\$798.29	\$798.29
59	\$1,263.62	\$1,263.62	\$1,354.81	\$1,354.81	\$760.63	\$760.63	\$815.52	\$815.52
60	\$1,317.50	\$1,317.50	\$1,412.58	\$1,412.58	\$793.06	\$793.06	\$850.30	\$850.30
61	\$1,364.10	\$1,364.10	\$1,462.54	\$1,462.54	\$821.12	\$821.12	\$880.37	\$880.37
62	\$1,394.69	\$1,394.69	\$1,495.33	\$1,495.33	\$839.53	\$839.53	\$900.11	\$900.11
63	\$1,433.04	\$1,433.04	\$1,536.45	\$1,536.45	\$862.61	\$862.61	\$924.86	\$924.86
64	\$1,456.34	\$1,456.34	\$1,561.44	\$1,561.44	\$876.63	\$876.63	\$939.90	\$939.90
65+	\$1,456.34	\$1,456.34	\$1,561.44	\$1,561.44	\$876.63	\$876.63	\$939.90	\$939.90



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

2017 Off-Exchange Silver Plan Rates									
HIOS Plan ID #	Rating Area 1	Rating Area 2	Rating Area 3	Rating Area 4	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 8	Rating Area 9

**Highmark Choice Company (HCC)**  
**Small Group Market**  
**Plan Design Summary**

<b>HIOS Plan ID</b>	<b>On/Off Exchange</b>	<b>Product</b>	<b>Metal</b>	<b>Plan Design Marketing Name</b>	<b>Network</b>	<b>Rating Area</b>	<b>Counties Excluded</b>
38949PA0050001	Off	HMO	Platinum	Keystone HMO \$250	C	1,2,4,5,6	None
38949PA0050003	Off	HMO	Bronze	Keystone HMO \$7000	C	1,2,4,5,6	None

Company Name: Highmark Choice Company (HCC)

Product (Small Group Market):

Effective Date of Rates:

Keystone HMO	Keystone HMO	Keystone HMO	Keystone HMO
10/1/17, 11/1/17, 12/1/17	10/1/17, 11/1/17, 12/1/17	10/1/17, 11/1/17, 12/1/17	10/1/17, 11/1/17, 12/1/17

Plan ID (On Exchange) =>	N/A		N/A		N/A		N/A	
Plan ID (Off Exchange) =>	38949PA0050001		38949PA0050001		38949PA0050003		38949PA0050003	
Form #	HMO-SM/WG-4		HMO-SM/WG-4		HMO-SM/WG-4		HMO-SM/WG-4	
Rating Area =>	Area 1, 2, 4, 5		Area 6		Area 1, 2, 4, 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Platinum		Platinum		Bronze		Bronze	
Plan Name =>	Keystone HMO \$250		Keystone HMO \$250		Keystone HMO \$7000		Keystone HMO \$7000	
Deductible =>	\$250		\$250		\$7,000		\$7,000	
Coinsurance =>	100%		100%		60%		60%	
Copays =>	\$20 PCP		\$20 PCP		\$100 PCP		\$100 PCP	
OOP Maximum =>	\$1,000		\$1,000		\$7,150		\$7,150	
Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$315.83	\$315.83	\$338.63	\$338.63	\$190.12	\$190.12	\$203.84	\$203.84
21	\$497.38	\$497.38	\$533.27	\$533.27	\$299.40	\$299.40	\$321.01	\$321.01
22	\$497.38	\$497.38	\$533.27	\$533.27	\$299.40	\$299.40	\$321.01	\$321.01
23	\$497.38	\$497.38	\$533.27	\$533.27	\$299.40	\$299.40	\$321.01	\$321.01
24	\$497.38	\$497.38	\$533.27	\$533.27	\$299.40	\$299.40	\$321.01	\$321.01
25	\$499.37	\$499.37	\$535.40	\$535.40	\$300.60	\$300.60	\$322.29	\$322.29
26	\$509.31	\$509.31	\$546.07	\$546.07	\$306.59	\$306.59	\$328.71	\$328.71
27	\$521.25	\$521.25	\$558.87	\$558.87	\$313.77	\$313.77	\$336.41	\$336.41
28	\$540.65	\$540.65	\$579.66	\$579.66	\$325.45	\$325.45	\$348.93	\$348.93
29	\$556.57	\$556.57	\$596.73	\$596.73	\$335.03	\$335.03	\$359.21	\$359.21
30	\$564.52	\$564.52	\$605.26	\$605.26	\$339.82	\$339.82	\$364.34	\$364.34
31	\$576.46	\$576.46	\$618.06	\$618.06	\$347.00	\$347.00	\$372.05	\$372.05
32	\$588.40	\$588.40	\$630.86	\$630.86	\$354.19	\$354.19	\$379.75	\$379.75
33	\$595.86	\$595.86	\$638.86	\$638.86	\$358.68	\$358.68	\$384.57	\$384.57
34	\$603.82	\$603.82	\$647.39	\$647.39	\$363.47	\$363.47	\$389.70	\$389.70
35	\$607.79	\$607.79	\$651.66	\$651.66	\$365.87	\$365.87	\$392.27	\$392.27
36	\$611.77	\$611.77	\$655.92	\$655.92	\$368.26	\$368.26	\$394.84	\$394.84
37	\$615.75	\$615.75	\$660.19	\$660.19	\$370.66	\$370.66	\$397.41	\$397.41
38	\$619.73	\$619.73	\$664.45	\$664.45	\$373.05	\$373.05	\$399.97	\$399.97
39	\$627.69	\$627.69	\$672.99	\$672.99	\$377.84	\$377.84	\$405.11	\$405.11
40	\$635.65	\$635.65	\$681.52	\$681.52	\$382.63	\$382.63	\$410.25	\$410.25
41	\$647.59	\$647.59	\$694.32	\$694.32	\$389.82	\$389.82	\$417.95	\$417.95
42	\$659.02	\$659.02	\$706.58	\$706.58	\$396.71	\$396.71	\$425.33	\$425.33
43	\$674.94	\$674.94	\$723.65	\$723.65	\$406.29	\$406.29	\$435.61	\$435.61
44	\$694.84	\$694.84	\$744.98	\$744.98	\$418.26	\$418.26	\$448.45	\$448.45
45	\$718.21	\$718.21	\$770.04	\$770.04	\$432.33	\$432.33	\$463.53	\$463.53
46	\$746.07	\$746.07	\$799.91	\$799.91	\$449.10	\$449.10	\$481.51	\$481.51
47	\$777.40	\$777.40	\$833.50	\$833.50	\$467.96	\$467.96	\$501.73	\$501.73
48	\$813.21	\$813.21	\$871.90	\$871.90	\$489.52	\$489.52	\$524.85	\$524.85
49	\$848.53	\$848.53	\$909.76	\$909.76	\$510.78	\$510.78	\$547.64	\$547.64
50	\$888.32	\$888.32	\$952.42	\$952.42	\$534.73	\$534.73	\$573.32	\$573.32
51	\$927.61	\$927.61	\$994.55	\$994.55	\$558.38	\$558.38	\$598.68	\$598.68
52	\$970.88	\$970.88	\$1,040.94	\$1,040.94	\$584.43	\$584.43	\$626.60	\$626.60
53	\$1,014.65	\$1,014.65	\$1,087.87	\$1,087.87	\$610.78	\$610.78	\$654.85	\$654.85
54	\$1,061.90	\$1,061.90	\$1,138.53	\$1,138.53	\$639.22	\$639.22	\$685.35	\$685.35
55	\$1,109.15	\$1,109.15	\$1,189.19	\$1,189.19	\$667.66	\$667.66	\$715.84	\$715.84
56	\$1,160.38	\$1,160.38	\$1,244.12	\$1,244.12	\$698.50	\$698.50	\$748.91	\$748.91
57	\$1,212.11	\$1,212.11	\$1,299.58	\$1,299.58	\$729.64	\$729.64	\$782.29	\$782.29
58	\$1,267.32	\$1,267.32	\$1,358.77	\$1,358.77	\$762.87	\$762.87	\$817.92	\$817.92
59	\$1,294.67	\$1,294.67	\$1,388.10	\$1,388.10	\$779.34	\$779.34	\$835.58	\$835.58
60	\$1,349.88	\$1,349.88	\$1,447.30	\$1,447.30	\$812.57	\$812.57	\$871.21	\$871.21
61	\$1,397.63	\$1,397.63	\$1,498.49	\$1,498.49	\$841.31	\$841.31	\$902.03	\$902.03
62	\$1,428.96	\$1,428.96	\$1,532.09	\$1,532.09	\$860.18	\$860.18	\$922.25	\$922.25
63	\$1,468.26	\$1,468.26	\$1,574.21	\$1,574.21	\$883.83	\$883.83	\$947.61	\$947.61
64	\$1,492.13	\$1,492.13	\$1,599.81	\$1,599.81	\$898.20	\$898.20	\$963.02	\$963.02
65+	\$1,492.13	\$1,492.13	\$1,599.81	\$1,599.81	\$898.20	\$898.20	\$963.02	\$963.02



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

2017 Off-Exchange Silver Plan Rates									
HIOS Plan ID #	Rating Area 1	Rating Area 2	Rating Area 3	Rating Area 4	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 8	Rating Area 9

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	Highmark Choice Company
<b>TOI/Sub-TOI:</b>	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only		
<b>Product Name:</b>	HCC Small Group 2017 ACA Rate Filing		
<b>Project Name/Number:</b>	HCC SG Filing 2017/1A-SG-HCC-2016		

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Unified Rate Review Template
<b>Comments:</b>	Attached
<b>Attachment(s):</b>	2017 Unified_Rate_Review_Template_PA Small Group_HCC_FINAL.xlsm UnifiedRateReviewSubmissionHCCsmallgroup_20160509122954.xml
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Non-Confidential Documents
<b>Comments:</b>	Attached
<b>Attachment(s):</b>	Small Group Market Rate Filing HCC Cover Letter - 11May2016.pdf 2017 ACA-Rate Change Request Summary_HCC.pdf Part II -- PA HCC Small Group 2017 ACA- May 2016.pdf Pennsylvania Bulletin Information_HCC_revised.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Revised Redacted Memorandums & Rate Exhibits & URRT (PDF)
<b>Comments:</b>	Attached
<b>Attachment(s):</b>	2017 PID Act Memo SG PA - HCC - FINAL (Redacted)_2.pdf 38949_01012017_SG_RedactedAM_2.pdf FINAL 2017 PA Actuarial Memorandum Rate Exhibits Rev 4-21-2016_HCC2.pdf 2017 Unified_Rate_Review_Template_PA Small Group_HCC_FINAL.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>SERFF Tracking #:</b>	HGHM-130535987	<b>State Tracking #:</b>	HGHM-130535987	<b>Company Tracking #:</b>	1A-SG-HCC-2016
<hr/>					
<b>State:</b>	Pennsylvania		<b>Filing Company:</b>	Highmark Choice Company	
<b>TOI/Sub-TOI:</b>	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
<b>Product Name:</b>	HCC Small Group 2017 ACA Rate Filing				
<b>Project Name/Number:</b>	HCC SG Filing 2017/1A-SG-HCC-2016				

***Attachment 2017 Unified\_Rate\_Review\_Template\_PA Small Group\_HCC\_FINAL.xlsm is not a PDF document and cannot be reproduced here.***

***Attachment UnifiedRateReviewSubmissionHCCsmallgroup\_20160509122954.xml is not a PDF document and cannot be reproduced here.***



# Highmark Choice Company

May 11, 2016

Ms. Johanna Fabian-Marks, Special Deputy & Acting Director  
Commonwealth of Pennsylvania Insurance Department  
Bureau of Life, Accident & Health Insurance  
1311 Strawberry Square  
Harrisburg, PA 17120

Re: Highmark Choice Company (HCC) 2017 ACA Rate Filing (Small Group Market)  
HCC Filing # 1A-SG-HCC-2016 (SERFF Filing # HGHM-130535987)

**This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Choice Company 2017 Small Group Market Rates Filing contains Trade Secret and Confidential Proprietary Information. Therefore, HCC must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by HCC should be redacted before release.**

Dear Ms. Fabian-Marks:

This Filing includes the Highmark Choice Company's (HCC) [NAIC # 95048; HIOS Issuer ID # 38949] Small Group Market Off-Exchange ACA rates and the supporting rate development for policies with effective dates on or after **January 1, 2017**.

The requested average rate increase is 1.92% for HCC's one existing ACA plan design renewing in 2017. This affects 5 cover lives and 4 policyholders in Western Pennsylvania rating areas 1, 2, 4, 5, and 6. HCC will offer 2 plans in 2017 (one platinum and one bronze plan).

The corresponding SERFF binder number is HGHM-PA17-125059914 affecting the following HCC products and forms:

Product Name / Type	Contract Form & SERFF#
HMO	HMO-SM/WG-4; HGHM-130517600

**In the event the Department decides to publish this Filing in the PA Bulletin, the suggested notice is provided below:**

*By Filing No. 1A-SG-HCC-2016 (SERFF Tracking No. HGHM-130535987), Highmark Choice Company (NAIC # 95048) is updating rates applicable to small groups renewing their existing ACA compliant coverage with effective dates beginning 1/1/2017. This will affect 5 covered lives and 4 policyholders with Highmark Choice Company HMO ACA products. The request is for an average rate change of 1.92% which will generate additional revenue of approximately \$23,000. HCC's health premiums earned were \$781,821 from the 2015 Supplemental Health Care Exhibit which includes premiums from transitional pre-ACA policies.*

**Request for Confidentiality**

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

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

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

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

Lisa Martinelli, Esq.  
RTKL Representative  
VP Chief Privacy Officer  
120 Fifth Avenue, FAP Suite 2114  
Pittsburgh, PA 15222

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

Should you have any questions regarding the attached Filing, please feel free to contact me at (717) 302-2143 or via e-mail at: [jeffrey.scheib@highmark.com](mailto:jeffrey.scheib@highmark.com).

Sincerely,

A handwritten signature in black ink, appearing to read "Jeffrey Scheib". The signature is fluid and cursive, with the first name "Jeffrey" and last name "Scheib" clearly distinguishable.

Jeffrey S. Scheib, ASA, MAAA  
Vice President, Actuarial Services  
Highmark Inc.

cc: Justin L. DeCroo  
Tija Hilton-Phillips, Esq.  
William R. Sarniak

## Highmark Choice Company – Small Group Plans

Rate request filing ID # **HGHM-130535987**- 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

Requested average rate change:	1.92%
Range of requested rate change:	1.92% to 1.92%
Effective date:	January 1, 2017
People impacted:	5
Available in:	1, 2, 4, 5, 6 (Western, PA Regions)

### Key information

#### Jan. 2015-Dec. 2015 financial experience

Premiums	\$781,821
Claims	\$976,772
Administrative expenses	\$67,382
<b>Company made (before taxes)</b>	<b>-\$262,333</b>

#### How it plans to spend your premium

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

Claims:	87.9%
Administrative:	7.1%
Taxes & fees:	0.0%
Profit:	5.0%

The company expects its annual medical costs to increase **10.2%**.

### Explanation of requested rate change

The primary driver of the rate increase was an increase in the projected claim costs for 2017 versus 2016.



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

### **Highmark Choice Company – Small Group Market**

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

Highmark Choice Company (HCC) is requesting an average rate increase of 1.92% for its 2017 ACA-qualifying small group product with effective dates from January 1, 2017 to December 31, 2017.

The primary driver of the rate increase is an increase in the projected allowed claims for 2017 versus 2016.

The extension of pre ACA transitional policies, as originally announced by HHS on March 5, 2014 allowed small groups to keep their existing non-ACA compliant plans through October 1, 2016 effective dates. CMS extended the transitional policy on February 29, 2016 to policy years beginning on or before October 1, 2017, provided that all policies end by December 31, 2017.

Lower cost small groups are expected to remain outside the ACA single-risk pool for most of 2017 due to more favorable premium rates afforded to them in the pre ACA rating formula. The remaining population expected to enroll in the ACA qualifying products represents a small portion of the pool, and those groups generally have unfavorable demographics and higher than average claim costs.

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

Highmark Choice Company's Small Group Market reported a small financial loss in 2015.

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

The cost of medical and prescription drug services increases annually due to higher demand for services by the members (utilization) and higher reimbursement required to maintain our provider network (unit cost). Annual medical costs are expected to rise by 10.2%.

#### **Change in Benefits:**

Some plan designs required benefit changes to remain within the ACA law's metal level requirements of platinum, gold, silver, and bronze.

#### **Administrative Costs, Anticipated Operating Results, and Medical Loss Ratio:**

Relative to the 2015 rate filing, the total administrative costs, taxes, and fees are lower as a percent of premium. The anticipated operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

## **Pennsylvania Bulletin Information**

By Filing No. 1A-SG-HCC-2016 (SERFF Tracking No. HGHM-130535987), Highmark Choice Company (NAIC # 95048) is updating rates applicable to small groups renewing their existing ACA compliant coverage with effective dates beginning 1/1/2017. This will affect 5 covered lives and 4 policyholders with Highmark Choice Company HMO ACA products. The request is for an average rate change of 1.92% (\$13.70 per member per month) which will generate additional revenue of approximately \$23,000. HCC's small group health premiums earned were \$781,821 from the 2015 Supplemental Health Care Exhibit which includes premiums from transitional pre-ACA policies not impacted by this filing.

# Pennsylvania Actuarial Memorandum

## REDACTED VERSION

### 1. Basic Information and Data

#### A. Company Information

1. Company Name & NAIC #: Highmark Choice Company, NAIC # 95048 ("Company")
2. Market (Individual or Small Group): Small Group ("Market")
3. On or Off Exchange: This Company sells Off Exchange only in the Small Group Market
4. Effective date of coverage: January 1, 2017
5. Average rate change requested: 1.92% increase
6. Range of rate change requested: 1.9% to 1.9% for renewing non-mapped plans (PA Actuarial Memorandum Exhibits); 1.01% to 1.01% (URRT Worksheet 2 Row 27 Cumulative Rate Change % (over 12 mos prior) (Company only has one plan renewing for 2017, with another new plan to be offered.))

Please note the rate increases by plan design will slightly differ between the PID's Final 2017 PA Actuarial Memorandum Rate Exhibits Rev 4-21-2017.xlsx template and URRT worksheet 2 row 27 since we maintained the 2016 quarterly distribution of enrollment as filed last year when calculating the average 2016 Calibrated Plan Adjusted Index Rate PMPMs in column Z of table 10 in the PA Rate Exhibits while the URRT utilizes a consistent enrollment distribution by quarter for both years based on the 2017 projected distribution. Therefore, we have included above the range of rate changes requested from both templates. The range from the URRT would be the more accurate way to calculate the average rate increases since it uses a consistent enrollment basis and would not be skewed by the change in quarterly enrollment from one year to the next.

7. Product(s) (Indemnity, HMO, POS (HMOs only), PPO, or EPO): HMO
8. Rating Areas: Regions 1, 2, 4, 5, 6 (Western, PA only)
9. Metal Levels and Catastrophic Plans: This Company sells the following Metal Levels of coverage in the Small Group Market: Platinum, Bronze
10. Current number of covered lives and of policyholders: 5 covered lives; 4 policyholders
11. Number of plans offered in 2017: 2
12. Corresponding contract form #, SERFF and Binder ID #s: The corresponding SERFF binder number is HGHM-PA17-125059914 affecting the following Company products and forms:

Product Name / Type	Contract Form & SERFF #
HMO	HMO-SM/WG-4; HGHM-130517600

13. HIOS Issuer ID # and submission tracking #: HIOS Issuer ID # 38949, Company Filing # 1A-SG-HCC-2016 (SERFF Filing # HGHM-130535987)

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

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

Year	Avg. Increase	SERFF ID#
2016	9.4%	HGHM-130064437
2015	17.3%	HGHM-129626493
2014	n/a – initial ACA rate filing	HGHM-129054155

Rate changes tend to vary by plan, as plan benefits may need adjusted to help maintain compliance with metal level requirements, and other base rate components are re-evaluated each year (pricing actuarial factor and network discount). For 2017, the Company's proposed rate revisions vary by plan, according to the detail presented in the URRT, Worksheet 2, and the PA Rate Template Table 10.

## C. Average Rate Change

The SERFF Rate Review Detail Screen presents the “percent rate change requested” as a 1.92% increase.

For comparison, the change in 21-year-old non-tobacco premium PMPM calculated in Table 11, cell AZ13, is a 1.92% increase.

## D. Membership Count

Please see Table 1 for the age breakdown and total number of small group members with ACA policies only for the periods shown.

## E. Benefit Changes

Many plans required benefit changes because of the new Actuarial Value (AV) calculator released for 2017 effective dates. The plan changes were mostly required so that the plans remained within the defined metal level AV requirements, and were enacted by slightly increasing member cost sharing and the maximum out of pocket levels.

The following were changes to the Essential Health Benefits due to the 2017 Benchmark Plan:

- Hospice Benefit – addition of respite care for 7 days per six months
- Coverage for Artificial Insemination, including specific related medications
- Coverage for Dental Accident
- Added visits for Habilitative Therapy Services

In addition, the non-EHB benefit of the Adult Vision Eye exam was removed from plan coverage.



The screenshots from the AV calculator, showing the plan benefits and the resulting actuarial value, have been submitted as separate attachments in SERFF. Also submitted in SERFF is a detailed summary by plan design (including HIOS ID) highlighting the benefit changes from 2016 to 2017.

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

Please see Table 2 for the experience period data for the most recent calendar year, for the Company and Market. The experience period paid claims data represents the 2015 calendar year results for all non-grandfathered policies (including transitional policies) in the single risk pool, with run out through January 2016. This data is consistent with the data reported in Section I of Worksheet I of the URRT (see below commentary).

The components of this exhibit were developed as follows:

- The Earned Premium represents actual revenues earned in the experience period. Unlike the Premiums shown in the URRT, the Earned Premiums in Table 2 have not been adjusted for anticipated risk adjustment transfer payments. The sum of the Earned Premium and Estimated Risk Adjustment from Table 2 total the Premiums in the URRT.
- The Allowed Claims represent our best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:
  - One month of run out from the end of the experience period,
  - Claims processed outside of the Company's claims system (e.g., claim settlement costs), and
  - Our best estimate of claims incurred but not paid as of the end of the run out period.

Note that the Incurred Claims and Allowed Claims presented in the URRT are net of the Prescription Drug Rebates, while Table 2 has the Prescription Drug Rebates separately identified.

- There are no non-EHB benefits or costs in the experience period.
- There are no capitated claim services in the experience period.
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- The Estimated Risk Adjustment represents our best estimate of the year end risk adjustment transfer payment that the Company will incur based on the results in the experience period. This amount is developed based on an analysis of Company data (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components), and an estimate as to the Market-wide risk transfer component profile. This Market-wide profile is developed from available Market data, including prior years' risk adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants.
- The Small Group Market is ineligible for Reinsurance Recoveries.

Note that the experience presented in Table 2 is not 100% credible (see Credibility of Data section below). Thus we have prepared the requested Table 2b showing the 100% credible experience used in the development of the rates.

## **G. Credibility of Data**

The Company's experience is not credible on its own. To develop the experience used in the rating and trend analysis, the Company utilizes experience from its parent company, Highmark Inc., as well as Highmark Inc.'s other subsidiaries, Highmark Health Insurance Company and Highmark Choice Company. This combined experience is utilized to obtain a more credible and broader base from which to develop the rating and trend components. For the Company, the following additional companies' experience was used, limited to the Rating Areas specified in section 1.A.8: Highmark Inc., Highmark Health Insurance Company, and Highmark Coverage Advantage.

Given the combined company experience used to develop the rating, the Company has provided the requested Tables 2b and 4b within this filing submission.

## **H. Trend Identification**

Table 3 identifies the proposed annual medical and prescription drug allowed claims cost and utilization trends. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

The cost trends presented in Table 3 reflect the Company's expectations regarding increases in in-network contractual reimbursement, as well as projected out-of-network costs. These estimates measure and normalize for benefit leverage, population aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers.

The trend components represent a blended average for all types of service and are applied to the aggregate experience for pricing, and as such Table 2 shows the same trend components for each service category. These trends represent assumed community-wide expectations.

Note that the URRT instructions require that anticipated changes in the average utilization of services due to differences in average cost sharing requirements from the experience period to the projection period be reflected in the Utilization trend component shown in Worksheet I, Section 2. This component of the trend is not reflected in Table 3, as the inclusion of this component would have altered the underlying pricing trend required for our quarterly rate development in table 5A – Small Group Projected Index Rate with Quarterly Trend. Therefore, the Company has provided Table 3b, which would reflect the actual trend component values presented in the URRT. Table 3b was provided for informational purposes only.

For this Small Group Market filing, quarterly rates are proposed, with rates adjusted each quarter based on the Total Annual Trend presented in Table 3.

## **I. Historical Experience**

Table 4 presents the most recent 36 months (3 calendar years) of Company data with run-out through January 2016.

As mentioned above within Credibility of Data section, the Company utilizes experience combined from several its available corporate entities to develop the experience used in the trend development. Combined Historical Experience data from the above referenced companies is presented in Table 4b.

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

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

The development of the Projected Index Rate, Projected Market-Adjusted Index Rate, and Projected Total Allowed Claims, shown in Table 5, closely follows that utilized the development presented in Worksheet 1 of the URRT, a discussion of which can be found in the Part III Actuarial Memorandum submitted in the Rate Filing Justification. Some of the items separately identified in Table 5 include:

- The Change in Demographics adjustment reflects the change in age and geography factors we expect from the experience period to the projection period.
- The Change in Network adjustment reflects the change in the allowed claims we anticipate due to network contracting changes between the experience period and the projection period.
- The Change in Benefits adjustment reflects the change in the EHB benefits (autism and pediatric benefits) we anticipate between the experience period and the projection period.
- The Change in Other adjustment reflects the change in the utilization of services due to benefit elections we anticipate between the experience period and the projection period.

Note that the URRT develops the Index Rate and the Plan Adjusted Index Rate using the projected distribution of members by plan, whereas Table 5 uses a recent distribution (as of February 1, 2016) of members by plan. Any comparison between the URRT values and the Table 5 values will show variances to the extent that there are variances in the assumed underlying membership distributions.

For this Small Group Market filing, Table 5A has been completed, showing the number of member months renewing by quarter, and the quarterly Single Risk Pool Projected Allowed Claims.

### **B. Retention Items**

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The amounts presented separately sum to the total administrative expenses and taxes and fees presented in the rate development. Administrative costs reflect internal costs that the Company is projected to incur in the projected experience period, and are developed from standard expense allocation methods. Agent/broker fees and commissions reflect our anticipated costs for these items in the experience period.

Note the following regarding plan level retention items:

- The risk/contribution to surplus margin for all plans is set at 5%.
- The administrative expenses do not vary by plan.
- The \$0.19 PMPM Patient Centered Outcomes Research Fee was factored into the administrative expense percentage of premium.
- Expenses for Quality Improvement Initiatives are included in the general and claims admin percentage and were not broken out separately.

Please note that for the Small Group Market the Projected Required Revenue PMPM shown in Table 6 will not match the URRT Worksheet 1 Single Risk Pool Gross Premium Average Rate PMPM since the value in the URRT is based on a January 1 effective date without reflecting the impact of quarterly rates in the small group market.

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

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2016 values are pulled from the prior year's filing, while the 2017 values represent our projection for 2017 assumed in the 2017 rate development.

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

Table 8 presents the components of change in the proposed 2017 Calibrated Plan Adjusted Index Rate (PMPM). The 2016 base period allowed claims as developed from the 2016 rate filing. Row H of Table 8 may differ from Row A due to the detailed breakdown of all the components of the increases in rows B through G not calculating exactly to the change in the calibrated plan adjusted index rate in Row A, which is the more accurate percentage change based on the rate development.

Table 9 presents the data elements supporting the calculations in Table 8. Note the following differences between the Table 9 values presented for 2016 and the values from the 2016 URRT:

- The 2-year trend shown in the URRT (Cost and Util components combined) would include the anticipated changes in the average utilization of services due to differences in average cost sharing requirements from the experience period to the projection period. This trend component is removed from the URRT Trend (2-Year Trend Factor) shown in Table 9 to be consistent with the reporting from Table 3.
- The adjustment representing the anticipated changes in the average utilization of services due to differences in average cost sharing requirements from the experience period to the projection period is included in the URRT "Other" factor shown in Table 9 (see preceding comment).
- The Risk Adjustment shown in Table 9 is the average risk adjustment charge for the projected experience year. In the URRT, the Projected Risk Adjustments represent the risk transfer adjustment for January 1 effective dates only.
- Taxes and Fees shown in Table 9 differ from the Taxes and Fees from the URRT as the Table 9 separates out the Exchange User Fee into a separate line item. In the URRT the Exchange User Fee is included in the Taxes and Fees line item.



### **3. Plan Rate Development**

Table 10 showing the plan rate development has been completed following the instructions in the Health Insurance Rate Filing Guidance. This table shows the plans that the Company intends to offer in 2017, as well as plans recently discontinued from the 2016 portfolio for 2017 or the 2015 portfolio as members still exist in 2015 plans as of February 1, 2016 (small groups in these 2015 plans have not renewed yet in 2016 and were included to complete the company's enrollment in ACA plans as of February 1, 2016). The calibrated plan adjusted index rates for 2017 and 2016, and all of the supporting factors, are calculated according to the instructions. The rate change percentages calculated in Table 10 column AC by plan design will slightly differ between URRT worksheet 2 row 27 since the PID spreadsheet maintains the 2016 quarterly distribution of enrollment as filed last year while the URRT values utilizes a consistent enrollment distribution by quarter for both years based on this year's distribution.

Note that the HHS Actuarial Value Calculator was able to accommodate all of the Company's benefit designs, and that no adjustments were needed from the values produced by the calculator.

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

Table 11 presents the Company's 21-year-old non-tobacco premium in the Market, premium weighted for quarterly trend and the prorated quarterly insurer fee. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is a 1.92% increase, which is consistent with the SERFF Rate Review Detail Screen "percent rate change requested" of 1.92%.

### **5. Plan Factors**

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

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

#### **B. Geographic Factors**

Please see Table 13 for the Company's geographic factors. The Company's factors for the rating period are unchanged from the currently approved factors.

#### **C. Network Factors**

Please see Table 14 for the Company's network rating factors.

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

The Company follows the Rating Area designations created by the state. All counties within a Rating Area are serviced by the Company, according to the Rating Areas specified in Table 14.

#### **E. Composite Rating**

The Company is currently not planning to use CMS's composite rating method for any of its off-SHOP plans offered during the rating period; however, the Company is interested in the state adopting a

methodology for the PA Marketplace that is more consumer friendly than the CMS method by utilizing composite rating tiers similar to transitional small group policies currently in the market (i.e. rates by contract types of Individual, Parent/Child(ren), Two Person (Adults), and Family).

## **6. Actuarial Certifications**

I am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of the Company to accompany its rate filing (for calendar year 2017) for the small group combined Market on and off the Pennsylvania Exchange.

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

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1)),
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

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

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

I certify that all factor, benefit and other changes from the prior approved filing have been disclosed in the 2017 PA Actuarial Memorandum Rate Exhibits.

I certify that the percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.

I certify that the benefits included in the Company's plans are substantially equivalent to the Essential Health Benefits (EHBs) in the State of Pennsylvania's benchmark plans. I certify that any benefit substitutions are:

- Actuarially equivalent to the benefits being replaced,
- Are made within only the same essential health benefit category,
- Are based on a standardized plan population,

- Are determined regardless of cost-sharing,
- Are not prescription drug benefits, and
- Are based on an analysis performed in accordance with generally accepted actuarial principles and methodologies.

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

I certify that the AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based entirely on the Federal AV Calculator.

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

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

I certify that the information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2017 Rate Filing Justification.

Signed: [Redacted]

Date: 05/11/2016

**Part III Actuarial Memorandum**

**Redacted Version**

**Highmark Choice Company**

**Small Group Rate Filing**

**Effective January 1, 2017**



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# **I. General Information**

## **Document Overview**

This document contains the Part III Actuarial Memorandum for Highmark Choice Company's ("HCC") small group block of business rate filing ("Filing"), for products with effective dates in calendar year 2017. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

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

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

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

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

- Company Legal Name: Highmark Choice Company
- State: The State of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 38949
- Market: Small Group
- Effective Date: January 1, 2017

## **II. Proposed Rate Increase(s)**

For Highmark Choice Company's (HCC's) rate increases by plan please see the 'Cum'tive Rate Change % (over 12 mos prior)' found in Worksheet 2 Row 27 of the URRT. The components of the rate increase by plan are shown in rows 34 to 42 of Worksheet 2 of the URRT.

The primary driver of the 1% rate increase (weighted on the projected enrollment for renewing plans in the URRT) is a 0.9% increase in the projected allowed claims for 2017 versus 2016.

We expect that the lower cost small groups will continue to renew their transitional policies and stay outside of the small group single risk pool in 2017, while the higher cost small groups migrate into the ACA single risk pool.

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

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

Experience period claims were based on incurred calendar year 2015, paid through January 2016. We only include the non-grandfathered, insured members in HCC's 2015 book-of-business.

Since the experience under HCC in 2015 was very limited, with little credibility, the rates were developed by using 100% manual rates, as described below in the Credibility Manual section.

### **III.2 Premiums (net of MLR Rebate) in Experience Period:**

The premiums shown for the experience period were based on calendar 2015 actual revenues, adjusted for anticipated risk adjustment transfer payments, in accordance with the Unified Rate Review Instructions.

Based on preliminary information for calendar year 2015, no MLR rebates are anticipated to be refunded to enrollees. Therefore, we did not include an adjustment for MLR rebates in the 2014 premium amounts.

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

- **Historical Experience:** To complete the URRT historical experience section we chose HCC's current experience for the small group block of business for the period January 1, 2015 through December 31, 2015, with claims paid through January, 2016.
- **Claims Incurred During the 12-month experience period:** Worksheet 1, Section I shows our best estimate of the amount of claims that were incurred during the 12-month experience period for HCC's book-of-business. This section includes:

- The amount of claims which were processed through our claims system,
  - Claims processed outside of our claims system (Rx rebates, settlements), and
  - Our best estimate of claims incurred but not paid as of the Paid through Date stated above.
- Method for Determining Allowed Claims: For non-capitated claims, the allowed charges are summarized from HCC’s detailed claim-level historical data. We only include the non-grandfathered, insured members from HCC’s 2015 book-of-business.
  - Paid Claims: We also summarized the paid claims from detailed member records. The paid-to-allowed ratio for the experience period reflects the 2015 plan designs chosen by each member.
  - Incurred but Not Paid (IBNR) Claims Estimate: HCC’s estimate of the remaining incurred but not recorded (IBNR) claims reflects the anticipated IBNR as of the end of the paid claim run out period. The IBNR completion factor of 0.977 was developed for HCC’s total small group business through analysis of historical claim completion factors. The completion factor was applied equally to both paid and allowed total claims (as a change in utilization) to complete the experience.

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

Historical cost and utilization data were pulled from HCC’s claims systems by the defined benefit categories included in Worksheet 1, Section II of the URRT. This data was used to allocate HCC’s total claims into its components on the URRT.

The data provided in this section closely adheres to the preferred definitions of the Benefit Categories included in the URRT instructions, including the “Other Medical” category. The “Other Medical” category units reflect visits for PDN/home health, trips for ambulance and procedures for DME/prosthetics. Prescription drug utilization is converted to a 30-day script count.

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

See the Credibility Manual section, just below, for a discussion of the projection factors.

#### **VI. Credibility Manual Rate Development**

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

Historical Experience: Since HCC’s small group experience on its own would not be credible, HCC’s experience was combined with experience from HCC’s parent company,

Highmark Inc., as well as Highmark Inc.'s other subsidiaries, Highmark Health Insurance Company and Highmark Coverage Advantage, for the small group block of business for the period January 1, 2015 through December 31, 2015, with claims paid through January, 2016 as the basis for the 2017 projected small group market pricing. This combined experience is large and represents the closest experience base to the projected population. The benefit categories are the same as described in experience sections IV above.

## **VI.2 Changes in the Morbidity of the Population Insured**

The morbidity adjustment reflects the anticipated changes in the average morbidity of the covered population (beyond allowable rating factors). HHC's experience is not credible. As discussed above, HCC utilizes the combined experience of several companies to estimate the impact of the changes in the morbidity of the population insured. Because of the transitional policies available in the small group market, the population expected to enroll in the ACA qualifying products is much smaller than the current 2015 experience population. We expect the relatively lower cost groups to remain outside the ACA single-risk pool. Based on the rates available to small groups under each rating structure, we estimate an increase of 30.8% over two years due to a combination of the disruptions affecting the small group market and the higher morbidity population selecting these products.

## **VI.3 Changes in Benefits**

We made the following adjustments to reflect the expected differences in benefits between the experience period and projection period:

- We reflected the additional cost of the following benefits that must now be covered under the essential health benefit package for members moving into ACA compliant policies from the transitional pre-ACA policies which do not cover these benefits:
  - Pediatric dental and vision benefits: +\$7.91
  - Autism benefits: +0.24%
- We reflected the following newly mandated benefits required under state law, which are not reflected in the experience period claims: None.
- We made an adjustment to reflect the removal of benefits covered in the experience period claims that will not be covered in the projection period: None.

## **VI.4 Changes in Demographics**

We are projecting an increase in the average age from the experience period to the projection period due to the fact that the lower cost groups mentioned above in section VI.2 will be slightly younger than the remaining pool and will remain in transitional policies. There is no change assumed in the projected area factor.



## **VI.5 Trend Factors (cost/utilization)**

This development of the CY 2017 rates reflects an annual trend rate of 10.2% (7.0% cost, 3.0% utilization). These trends reflect HCC's expectations regarding increases in in-network contractual reimbursement. The annual trend estimates include the impact of trends in both projected in-network and out-of-network costs. These estimates measure and normalize for benefit leverage, population aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers.

The trend represents a blended average for all types of service and is applied to the aggregate experience for pricing. These trends represent assumed community-wide expectations. Claim variations due to the specific projected enrolled population in this single risk pool are reflected in the morbidity adjustment.

We reflected anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period: +2.4%.

## **VII. Credibility of Experience**

Our results are based 100% on the manual rate, which includes HCC experience, combined with Highmark Inc., Highmark Health Insurance Company, and Highmark Coverage Advantage non-grandfathered plans in 2015. This combined experience is large enough to be fully credible.

## **VIII. Paid to Allowed Ratio**

For 2017, an average paid-to-allowed ratio of 90.4% is projected based upon the plans available under HCC.

## **IX. Risk Adjustment and Reinsurance**

### **IX.1 Projected Risk Adjustments PMPM:**

As we have seen in 2014 and 2015, many of the Small Group market customers have retained their pre-ACA coverage through the transitional coverage provisions, and have yet to join the ACA risk pool. With the transitional coverage provisions extension through the end of 2017, we continue to believe that many groups will retain their current transitional coverage until required to transfer coverage on January 1, 2018. The customers who have transitioned to the ACA pool to date have included members with relatively higher morbidity and since that is the case across the ACA risk pool, we do not anticipate that the risk adjustment transfers will offset the higher average cost of these members.

To determine our estimated risk transfer for 2017, we examined historical risk scores calculated from the factors in the HHS Notice of Benefit and Payment Parameters, and other risk adjustment transfer formula components, for those members anticipated to be covered by HCC in 2017. We then estimate the statewide average risk scores and other transfer formula

components by examining the risk transfer results from 2014, and utilizing other information we are able to obtain regarding the statewide risk profile. This information set includes the results from our participation in a risk adjustment study, which provides insight into the 2015 risk adjustment transfer results, and other publicly obtainable market-wide data, such as MLR reports. We do not anticipate significant migration into the small group risk pool from external populations (such as the uninsured).

Given the anticipated profile of the membership within HCC in 2017, and our estimated market-wide profile, we are assuming that HCC members will have a risk adjustment profile slightly more favourable than the market-wide averages, and that HCC will be making a small contribution into the risk adjustment program in 2017, increasing premiums in the rate development by \$0.13 PMPM.

#### **IX.2 Projected ACA Reinsurance Recoveries Net of Reinsurance:**

The Individual ACA Reinsurance program will be terminating at the end of 2016. For the 2017 rating period, there is no Reinsurance Premium amount to include in the rate development.

### **X. Non-Benefit Expenses and Profit & Risk**

#### **X.1 Administrative Expense Load:**

The proposed rates reflect internal administrative costs, including commissions and quality improvement admin. This cost was developed based on its standard expense allocation methods.

#### **X.2 Profit (or Contribution to Surplus) & Risk Margin:**

The proposed rates reflect 5% of premium as a risk/contribution to surplus margin. This load was applied to all products and plans.

#### **X.3 Taxes and Fees:**

The following fees were added:

- \$0.19 Per Member Per Month for the Patient Centered Outcomes Research Fee (included above in admin)

### **XI. Projected Loss Ratio**

The anticipated medical loss ratio is about 87.9% relative to total premium less taxes and fees. This loss ratio is calculated consistent with the federally prescribed MLR methodology.

### **XII. Single Risk Pool**

As described above the experience used as the basis for the projected experience includes all of HCC's, Highmark Inc.'s, Highmark Health Insurance Company's, and Highmark

Coverage Advantage's small group non-grandfathered members in accordance with the Single Risk Pool regulations. The projected membership and their corresponding premiums and claims only include those members who will be enrolled in a fully ACA-compliant plan in 2017 under HCC.

### **XIII. Index Rate**

The index rates as shown on Worksheet 1 of the URRT are simply the average allowed claims for the Essential Health benefits for the experience and projected populations, respectively, for HCC. It is not adjusted for the risk adjustment program or any other fee. For the projection period, it is the member-weighted average of the quarterly rate indices (Jan 1, Apr 1, Jul 1, and Oct 1) based on the assumed membership distribution effective in each quarter, as shown in the table below.

<b>2016</b>	<b>% of Members</b>	<b>Projected Quarterly Index Rate PMPM</b>
1Q	0.0%	\$658.42
2Q	12.5%	\$674.60
3Q	27.1%	\$691.18
4Q	60.4%	\$708.17
Composite	100.0%	\$699.37

See the sections below for a description of how the projected index rate is adjusted to arrive at each plan adjusted index rate.

### **XIV. Market Adjusted Index Rate**

Please see Exhibit I for a numerical demonstration of the Market Adjusted Index Rate development. The Market Adjusted Index Rate is the Index Rate further adjusted for risk adjustment and the exchange fee (all grossed up from paid to imputed allowed values). The Risk Adjustment factor is developed by taking one minus the grossed up expected risk transfer (net of the fee) and dividing by the projected incurred claims before risk adjustment. The Exchange User Fee factor is developed by adding the expected average exchange fee PMPM to the projected incurred claims after risk adjuster, then dividing by the projected incurred claims after risk adjuster. These adjustments were developed as factors in accordance with the Part III instructions.

### **XV. Plan Adjusted Index Rates**

Plan Adjusted Index Rates are developed by taking the Market Adjusted Index Rate and adjusting for each plan's actuarial value, relative benefit richness, relative network, and remaining administrative expenses (including profit and risk, and taxes and fees). Please see Exhibit II for the development of the Plan Adjusted Index Rate for each plan. The administrative expenses do not vary by plan.

## **XVI. Calibration**

### **XVI.1 Age Curve Calibration (to age 46, non-smoker, area with 1.0 geographic factor, January 1 effective date):**

The projected weighted average age factor is 1.479. Each Plan Adjusted Index Rate represents the rate for an average member (i.e., a member with an age factor is 1.479). Please note that no member will pay these rates because the age factor of 1.479 is not found on the HHS Age Curve. It only represents the average age factor of the projected population. The closest age factor (1.500) is the factor for a person age 46. Please see Exhibit I for the development of the calibration factor.

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

The projected weighted average geographic factor is 0.9702. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.9702. Please note that no member will pay these rates because HCC is not using a geographic factor of 0.9702 for any of the Pennsylvania rating areas. It only represents the average geographic factor of the projected population. Please see Exhibit I for the development of the calibration factor.

### **XVI.3 Quarterly Trend Factor Calibration:**

The Plan Adjusted Index Rate represents the average rate renewing over the four quarters of 2017. Exhibit I also shows the factor to de-trend to calibrate to the rate for a 1/1/2017 renewal.

## **XVII. Consumer Adjusted Premium Rate Development**

The Plan Adjusted Index Rate represents the rate for a non-smoker average age and average geographic member for an average quarterly renewal. HCC is filing quarterly Index Rate trends of 2.46% per quarter. The Plan Adjusted Index Rates in Worksheet 2 Row 81 reflect an average trend of 6.2% from the January 1 renewal.

The appropriate value to calibrate the Plan Adjusted Index Rate by is located at the bottom of Exhibit I. By applying the 'Combined Calibration Factor' found in Exhibit I to the Plan Adjusted Index Rates the resulting value will represent the plan premium for a 46 year old in a 1.0 area on 1/1/2017. The standard HHS Age Curve and area factors of 0.97 for regions 1, 2, 4, and 5; and 1.04 for region 6 can be used to calculate any rate found in the QHP rate template.

## **XVIII. AV Metal Values**

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based entirely on the Federal AV Calculator. No adjustments were needed for any benefits from those values produced by the AV calculator.

## **XIX. AV Pricing Values**

The “URRT AV Pricing Value” shows the adjustment from the Market Average Index Rate to the Plan Adjusted Index Rates on Exhibit II. Please see Exhibit II for the portion of each AV pricing value that is attributable to each of the allowable modifiers.

## **XX. Membership Projections**

We project that the bulk of the members in the small group market will remain outside of the ACA compliant products, and remain outside the single-risk pool. HCC’s HMO product portfolio is anticipated to slightly increase its current level of enrollment by 2017. See row 48 of Worksheet 2 to the URRT to see projected membership by plan.

## **XXI. Terminated Products**

All non-grandfathered products that existed during the base period (2015) will be terminated from the ACA single-risk pool prior to the effective date of this rate filing. They are listed in Exhibit III.

## **XXII. Plan Type**

The Plan types listed in Worksheet 2, Section I of the Part I Unified Rate Review Template describe HCC’s plans adequately. No differences are needed.

## **XXIII. Warning Alerts**

The following differences between the plan-level projections in Worksheet 2 and the total projected amounts found in Worksheet 1 were noted. Explanations regarding these differences are as follows:

- Plan Adjusted Index Rate in Section III: Experience Period Information – Per the instructions, we entered \$0 in the template for terminated non-single risk pool compliant plans. Since these had significant membership, the average is much lower than the Worksheet 1 average premiums.
- Total Premium in the Experience Period – The total premium in the experience period in worksheet 2 is a weighted average of the plan adjusted index rate. See note just above regarding terminated non-single risk pool compliant plans. In addition, this result does not total to the total experience premium from worksheet 1 due to differences in the distribution of ages, geography, and benefits between what is assumed in the index rate development and the actual experience.

## **XXIV. Actuarial Certification**

I am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of HCC to

accompany its rate filing (for calendar year 2017) for the small group combined market on and off the Pennsylvania Exchange.

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

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1)),
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

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

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

I certify that the percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.

I certify that the benefits included in HCC's plans are substantially equivalent to the Essential Health Benefits (EHBs) in the State of Pennsylvania's benchmark plans. I certify that any benefit substitutions are:

- Actuarially equivalent to the benefits being replaced,
- Are made within only the same essential health benefit category,
- Are based on a standardized plan population,
- Are determined regardless of cost-sharing,
- Are not prescription drug benefits, and
- Are based on an analysis performed in accordance with generally accepted actuarial principles and methodologies.



I certify that the AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based entirely on the Federal AV Calculator.

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

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

Signed: [Redacted]

Date: 05/11/2016

**Exhibit I**  
**Highmark Choice Company**  
**2017**

**Pennsylvania Small Group Market Base Rate**

	1/1/2017 Values	Trended Values*
<b>CY2017 Projected Period Average Members</b>	151	151
<b>CY2017 Allowed Claims</b>	\$658.42	\$699.37
<b>Projected Non-EHBs</b>		
None	\$0.00	
<b>CY2017 Allowed Claims for EHB Only (Index Rate)</b>	\$658.42	\$699.37
<b>Market Index Rate Adjustments</b>		
Risk Adjustment (Includes Risk Adjuster Fee)	1.000	
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000	
Exchange User Fee Adjustment	1.000	
<b>CY2017 Market Adjusted Index Rate</b>	\$658.56	\$699.52
<b>Calibration</b>		
<b>Calibration from Plan Adjusted Index Rate to Age 46, 1.0 Area, Non-Smoker, January 1, 2017 Rate</b>		
(a) Average Age Factor	1.479	
(b) Age 46 (Nearest Age on HHS Age Curve) Age Factor	1.500	
(c) Average Geographic Factor	0.9702	
(d) Weighted Average Quarterly Trend	1.062	
Combined Calibration Factor $1/((a/b)*c*d)$	0.9845	

\*Quarterly Index Rate trends are being set at 2.46%.

The following member renewal distribution by quarter is projected: 0.0% / 12.5% / 27.1% / 60.4%.

# Highmark Choice Company (HCC)

Exhibit II

## Western, PA (WPA) Regions

### Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary							Plan Adjusted						
HCC	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Service Zone	Regions Offered	On or Off Exchange	Index Rate	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier <sup>[1]</sup>				
									(i)	(ii)	(iii)	(iv)	(v)
Keystone HMO	38949PA0050001	Platinum	Keystone HMO \$250	C	1,2,4,5,6	Off	\$726.40	1.0384	0.913	1.000	1.000	1.138	1.000
	38949PA0050003	Bronze	Keystone HMO \$7000	C	1,2,4,5,6	Off	\$437.25	0.6251	0.549	1.000	1.000	1.138	1.000

<sup>[1]</sup> Permitted Plan-Level Adjustments to the Index Rate as prescribed in 45 CFR Part 156, §156.80(d)(2):

- (i) The actuarial value and cost-sharing design of the plan.
- (ii) The plan's provider network, delivery system characteristics, and utilization management practices.
- (iii) The benefits provided under the plan that are in addition to the essential health benefits.
- (iv) Administrative costs, excluding Exchange user fees.
- (v) With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans.

**Exhibit III**  
**HCC Small Group**

**Terminated non-ACA Plans**

Product Information	Company	Region
Keystone Blue HMO	Keystone	WPA

PA Rate Template Part I  
Data Relevant to the Rate Filing

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of Feb. 1, 2016)	Projected Rating Period
Total	72	5	1,812
<18	-	-	303
18-24	-	-	215
25-29	-	-	97
30-34	-	-	106
35-39	-	-	110
40-44	-	-	163
45-49	12	1	176
50-54	48	3	198
55-59	12	1	233
60-63	-	-	118
64+	-	-	103

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 1,054,162.46	\$ 681,637.06	\$ 697,510.26	1,582	\$ -	\$ 742,435.26	\$ -	\$ (13,336.26)	\$ -	\$ -	\$ (7,497.46)	\$ -
2015 Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 460.87
Loss Ratio											65.37%

\*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Composite	Weight*
Inpatient Hospital	6.99%	3.00%	10.20%	16.50%
Outpatient Hospital	6.99%	3.00%	10.20%	29.69%
Professional	6.99%	3.00%	10.20%	30.16%
Other Medical	6.99%	3.00%	10.20%	2.76%
Capitation			0.00%	0.00%
Prescription Drugs	6.99%	3.00%	10.20%	20.88%
Total Annual Trend			10.20%	100.00%
2 Year Trend Projection Factor			1.214	

\* Express Cost, Utilization, and Weight as percentages

<- Annualized Trend Factors on URRT

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-13	\$ 2,476,833.38	\$ 176,865.18	1.0000	\$ 176,862.90	373	\$ 474.16	\$ 110,825.88	\$ (2,346.17)	\$ 189,633.15	\$ 508.40
Feb-13		\$ 134,405.02	1.0000	\$ 134,410.15	366	\$ 367.24		\$ (2,302.14)	\$ 144,211.54	\$ 394.02
Mar-13		\$ 101,952.28	0.9999	\$ 101,960.00	337	\$ 302.55		\$ (2,119.73)	\$ 101,875.84	\$ 329.01
Apr-13		\$ 129,093.41	0.9999	\$ 129,109.09	336	\$ 384.25		\$ (2,113.44)	\$ 138,621.24	\$ 412.56
May-13		\$ 137,749.75	0.9999	\$ 137,769.21	343	\$ 401.66		\$ (2,157.47)	\$ 147,311.24	\$ 429.48
Jun-13		\$ 90,129.84	0.9998	\$ 90,147.57	346	\$ 260.54		\$ (2,176.34)	\$ 97,957.30	\$ 283.11
Jul-13		\$ 94,965.88	0.9998	\$ 94,985.09	337	\$ 281.85		\$ (2,119.73)	\$ 104,945.18	\$ 311.41
Aug-13		\$ 124,628.93	0.9996	\$ 124,679.23	333	\$ 374.41		\$ (2,094.57)	\$ 134,246.67	\$ 403.14
Sep-13		\$ 88,515.21	0.9995	\$ 88,555.42	332	\$ 266.73		\$ (2,088.28)	\$ 95,958.37	\$ 289.03
Oct-13		\$ 123,626.84	0.9996	\$ 123,676.68	329	\$ 375.92		\$ (2,069.41)	\$ 133,465.19	\$ 405.67
Nov-13		\$ 163,501.73	0.9994	\$ 163,600.98	314	\$ 521.02		\$ (1,975.06)	\$ 171,109.92	\$ 544.94
Dec-13		\$ 131,054.93	0.9994	\$ 131,137.81	297	\$ 441.54		\$ (1,868.13)	\$ 139,384.36	\$ 469.31
Jan-14	\$ 1,793,609.27	\$ 110,917.44	0.9993	\$ 110,995.22	296	\$ 374.98	\$ 80,538.83	\$ (2,234.80)	\$ 119,140.13	\$ 402.50
Feb-14		\$ 134,882.23	0.9991	\$ 134,999.41	293	\$ 460.75		\$ (2,212.15)	\$ 141,867.98	\$ 484.19
Mar-14		\$ 95,988.56	0.9990	\$ 96,086.42	292	\$ 329.06		\$ (2,204.60)	\$ 103,350.10	\$ 353.94
Apr-14		\$ 106,234.02	0.9989	\$ 106,354.15	297	\$ 358.09		\$ (2,242.35)	\$ 114,735.60	\$ 386.32
May-14		\$ 116,223.25	0.9983	\$ 116,419.76	307	\$ 379.22		\$ (2,317.85)	\$ 125,468.96	\$ 408.69
Jun-14		\$ 179,954.39	0.9981	\$ 180,299.22	308	\$ 585.39		\$ (2,325.40)	\$ 188,856.45	\$ 613.17
Jul-14		\$ 111,769.06	0.9980	\$ 111,993.05	222	\$ 504.47		\$ (1,676.10)	\$ 119,070.37	\$ 536.35
Aug-14		\$ 121,760.63	0.9977	\$ 122,046.60	217	\$ 562.43		\$ (1,638.35)	\$ 127,334.85	\$ 586.80
Sep-14		\$ 76,377.33	0.9972	\$ 76,592.84	217	\$ 352.96		\$ (1,638.35)	\$ 81,244.52	\$ 374.40
Oct-14		\$ 134,918.51	0.9975	\$ 135,258.03	215	\$ 629.11		\$ (1,623.25)	\$ 141,557.41	\$ 658.41
Nov-14		\$ 88,971.98	0.9968	\$ 89,255.70	190	\$ 469.77		\$ (1,434.50)	\$ 93,734.90	\$ 493.34
Dec-14		\$ 72,956.69	0.9966	\$ 73,206.15	166	\$ 441.00		\$ (1,253.30)	\$ 77,684.13	\$ 467.98
Jan-15	\$ 1,046,665.00	\$ 55,456.41	0.9966	\$ 55,647.39	128	\$ 434.75	\$ 44,925.00	\$ (1,079.04)	\$ 59,492.15	\$ 464.78
Feb-15		\$ 42,859.71	0.9958	\$ 43,039.52	126	\$ 341.58		\$ (1,062.18)	\$ 45,961.84	\$ 364.78
Mar-15		\$ 40,384.85	0.9956	\$ 40,562.93	126	\$ 321.93		\$ (1,062.18)	\$ 43,681.09	\$ 346.68
Apr-15		\$ 74,873.06	0.9930	\$ 75,403.49	132	\$ 571.24		\$ (1,112.76)	\$ 79,893.24	\$ 605.25
May-15		\$ 83,034.43	0.9919	\$ 83,712.77	143	\$ 585.40		\$ (1,205.49)	\$ 87,372.98	\$ 611.00
Jun-15		\$ 47,955.14	0.9903	\$ 48,426.04	145	\$ 333.97		\$ (1,222.35)	\$ 52,136.00	\$ 359.56
Jul-15		\$ 70,030.71	0.9889	\$ 70,816.46	141	\$ 502.24		\$ (1,188.63)	\$ 75,214.20	\$ 533.43
Aug-15		\$ 75,814.15	0.9854	\$ 76,935.78	140	\$ 549.54		\$ (1,180.20)	\$ 81,670.98	\$ 583.36
Sep-15		\$ 68,691.70	0.9811	\$ 70,012.15	140	\$ 500.09		\$ (1,180.20)	\$ 74,089.45	\$ 529.21
Oct-15		\$ 30,551.43	0.9539	\$ 32,027.22	131	\$ 244.48		\$ (1,104.33)	\$ 35,503.17	\$ 271.02
Nov-15		\$ 39,012.55	0.9493	\$ 41,096.93	115	\$ 357.36		\$ (969.45)	\$ 44,599.46	\$ 387.82
Dec-15		\$ 41,361.18	0.8896	\$ 46,493.31	115	\$ 404.29		\$ (969.45)	\$ 49,484.44	\$ 430.30

\* Express Completion Factor as a percentage

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

Table 2b. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
#####	#####	#####	1,036,544	\$ 55,193,455.76	#####	\$ -	#####	\$ -	\$ -	\$ -	\$ -
2015 Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 385.67
Loss Ratio											85.88%

\*Express Prescription Drug Rebates as a negative number

Table 3b. Trend Components

Service Category	Cost*	Utilization*	Composite	Weight*
Inpatient Hospital	6.99%	2.62%	9.79%	16.50%
Outpatient Hospital	6.99%	2.62%	9.79%	29.69%
Professional	6.99%	2.62%	9.79%	30.16%
Other Medical	6.99%	2.62%	9.79%	2.76%
Capitation			0.00%	0.00%
Prescription Drugs	6.99%	2.62%	9.79%	20.88%
Total Annual Trend			9.79%	100.00%
2 Year Trend Projection			1.205	

<- Annualized Trend Factors on URRT

\* Express Cost, Utilization, and Weight as percentages

Table 4b. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-13		#####	1.0000	\$ 47,093,492.22	137,343	\$ 342.89		#####	#####	\$ 400.83
Feb-13		#####	1.0000	\$ 42,290,894.96	137,101	\$ 308.47		#####	#####	\$ 355.40
Mar-13		#####	0.9999	\$ 45,919,671.11	136,821	\$ 335.62		#####	#####	\$ 382.17
Apr-13		#####	0.9999	\$ 43,303,948.97	134,482	\$ 322.01		#####	#####	\$ 374.86
May-13		#####	0.9999	\$ 45,934,292.91	134,609	\$ 341.24		#####	#####	\$ 390.36
Jun-13		#####	0.9998	\$ 41,484,881.67	134,246	\$ 309.02		#####	#####	\$ 351.30
Jul-13		#####	0.9998	\$ 41,865,311.06	128,461	\$ 325.90		#####	#####	\$ 383.74
Aug-13		#####	0.9996	\$ 41,229,689.18	127,697	\$ 322.87		#####	#####	\$ 373.36
Sep-13		#####	0.9995	\$ 41,218,432.04	127,667	\$ 322.86		#####	#####	\$ 368.59
Oct-13		#####	0.9996	\$ 45,582,621.00	126,284	\$ 360.95		#####	#####	\$ 412.19
Nov-13		#####	0.9994	\$ 41,753,300.30	126,594	\$ 329.82		#####	#####	\$ 372.03
Dec-13		#####	0.9994	\$ 38,980,275.90	126,253	\$ 308.75	#####	#####	#####	\$ 364.33
Jan-14		#####	0.9993	\$ 41,475,187.00	122,764	\$ 337.84		#####	#####	\$ 395.50
Feb-14		#####	0.9991	\$ 41,576,686.64	122,489	\$ 339.43		#####	#####	\$ 387.16
Mar-14		#####	0.9990	\$ 42,844,842.67	122,813	\$ 348.86		#####	#####	\$ 399.64
Apr-14		#####	0.9989	\$ 43,038,256.83	121,283	\$ 354.86		#####	#####	\$ 403.49
May-14		#####	0.9983	\$ 40,488,902.28	120,778	\$ 335.23		#####	#####	\$ 379.13
Jun-14		#####	0.9981	\$ 41,347,042.75	120,730	\$ 342.48		#####	#####	\$ 384.83
Jul-14		#####	0.9980	\$ 39,815,313.18	116,304	\$ 342.34		#####	#####	\$ 390.17
Aug-14		#####	0.9977	\$ 38,608,631.45	116,474	\$ 331.48		#####	#####	\$ 374.70
Sep-14		#####	0.9972	\$ 39,589,954.25	116,843	\$ 338.83		#####	#####	\$ 381.70
Oct-14		#####	0.9975	\$ 47,030,424.14	115,629	\$ 406.74		#####	#####	\$ 451.61
Nov-14		#####	0.9968	\$ 40,754,657.01	114,676	\$ 355.39		#####	#####	\$ 394.26
Dec-14		#####	0.9966	\$ 30,726,039.13	95,765	\$ 320.85	#####	#####	#####	\$ 385.21
Jan-15		#####	0.9966	\$ 29,355,328.53	90,834	\$ 323.18		#####	#####	\$ 386.75
Feb-15		#####	0.9958	\$ 28,738,203.63	90,004	\$ 319.30		#####	#####	\$ 374.46
Mar-15		#####	0.9956	\$ 30,960,856.51	89,533	\$ 345.80		#####	#####	\$ 403.63
Apr-15		#####	0.9930	\$ 28,961,288.07	88,321	\$ 327.91		#####	#####	\$ 380.83
May-15		#####	0.9919	\$ 27,901,816.35	87,982	\$ 317.13		#####	#####	\$ 363.78
Jun-15		#####	0.9903	\$ 30,371,246.88	87,861	\$ 345.67		#####	#####	\$ 396.35
Jul-15		#####	0.9889	\$ 29,662,092.99	85,857	\$ 345.48		#####	#####	\$ 399.39
Aug-15		#####	0.9854	\$ 26,962,708.00	85,437	\$ 315.59		#####	#####	\$ 362.47
Sep-15		#####	0.9811	\$ 29,023,114.60	85,248	\$ 340.46		#####	#####	\$ 386.63
Oct-15		#####	0.9539	\$ 29,585,047.79	83,905	\$ 352.60		#####	#####	\$ 402.28
Nov-15		#####	0.9493	\$ 28,972,971.00	83,603	\$ 346.55		#####	#####	\$ 391.99
Dec-15		#####	0.8896	\$ 24,071,038.94	77,959	\$ 308.77	#####	#####	#####	\$ 379.41

\* Express Completion Factor as a percentage

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



# PA Rate Template Part II Rate Development and Change

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

2015 Total Allowed EHB Claims PMPM + EHB Capitation PMPM (net of prescription drug rebates)	\$ 385.67	<- Index Rate of Experience Period on URRT
2 Year Trend Projection Factor	1.214	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 468.35	
Single Risk Pool Adjustment Factors		<- Adj'tl. from Experience to Projection Period - Pop'l risk Morbidity on URRT
Change in Morbidity	1.308	
Change in Other	1.075	<- Adj'tl. from Experience to Projection Period - Other on URRT
Change in Demographics	1.035	
Change in Network	1.000	
Change in Benefits	1.015	
Change in Other	1.024	
Adjusted Projected Allowed EHB Claims PMPM	\$ 658.42	<- Index Rate for Projection Period on URRT - Individual (Small Group 1st Qtr)
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]	\$ 699.37	
Projected Paid to Allowed Ratio	0.903695364	<- Paid to Allowed Average Factor in Projection Period on URRT
Projected Paid EHB Claims PMPM	632.018249	
Market-wide Adjustments		
Projected Paid Net Risk Adjustment PMPM	\$ 0.14	
Projected Paid Exchange User Fees PMPM	\$ -	
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 632.16	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 699.52	<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM		
Market-Adjusted Projected Paid Total Claims PMPM	\$ 632.16	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 699.52	

Table 6. Retention

Retention Items - Express in percentages	
Administrative Expenses	7%
General and Claims	5.18%
Agent/Broker Fees and Commissions	1.93%
Quality Improvement Initiatives	included above
Taxes and Fees	0.00%
PCORI Fees (Enter \$ amount here: \$ _____ )	cluded in admin
Pa Premium Tax (if applicable)	0.00%
Federal Income Tax	0.00%
Health Insurance Providers Fee (only for small group market, prorated for coverage in 2018)	0.00%
Profit/Contingency	5%
Total Retention	12%
Projected Required Revenue PMPM	\$ 719.23

Table 8. Components of Rate Change

Rate Components	2016	2017	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	496.8374019	506.392814	\$9.56	1.9%
B. Base period allowed claims before normalization	\$ 389.69	\$ 385.67	-\$4.02	-1%
C. Normalization factor component of change	\$ (150.36)	-152.7405935	-\$2.38	\$0.00
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 239.33	\$ 232.92	\$ (6.40)	-1%
D2. URRT Trend	\$ 50.26	\$ 49.94	\$ (0.32)	0%
D3. URRT Morbidity	\$ 89.36	\$ 87.19	\$ (2.17)	0%
D4. URRT Other	\$ 21.86	\$ 27.60	\$ 5.73	1%
D5. Normalized URRT RA/RI on an allowed basis	\$ 1.71	\$ 0.09	\$ (1.62)	0%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0%
D7. Subtotal - Sum(D1:D6)	\$ 402.52	\$ 397.75	\$ (4.78)	-1%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ 0	\$ -	0%
E2. Pricing AV	\$ (37.43)	\$ (34.72)	\$ 2.71	1%
E3. Benefit Richness	\$ 54.76	\$ 54.45	\$ (0.31)	0%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0%
E5. Subtotal - Sum(E1:E4)	\$ 17.33	\$ 19.73	\$ 2.40	0%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 28.77	\$ 35.99	\$ 7.22	1%
F2. Taxes and Fees	\$ -	\$ -	\$ -	0%
F3. Profit and/or Contingency	\$ 24.84	\$ 25.32	\$ 0.48	0%
F4. Subtotal - Sum(F1:F3)	\$ 53.61	\$ 61.31	\$ 7.70	2%
G. Change in Miscellaneous Items			\$ -	0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 473.46	\$ 478.78	\$ 5.32	1%

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

	January	April	July	October	Total Single Risk Pool
# of Member Months Renewing in Quarter	-	19	41	91	151.00
Percent of Members Months Renewing in Quarter	0%	13%	27%	60%	100%
Base Allowed Claims	\$ 658.42	\$ 658.42	\$ 658.42	\$ 658.42	\$ 658.42
Months of Trend	-	3	6	9	7
Annual Trend	10.20%	10.20%	10.20%	10.20%	10.20%
Single Risk Pool Projected Allowed Claims	\$ 658.42	\$ 674.60	\$ 691.18	\$ 708.17	\$ 699.37

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2016	2017
Average Age Factor	1.499	1.484
Average Geographic Factor	0.970	0.970
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (Induced demand)	1.150	1.150
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 689.03	\$ 699.52
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 423.18	\$ 422.48

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

	2016	2017	
Paid-to-Allowed	0.907	0.903695364	
URRT Trend (2-Year Trend Factor)	1.21	1.21	<- URRT W1, S2
URRT Morbidity	1.308581872	1.308	<- URRT W1, S2
URRT "Other"	1.057698941	1.075	<- URRT W1, S2
Risk Adjustment	\$ 0.27	\$ 0.14	<- URRT W1, S3
Reinsurance	\$ 2.25	\$ -	<- URRT W1, S3
Exchange User Fee	\$ -	\$ -	<- URRT W1, S3
Capitation	\$ -	\$ -	<- URRT W1, S2
Network	1.000	1	
Pricing AV	0.907	0.9127	
Benefit Richness	1.150	1.15	
Catastrophic Eligibility	1.000	1	
Administrative Expenses	5.79%	7.11%	
Taxes and Fees	0.00%	0.00%	
Profit and/or Contingency	5.00%	5.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Highmark Choice Co	
Plan Type(s):	HMO	
Market Segment:	Small Group	
Rate Effective Date:	01/01/2017	
Market Adjusted Index Rate	\$ 699.52	45 CFR Part 156.8 (d) (2) Allowable F

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/16 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2017	1/1/17 Plan Marketing Name (If 1/1/16 Plan Discontinued)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company- determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Tobacco Surcharge Adjustment
Totals							-			0.913	1.000	1.000	1.000	1.000	1.000
Plan 1	38949PA0050001	HMO	Keystone HMO \$250	E	Keystone HMO \$250	Platinum		Standard AV	Off	0.913	1.000	1.000	1.000	1.000	1.000
Plan 2	38949PA0050003	HMO		N	Keystone HMO \$7000	Bronze		Standard AV	Off	0.632	0.870	1.000	1.000	1.000	1.000

Calibration	
Age Calibration Factor	1.478541976
Geographic Calibration Factor	0.970
Aggregate Calibration Factor	1.434

Factors			
Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
\$ 638.46	7.1%	0.0%	5.0%
\$638.46	7.1%	0.0%	5.0%
\$384.31	7.1%	0.0%	5.0%

Total Covered Lives @ 2/1/2016	Total Policyholders @ 2/1/2016
5	4
5	4
-	-

2016 Calibrated Plan Adjusted Index Rate PMPM	2017 Calibrated Plan Adjusted Index Rate PMPM	Change Compared to Prior 12 months	% of Total Covered Lives
\$ 496.84	\$ 506.39	1.92%	
\$ 496.84	\$506.39	1.9%	100.0%
\$ -	\$304.82	#DIV/0!	0.0%

PA Rate Template Part IV

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

Carrier Name:  
Plan Type(s):  
Market Segment:  
Rate Effective Date:

Highmark Choice Co  
HMO  
Small Group  
01/01/2017

Plan Number	HIOS Plan ID (Standard Component)	1/1/16 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2017	1/1/17 Plan Marketing Name (If 1/1/16 Plan Discontinued)	Metallic Tier	Exchange On/Off or Off
Totals	These cells auto-fill using the data entered in Table 9.					
Plan 1	38949PA0050001	Keystone HMO \$250	E	Keystone HMO \$250	Platinum	Off
Plan 2	38949PA0050003	0	N	Keystone HMO \$7000	Bronze	Off

2/1/16 Number of Covered Lives									
1	2	3	4	5	6	7	8	9	Total
-	-	-	5	-	-	-	-	-	5
-	-	-	5	-	-	-	-	-	5
-	-	-	-	-	-	-	-	-	-

2016 21-year-old Non-Tobacco Prem (in small group market, average monthly premium w					
1	2	3	4	5	6
\$ -	\$ -	\$ -	\$ 481.93	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 481.93	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

ium PMPM  
(weighted for quarterly trend)

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

Change in 21-year-old Non-Tobacco Premium PMPM

## PA Rate Template Part V Consumer Factors

### Table 12. Age and Tobacco Factors

2017 Age and Tobacco Factors						
Age Band	Age Factor	Tobacco Factor		Age Band	Age Factor	Tobacco Factor
0-20	0.635			43	1.357	1
21	1.000	1		44	1.397	1
22	1.000	1		45	1.444	1
23	1.000	1		46	1.500	1
24	1.000	1		47	1.563	1
25	1.004	1		48	1.635	1
26	1.024	1		49	1.706	1
27	1.048	1		50	1.786	1
28	1.087	1		51	1.865	1
29	1.119	1		52	1.952	1
30	1.135	1		53	2.040	1
31	1.159	1		54	2.135	1
32	1.183	1		55	2.230	1
33	1.198	1		56	2.333	1
34	1.214	1		57	2.437	1
35	1.222	1		58	2.548	1
36	1.230	1		59	2.603	1
37	1.238	1		60	2.714	1
38	1.246	1		61	2.810	1
39	1.262	1		62	2.873	1
40	1.278	1		63	2.952	1
41	1.302	1		64+	3.000	1
42	1.325	1				

\*PA follows the federal default age curve.

### Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Crawford, Erie, McKean, Mercer, Warren, Clarion, Forest, Venango	0.970	0.970
Rating Area 2	Cameron, Elk, Potter	0.970	0.970
Rating Area 3			
Rating Area 4	Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland	0.970	0.970
Rating Area 5	Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset	0.970	0.970
Rating Area 6	Centre	1.040	1.040
Rating Area 7			
Rating Area 8			
Rating Area 9			

### Table 14. Network Factors

[illegible]





Product-Plan Data Collection

Company Legal Name:  
HIOS Issuer ID:  
Effective Date of Rate Change(s):

Highmark Choice Company  
38949  
01/01/2017

State: PA  
Market: Small Group

Product/Plan Level Calculations

Section I: General Product and Plan Information				
Product		Terminated Product	Keystone HMO	
Product ID:		38949PA004	38949PA005	
Metal:		Not Applicable	Platinum	Bronze
AV Metal Value		0.000	0.896	0.620
AV Pricing Value		1.000	1.018	0.625
Plan Category		Terminated	Renewal	New
Plan Type:		HMO	HMO	HMO
Plan Name		2015 Experience	Keystone HMO	Keystone HMO
Plan ID (Standard Component ID):		38949PA0040001	38949PA0050001	38949PA0050003
Exchange Plan?		No	No	No
Historical Rate Increase - Calendar Year - 2		0.00%	0.00%	
Historical Rate Increase - Calendar Year - 1		0.00%	17.29%	
Historical Rate Increase - Calendar Year 0		0.00%	0.43%	
Effective Date of Proposed Rates		01/01/2016	01/01/2017	01/01/2017
Rate Change % (over prior filing)		0.00%	-0.22%	0.00%
Cum/ive Rate Change % (over 12 mos prior)		0.00%	1.01%	0.00%
Prod'd Per Rate Change % (over Expir. Period)		#DIV/0!	14.42%	#DIV/0!
Product Rate Increase %		0.00%	1.01%	

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

Plan ID (Standard Component ID):	Total	38949PA0040001	38949PA0050001	38949PA0050003
Inpatient	-\$0.16	\$0.00	-\$3.57	\$0.00
Outpatient	-\$0.10	\$0.00	-\$2.26	\$0.00
Professional	-\$0.15	\$0.00	-\$3.25	\$0.00
Prescription Drug	\$0.83	\$0.00	\$18.25	\$0.00
Other	\$0.13	\$0.00	\$3.88	\$0.00
Capitation	-\$1.08	\$0.00	-\$23.76	\$0.00
Administration	\$0.56	\$0.00	\$12.38	\$0.00
Taxes & Fees	-\$0.12	\$0.00	-\$2.63	\$0.00
Risk & Profit Charge	\$0.00	\$0.00	-\$0.10	\$0.00
Total Rate Increase	-\$0.09	\$0.00	-\$2.06	\$0.00
Member Cost Share Increase	-\$0.54	\$0.00	-\$11.88	\$0.00

Average Current Rate PMPM	\$893.92	\$0.00	\$950.58	\$0.00
Projected Member Months	1,812	0	1,704	108

Section III: Experience Period Information

Plan ID (Standard Component ID):	Total	38949PA0040001	38949PA0050001	38949PA0050003
Plan Adjusted Index Rate	\$28.89	\$0.00	\$634.87	\$0.00
Member Months	1,582	1,510	-72	0
Total Premium (TP)	\$45,711	\$0	\$45,711	\$0
EHB Percent of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%
Total Allowed Claims (TAC)	\$729,099	\$664,966	\$64,133	\$0
EHB Percent of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%
Allowed Claims which are not the issuer's obligation:	\$38,937	\$41,857	-\$2,920	\$0
Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$0			
Portion of above payable by HHS on behalf of insured person, as %	0.00%			
Total incurred claims, payable with issuer funds	\$690,162	\$623,109	\$67,053	\$0
Net Amt of Rein	-\$5,805.94	-\$5,541.70	-\$264.24	\$0.00
Net Amt of Risk Adj	-\$5,998.26	\$1,510.00	-\$7,508.26	\$0.00
Incurred Claims PMPM	\$436.26	\$412.65	\$931.29	#DIV/0!
Allowed Claims PMPM	\$460.87	\$440.37	\$890.74	#DIV/0!
EHB portion of Allowed Claims, PMPM	\$460.87	\$440.37	\$890.74	#DIV/0!

Section IV: Projected (12 months following effective date)

Plan ID (Standard Component ID):	Total	38949PA0040001	38949PA0050001	38949PA0050003
Plan Adjusted Index Rate	\$709.16		\$726.40	\$437.25
Member Months	1,812	-	1,704	108
Total Premium (TP)	\$1,285,004	\$0	\$1,237,782	\$47,223
EHB Percent of TP, [see instructions]	100.00%		100.00%	100.00%
state mandated benefits portion of TP that are other than EHB	0.00%		0.00%	0.00%
Other benefits portion of TP	0.00%	100.00%	0.00%	0.00%
Total Allowed Claims (TAC)	\$1,184,033		\$1,122,185	\$61,847
EHB Percent of TAC, [see instructions]	100.00%		100.00%	100.00%
state mandated benefits portion of TAC that are other than EHB	0.00%		0.00%	0.00%
Other benefits portion of TAC	0.00%	100.00%	0.00%	0.00%
Allowed Claims which are not the issuer's obligation	\$120,739		\$97,967	\$22,772
Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$0			
Portion of above payable by HHS on behalf of insured person, as %	0.00%			
Total incurred claims, payable with issuer funds	\$1,063,294	\$0	\$1,024,219	\$39,075
Net Amt of Rein	\$0		\$0	\$0
Net Amt of Risk Adj	-\$2.96		-\$222	-\$14