

SERFF Tracking #:

CABC-132796292

State Tracking #:

CABC-132796292

Company Tracking #:

21-67

State:

Pennsylvania

Filing Company:

Capital Advantage Assurance Company

TOI/Sub-TOI:

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

Product Name:

Rates - CAAC Individual PPO

Project Name/Number:

/

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	<p>Ind_21-67_Revised_CAAC_PPO_PublicFiling01_Supporting_20210917.pdf</p> <p>Ind_21-67_Revised_CAAC_PPO_PublicFiling03_Supporting_20210917.pdf</p> <p>Ind_21-67_Revised_CAAC_PPO_PublicFiling02_Supporting_20210917.pdf</p> <p>Ind_21-67_Revised_CAAC_PPO_PublicFiling04_Supporting_20210917.pdf</p> <p>Ind_21-67_Revised_CAAC_PPO_PublicFiling05_Supporting_20210917.pdf</p> <p>Ind_21-67_Revised_CAAC_PPO_PublicFiling07_Supporting_20210917.pdf</p> <p>Ind_21-67_Revised_CAAC_PPO_PublicFiling06_Supporting_20210917.pdf</p>
Item Status:	
Status Date:	



May 18, 2021

Ms. Tracie Gray, Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

**Re: Capital Advantage Assurance Company
Individual Rates
Filing No 21-67
TOI Code: H15I Individual Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15I.001 - Hospital/Surgical/Medical Expense
Filing Type: Rate**

Dear Ms. Gray:

By this filing Capital BlueCross, on behalf of its wholly owned subsidiary Capital Advantage Assurance Company, submits to the Department Individual Rates effective January 1, 2022.

The following is a summary of the rate filing:

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Individual
- On/Off Exchange: On/Off Exchange
- Effective Date: 1/1/2022
- Average Rate Change Requested: 5.1%
- Range of Requested Rate Change: 3.5% to 8.3%
- Total additional annual revenue generated from the proposed rate change: \$20,006,089
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Gold, Silver, Bronze, and Catastrophic
- Current Covered Lives and Policyholders: 46,621/32,447
- 2022 Number of Plans/Change from 2021: 26/ 12 additional plans
- Contract Form #: CAAC-Ind-PPO-C-v0122, CAAC-Ind-EPO-C-v0122, and CAAC-Ind-PPO Choice-C-v0122
- Form Filing SERFF #: CABC-132795389, CABC-132795392
- Binder SERFF #: CABC-PA22-125107200, CABC-PA22-125107221
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-2003721964618918912

[Harrisburg, PA 17177 | capbluecross.com](https://www.capbluecross.com)

In support of this filing, I have included an Actuarial Memorandum with supporting exhibits, URRT, Consumer Friendly Justification, Rates Table Template, and PA Plan Design Summary and Rate Tables.

If you have any questions regarding this filing, please call me at [REDACTED] (or via email at [REDACTED]) or [REDACTED] at [REDACTED] ([REDACTED]). Thank you for your assistance in this matter.

Sincerely,

[REDACTED]

[REDACTED], ASA, MAAA
Director, Actuarial Services
Capital Blue Cross

Enclosures

cc: [REDACTED], FSA, MAAA, Senior Director, Actuarial Services
[REDACTED], ASA, MAAA, Vice President and Chief Actuary, Actuarial Services
[REDACTED], Associate General Counsel

Attachment I

Rate Change Summary

Capital Advantage Assurance Company (CAAC) – Individual Plans

Rate request filing ID # CABC-132796292 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at

<http://www.insurance.pa.gov/Consumers/ACARelatedFilings/>

Overview

Initial requested average rate change:	5.1% ¹
Revised requested average rate change:	2.9% ¹
Range of requested rate change:	1.3% to 6.0%
Effective date:	1/1/2022
Mapped Members:	46,621
Available in:	Rating Areas 6, Rating Area 7, and Rating Area 9

Key information

Jan. 2020-Dec. 2020 financial experience

Premiums	\$353,854,332
Claims	\$255,692,200
Administrative expenses	\$26,844,564
Taxes & fees	\$28,034,507
Company made (after taxes)	\$43,283,061

How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2022:

Claims:	88.71%
Administrative:	8.69%
Taxes & fees:	0.60%
Profit:	2.00%

The company expects its annual medical costs to increase **6.53%**.

Explanation of requested rate change

Future Cost and Utilization: 6.5%
Improved morbidity due to American Rescue Plan subsidies: -4%
Change to PA Reinsurance Program: -0.5%
Estimated 2020 Risk Adjustment Results: 0.9%

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



September 17, 2021

Ms. Tracie Gray, Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

**Re: Capital Advantage Assurance Company
Individual Rates
Filing No 21-67
TOI Code: H15I Individual Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15I.001 - Hospital/Surgical/Medical Expense
Filing Type: Rate**

Dear Ms. Gray:

By this filing Capital BlueCross, on behalf of its wholly owned subsidiary Capital Advantage Assurance Company, submits to the Department Individual Rates effective January 1, 2022.

The following is a summary of the rate filing:

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Individual
- On/Off Exchange: On/Off Exchange
- Effective Date: 1/1/2022
- Average Rate Change Requested: 2.9%
- Range of Requested Rate Change: 1.3% to 6.0%
- Total additional annual revenue generated from the proposed rate change: \$11,414,952
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Gold, Silver, Bronze, and Catastrophic
- Current Covered Lives and Policyholders: 46,621/32,447
- 2022 Number of Plans/Change from 2021: 26/ 12 additional plans
- Contract Form #: CAAC-Ind-PPO-C-v0122, CAAC-Ind-EPO-C-v0122, and CAAC-Ind-PPO Choice-C-v0122
- Form Filing SERFF #: CABC-132795389, CABC-132795392
- Binder SERFF #: CABC-PA22-125107200
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-2003721964618918912

[Harrisburg, PA 17177 | capbluecross.com](https://www.capbluecross.com)

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Sincerely,

[REDACTED]

[REDACTED], ASA, MAAA
Director, Actuarial Services
Capital Blue Cross

Enclosures

cc: [REDACTED], FSA, MAAA, Senior Director, Actuarial Services
[REDACTED], ASA, MAAA, Vice President and Chief Actuary, Actuarial Services
[REDACTED], Associate General Counsel

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

ACTUARIAL MEMORANDUM

Individual Rates

Effective January 1, 2022

General Information

Company Information

- Company Legal Name: Capital Advantage Assurance Company – CAAC
- State: PA
- HIOS Issuer ID: 45127
- Market: Individual
- Effective Date: 1/1/2022

PID Company Information

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Individual
- On/Off Exchange: On/Off Exchange
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- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-2003721964618918912

Company Contact Information

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

Scope and Purpose

By this filing, Capital Advantage Assurance Company (CAAC), a subsidiary of Capital BlueCross (CBC), submits rates for products to be made available to individuals effective January 1, 2022. CAAC will offer individual products on and off the PA state-based exchange.

Rate History and Proposed Variations in Rate Changes

Market	Company	Effective Date	SERFF #	Annual Increase
Individual	CAAC	1/1/2018	CABC-131022042	49.2%
Individual	CAAC	1/1/2019	CABC-131454875	-20.8%
Individual	CAAC	1/1/2020	CABC-131915676	0.2%
Individual	CAAC	1/1/2021	CABC-132354885	-14.4%

Average Rate Change

CAAC is proposing an aggregate annual 2.9% rate change. The rate change does vary by plan. The rate change is calculated in PA Rate Exhibits Part III, Table 10, cell AC15.

The key drivers of the rate change, and approximate impact, are as follows:

- Future Cost and Utilization: 6.5%
- Improved morbidity due to American Rescue Plan subsidies: -4%
- Change to PA Reinsurance Program: -0.5%
- Estimated 2020 Risk Adjustment Results: 0.9%

Regulatory Considerations

Rates submitted by this filing assume changes to the current regulatory framework. As directed by the Insurance Department, the following factors have been applied to the rates for regulatory changes:

- Individual Adjustment of 1.01
- Cost Sharing Reduction (CSR) Funding: Factor of 1.22 applied in the PA Rate Exhibits, Part III, column P to the on-exchange silver plan.
- User Exchange Fee of 3%
- Reinsurance Morbidity Adjustment of 0.999
- COVID-19 Adjustment of 1.03
- American Rescue Plan Act (ARPA) Morbidity Change Factor of 0.96

Membership

Membership is shown in PA Rate Exhibits Part I, Table 1. The average age is 45.

Benefit Changes 2021-2022

A summary of proposed 2022 benefits is included in Exhibit A. There are several benefit changes being implemented in 2022. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a benefit change that did not meet the uniform modification of coverage standard was terminated, and a new plan was created in its place. Benefit changes by plan are listed in Exhibit B, highlighted in yellow.

Experience Period Premium and Claims

Single Risk Pool: The data used to develop rates and shown in URRT and PA Rate Exhibits abides by 45 CFR part 156.80(d) single risk pool requirements. The single risk pool reflects all covered lives for every non-grandfathered, non-transitional product/plan combination for CAAC in the individual market.

Base Experience Period: The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between January 1, 2020 and December 31, 2020.

Paid Through Date: Claims in the BEP are paid through February 28, 2021

Premiums (net of MLR Rebate) in BEP: Premiums are calculated on an earned basis in the BEP. MLR rebate adjustments applied are equal to zero.

Allowed and Incurred Claims in BEP:

- Allowed claims are developed by combining paid claims with member cost-sharing. Allowed claims meet the definition in the URR instructions. They do not include provider quality incentive payments.
- Incurred claims are net of HHS CSR payments.
- CBC only covers Essential Health benefits (EHBs).
- CAAC does not include capitated services.
- Allowed and Incurred claims are net of pharmacy rebates. BEP rebates are completed based on actual utilization of rebate-eligible drugs and rebate amounts.

Estimated Incurred but Not Paid Claims: Paid claims by date of service come directly from CBC's data warehouse. The method for calculating incurred claims in the BEP is as follows:

1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.
2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of "completion".

3. Historical rates of completion by duration are used to derive projected rates of completion. Some of the methods used to develop projected completion factors are averages (e.g. harmonic averages, time weighted averages, geometric averages) and regression methods. Numerous items are considered when viewing these averages or regression statistics, such as the impact of high claims on perceived completion patterns.
4. For durations that exhibit a projected completion factor greater than the Valuation Actuary's chosen threshold (e.g. 80% complete), cumulative paid and incurred claims are divided by the projected completion factor to arrive at ultimate incurred claims. For durations that are less than the chosen threshold, a projection methodology is used. Similar to completion factor development, projection methodologies are worthy of a lengthy discussion. In general, an ultimate incurred claims PMPM is derived by projecting a recent 12-month period to the current month(s) and seasonally adjusting.
5. With all months having both a cumulative paid amount and an estimated ultimate incurred amount, the completion factors used in pricing are calculated by taking the quotient of the two. Allowed completion and incurred completion are assumed to be identical.
6. Both allowed and paid claims in the BEP are completed by applying completion factors by incurred month developed in Step 6.

$$BEP\ Incurred\ Claims = \sum \frac{BEP\ Paid\ Claims\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

$$BEP\ Allowed\ Claims = \sum \frac{BEP\ Paid\ Claims + BEP\ Member\ Cost\ Share\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

Risk Adjustment in BEP: Risk adjustment amounts in the BEP are equal to the amounts sent by the Department on 5/9/2021.

Loss Ratio in BEP: Loss ratio is 72.26%

Credibility of Data

CAAC individual data was used to develop rates. No credibility manual is used.

Trend Identification

Trend: 6.53%

Trend levels reflect CBC's best estimate of changes in utilization, provider reimbursement contracts, the network of facilities and providers, disease management initiatives and the impact of utilization management.

The following is a description of considerations used to determine trend.

1. Base Cost/ Change in hospital and physician contracting: The contracted increase in reimbursements to hospitals and physicians is the basis of cost trends. CBC uses the following to project future costs:
 - a. Vendor Physician Cost Model and Internal Hospital Contracting Model
 - i. The medical cost models use best estimates of Capital BlueCross (CBC)'s future contracting increases with physicians and hospitals. The models use cost estimates based on varying contract effective dates by physician and hospital. All facilities and providers are considered in this modeling effort (i.e. acute and non-acute, network and non-network, inpatient and outpatient, in- area and out-of-area). From there, a monthly anticipated cost (assuming static utilization) summary is produced which can be used in projecting future claims costs. Cost trends are determined at the CBC book of business level for all commercial business.
 - b. Internal Prescription Drug Trend Model
 - i. Price Inflation
 - ii. Contract Pricing
 - iii. Member Cost-Sharing
 - iv. Units per Script
 - v. Brand/Generic Mix
 - vi. Therapeutic Mix
 - vii. Cost per Script
 - viii. Pipeline (new drugs)
2. Utilization Considerations:
 - a. Intensity of medical services rendered
 - b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
 - c. Further migration from brand prescription drugs to generic prescription drugs
 - d. Favorable impacts of value based benefits designs
 - e. Medical utilization estimates reviewed by CBC's Chief Medical Officer
3. Leveraging: The trend model is based on allowed cost increases. Paid claims trend at a higher rate than allowed due to leveraging. Leveraging is the impact of static cost-share, such as deductibles and copays, to the paid trend.
4. Intensity: Measure of cost increase due to change in treatment sophistication. An example is migration from x-rays to MRIs at significantly higher cost.
5. Underwriting Cycle: The underwriting cycle is defined as the tendency to swing between profitable and unprofitable periods over time. The underwriting cycle is exacerbated partly by pricing performed with incomplete information as to the level of current experience trends. A reaction delay occurs, as carriers tend to rely on measurements of past experience in developing current pricing assumptions. As a result, carriers are often increasing their pricing trends when actual experience trends have begun to decline, and decreasing their pricing trends actual trends are increasing. CBC strives to mitigate the

underwriting cycle by keeping trends consistent through times of increasing and decreasing claim cost and utilization.

Historical Experience: Historical experience was not used to the develop trend.

Benefit Categories: Claims in the benefit categories displayed in URRT come directly from CBC’s data warehouse. These same categories are used to develop category-level trend. See Exhibit C for a description of benefits by benefit category.

See Exhibit E for CAAC’s pricing trend, as well as cost and utilization components of the pricing trend.

Rate Development & Change

Projection Factors

Changes in Morbidity: Found in URRT Worksheet 1, “Morbidity Adjustment”, and PA Rate Exhibits, Table 5.

Total Morbidity Factor

$$= [Individual Factor] \times [COVID - 19 Factor] \times [ARPA Morbidity Factor] \\ \times [Reinsurance Morbdity Factor]$$

The Individual Factor and Reinsurance Morbidity Factor are discussed in *Regulatory Considerations* above.

COVID-19 Factor: CBC projects 3% change in morbidity due to COVID-19 claim suppression during 2020. The morbidity factor is based on the following analysis:

1. Gather BEP claims, membership and premium from Ib Manual Data, Table 2. This is for the filing BEP 1/1/2020-12/31/2020.
2. Develop Claim PMPM A using data from (1)
3. Gather 2019 claims, membership and premium from Ib Manual Data, Table 2 from the 2021 annual filing. This is for BEP 1/1/2019-12/31/2019. Trend the claims data 12 months to the filing BEP in (1).
4. Develop Claim PMPM B using data from (2)
5. Claim PMPM B/Claim PMPM A – 1 = 9.9%
6. 3% is applied in rating due to market competition.

The above calculation is found in Exhibit Q, Morbidity Factor Calculation.

ARPA Morbidity Factor: This factor is driven by improved subsidies through the ARPA legislation, starting April 2021 and continuing through 2022. More generous subsidies should improve the overall risk pool of the market as individuals have an incentive to keep coverage even when personal utilization is low. From discussions with The Department and CBC enrollment

applications to date, CAAC estimates 7%-8% growth due to ARPA, resulting in 4% morbidity improvement.

Changes in Benefits: Benefit changes are not applied to allowed claims as allowed should stay consistent from 2020 to 2022. Benefit changes are applied in the development of future incurred claims, due to changes in member cost-share. This calculation is shown in Exhibit D, and applied in Exhibit G. The manual cost PMPMs are developed from CBC’s internal benefit relativity model, discussed in the Plan Adjusted Index Rate section below. The benefit change is equal to member-month weighted average projected manual PMPM divided by member-month weighted average manual PMPM in the BEP. This process is further discussed in the Paid-to-Allowed section below.

Changes in Demographics: CAAC does not expect changes in demographics in its individual population.

Changes in Network: A network adjustment is applied to show the value of implementing EPO and 2-tier PPO network plans in the projection period. The value is calculated as:

$$\begin{aligned} \text{Network Factor} \\ &= ([\text{Projected MM by Plan}] \times [\text{Network Factor by Plan}]) \\ &\div [\text{Total Projected MM}] \end{aligned}$$

The network factor calculation is found on Exhibit D1, Network Mix.

Other Adjustments: No other adjustment is applied to the BEP.

Benefits, Demographics, Network and Other adjustments are found in URRT Worksheet 1 and PA Rate Exhibits Table 5.

Index Rate

The experience period index rate is CAAC’s allowed claims PMPM, set in accordance with the single risk pool provision. All CAAC covered benefits are categorized as Essential Health Benefits (EHBs), therefore no adjustment was made to the experience period index.

Projected Allowed Claims: The CAAC experience period allowed claims, benefit-adjusted, trended to the projection period (See Projection Factors section above), and credibility adjusted, is the *Projected Allowed Claims at Current Benefits*. This number is reflected in Worksheet 1 of URRT (“Projected Allowed Experience Claims PMPM (w/ applied credibility if applicable)”).

To calculate the projected index rate:

1. Start with *Projected Allowed Claims at Current Benefits*
2. The *Projected Allowed Claims at Current Benefits* reflect EHBs 100 percent, so no adjustment is made to add EHBs and remove non-EHB claim cost. This is the index rate for individuals renewing January – December.

See Exhibit J as well as PA Rate Exhibits Table 5 for the Index Rate.

Paid to Allowed Ratio

CAAC used the prescribed URRT allowed claim rate development methodology in conjunction with a paid and incurred rate development methodology to determine final premium rates. URRT projects allowed claims, and uses a paid-to-allowed ratio in order to adjust allowed claims to paid levels. This value is then used to develop premiums. In order to determine the paid-to-allowed ratio, CAAC projected paid and incurred claims, adjusted for benefits, to the experience period.

Projected Paid and Incurred Claims are calculated as follows:

1. Gather claims experience as described in the Data section above.
 - a. Base Experience Period (BEP) Paid Claims, Capitation, and Rx Rebates
 - b. BEP Member Months
2. Develop BEP *Paid and Incurred Claims*:

$$BEP \text{ Paid and Incurred Claims} = \frac{BEP \text{ Paid Claims}}{Completion \text{ Factor}}$$

The development of completion factors is described in Experience Period Premium and Claims above.

3. Develop the *BEP Paid and Incurred Claim PMPM*:

$$BEP \text{ Paid and Incurred Claim PMPM} = \frac{BEP \text{ Paid and Incurred Claims}}{BEP \text{ Member Months}}$$

4. Develop *Trended Claim PMPM*: Using the aggregate trend described in the Projection Factors section above, trend the BEP Paid and Incurred Claim PMPM from the midpoint of the experience period to the midpoint of the rating period.

Trended Claim PMPM

$$= [BEP \text{ Paid and Incurred Claim PMPM}] \times (1 + [Trend\%])^{Trend \text{ Months}/12}$$

5. Develop *Projected Paid and Incurred Claim PMPM*:

$$\begin{aligned} \text{Projected Paid and Incurred Claims PMPM} &= [Trended \text{ Claim PMPM}] \times [Benefit \text{ Adjustment}] \\ &\times [Morbidity \text{ Adjustment}] \times [Reinsurance \text{ Adjustment}] \\ &\times [Other \text{ Adjustment}] \end{aligned}$$

The *Morbidity Adjustment*, and *Other Adjustment* are discussed in the Projections Factors section above. The *Benefit Adjustment* is described in more detail in step 6 below. The *Reinsurance Adjustment* is discussed in Market Adjusted Index Rate section below.

6. Develop *Projected Claims PMPM by Benefit* as follows:

- a. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
- b. This actuarial cost model derives a Manual Cost for each benefit design in the experience period, as well as plans being offered in the projection period. The average Manual Cost of the experience is compared to the Manual Cost of the base plan. The projected experience period data is then adjusted to the base plan:

$$\text{Benefit Level Adjustment} = \frac{\text{Average Manual Cost in Projection Period}}{\text{Manual Cost of Base Plan}}$$

- c. The *Projected Paid and Incurred Claim PMPM* (Step 5) is then adjusted to the Base Plan as follows:

$$\begin{aligned} &\text{Base Plan Paid and Incurred Claims PMPM} \\ &= \frac{\text{Benefit Adjusted Paid and Incurred Claims PMPM}}{\text{Benefit Level Adjustment}} \end{aligned}$$

- d. Each additional benefit design has its own unique Manual Cost, which can then be compared to the Base Plan to develop a Benefit Relativity:

$$\text{Benefit Relativity A} = \frac{\text{Manual Cost of Benefit A}}{\text{Manual Cost of Base Plan}}$$

- e. The Benefit Relativity developed in d. above is then used as a gauge to develop a final *Pricing Relativity*. This pricing relativity is developed using actuarial judgment including the following considerations:

- i. Final premium relativities must make sense based on benefits. For example, the annual cost difference between a PPO 2000 and PPO 1000 must be less than \$1000.
 - ii. Adjustments for plan designs that fall outside of the actuarial cost model.
- a. So the *Projected Claims PMPM by Benefit* is:

$$\begin{aligned} & \text{Projected Claims PMPM Benefit A} \\ & = \text{Projected Claims PMPM Base Plan} \\ & \times \text{Pricing Relativity A} \end{aligned}$$

- b. And to arrive at the *Total Projected Claims PMPM*, CAAC assumes a distribution of members across the benefit plans being offered in the projection period. The *Total Projected Claims PMPM* :

$$\begin{aligned} = & \text{Projected Claims PMPM Benefit A} \times \text{Expected Member Dist of Benefit A} \\ & + \text{Projected Claims PMPM Benefit B} \\ & \times \text{Expected Member Dis of Benefit B} + \dots \end{aligned}$$

7. The Paid-To-Allowed Ratio is then:

$$\text{Paid to Allowed Ratio} = \frac{\text{Total Projected Claims PMPM}}{\text{Projected Allowed Claims at Current Benefits}}$$

See Exhibit G for the development of the *Paid-to-Allowed Ratio*. And see Exhibit L for the plan-level projected incurred amount development.

Market Adjusted Index Rate

The Market Adjusted Index Rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules, 45 CFR Part 156.80(d)(1). So,

$$\begin{aligned} & [\text{Market Adjusted Index Rate}] \\ & = ([\text{Index Rate}] \times [\text{Paid to Allowed Ratio}] \\ & - [\text{Projected Incurred Reinsurance Recoveries}] \\ & - [\text{Projected Incurred Risk Adjustment PMPM}] \\ & + [\text{Exchange Fees PMPM}]) \div [\text{Paid to Allowed Ratio}] \end{aligned}$$

Projected Incurred Risk Adjustments PMPM:

Relevant to 2022 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2022. The following items are those that we deem important in generating a CRA payment transfer adjustment:

1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
2. Statewide average premiums
3. Current market penetration of this company and competitors in the market and in the state
4. 2019-2020 risk adjustment results
5. Market improvement in coding risk: CBC's ACA book of business has had a churn rate that makes a multi-year perspective of member diagnosis and risk very challenging. Because closing gaps in care and coding, and a myriad of other risk adjustment functions require more than a single year of data to facilitate an accurate depiction of risk, it is believed that CBC is disadvantaged in the market. This will drive CBC's relative risk to the market down over time.

The 2022 projected risk adjustment amounts are based on actual 2020 transfer amounts, adjusted for estimated risk improvement due to favorable changes in the PA reinsurance program.

Projected Incurred Reinsurance Recoveries:

In order to calculate the value of reinsurance, the following is provided:

1. PA Rate Exhibits, tab II.a show the company-specific BEP claims data.
2. PA Rate Exhibits, tab II.b shows the projected Individual ACA claims using all CBC subsidiaries – CAAC, CAIC, and KHPC. The claims represent BEP claims trended at 7% to the projection period.
3. CBC is utilizing this approach in order apply a consistent reinsurance factor across all CBC Individual ACA plans regardless of issuing entity. This approach also provides credibility to the small CBC issuers (KHPC and CAIC).

Exchange Fee PMPM:

The exchange fee PMPM is calculated as:

$$\begin{aligned}
 & \text{Exchange Fee PMPM} \\
 & = [\text{Avg 2022 On} - \text{Exchange Premium PMPM}] \\
 & \times [\text{Expected 2022 \% Members On} - \text{Exchange}]
 \end{aligned}$$

Where

$$[\text{Avg 2022 On} - \text{Exchange Premium PMPM}] = [\text{Avg 2021 On} - \text{Exchange Premium PMPM}] \times (1 + [\text{Avg Proposed Rate Change}])$$

Please note that currently 88% of members are on exchange, but we expect this to increase to 95% in 2022 due to increase ARPA subsidies.

See Exhibit K for the development of the Market Adjusted Index Rate.

Retention Items

Administrative Expense Load:

1. Risk Adjustment User Fee: To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of \$0.25 PMPM. The Risk Adjustment Fee PMPM is included in URRT Worksheet 1, URRT Worksheet 2, “Administrative Expense”, and PA Rate Exhibits Table 6.
2. Administrative Expense: Calculated using an allocation method from CBC’s Finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to CBC individual products. Administrative expenses are included in URRT Worksheet 2, “Administrative Expense”, and PA Rate Exhibits Table 6. Expense as a percentage of premium vary by plan because a fixed dollar admin PMPM is applied to each plan.
 - a. Value-Based Benefits (VBB): Standard with each plan, Capital BlueCross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
 - i. Complete Health Risk Assessment questionnaire and receive a gift card.
 - ii. Participate in an online coaching program and receive a gift card reward.
 - iii. The wellness program is administered through a vendor and costs are based on vendor fees, anticipated participation, and reward card amounts.
 - iv. Fees are included in overall administrative expense fee discussed above.
 - v. Included in URRT Worksheet 2 “Administrative Expense”, and PA Rate Exhibits Table 6.
3. Broker Expense: Calculated based on CBC’s explicit per contract broker fee. Broker Expense is included in URRT Worksheet 2, “Administrative Expense”, and PA Rate Exhibits Table 6. CBC pays commissions for new business and renewal enrollment received during open enrollment, both on and off exchange, and in all geographic areas. Commission is less on catastrophic plans due to the lower premium. CBC does not pay commission during Special Enrollment Periods (SEP). The 2021 broker commission schedule is yet to be finalized. Attached please find the 1/1/2020 copy of the broker agreement – redacted version. Files are as follows:
 - a. Redacted Agent Agreement: “Ind_21-67_Initial_CAAC_PPO_WBEBrokerIndRedacted_Supporting_20210518.pdf”
 - b. Redacted Preferred Producer Master Agreement: “Ind_21-67_Initial_CAAC_PPO_PPMABrokerIndRedacted_Supporting_20210518.pdf”
4. Additional Quality Improvement: Additional QI amounts applied in rating equal 0.4%. Included in URRT Worksheet 2, “Administrative Expense”, and PA Rate Exhibits Table 6.

Profit (or Contribution to Surplus) & Risk Margin:

5. Contingency: Contingency is included in URRT Worksheet 1, “Profit and Risk”, and PA Rate Exhibits Table 6.

Taxes and Fees:

1. Exchange Fee – All issuers participating in the state-based-facilitated exchange will remit 3% of premium. The exchange user fee is applied as an adjustment to the Index Rate at the market level. The calculation and amount is found in Exhibit K. The amount is also found in PA Rate Exhibits, Table 5.
2. Federal Income Tax: Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in URRT Worksheet 2, “Taxes and Fees”, and PA Rate Exhibits, Table 6.

See Exhibit H as well as PA Rate Exhibits Table 6 for all retention values.

Plan Adjusted Index Rates

The Plan Adjusted Index Rates are included in Worksheet 2, Section IV of URRT.

The following adjustments were used to derive the Plan Adjusted Index Rate:

1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CAAC’s actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
2. Induced Demand: Please see Table 8. Induced Demand is calculated as:
$$[Pricing\ AV]^2 - [Pricing\ AV] + 1.24$$
Where *Pricing AV* is adjusted by the Non-Funding of CSR factor: PA Rate Exhibits, Table 10, column K x column P.
3. Provider Network: CAAC is offering four networks: PPO, Valley Advantage EPO, Capital Advantage EPO, and PPO Choice (2-tiered PPO). The network factors are the same across each plan in the network.
 - a. The Valley Advantage EPO plan is built around St. Luke’s delivery system and is available in Lehigh and Northampton counties.

- i. St. Luke's offers savings over area hospitals in IP, OP and professional settings.
 - ii. We assume that 75% of claims are attributable to a St. Luke's facility (EPO plans are offered as multi-options within the counties, lowering the overall cost savings as high cost members stay in PPO plans).
 - iii. The rating factor of 0.90 is the aggregate factor applied to the total medical, Rx, dental and vision premium given that the discount only impacts medical claims.
 - iv. See Exhibit O1 for the development of the EPO network factor.
 - b. The Capital Advantage EPO plan is built around UPMC Pinnacle's delivery system and is available in Cumberland, Dauphin and Perry counties.
 - i. Pinnacle offers savings over area hospitals in IP, OP and professional settings.
 - ii. We assume that 75% of claims are attributable to a UPMC Pinnacle's facility (EPO plans are offered as multi-options within the counties, lowering the overall cost savings as high cost members stay in PPO plans).
 - iii. The rating factor of 0.90 is the aggregate factor applied to the total medical, Rx, dental and vision premium given that the discount only impacts medical claims.
 - iv. See Exhibit O2 for the development of the EPO network factor.
 - c. The PPO Choice tiered design allows members to choose lower cost providers within their region.
 - i. The product is offered in Lancaster county.
 - ii. We assume that 90% of claims will be attributable to Lancaster General Hospital (LGH), which is a tier 1 provider, and largest provider in Lancaster county.
 - iii. To establish the network factor, a risk-adjusted claim analysis was performed comparing LGH claim levels to other region 7 providers. The analysis showed roughly 25% savings across IP, OP and Professional services.
 - iv. The rating factor of 0.84 is the aggregate factor applied to the total medical, Rx, dental and vision premium given that the discount only impacts medical claims.
 - v. See Exhibit O3 for the development of the PPO Choice network factor.
- 4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
- 5. Catastrophic Plans: Applied to catastrophic plans to reflect lower morbidity. This factor is the same as approved in 2021.
- 6. Adjustment for distribution and administrative costs: Described in Retention section above.
- 7. Tobacco Adjustment: Calculated as the average tobacco factor applied across the risk pool.

The development of the Plan Adjusted Index rate is found in Exhibit L, and summarized in Exhibit M.

Calibrated Plan Adjusted Index Rates

Age Curve Calibration: The average age factor is calculated by taking the member-weighted average of current individual enrollment by age in CAAC. Age factors are applied in accordance with CMS's Standard Age Curve. The age calibration factor is adjusted for contracts with greater than three children under the age of 21. Please see file Ind_21-67_Initial_CAAC_PPO_List-Billed_Supporting_20210518 for the calculation.

Geographic Factor Calibration: The average geographic rating factor is calculated by taking the CBC member-weighted average by region.

Geographic factors are unchanged from 2021.

Tobacco Factor Calibration: Average tobacco factor is calculated using current month member by smoking status data.

The calibration is:

$$[\textit{Calibrated Plan Adjusted Index Rate}] = [\textit{Plan Adjusted Index Rate}] \div ([\textit{Age Curve Calibration}] \times [\textit{Geographic Factor Calibration}] \times [\textit{Tobacco Factor}])$$

Calibrated Plan Adjusted Index Rates are found on PA Rate Exhibits Table 10. The calibration factors and development are found on Exhibit N.

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

$$\begin{aligned} [\textit{Member - Level Consumer Adjusted Premium Rate}] \\ = [\textit{Calibrated Plan Adjusted Index Rate}] \times [\textit{Age Factor}] \\ \times [\textit{Geographic Factor}] \times [\textit{Tobacco Factor}] \end{aligned}$$

2. $[\textit{Family Consumer Adjusted Premium Rate}] = \sum [\textit{Member - Level Consumer Adjusted Premium Rate}]$

With no more than three child dependents under age 21 taken into account

All consumer-level adjustments are applied uniformly to all plans in the Single Risk Pool. These adjustments do not vary by plan. Age and Geographic factors are displayed in Exhibits O.

Base Rates, i.e. Calibrated Plan Adjusted Index Rates, are found on Exhibit P.

AV Metal Values

Plans 45127PA0020020, 45127PA0020025, 45127PA0020032, 45127PA0140005, and 45127PA0140010 use alternative method 156.135(b)(2) to establish AV. Ind_21-67_Initial_CAAC_PPO_UniquePlanDesign_Supporting_20210518 includes a detailed explanation of the approach.

All other AV Metal Values included in URRT Worksheet 2 and PA Rate Exhibits, Table 10 are based on the federally issued AV Calculator.

See AV Screenshots included with the submission.

AV Pricing Values

All AV Pricing values were developed using CAAC's actuarial cost model and actuarial judgment as described in section Paid to Allowed above. Differences in health status are not included.

Projected Loss Ratio

See Exhibit I for the projected loss ratio calculation. The projected loss ratio is calculated using the federally prescribed MLR methodology.

Membership Projection

The membership projections found in Worksheet 2 of URRT were developed by assuming enrollment growth, due to lowering rates and introducing additional networks. A similar distribution to current is applied.

Projected versus Actual MLR

Exhibit R shows a history of projected versus actual MLR and Member Months. Projected comes from the 2017-2019 filings. Actual comes from Table 4.

Attachments and Examples

The following is a list of Exhibits and Data to support this filing:

PA Rate Exhibits Part I through Part V

Table 8

Exhibit A – Benefit Summary
Exhibit B – Benefit Change Summary
Exhibit C – Benefit Categories
Exhibit D – Benefit Mix

Exhibit D1 – Network Mix
Exhibit E – Trend
Exhibit F – URR
Exhibit G – Paid-to-Allowed Development
Exhibit H – Retention
Exhibit I – Projected Loss Ratio
Exhibit J – Index Rate
Exhibit K – Market Adjusted Index Rate
Exhibit L – Rate Development by Plan
Exhibit M – Plan Adjusted Index Rates
Exhibit N – Calibration
Exhibit O – Rating Factors
Exhibit O1 – Valley Advantage EPO Network
Exhibit O2 – Capital Advantage EPO Network
Exhibit O3 - PPO Choice Network
Exhibit P – Quarterly Base Rates
Exhibit Q – Morbidity
Exhibit R – MLR Exhibit

Broker Contracts
Actuarial Value Screenshots
List-Billed Data

Actuarial Statement

I, [REDACTED], ASA, MAAA, am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010.

I, [REDACTED], ASA, MAAA, do hereby certify that:

1. This filing has been prepared in accordance with the following:
 - a. Actuarial Standard of Practice No. 5, “Health and Disability Claims”
 - b. Actuarial Standard of Practice No. 8, “Regulatory Filings for Rates and Financial Projections for Health Plans”
 - c. Actuarial Standard of Practice No. 12, “Risk Classification”
 - d. Actuarial Standard of Practice No. 23, “Data Quality”
 - e. Actuarial Standard of Practice No. 25, “Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage”
 - f. Actuarial Standard of Practice No. 26, “Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans”
 - g. Actuarial Standard of Practice No. 41, “Actuarial Communications”.

2. The index rate is:

- a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
 - b. Developed in compliance with the applicable Actuarial Standards of Practice.
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered.
 - d. Neither excessive nor deficient.
 - e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.
3. The percent of total premium that represents essential health benefits were calculated in accordance with actuarial standards of practice.
4. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans, and in accordance with CFR 156.135(b)(2) as necessary. For any plan requiring an alternative method, the development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.
 - a. The analysis was
 - i. conducted by a member of the American Academy of Actuaries, and
 - ii. performed in accordance with generally accepted actuarial principles and methods.
5. Geographic area rating factors reflect only differences in the costs of delivery and not differences due to population morbidity.
6. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
7. New plans are not considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
8. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the Rate Filing Justification.



██████████, ASA, MAAA
Director, Actuarial Services
Capital Blue Cross

Company Name: Capital Advantage Assurance Company (CAAC)
Market: Individual
Product: PPO and EPO
Effective Date of Rates: January 1, 2022 **Ending date of Rates:** December 31, 2022

HIOS Plan ID (On Exchange)=>	45127PA0020026		45127PA0020026		45127PA0020026		45127PA0020013	
HIOS Plan ID (Off Exchange)=>	45127PA0020026		45127PA0020026		45127PA0020026		45127PA0020013	
Plan Marketing Name =>	old Simple Blue PPO 0/0/25 Rx		old Simple Blue PPO 0/0/25 Rx		old Simple Blue PPO 0/0/25 Rx		Gold PPO 2150/10/20	
Form # =>	CAAC-Ind-PPO-C-v0122		CAAC-Ind-PPO-C-v0122		CAAC-Ind-PPO-C-v0122		CAAC-Ind-PPO-C-v0122	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$0 /\$0 Med/Rx		\$0 /\$0 Med/Rx		\$0 /\$0 Med/Rx		\$2150 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		10%	
Copays =>	\$25/\$50/\$200 PCP/SPC/ER		\$25/\$50/\$200 PCP/SPC/ER		\$25/\$50/\$200 PCP/SPC/ER		\$20/\$45/\$300 PCP/SPC/ER	
OOP Maximum =>	\$8550 Med/Rx Combined		\$8550 Med/Rx Combined		\$8550 Med/Rx Combined		\$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$316.37	\$316.37	\$360.67	\$360.67	\$310.05	\$310.05	\$304.49	\$304.49
15	\$344.50	\$344.50	\$392.72	\$392.72	\$337.61	\$337.61	\$331.55	\$331.55
16	\$355.25	\$355.25	\$404.98	\$404.98	\$348.14	\$348.14	\$341.90	\$341.90
17	\$366.00	\$366.00	\$417.24	\$417.24	\$358.68	\$358.68	\$352.25	\$352.25
18	\$377.58	\$377.58	\$430.44	\$430.44	\$370.03	\$370.03	\$363.39	\$363.39
19	\$389.16	\$389.16	\$443.64	\$443.64	\$381.38	\$381.38	\$374.54	\$374.54
20	\$401.15	\$401.15	\$457.31	\$457.31	\$393.13	\$393.13	\$386.08	\$386.08
21	\$413.56	\$423.90	\$471.46	\$483.24	\$405.29	\$415.42	\$398.02	\$407.97
22	\$413.56	\$423.90	\$471.46	\$483.24	\$405.29	\$415.42	\$398.02	\$407.97
23	\$413.56	\$423.90	\$471.46	\$483.24	\$405.29	\$415.42	\$398.02	\$407.97
24	\$413.56	\$423.90	\$471.46	\$483.24	\$405.29	\$415.42	\$398.02	\$407.97
25	\$415.21	\$425.59	\$473.34	\$485.18	\$406.91	\$417.08	\$399.61	\$409.60
26	\$423.49	\$434.07	\$482.77	\$494.84	\$415.02	\$425.39	\$407.57	\$417.76
27	\$433.41	\$444.25	\$494.09	\$506.44	\$424.74	\$435.36	\$417.12	\$427.55
28	\$449.54	\$460.78	\$512.48	\$525.29	\$440.55	\$451.56	\$432.65	\$443.46
29	\$462.77	\$474.34	\$527.56	\$540.75	\$453.52	\$464.86	\$445.38	\$456.52
30	\$469.39	\$481.13	\$535.11	\$548.48	\$460.00	\$471.50	\$451.75	\$463.05
31	\$479.32	\$491.30	\$546.42	\$560.08	\$469.73	\$481.47	\$461.31	\$472.84
32	\$489.24	\$501.47	\$557.74	\$571.68	\$479.46	\$491.44	\$470.86	\$482.63
33	\$495.44	\$507.83	\$564.81	\$578.93	\$485.54	\$497.67	\$476.83	\$488.75
34	\$502.06	\$514.61	\$572.35	\$586.66	\$492.02	\$504.32	\$483.20	\$495.28
35	\$505.37	\$518.00	\$576.12	\$590.53	\$495.26	\$507.64	\$486.38	\$498.54
36	\$508.68	\$521.40	\$579.89	\$594.39	\$498.51	\$510.97	\$489.56	\$501.80
37	\$511.99	\$524.79	\$583.67	\$598.26	\$501.75	\$514.29	\$492.75	\$505.07
38	\$515.30	\$528.18	\$587.44	\$602.12	\$504.99	\$517.61	\$495.93	\$508.33
39	\$521.91	\$534.96	\$594.98	\$609.86	\$511.47	\$524.26	\$502.30	\$514.86
40	\$528.53	\$568.17	\$602.52	\$647.71	\$517.96	\$556.81	\$508.67	\$546.82
41	\$538.46	\$578.84	\$613.84	\$659.88	\$527.69	\$567.26	\$518.22	\$557.09
42	\$547.97	\$589.06	\$624.68	\$671.53	\$537.01	\$577.28	\$527.38	\$566.93
43	\$561.20	\$603.29	\$639.77	\$687.75	\$549.98	\$591.23	\$540.11	\$580.62
44	\$577.74	\$621.07	\$658.63	\$708.02	\$566.19	\$608.65	\$556.03	\$597.74
45	\$597.18	\$656.90	\$680.79	\$748.86	\$585.24	\$643.76	\$574.74	\$632.21
46	\$620.34	\$682.37	\$707.19	\$777.91	\$607.93	\$668.73	\$597.03	\$656.73
47	\$646.39	\$711.03	\$736.89	\$810.58	\$633.47	\$696.81	\$622.11	\$684.32
48	\$676.17	\$743.79	\$770.83	\$847.92	\$662.65	\$728.91	\$650.76	\$715.84
49	\$705.53	\$776.09	\$804.31	\$884.74	\$691.42	\$760.56	\$679.02	\$746.92
50	\$738.62	\$849.41	\$842.02	\$968.33	\$723.85	\$832.42	\$710.86	\$817.49
51	\$771.29	\$886.98	\$879.27	\$1,011.16	\$755.86	\$869.24	\$742.31	\$853.65
52	\$807.27	\$928.36	\$920.29	\$1,058.33	\$791.12	\$909.79	\$776.94	\$893.48
53	\$843.66	\$970.21	\$961.78	\$1,106.04	\$826.79	\$950.81	\$811.96	\$933.75
54	\$882.95	\$1,015.39	\$1,006.56	\$1,157.55	\$865.29	\$995.09	\$849.77	\$977.24
55	\$922.24	\$1,106.69	\$1,051.35	\$1,261.62	\$903.79	\$1,084.55	\$887.58	\$1,065.10
56	\$964.84	\$1,157.80	\$1,099.91	\$1,319.89	\$945.54	\$1,134.65	\$928.58	\$1,114.30
57	\$1,007.85	\$1,209.41	\$1,148.94	\$1,378.73	\$987.69	\$1,185.23	\$969.97	\$1,163.97
58	\$1,053.75	\$1,264.50	\$1,201.28	\$1,441.53	\$1,032.68	\$1,239.21	\$1,014.15	\$1,216.99
59	\$1,076.50	\$1,291.80	\$1,227.21	\$1,472.65	\$1,054.97	\$1,265.96	\$1,036.05	\$1,243.26
60	\$1,122.40	\$1,403.00	\$1,279.54	\$1,599.42	\$1,099.95	\$1,374.94	\$1,080.23	\$1,350.28
61	\$1,162.10	\$1,452.63	\$1,324.80	\$1,656.00	\$1,138.86	\$1,423.58	\$1,118.44	\$1,398.05
62	\$1,188.16	\$1,485.20	\$1,354.50	\$1,693.12	\$1,164.39	\$1,455.49	\$1,143.51	\$1,429.39
63	\$1,220.83	\$1,526.04	\$1,391.75	\$1,739.68	\$1,196.41	\$1,495.52	\$1,174.96	\$1,468.69
64+	\$1,240.67	\$1,550.85	\$1,414.37	\$1,767.97	\$1,215.86	\$1,519.83	\$1,194.05	\$1,492.58

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Individual
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2022
Ending date of Rates:	December 31, 2022

HIOS Plan ID (On Exchange)=>	45127PA0020013		45127PA0020013		45127PA0020028		45127PA0020028	
HIOS Plan ID (Off Exchange)=>	45127PA0020013		45127PA0020013		45127PA0020028		45127PA0020028	
Plan Marketing Name =>	Gold PPO 2150/10/20		Gold PPO 2150/10/20		Gold PPO 3250/10/25		Gold PPO 3250/10/25	
Form # =>	CAAC-Ind-PPO-C-v0122		CAAC-Ind-PPO-C-v0122		CAAC-Ind-PPO-C-v0122		CAAC-Ind-PPO-C-v0122	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$2150 Med/Rx Combined		\$2150 Med/Rx Combined		\$3250 Med/Rx Combined		\$3250 Med/Rx Combined	
Coinsurance =>	10%		10%		10%		10%	
Copays =>	\$20/\$45/\$300 PCP/SPC/ER		\$20/\$45/\$300 PCP/SPC/ER		\$25/\$45/\$350 PCP/SPC/ER		\$25/\$45/\$350 PCP/SPC/ER	
OOP Maximum =>	\$8550 Med/Rx Combined							
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$347.11	\$347.11	\$298.40	\$298.40	\$289.19	\$289.19	\$329.68	\$329.68
15	\$377.97	\$377.97	\$324.92	\$324.92	\$314.90	\$314.90	\$358.98	\$358.98
16	\$389.77	\$389.77	\$335.06	\$335.06	\$324.73	\$324.73	\$370.19	\$370.19
17	\$401.56	\$401.56	\$345.20	\$345.20	\$334.56	\$334.56	\$381.39	\$381.39
18	\$414.27	\$414.27	\$356.12	\$356.12	\$345.14	\$345.14	\$393.46	\$393.46
19	\$426.97	\$426.97	\$367.05	\$367.05	\$355.73	\$355.73	\$405.53	\$405.53
20	\$440.13	\$440.13	\$378.36	\$378.36	\$366.69	\$366.69	\$418.03	\$418.03
21	\$453.74	\$465.09	\$390.06	\$399.81	\$378.03	\$387.48	\$430.95	\$441.73
22	\$453.74	\$465.09	\$390.06	\$399.81	\$378.03	\$387.48	\$430.95	\$441.73
23	\$453.74	\$465.09	\$390.06	\$399.81	\$378.03	\$387.48	\$430.95	\$441.73
24	\$453.74	\$465.09	\$390.06	\$399.81	\$378.03	\$387.48	\$430.95	\$441.73
25	\$455.56	\$466.95	\$391.62	\$401.41	\$379.54	\$389.03	\$432.68	\$443.49
26	\$464.63	\$476.25	\$399.42	\$409.41	\$387.10	\$396.78	\$441.30	\$452.33
27	\$475.52	\$487.41	\$408.78	\$419.00	\$396.18	\$406.08	\$451.64	\$462.93
28	\$493.22	\$505.55	\$423.99	\$434.59	\$410.92	\$421.19	\$468.45	\$480.16
29	\$507.74	\$520.43	\$436.48	\$447.39	\$423.02	\$433.59	\$482.24	\$494.29
30	\$515.00	\$527.87	\$442.72	\$453.79	\$429.06	\$439.79	\$489.13	\$501.36
31	\$525.89	\$539.04	\$452.08	\$463.38	\$438.14	\$449.09	\$499.48	\$511.96
32	\$536.78	\$550.20	\$461.44	\$472.98	\$447.21	\$458.39	\$509.82	\$522.56
33	\$543.58	\$557.17	\$467.29	\$478.97	\$452.88	\$464.20	\$516.28	\$529.19
34	\$550.84	\$564.61	\$473.53	\$485.37	\$458.93	\$470.40	\$523.18	\$536.26
35	\$554.47	\$568.34	\$476.65	\$488.57	\$461.95	\$473.50	\$526.63	\$539.79
36	\$558.10	\$572.06	\$479.77	\$491.77	\$464.98	\$476.60	\$530.07	\$543.33
37	\$561.73	\$575.78	\$482.89	\$494.97	\$468.00	\$479.70	\$533.52	\$546.86
38	\$565.36	\$579.50	\$486.01	\$498.16	\$471.03	\$482.80	\$536.97	\$550.39
39	\$572.62	\$586.94	\$492.26	\$504.56	\$477.07	\$489.00	\$543.86	\$557.46
40	\$579.88	\$623.37	\$498.50	\$535.88	\$483.12	\$519.36	\$550.76	\$592.07
41	\$590.77	\$635.08	\$507.86	\$545.95	\$492.20	\$529.11	\$561.10	\$603.19
42	\$601.21	\$646.30	\$516.83	\$555.59	\$500.89	\$538.46	\$571.01	\$613.84
43	\$615.73	\$661.91	\$529.31	\$569.01	\$512.99	\$551.46	\$584.80	\$628.67
44	\$633.88	\$681.42	\$544.91	\$585.78	\$528.11	\$567.72	\$602.04	\$647.20
45	\$655.20	\$720.73	\$563.25	\$619.57	\$545.88	\$600.46	\$622.30	\$684.53
46	\$680.61	\$748.68	\$585.09	\$643.60	\$567.04	\$623.75	\$646.43	\$711.07
47	\$709.20	\$780.12	\$609.66	\$670.63	\$590.86	\$649.95	\$673.58	\$740.94
48	\$741.87	\$816.06	\$637.75	\$701.52	\$618.08	\$679.89	\$704.61	\$775.07
49	\$774.09	\$851.49	\$665.44	\$731.99	\$644.92	\$709.41	\$735.21	\$808.73
50	\$810.38	\$931.94	\$696.65	\$801.14	\$675.16	\$776.44	\$769.68	\$885.14
51	\$846.23	\$973.16	\$727.46	\$836.58	\$705.03	\$810.78	\$803.73	\$924.29
52	\$885.71	\$1,018.56	\$761.40	\$875.61	\$737.91	\$848.60	\$841.22	\$967.41
53	\$925.64	\$1,064.48	\$795.72	\$915.08	\$771.18	\$886.86	\$879.15	\$1,011.02
54	\$968.74	\$1,114.05	\$832.78	\$957.69	\$807.09	\$928.16	\$920.09	\$1,058.10
55	\$1,011.85	\$1,214.22	\$869.83	\$1,043.80	\$843.01	\$1,011.61	\$961.03	\$1,153.23
56	\$1,058.58	\$1,270.30	\$910.01	\$1,092.01	\$881.94	\$1,058.33	\$1,005.42	\$1,206.50
57	\$1,105.77	\$1,326.93	\$950.58	\$1,140.69	\$921.26	\$1,105.51	\$1,050.24	\$1,260.28
58	\$1,156.14	\$1,387.36	\$993.87	\$1,192.65	\$963.22	\$1,155.86	\$1,098.07	\$1,317.69
59	\$1,181.09	\$1,417.31	\$1,015.33	\$1,218.39	\$984.01	\$1,180.81	\$1,121.77	\$1,346.13
60	\$1,231.46	\$1,539.32	\$1,058.62	\$1,323.28	\$1,025.97	\$1,282.47	\$1,169.61	\$1,462.01
61	\$1,275.02	\$1,593.77	\$1,096.07	\$1,370.08	\$1,062.26	\$1,327.83	\$1,210.98	\$1,513.73
62	\$1,303.60	\$1,629.50	\$1,120.64	\$1,400.80	\$1,086.08	\$1,357.60	\$1,238.13	\$1,547.66
63	\$1,339.45	\$1,674.31	\$1,151.46	\$1,439.32	\$1,115.94	\$1,394.93	\$1,272.18	\$1,590.22
64+	\$1,361.22	\$1,701.54	\$1,170.17	\$1,462.72	\$1,134.08	\$1,417.61	\$1,292.85	\$1,616.08

Company Name: Capital Advantage Assurance
Company (CAAC): Company (CAAC)
Market: Individual
Product: PPO and EPO
Effective Date of Rates: January 1, 2022 **Ending date of Rates:** December 31, 2022

HIOS Plan ID (On Exchange)=>	45127PA0020030		45127PA0020030		45127PA0020030		45127PA0020030	
HIOS Plan ID (Off Exchange)=>	45127PA0020028		45127PA0020030		45127PA0020030		45127PA0020030	
Plan Marketing Name =>	Gold PPO 3250/10/25		Silver QHDHP PPO 2200/10/40		Silver QHDHP PPO 2200/10/40		Silver QHDHP PPO 2200/10/40	
Form # =>	CAAC-Ind-PPO-C-v0122		CAAC-Ind-PPO-C-v0122		CAAC-Ind-PPO-C-v0122		CAAC-Ind-PPO-C-v0122	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Silver		Silver		Silver	
Deductible =>	\$3250 Med/Rx Combined		\$2200 Med/Rx Combined		\$2200 Med/Rx Combined		\$2200 Med/Rx Combined	
Coinsurance =>	10%		10%		10%		10%	
Copays =>	\$25/\$45/\$350 PCP/SPC/ER		\$40/\$85/\$400 PCP/SPC/ER		\$40/\$85/\$400 PCP/SPC/ER		\$40/\$85/\$400 PCP/SPC/ER	
OOP Maximum =>	\$8550 Med/Rx Combined		\$7050 Med/Rx Combined		\$7050 Med/Rx Combined		\$7050 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$283.41	\$283.41	\$260.67	\$260.67	\$297.17	\$297.17	\$255.46	\$255.46
15	\$308.60	\$308.60	\$283.84	\$283.84	\$323.58	\$323.58	\$278.17	\$278.17
16	\$318.23	\$318.23	\$292.70	\$292.70	\$333.68	\$333.68	\$286.85	\$286.85
17	\$327.87	\$327.87	\$301.56	\$301.56	\$343.78	\$343.78	\$295.53	\$295.53
18	\$338.24	\$338.24	\$311.10	\$311.10	\$354.66	\$354.66	\$304.88	\$304.88
19	\$348.61	\$348.61	\$320.65	\$320.65	\$365.54	\$365.54	\$314.23	\$314.23
20	\$359.36	\$359.36	\$330.53	\$330.53	\$376.80	\$376.80	\$323.92	\$323.92
21	\$370.47	\$379.73	\$340.75	\$349.27	\$388.46	\$398.17	\$333.94	\$342.28
22	\$370.47	\$379.73	\$340.75	\$349.27	\$388.46	\$398.17	\$333.94	\$342.28
23	\$370.47	\$379.73	\$340.75	\$349.27	\$388.46	\$398.17	\$333.94	\$342.28
24	\$370.47	\$379.73	\$340.75	\$349.27	\$388.46	\$398.17	\$333.94	\$342.28
25	\$371.95	\$381.25	\$342.11	\$350.67	\$390.01	\$399.76	\$335.27	\$343.65
26	\$379.36	\$388.84	\$348.93	\$357.65	\$397.78	\$407.72	\$341.95	\$350.50
27	\$388.25	\$397.96	\$357.11	\$366.03	\$407.10	\$417.28	\$349.96	\$358.71
28	\$402.70	\$412.77	\$370.40	\$379.66	\$422.25	\$432.81	\$362.99	\$372.06
29	\$414.56	\$424.92	\$381.30	\$390.83	\$434.68	\$445.55	\$373.67	\$383.02
30	\$420.48	\$430.99	\$386.75	\$396.42	\$440.90	\$451.92	\$379.02	\$388.49
31	\$429.37	\$440.11	\$394.93	\$404.80	\$450.22	\$461.47	\$387.03	\$396.71
32	\$438.27	\$449.22	\$403.11	\$413.18	\$459.54	\$471.03	\$395.05	\$404.92
33	\$443.82	\$454.92	\$408.22	\$418.42	\$465.37	\$477.00	\$400.05	\$410.06
34	\$449.75	\$460.99	\$413.67	\$424.01	\$471.58	\$483.37	\$405.40	\$415.53
35	\$452.71	\$464.03	\$416.40	\$426.81	\$474.69	\$486.56	\$408.07	\$418.27
36	\$455.68	\$467.07	\$419.12	\$429.60	\$477.80	\$489.74	\$410.74	\$421.01
37	\$458.64	\$470.11	\$421.85	\$432.39	\$480.91	\$492.93	\$413.41	\$423.75
38	\$461.60	\$473.14	\$424.57	\$435.19	\$484.01	\$496.12	\$416.08	\$426.49
39	\$467.53	\$479.22	\$430.03	\$440.78	\$490.23	\$502.49	\$421.43	\$431.96
40	\$473.46	\$508.97	\$435.48	\$468.14	\$496.45	\$533.68	\$426.77	\$458.78
41	\$482.35	\$518.53	\$443.66	\$476.93	\$505.77	\$543.70	\$434.78	\$467.39
42	\$490.87	\$527.69	\$451.49	\$485.36	\$514.70	\$553.31	\$442.46	\$475.65
43	\$502.73	\$540.43	\$462.40	\$497.08	\$527.13	\$566.67	\$453.15	\$487.14
44	\$517.55	\$556.36	\$476.03	\$511.73	\$542.67	\$583.37	\$466.51	\$501.50
45	\$534.96	\$588.45	\$492.04	\$541.25	\$560.93	\$617.02	\$482.20	\$530.42
46	\$555.70	\$611.27	\$511.12	\$562.24	\$582.68	\$640.95	\$500.90	\$550.99
47	\$579.04	\$636.95	\$532.59	\$585.85	\$607.16	\$667.87	\$521.94	\$574.13
48	\$605.72	\$666.29	\$557.13	\$612.84	\$635.12	\$698.64	\$545.98	\$600.58
49	\$632.02	\$695.22	\$581.32	\$639.45	\$662.70	\$728.97	\$569.69	\$626.66
50	\$661.66	\$760.91	\$608.58	\$699.87	\$693.78	\$797.85	\$596.41	\$685.87
51	\$690.93	\$794.56	\$635.50	\$730.82	\$724.47	\$833.14	\$622.79	\$716.21
52	\$723.16	\$831.63	\$665.14	\$764.92	\$758.26	\$872.00	\$651.84	\$749.62
53	\$755.76	\$869.12	\$695.13	\$799.40	\$792.45	\$911.32	\$681.23	\$783.41
54	\$790.95	\$909.59	\$727.50	\$836.63	\$829.35	\$953.75	\$712.95	\$819.89
55	\$826.15	\$991.38	\$759.87	\$911.85	\$866.25	\$1,039.51	\$744.68	\$893.61
56	\$864.31	\$1,037.17	\$794.97	\$953.96	\$906.27	\$1,087.52	\$779.07	\$934.88
57	\$902.83	\$1,083.40	\$830.41	\$996.49	\$946.66	\$1,136.00	\$813.80	\$976.56
58	\$943.96	\$1,132.75	\$868.23	\$1,041.88	\$989.78	\$1,187.74	\$850.87	\$1,021.04
59	\$964.33	\$1,157.20	\$886.97	\$1,064.37	\$1,011.15	\$1,213.38	\$869.23	\$1,043.08
60	\$1,005.45	\$1,256.82	\$924.80	\$1,155.99	\$1,054.27	\$1,317.83	\$906.30	\$1,132.87
61	\$1,041.02	\$1,301.27	\$957.51	\$1,196.88	\$1,091.56	\$1,364.45	\$938.36	\$1,172.95
62	\$1,064.36	\$1,330.45	\$978.97	\$1,223.72	\$1,116.03	\$1,395.04	\$959.40	\$1,199.24
63	\$1,093.63	\$1,367.03	\$1,005.89	\$1,257.37	\$1,146.72	\$1,433.40	\$985.78	\$1,232.22
64+	\$1,111.40	\$1,389.26	\$1,022.24	\$1,277.81	\$1,165.36	\$1,456.71	\$1,001.80	\$1,252.26

Company Name: Capital Advantage Assurance
Company (CAAC)
Market: Individual
Product: PPO and EPO
Effective Date of Rates: January 1, 2022 **Ending date of Rates:** December 31, 2022

HIOS Plan ID (On Exchange)=>	45127PA0020021		45127PA0020021		45127PA0020021		45127PA0020008	
HIOS Plan ID (Off Exchange)=>	45127PA0020021		45127PA0020021		45127PA0020021		45127PA0020008	
Plan Marketing Name =>	Silver PPO 5950/20/40		Silver PPO 5950/20/40		Silver PPO 5950/20/40		Silver PPO 6000/20/40	
Form # =>	CAAC-Ind-PPO-C-v0122		CAAC-Ind-PPO-C-v0122		CAAC-Ind-PPO-C-v0122		CAAC-Ind-PPO-C-v0122	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	\$5950 Med/Rx Combined		\$5950 Med/Rx Combined		\$5950 Med/Rx Combined		\$6000 Med/Rx Combined	
Coinsurance =>	20%		20%		20%		20%	
Copays =>	\$40/\$85/\$400 PCP/SPC/ER		\$40/\$85/\$400 PCP/SPC/ER		\$40/\$85/\$400 PCP/SPC/ER		\$40/\$85/\$400 PCP/SPC/ER	
OOP Maximum =>	\$8550 Med/Rx Combined							
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$244.85	\$244.85	\$279.13	\$279.13	\$239.96	\$239.96	\$323.17	\$323.17
15	\$266.62	\$266.62	\$303.94	\$303.94	\$261.29	\$261.29	\$351.90	\$351.90
16	\$274.94	\$274.94	\$313.43	\$313.43	\$269.44	\$269.44	\$362.88	\$362.88
17	\$283.26	\$283.26	\$322.92	\$322.92	\$277.60	\$277.60	\$373.87	\$373.87
18	\$292.22	\$292.22	\$333.14	\$333.14	\$286.38	\$286.38	\$385.70	\$385.70
19	\$301.19	\$301.19	\$343.35	\$343.35	\$295.16	\$295.16	\$397.53	\$397.53
20	\$310.47	\$310.47	\$353.93	\$353.93	\$304.26	\$304.26	\$409.78	\$409.78
21	\$320.07	\$320.07	\$364.88	\$374.00	\$313.67	\$321.51	\$422.45	\$433.01
22	\$320.07	\$328.07	\$364.88	\$374.00	\$313.67	\$321.51	\$422.45	\$433.01
23	\$320.07	\$328.07	\$364.88	\$374.00	\$313.67	\$321.51	\$422.45	\$433.01
24	\$320.07	\$328.07	\$364.88	\$374.00	\$313.67	\$321.51	\$422.45	\$433.01
25	\$321.35	\$329.38	\$366.34	\$375.50	\$314.92	\$322.80	\$424.14	\$434.74
26	\$327.75	\$335.95	\$373.64	\$382.98	\$321.20	\$329.23	\$432.59	\$443.40
27	\$335.43	\$343.82	\$382.39	\$391.95	\$328.72	\$336.94	\$442.73	\$453.80
28	\$347.92	\$356.61	\$396.62	\$406.54	\$340.96	\$349.48	\$459.20	\$470.68
29	\$358.16	\$367.11	\$408.30	\$418.51	\$351.00	\$359.77	\$472.72	\$484.54
30	\$363.28	\$372.36	\$414.14	\$424.49	\$356.01	\$364.91	\$479.48	\$491.47
31	\$370.96	\$380.24	\$422.90	\$433.47	\$363.54	\$372.63	\$489.62	\$501.86
32	\$378.64	\$388.11	\$431.65	\$442.44	\$371.07	\$380.35	\$499.76	\$512.25
33	\$383.44	\$393.03	\$437.13	\$448.05	\$375.77	\$385.17	\$506.10	\$518.75
34	\$388.56	\$398.28	\$442.96	\$454.04	\$380.79	\$390.31	\$512.85	\$525.68
35	\$391.13	\$400.90	\$445.88	\$457.03	\$383.30	\$392.89	\$516.23	\$529.14
36	\$393.69	\$403.53	\$448.80	\$460.02	\$385.81	\$395.46	\$519.61	\$532.60
37	\$396.25	\$406.15	\$451.72	\$463.01	\$388.32	\$398.03	\$522.99	\$536.07
38	\$398.81	\$408.78	\$454.64	\$466.01	\$390.83	\$400.60	\$526.37	\$539.53
39	\$403.93	\$414.03	\$460.48	\$471.99	\$395.85	\$405.75	\$533.13	\$546.46
40	\$409.05	\$439.73	\$466.32	\$501.29	\$400.87	\$430.93	\$539.89	\$580.38
41	\$416.73	\$447.99	\$475.07	\$510.70	\$408.40	\$439.03	\$550.03	\$591.28
42	\$424.09	\$455.90	\$483.47	\$519.73	\$415.61	\$446.78	\$559.75	\$601.73
43	\$434.33	\$466.91	\$495.14	\$532.28	\$425.65	\$457.57	\$573.26	\$616.26
44	\$447.14	\$480.67	\$509.74	\$547.97	\$438.20	\$471.06	\$590.16	\$634.42
45	\$462.18	\$508.40	\$526.89	\$579.58	\$452.94	\$498.23	\$610.02	\$671.02
46	\$480.10	\$528.12	\$547.32	\$602.05	\$470.50	\$517.55	\$633.67	\$697.04
47	\$500.27	\$550.30	\$570.31	\$627.34	\$490.26	\$539.29	\$660.29	\$726.32
48	\$523.31	\$575.65	\$596.58	\$656.24	\$512.85	\$564.13	\$690.71	\$759.78
49	\$546.04	\$600.64	\$622.48	\$684.73	\$535.12	\$588.63	\$720.70	\$792.77
50	\$571.65	\$657.39	\$651.68	\$749.43	\$560.21	\$644.24	\$754.50	\$867.67
51	\$596.93	\$686.47	\$680.50	\$782.58	\$584.99	\$672.74	\$787.87	\$906.05
52	\$624.78	\$718.49	\$712.25	\$819.08	\$612.28	\$704.12	\$824.62	\$948.32
53	\$652.94	\$750.88	\$744.35	\$856.01	\$639.88	\$735.87	\$861.80	\$991.07
54	\$683.35	\$785.85	\$779.02	\$895.87	\$669.68	\$770.13	\$901.93	\$1,037.22
55	\$713.76	\$856.51	\$813.68	\$976.42	\$699.48	\$839.38	\$942.06	\$1,130.48
56	\$746.72	\$896.07	\$851.26	\$1,021.52	\$731.79	\$878.15	\$985.58	\$1,182.69
57	\$780.01	\$936.01	\$889.21	\$1,067.05	\$764.41	\$917.29	\$1,029.51	\$1,235.41
58	\$815.54	\$978.65	\$929.71	\$1,115.66	\$799.23	\$959.07	\$1,076.40	\$1,291.68
59	\$833.14	\$999.77	\$949.78	\$1,139.74	\$816.48	\$979.78	\$1,099.64	\$1,319.56
60	\$868.67	\$1,085.84	\$990.28	\$1,237.85	\$851.30	\$1,064.12	\$1,146.53	\$1,433.16
61	\$899.40	\$1,124.25	\$1,025.31	\$1,281.64	\$881.41	\$1,101.76	\$1,187.08	\$1,483.86
62	\$919.56	\$1,149.45	\$1,048.30	\$1,310.37	\$901.17	\$1,126.46	\$1,213.70	\$1,517.12
63	\$944.85	\$1,181.06	\$1,077.13	\$1,346.41	\$925.95	\$1,157.44	\$1,247.07	\$1,558.84
64+	\$960.20	\$1,200.26	\$1,094.63	\$1,368.30	\$941.00	\$1,176.26	\$1,267.34	\$1,584.19

Company Name: Capital Advantage Assurance
Company (CAAC): Company (CAAC)
Market: Individual
Product: PPO and EPO
Effective Date of Rates: January 1, 2022 **Ending date of Rates:** December 31, 2022

HIOS Plan ID (On Exchange)=>	45127PA0020008		45127PA0020031		45127PA0020031			
HIOS Plan ID (Off Exchange)=>	45127PA0020008		45127PA0020008		45127PA0020031			
Plan Marketing Name =>	Silver PPO 6000/20/40		Silver PPO 6000/20/40		Bronze QHDHP PPO 6300/0/50			
Form # =>	CAAC-Ind-PPO-C-v0122		CAAC-Ind-PPO-C-v0122		CAAC-Ind-PPO-C-v0122			
Rating Area =>	7		9		6			
Network =>	PPO		PPO		PPO			
Metal =>	Silver		Silver		Bronze			
Deductible =>	\$6000 Med/Rx Combined		\$6000 Med/Rx Combined		\$6300 Med/Rx Combined			
Coinsurance =>	20%		20%		0%			
Copays =>	\$40/\$85/\$400 PCP/SPC/ER		\$40/\$85/\$400 PCP/SPC/ER		\$50/\$85/\$0 PCP/SPC/ER			
OOP Maximum =>	\$8550 Med/Rx Combined		\$8550 Med/Rx Combined		\$7050 Med/Rx Combined			
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes			
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco		
0 - 14	\$368.42	\$368.42	\$316.71	\$316.71	\$219.29	\$219.29	\$250.00	\$250.00
15	\$401.17	\$401.17	\$344.86	\$344.86	\$238.79	\$238.79	\$272.22	\$272.22
16	\$413.69	\$413.69	\$355.63	\$355.63	\$246.24	\$246.24	\$280.71	\$280.71
17	\$426.21	\$426.21	\$366.39	\$366.39	\$253.69	\$253.69	\$289.21	\$289.21
18	\$439.69	\$439.69	\$377.98	\$377.98	\$261.72	\$261.72	\$298.36	\$298.36
19	\$453.18	\$453.18	\$389.57	\$389.57	\$269.75	\$269.75	\$307.51	\$307.51
20	\$467.15	\$467.15	\$401.58	\$401.58	\$278.06	\$278.06	\$316.99	\$316.99
21	\$481.59	\$493.63	\$414.00	\$424.35	\$286.66	\$293.83	\$326.79	\$334.96
22	\$481.59	\$493.63	\$414.00	\$424.35	\$286.66	\$293.83	\$326.79	\$334.96
23	\$481.59	\$493.63	\$414.00	\$424.35	\$286.66	\$293.83	\$326.79	\$334.96
24	\$481.59	\$493.63	\$414.00	\$424.35	\$286.66	\$293.83	\$326.79	\$334.96
25	\$483.52	\$495.61	\$415.66	\$426.05	\$287.81	\$295.00	\$328.10	\$336.30
26	\$493.15	\$505.48	\$423.94	\$434.54	\$293.54	\$300.88	\$334.64	\$343.00
27	\$504.71	\$517.33	\$433.87	\$444.72	\$300.42	\$307.93	\$342.48	\$351.04
28	\$523.49	\$536.58	\$450.02	\$461.27	\$311.60	\$319.39	\$355.22	\$364.10
29	\$538.90	\$552.38	\$463.27	\$474.85	\$320.77	\$328.79	\$365.68	\$374.82
30	\$546.61	\$560.27	\$469.89	\$481.64	\$325.36	\$333.49	\$370.91	\$380.18
31	\$558.17	\$572.12	\$479.83	\$491.82	\$332.24	\$340.54	\$378.75	\$388.22
32	\$569.72	\$583.97	\$489.76	\$502.01	\$339.12	\$347.60	\$386.60	\$396.26
33	\$576.95	\$591.37	\$495.97	\$508.37	\$343.42	\$352.00	\$391.50	\$401.28
34	\$584.65	\$599.27	\$502.60	\$515.16	\$348.01	\$356.71	\$396.73	\$406.64
35	\$588.51	\$603.22	\$505.91	\$518.56	\$350.30	\$359.06	\$399.34	\$409.32
36	\$592.36	\$607.17	\$509.22	\$521.95	\$352.59	\$361.41	\$401.95	\$412.00
37	\$596.21	\$611.12	\$512.53	\$525.35	\$354.89	\$363.76	\$404.57	\$414.68
38	\$600.06	\$615.07	\$515.85	\$528.74	\$357.18	\$366.11	\$407.18	\$417.36
39	\$607.77	\$622.96	\$522.47	\$535.53	\$361.76	\$370.81	\$412.41	\$422.72
40	\$615.48	\$661.64	\$529.09	\$568.78	\$366.35	\$393.83	\$417.64	\$448.96
41	\$627.03	\$674.06	\$539.03	\$579.46	\$373.23	\$401.22	\$425.48	\$457.39
42	\$638.11	\$685.97	\$548.55	\$589.69	\$379.82	\$408.31	\$433.00	\$465.47
43	\$653.52	\$702.54	\$561.80	\$603.93	\$389.00	\$418.17	\$443.46	\$476.72
44	\$672.79	\$723.24	\$578.36	\$621.74	\$400.46	\$430.50	\$456.53	\$490.77
45	\$695.42	\$764.96	\$597.82	\$657.60	\$413.94	\$455.33	\$471.89	\$519.08
46	\$722.39	\$794.63	\$621.00	\$683.10	\$429.99	\$472.99	\$490.19	\$539.21
47	\$752.73	\$828.00	\$647.08	\$711.79	\$448.05	\$492.85	\$510.78	\$561.85
48	\$787.40	\$866.15	\$676.89	\$744.58	\$468.69	\$515.56	\$534.31	\$587.74
49	\$821.60	\$903.76	\$706.29	\$776.91	\$489.04	\$537.95	\$557.51	\$613.26
50	\$860.13	\$989.14	\$739.41	\$850.32	\$511.97	\$588.77	\$583.65	\$671.20
51	\$898.17	\$1,032.90	\$772.11	\$887.93	\$534.62	\$614.81	\$609.47	\$700.89
52	\$940.07	\$1,081.08	\$808.13	\$929.35	\$559.56	\$643.49	\$637.90	\$733.58
53	\$982.45	\$1,129.82	\$844.56	\$971.25	\$584.79	\$672.50	\$666.66	\$766.65
54	\$1,028.20	\$1,182.43	\$883.89	\$1,016.48	\$612.02	\$703.82	\$697.70	\$802.36
55	\$1,073.95	\$1,288.74	\$923.22	\$1,107.87	\$639.25	\$767.10	\$728.75	\$874.50
56	\$1,123.56	\$1,348.27	\$965.86	\$1,159.04	\$668.78	\$802.53	\$762.41	\$914.89
57	\$1,173.64	\$1,408.37	\$1,008.92	\$1,210.70	\$698.59	\$838.31	\$796.39	\$955.67
58	\$1,227.10	\$1,472.52	\$1,054.87	\$1,265.85	\$730.41	\$876.49	\$832.67	\$999.20
59	\$1,253.59	\$1,504.30	\$1,077.64	\$1,293.17	\$746.18	\$895.41	\$850.64	\$1,020.77
60	\$1,307.04	\$1,633.80	\$1,123.60	\$1,404.50	\$778.00	\$972.49	\$886.91	\$1,108.64
61	\$1,353.28	\$1,691.60	\$1,163.34	\$1,454.18	\$805.51	\$1,006.89	\$918.29	\$1,147.86
62	\$1,383.62	\$1,729.52	\$1,189.42	\$1,486.78	\$823.57	\$1,029.47	\$938.87	\$1,173.59
63	\$1,421.66	\$1,777.08	\$1,222.13	\$1,527.66	\$846.22	\$1,057.78	\$964.69	\$1,205.86
64+	\$1,444.77	\$1,805.97	\$1,241.99	\$1,552.50	\$859.97	\$1,074.97	\$980.37	\$1,225.47

Company Name:	Capital Advantage Assurance Company (CAAC)	Ending date of Rates:	December 31, 2022
Market:	Individual		
Product:	PPO and EPO		
Effective Date of Rates:	January 1, 2022		

HIOS Plan ID (On Exchange)=>	45127PA0020031		45127PA0020020		45127PA0020020		45127PA0020020	
HIOS Plan ID (Off Exchange)=>	45127PA0020031		45127PA0020020		45127PA0020020		45127PA0020020	
Plan Marketing Name =>	Bronze QHDHP PPO 6300/0/50		Bronze PPO 7450/0/50		Bronze PPO 7450/0/50		Bronze PPO 7450/0/50	
Form # =>	CAAC-Ind-PPO-C-v0122		CAAC-Ind-PPO-C-v0122		CAAC-Ind-PPO-C-v0122		CAAC-Ind-PPO-C-v0122	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Bronze		Bronze		Bronze		Bronze	
Deductible =>	\$6300 Med/Rx Combined		\$7450 Med/Rx Combined		\$7450 Med/Rx Combined		\$7450 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	\$50/\$85/\$0 PCP/SPC/ER		\$50/\$85/\$0 PCP/SPC/ER		\$50/\$85/\$0 PCP/SPC/ER		\$50/\$85/\$0 PCP/SPC/ER	
OOP Maximum =>	\$7050 Med/Rx Combined		\$8550 Med/Rx Combined		\$8550 Med/Rx Combined		\$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$214.91	\$214.91	\$219.39	\$219.39	\$250.11	\$250.11	\$215.01	\$215.01
15	\$234.01	\$234.01	\$238.90	\$238.90	\$272.34	\$272.34	\$234.12	\$234.12
16	\$241.32	\$241.32	\$246.35	\$246.35	\$280.84	\$280.84	\$241.43	\$241.43
17	\$248.62	\$248.62	\$253.81	\$253.81	\$289.34	\$289.34	\$248.73	\$248.73
18	\$256.49	\$256.49	\$261.84	\$261.84	\$298.50	\$298.50	\$256.60	\$256.60
19	\$264.35	\$264.35	\$269.87	\$269.87	\$307.65	\$307.65	\$264.47	\$264.47
20	\$272.50	\$272.50	\$278.19	\$278.19	\$317.13	\$317.13	\$272.62	\$272.62
21	\$280.93	\$287.95	\$286.79	\$293.96	\$326.94	\$335.11	\$281.05	\$288.08
22	\$280.93	\$287.95	\$286.79	\$293.96	\$326.94	\$335.11	\$281.05	\$288.08
23	\$280.93	\$287.95	\$286.79	\$293.96	\$326.94	\$335.11	\$281.05	\$288.08
24	\$280.93	\$287.95	\$286.79	\$293.96	\$326.94	\$335.11	\$281.05	\$288.08
25	\$282.05	\$289.10	\$287.94	\$295.14	\$328.25	\$336.45	\$282.18	\$289.23
26	\$287.67	\$294.86	\$293.67	\$301.01	\$334.79	\$343.16	\$287.80	\$294.99
27	\$294.41	\$301.77	\$300.56	\$308.07	\$342.63	\$351.20	\$294.54	\$301.91
28	\$305.37	\$313.00	\$311.74	\$319.53	\$355.38	\$364.27	\$305.51	\$313.14
29	\$314.36	\$322.22	\$320.92	\$328.94	\$365.85	\$374.99	\$314.50	\$322.36
30	\$318.85	\$326.82	\$325.51	\$333.64	\$371.08	\$380.35	\$319.00	\$326.97
31	\$325.59	\$333.73	\$332.39	\$340.70	\$378.92	\$388.40	\$325.74	\$333.89
32	\$332.34	\$340.64	\$339.27	\$347.75	\$386.77	\$396.44	\$332.49	\$340.80
33	\$336.55	\$344.96	\$343.57	\$352.16	\$391.67	\$401.47	\$336.70	\$345.12
34	\$341.05	\$349.57	\$348.16	\$356.87	\$396.91	\$406.83	\$341.20	\$349.73
35	\$343.29	\$351.87	\$350.46	\$359.22	\$399.52	\$409.51	\$343.45	\$352.03
36	\$345.54	\$354.18	\$352.75	\$361.57	\$402.14	\$412.19	\$345.70	\$354.34
37	\$347.79	\$356.48	\$355.05	\$363.92	\$404.75	\$414.87	\$347.95	\$356.64
38	\$350.03	\$358.79	\$357.34	\$366.27	\$407.37	\$417.55	\$350.19	\$358.95
39	\$354.53	\$363.39	\$361.93	\$370.98	\$412.60	\$422.91	\$354.69	\$363.56
40	\$359.02	\$368.95	\$366.52	\$374.01	\$417.83	\$428.17	\$359.19	\$368.13
41	\$365.77	\$373.20	\$373.40	\$401.41	\$425.68	\$432.60	\$365.93	\$373.38
42	\$372.23	\$400.15	\$380.00	\$408.50	\$433.20	\$465.69	\$372.40	\$400.33
43	\$381.22	\$409.81	\$389.17	\$418.36	\$443.66	\$476.93	\$381.39	\$409.99
44	\$392.45	\$421.89	\$400.65	\$430.69	\$456.74	\$490.99	\$392.63	\$422.08
45	\$405.66	\$446.22	\$414.12	\$455.54	\$472.10	\$519.31	\$405.84	\$446.43
46	\$421.39	\$463.53	\$430.18	\$473.20	\$490.41	\$539.45	\$421.58	\$463.74
47	\$439.09	\$483.00	\$448.25	\$493.08	\$511.01	\$562.11	\$439.29	\$483.22
48	\$459.32	\$505.25	\$468.90	\$515.79	\$534.55	\$588.00	\$459.52	\$505.48
49	\$479.26	\$527.19	\$489.26	\$538.19	\$557.76	\$613.54	\$479.48	\$527.43
50	\$501.74	\$577.00	\$512.21	\$589.04	\$583.92	\$671.50	\$501.96	\$577.26
51	\$523.93	\$602.52	\$534.86	\$615.09	\$609.74	\$701.21	\$524.17	\$602.79
52	\$548.37	\$630.62	\$559.81	\$643.79	\$638.19	\$733.92	\$548.62	\$630.91
53	\$573.09	\$659.05	\$585.05	\$672.81	\$666.96	\$767.00	\$573.35	\$659.35
54	\$599.78	\$689.75	\$612.30	\$704.14	\$698.02	\$802.72	\$600.05	\$690.06
55	\$626.47	\$751.76	\$639.54	\$767.45	\$729.08	\$874.89	\$626.75	\$752.10
56	\$655.40	\$786.48	\$669.08	\$802.90	\$762.75	\$915.30	\$655.70	\$786.84
57	\$684.62	\$821.54	\$698.91	\$838.69	\$796.75	\$956.11	\$684.93	\$821.91
58	\$715.80	\$858.96	\$730.74	\$876.89	\$833.04	\$999.65	\$716.13	\$859.35
59	\$731.25	\$877.50	\$746.51	\$895.82	\$851.03	\$1,021.23	\$731.58	\$877.90
60	\$762.44	\$953.04	\$778.35	\$972.94	\$887.32	\$1,109.15	\$762.78	\$953.48
61	\$789.40	\$986.76	\$805.88	\$1,007.35	\$918.70	\$1,148.38	\$789.76	\$987.20
62	\$807.10	\$1,008.88	\$823.95	\$1,029.93	\$939.30	\$1,174.13	\$807.47	\$1,009.34
63	\$829.30	\$1,036.62	\$846.60	\$1,058.26	\$965.13	\$1,206.41	\$829.67	\$1,037.09
64+	\$842.78	\$1,053.48	\$860.36	\$1,075.46	\$980.81	\$1,226.03	\$843.15	\$1,053.95

Company Name: Capital Advantage Assurance Company (CAAC)
Market: Individual
Product: PPO and EPO
Effective Date of Rates: January 1, 2022
Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>	45127PA0020027		45127PA0020027		45127PA0020027		45127PA0020022	
HIOS Plan ID (Off Exchange)=>	45127PA0020027		45127PA0020027		45127PA0020027		45127PA0020022	
Plan Marketing Name =>	Catastrophic PPO 8700/0/0		Catastrophic PPO 8700/0/0		Catastrophic PPO 8700/0/0		Gold PPO Choice 2000/0/30	
Form # =>	CAAC-Ind-PPO-C-v0122		CAAC-Ind-PPO-C-v0122		CAAC-Ind-PPO-C-v0122		CAAC-Ind-PPO Choice-C-v0122	
Rating Area =>	6		7		9		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Bronze		Bronze		Bronze		Gold	
Deductible =>	\$8700 Med/Rx Combined		\$8700 Med/Rx Combined		\$8700 Med/Rx Combined		\$2000 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	\$0/\$0/\$0 PCP/SPC/ER		\$0/\$0/\$0 PCP/SPC/ER		\$0/\$0/\$0 PCP/SPC/ER		\$30/\$50/\$200 PCP/SPC/ER	
OOP Maximum =>	\$8700 Med/Rx Combined		\$8700 Med/Rx Combined		\$8700 Med/Rx Combined		\$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$150.45	\$150.45	\$171.52	\$171.52	\$147.44	\$147.44	\$299.24	\$299.24
15	\$163.83	\$163.83	\$186.76	\$186.76	\$160.55	\$160.55	\$325.84	\$325.84
16	\$168.94	\$168.94	\$192.59	\$192.59	\$165.56	\$165.56	\$336.01	\$336.01
17	\$174.05	\$174.05	\$198.42	\$198.42	\$170.57	\$170.57	\$346.18	\$346.18
18	\$179.56	\$179.56	\$204.70	\$204.70	\$175.97	\$175.97	\$357.14	\$357.14
19	\$185.07	\$185.07	\$210.98	\$210.98	\$181.37	\$181.37	\$368.09	\$368.09
20	\$190.77	\$190.77	\$217.48	\$217.48	\$186.95	\$186.95	\$379.43	\$379.43
21	\$196.67	\$201.59	\$224.20	\$229.81	\$192.74	\$197.56	\$391.17	\$400.95
22	\$196.67	\$201.59	\$224.20	\$229.81	\$192.74	\$197.56	\$391.17	\$400.95
23	\$196.67	\$201.59	\$224.20	\$229.81	\$192.74	\$197.56	\$391.17	\$400.95
24	\$196.67	\$201.59	\$224.20	\$229.81	\$192.74	\$197.56	\$391.17	\$400.95
25	\$197.46	\$202.39	\$225.10	\$230.73	\$193.51	\$198.35	\$392.73	\$402.55
26	\$201.39	\$206.42	\$229.58	\$235.32	\$197.36	\$202.30	\$400.56	\$410.57
27	\$206.11	\$211.26	\$234.97	\$240.84	\$201.99	\$207.04	\$409.94	\$420.19
28	\$213.78	\$219.12	\$243.71	\$249.80	\$209.50	\$214.74	\$425.20	\$435.83
29	\$220.07	\$225.58	\$250.88	\$257.16	\$215.67	\$221.06	\$437.72	\$448.66
30	\$223.22	\$228.80	\$254.47	\$260.83	\$218.76	\$224.22	\$443.98	\$455.08
31	\$227.94	\$233.64	\$259.85	\$266.35	\$223.38	\$228.97	\$453.36	\$464.70
32	\$232.66	\$238.48	\$265.23	\$271.86	\$228.01	\$233.71	\$462.75	\$474.32
33	\$235.61	\$241.50	\$268.60	\$275.31	\$230.90	\$236.67	\$468.62	\$480.33
34	\$238.76	\$244.73	\$272.18	\$278.99	\$233.98	\$239.83	\$474.88	\$486.75
35	\$240.33	\$246.34	\$273.98	\$280.83	\$235.52	\$241.41	\$478.01	\$489.96
36	\$241.90	\$247.95	\$275.77	\$282.66	\$237.07	\$242.99	\$481.14	\$493.17
37	\$243.48	\$249.56	\$277.56	\$284.50	\$238.61	\$244.57	\$484.27	\$496.37
38	\$245.05	\$251.18	\$279.36	\$286.34	\$240.15	\$246.15	\$487.40	\$499.58
39	\$248.20	\$254.40	\$282.95	\$290.02	\$243.23	\$249.31	\$493.65	\$506.00
40	\$251.34	\$270.20	\$286.53	\$308.02	\$246.32	\$264.79	\$499.91	\$537.41
41	\$256.06	\$275.27	\$291.91	\$313.81	\$250.94	\$269.76	\$509.30	\$547.50
42	\$260.59	\$280.13	\$297.07	\$319.35	\$255.38	\$274.53	\$518.30	\$557.17
43	\$266.88	\$286.90	\$304.24	\$327.06	\$261.54	\$281.16	\$530.82	\$570.63
44	\$274.75	\$295.35	\$313.21	\$336.70	\$269.25	\$289.45	\$546.46	\$587.45
45	\$283.99	\$312.39	\$323.75	\$356.13	\$278.31	\$306.14	\$564.85	\$621.33
46	\$295.00	\$324.51	\$336.31	\$369.94	\$289.10	\$318.02	\$586.75	\$645.43
47	\$307.40	\$338.13	\$350.43	\$385.47	\$301.25	\$331.37	\$611.40	\$672.54
48	\$321.56	\$353.71	\$366.57	\$403.23	\$315.12	\$346.64	\$639.56	\$703.52
49	\$335.52	\$369.07	\$382.49	\$420.74	\$328.81	\$361.69	\$667.33	\$734.07
50	\$351.25	\$403.94	\$400.43	\$460.49	\$344.23	\$395.86	\$698.63	\$803.42
51	\$366.79	\$421.81	\$418.14	\$480.86	\$359.45	\$413.37	\$729.53	\$838.96
52	\$383.90	\$441.48	\$437.65	\$503.29	\$376.22	\$432.66	\$763.56	\$878.09
53	\$401.21	\$461.39	\$457.38	\$525.98	\$393.18	\$452.16	\$797.98	\$917.68
54	\$419.89	\$482.87	\$478.68	\$550.48	\$411.49	\$473.22	\$835.14	\$960.42
55	\$438.57	\$526.29	\$499.97	\$599.97	\$429.80	\$515.76	\$872.31	\$1,046.77
56	\$458.83	\$550.60	\$523.07	\$627.68	\$449.65	\$539.59	\$912.60	\$1,095.11
57	\$479.28	\$575.14	\$546.38	\$655.66	\$469.70	\$563.64	\$953.28	\$1,143.93
58	\$501.12	\$601.34	\$571.27	\$685.53	\$491.09	\$589.31	\$996.70	\$1,196.04
59	\$511.93	\$614.32	\$583.60	\$700.32	\$501.69	\$602.03	\$1,018.21	\$1,221.85
60	\$533.76	\$667.20	\$608.49	\$760.61	\$523.09	\$653.86	\$1,061.63	\$1,327.04
61	\$552.64	\$690.80	\$630.01	\$787.52	\$541.59	\$676.99	\$1,099.18	\$1,373.98
62	\$565.03	\$706.29	\$644.14	\$805.17	\$553.73	\$692.17	\$1,123.83	\$1,404.78
63	\$580.57	\$725.71	\$661.85	\$827.31	\$568.96	\$711.20	\$1,154.73	\$1,443.41
64+	\$590.00	\$737.51	\$672.60	\$840.76	\$578.21	\$722.76	\$1,173.50	\$1,466.88

Company Name: Capital Advantage Assurance
Market: Individual
Product: PPO and EPO
Effective Date of Rates: January 1, 2022
Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>	45127PA0020029		45127PA0020023		45127PA0020024		45127PA0020032	
HIOS Plan ID (Off Exchange)=>	45127PA0020029		45127PA0020023		45127PA0020024		45127PA0020032	
Plan Marketing Name =>	Gold PPO Choice 3000/0/35		Silver PPO Choice 3950/20/35		Silver PPO Choice 4000/20/35		er QHDHP PPO Choice 2200/10/	
Form # =>	CAAC-Ind-PPO Choice-C-v0122		CAAC-Ind-PPO Choice-C-v0122		CAAC-Ind-PPO Choice-C-v0122		CAAC-Ind-PPO Choice-C-v0122	
Rating Area =>	7		7		7		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Silver		Silver		Silver	
Deductible =>	\$300 Med/Rx Combined		\$3950 Med/Rx Combined		\$4000 Med/Rx Combined		\$2200 Med/Rx Combined	
Coinurance =>	0%		20%		20%		10%	
Copays =>	\$35/\$55/\$300 PCP/SPC/ER		\$35/\$65/\$400 PCP/SPC/ER		\$35/\$65/\$400 PCP/SPC/ER		\$35/\$65/\$400 PCP/SPC/ER	
OOP Maximum =>	\$8550 Med/Rx Combined		\$8550 Med/Rx Combined		\$8550 Med/Rx Combined		\$7050 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$280.03	\$280.03	\$242.16	\$242.16	\$320.16	\$320.16	\$247.66	\$247.66
15	\$304.92	\$304.92	\$263.68	\$263.68	\$348.61	\$348.61	\$269.67	\$269.67
16	\$314.44	\$314.44	\$271.91	\$271.91	\$359.50	\$359.50	\$278.09	\$278.09
17	\$323.96	\$323.96	\$280.14	\$280.14	\$370.38	\$370.38	\$286.51	\$286.51
18	\$334.21	\$334.21	\$289.00	\$289.00	\$382.10	\$382.10	\$295.57	\$295.57
19	\$344.46	\$344.46	\$297.87	\$297.87	\$393.81	\$393.81	\$304.64	\$304.64
20	\$355.07	\$355.07	\$307.05	\$307.05	\$405.95	\$405.95	\$314.03	\$314.03
21	\$366.05	\$375.21	\$316.54	\$324.46	\$418.51	\$428.97	\$323.74	\$331.83
22	\$366.05	\$375.21	\$316.54	\$324.46	\$418.51	\$428.97	\$323.74	\$331.83
23	\$366.05	\$375.21	\$316.54	\$324.46	\$418.51	\$428.97	\$323.74	\$331.83
24	\$366.05	\$375.21	\$316.54	\$324.46	\$418.51	\$428.97	\$323.74	\$331.83
25	\$367.52	\$376.71	\$317.81	\$325.76	\$420.18	\$430.68	\$325.03	\$333.16
26	\$374.84	\$384.21	\$324.14	\$332.24	\$428.55	\$439.26	\$331.51	\$339.79
27	\$383.62	\$393.22	\$331.74	\$340.03	\$438.59	\$449.56	\$339.28	\$347.76
28	\$397.90	\$407.85	\$344.08	\$352.69	\$454.92	\$466.29	\$351.90	\$360.70
29	\$409.61	\$419.85	\$354.21	\$363.07	\$468.31	\$480.02	\$362.26	\$371.32
30	\$415.47	\$425.86	\$359.28	\$368.26	\$475.00	\$486.88	\$367.44	\$376.63
31	\$424.26	\$434.86	\$366.87	\$376.05	\$485.05	\$497.17	\$375.21	\$384.59
32	\$433.04	\$443.87	\$374.47	\$383.83	\$495.09	\$507.47	\$382.98	\$392.56
33	\$438.53	\$449.50	\$379.22	\$388.70	\$501.37	\$513.90	\$387.84	\$397.53
34	\$444.39	\$455.50	\$384.28	\$393.89	\$508.07	\$520.77	\$393.02	\$402.84
35	\$447.32	\$458.50	\$386.82	\$396.49	\$511.41	\$524.20	\$395.61	\$405.50
36	\$450.25	\$461.50	\$389.35	\$399.08	\$514.76	\$527.63	\$398.20	\$408.15
37	\$453.17	\$464.50	\$391.88	\$401.68	\$518.11	\$531.06	\$400.79	\$410.81
38	\$456.10	\$467.51	\$394.41	\$404.27	\$521.46	\$534.49	\$403.38	\$413.46
39	\$461.96	\$473.51	\$399.48	\$409.47	\$528.15	\$541.36	\$408.56	\$418.77
40	\$467.82	\$502.90	\$404.54	\$434.88	\$534.85	\$574.96	\$413.74	\$444.77
41	\$476.60	\$512.35	\$412.14	\$443.05	\$544.89	\$585.76	\$421.51	\$453.12
42	\$485.02	\$521.40	\$419.42	\$450.88	\$554.52	\$596.11	\$428.95	\$461.12
43	\$496.74	\$533.99	\$429.55	\$461.77	\$567.91	\$610.51	\$439.31	\$472.26
44	\$511.38	\$549.73	\$442.21	\$475.38	\$584.65	\$628.50	\$452.26	\$486.18
45	\$528.58	\$581.44	\$457.09	\$502.80	\$604.32	\$664.75	\$467.48	\$514.22
46	\$549.08	\$603.99	\$474.82	\$522.30	\$627.76	\$690.53	\$485.61	\$534.17
47	\$572.14	\$629.36	\$494.76	\$544.23	\$654.12	\$719.54	\$506.00	\$556.60
48	\$598.50	\$658.35	\$517.55	\$569.30	\$684.26	\$752.68	\$529.31	\$582.24
49	\$624.49	\$686.94	\$540.02	\$594.03	\$713.97	\$785.37	\$552.30	\$607.53
50	\$653.77	\$751.84	\$565.35	\$650.15	\$747.45	\$859.57	\$578.19	\$664.92
51	\$682.69	\$785.09	\$590.35	\$678.91	\$780.51	\$897.59	\$603.77	\$694.34
52	\$714.54	\$821.72	\$617.89	\$710.58	\$816.92	\$939.46	\$631.94	\$726.73
53	\$746.75	\$858.76	\$645.75	\$742.61	\$853.75	\$981.81	\$660.42	\$759.49
54	\$781.53	\$898.75	\$675.82	\$777.19	\$893.51	\$1,027.54	\$691.18	\$794.86
55	\$816.30	\$979.56	\$705.89	\$847.07	\$933.27	\$1,119.92	\$721.93	\$866.32
56	\$854.00	\$1,024.80	\$738.50	\$886.20	\$976.37	\$1,171.65	\$755.28	\$906.33
57	\$892.07	\$1,070.49	\$771.42	\$925.70	\$1,019.90	\$1,223.88	\$788.95	\$946.74
58	\$932.71	\$1,119.25	\$806.55	\$967.86	\$1,066.35	\$1,279.62	\$824.88	\$989.86
59	\$952.84	\$1,143.41	\$823.96	\$988.76	\$1,089.37	\$1,307.24	\$842.69	\$1,011.23
60	\$993.47	\$1,241.84	\$859.10	\$1,073.87	\$1,135.82	\$1,419.78	\$878.62	\$1,098.28
61	\$1,028.61	\$1,285.76	\$889.49	\$1,111.86	\$1,176.00	\$1,470.00	\$909.70	\$1,137.13
62	\$1,051.67	\$1,314.59	\$909.43	\$1,136.79	\$1,202.37	\$1,502.96	\$930.10	\$1,162.62
63	\$1,080.59	\$1,350.74	\$934.44	\$1,168.05	\$1,235.43	\$1,544.28	\$955.67	\$1,194.59
64+	\$1,098.15	\$1,372.70	\$949.62	\$1,187.04	\$1,255.52	\$1,569.40	\$971.21	\$1,214.01

Company Name: Capital Advantage Assurance
Market: Individual
Product: PPO and EPO
Effective Date of Rates: January 1, 2022
Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>	45127PA0020033		45127PA0020025		45127PA0140002		45127PA0140011	
HIOS Plan ID (Off Exchange)=>	45127PA0020033		45127PA0020025		45127PA0140002		45127PA0140011	
Plan Marketing Name =>	Bronze QHDHP PPO Choice 6300/0/0		Bronze PPO Choice 7100/0/50		Valley Advantage EPO 2150/10/50		Valley Advantage EPO 3250/10/50	
Form # =>	CAAC-Ind-PPO Choice-C-v0122		CAAC-Ind-PPO Choice-C-v0122		CAAC-Ind-EPO-C-v0122		CAAC-Ind-EPO-C-v0122	
Rating Area =>	7		7		6		6	
Network =>	PPO		PPO		EPO		EPO	
Metal =>	Bronze		Bronze		Gold		Gold	
Deductible =>	\$6300 Med/Rx Combined		\$7100 Med/Rx Combined		\$2150 Med/Rx Combined		\$3250 Med/Rx Combined	
Coinurance =>	0%		0%		10%		10%	
Copays =>	\$50/\$85/\$50 PCP/SPC/ER		\$50/\$85/\$50 PCP/SPC/ER		\$20/\$45/\$300 PCP/SPC/ER		\$25/\$45/\$350 PCP/SPC/ER	
OOP Maximum =>	\$7050 Med/Rx Combined		\$8550 Med/Rx Combined		\$8550 Med/Rx Combined		\$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$212.30	\$212.30	\$212.40	\$212.40	\$276.33	\$276.33	\$261.33	\$261.33
15	\$231.18	\$231.18	\$231.28	\$231.28	\$300.90	\$300.90	\$284.56	\$284.56
16	\$238.39	\$238.39	\$238.50	\$238.50	\$310.29	\$310.29	\$293.44	\$293.44
17	\$245.61	\$245.61	\$245.72	\$245.72	\$319.68	\$319.68	\$302.32	\$302.32
18	\$253.38	\$253.38	\$253.49	\$253.49	\$329.79	\$329.79	\$311.89	\$311.89
19	\$261.15	\$261.15	\$261.27	\$261.27	\$339.91	\$339.91	\$321.46	\$321.46
20	\$269.20	\$269.20	\$269.32	\$269.32	\$350.38	\$350.38	\$331.36	\$331.36
21	\$277.52	\$284.46	\$277.65	\$284.59	\$361.22	\$370.25	\$341.61	\$350.15
22	\$277.52	\$284.46	\$277.65	\$284.59	\$361.22	\$370.25	\$341.61	\$350.15
23	\$277.52	\$284.46	\$277.65	\$284.59	\$361.22	\$370.25	\$341.61	\$350.15
24	\$277.52	\$284.46	\$277.65	\$284.59	\$361.22	\$370.25	\$341.61	\$350.15
25	\$278.63	\$285.60	\$278.76	\$285.73	\$362.66	\$371.73	\$342.98	\$351.55
26	\$284.18	\$291.29	\$284.31	\$291.42	\$369.89	\$379.14	\$349.81	\$358.55
27	\$290.84	\$298.11	\$290.97	\$298.25	\$378.56	\$388.02	\$358.01	\$366.96
28	\$301.67	\$309.21	\$301.80	\$309.35	\$392.65	\$402.46	\$371.33	\$380.61
29	\$310.55	\$318.31	\$310.69	\$318.45	\$404.21	\$414.31	\$382.26	\$391.82
30	\$314.99	\$322.86	\$315.13	\$323.01	\$409.98	\$420.23	\$387.73	\$397.42
31	\$321.65	\$329.69	\$321.79	\$329.84	\$418.65	\$429.12	\$395.93	\$405.82
32	\$328.31	\$336.52	\$328.46	\$336.67	\$427.32	\$438.01	\$404.12	\$414.23
33	\$332.47	\$340.78	\$332.62	\$340.94	\$432.74	\$443.56	\$409.25	\$419.48
34	\$336.91	\$345.33	\$337.06	\$345.49	\$438.52	\$449.48	\$414.71	\$425.08
35	\$339.13	\$347.61	\$339.28	\$347.77	\$441.41	\$452.45	\$417.45	\$427.88
36	\$341.35	\$349.89	\$341.51	\$350.04	\$444.30	\$455.41	\$420.18	\$430.68
37	\$343.57	\$352.16	\$343.73	\$352.32	\$447.19	\$458.37	\$422.91	\$433.49
38	\$345.79	\$354.44	\$345.95	\$354.60	\$450.08	\$461.33	\$425.65	\$436.29
39	\$350.23	\$358.99	\$350.39	\$359.15	\$455.86	\$467.26	\$431.11	\$441.89
40	\$354.67	\$381.27	\$354.83	\$381.45	\$461.64	\$496.26	\$436.58	\$469.32
41	\$361.33	\$388.43	\$361.50	\$388.61	\$470.31	\$505.58	\$444.78	\$478.13
42	\$367.72	\$395.29	\$367.88	\$395.47	\$478.62	\$514.51	\$452.63	\$486.58
43	\$376.60	\$404.84	\$376.77	\$405.02	\$490.18	\$526.94	\$463.56	\$498.33
44	\$387.70	\$416.78	\$387.87	\$416.96	\$504.62	\$542.47	\$477.23	\$513.02
45	\$400.74	\$440.82	\$400.92	\$441.01	\$521.60	\$573.76	\$493.28	\$542.61
46	\$416.28	\$457.91	\$416.47	\$458.12	\$541.83	\$596.01	\$512.42	\$563.66
47	\$433.77	\$477.14	\$433.96	\$477.36	\$564.59	\$621.05	\$533.94	\$587.33
48	\$453.75	\$499.12	\$453.95	\$499.35	\$590.59	\$649.65	\$558.53	\$614.39
49	\$473.45	\$520.80	\$473.67	\$521.03	\$616.24	\$677.87	\$582.79	\$641.07
50	\$495.65	\$570.00	\$495.88	\$570.26	\$645.14	\$741.91	\$610.12	\$701.63
51	\$517.58	\$595.21	\$517.81	\$595.48	\$673.68	\$774.73	\$637.10	\$732.67
52	\$541.72	\$622.98	\$541.97	\$623.26	\$705.10	\$810.87	\$666.82	\$766.85
53	\$566.14	\$651.07	\$566.40	\$651.36	\$736.89	\$847.42	\$696.88	\$801.42
54	\$592.51	\$681.38	\$592.78	\$681.69	\$771.20	\$886.89	\$729.34	\$838.74
55	\$618.87	\$742.65	\$619.15	\$742.98	\$805.52	\$966.62	\$761.79	\$914.15
56	\$647.46	\$776.95	\$647.75	\$777.30	\$842.73	\$1,011.27	\$796.98	\$956.37
57	\$676.32	\$811.58	\$676.63	\$811.95	\$880.29	\$1,056.35	\$832.50	\$999.00
58	\$707.13	\$848.55	\$707.44	\$848.93	\$920.39	\$1,104.47	\$870.42	\$1,044.51
59	\$722.39	\$866.87	\$722.72	\$867.26	\$940.26	\$1,128.31	\$889.21	\$1,067.05
60	\$753.19	\$941.49	\$753.53	\$941.92	\$980.35	\$1,225.44	\$927.13	\$1,158.91
61	\$779.84	\$974.79	\$780.19	\$975.24	\$1,015.03	\$1,268.79	\$959.92	\$1,199.91
62	\$797.32	\$996.65	\$797.68	\$997.10	\$1,037.79	\$1,297.23	\$981.45	\$1,226.81
63	\$819.24	\$1,024.05	\$819.61	\$1,024.52	\$1,066.32	\$1,332.90	\$1,008.43	\$1,260.54
64+	\$832.55	\$1,040.71	\$832.94	\$1,041.18	\$1,083.65	\$1,354.58	\$1,024.82	\$1,281.04

Company Name: Capital Advantage Assurance
Company (CAAC): Company (CAAC)
Market: Individual
Product: PPO and EPO
Effective Date of Rates: January 1, 2022
Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>	45127PA0140004		45127PA0140005		45127PA0140006			
HIOS Plan ID (Off Exchange)=>	45127PA0140003		45127PA0140004		45127PA0140005			
Plan Marketing Name =>	r Valley Advantage EPO 5950/2r		Valley Advantage EPO 6000/2r		ze Valley Advantage EPO 7450/		Capital Advantage EPO 2150/1	
Form # =>	CAAC-Ind-EPO-C-v0122		CAAC-Ind-EPO-C-v0122		CAAC-Ind-EPO-C-v0122		CAAC-Ind-EPO-C-v0122	
Rating Area =>	6		6		6		9	
Network =>	EPO		EPO		EPO		EPO	
Metal =>	Silver		Silver		Bronze		Gold	
Deductible =>	\$5950 Med/Rx Combined		\$6000 Med/Rx Combined		\$7450 Med/Rx Combined		\$2150 Med/Rx Combined	
Coinurance =>	20%		20%		0%		10%	
Copays =>	\$40/\$85/\$400 PCP/SPC/ER		\$40/\$85/\$400 PCP/SPC/ER		\$50/\$85/\$0 PCP/SPC/ER		\$20/\$45/\$300 PCP/SPC/ER	
OOP Maximum =>	\$8550 Med/Rx Combined		\$8550 Med/Rx Combined		\$8550 Med/Rx Combined		\$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$222.66	\$222.66	\$293.15	\$293.15	\$199.75	\$199.75	\$270.81	\$270.81
15	\$242.45	\$242.45	\$319.21	\$319.21	\$217.50	\$217.50	\$294.88	\$294.88
16	\$250.02	\$250.02	\$329.17	\$329.17	\$224.29	\$224.29	\$304.08	\$304.08
17	\$257.59	\$257.59	\$339.13	\$339.13	\$231.08	\$231.08	\$313.29	\$313.29
18	\$265.74	\$265.74	\$349.86	\$349.86	\$238.39	\$238.39	\$323.20	\$323.20
19	\$273.89	\$273.89	\$360.59	\$360.59	\$245.70	\$245.70	\$333.11	\$333.11
20	\$282.33	\$282.33	\$371.70	\$371.70	\$253.28	\$253.28	\$343.38	\$343.38
21	\$291.06	\$298.34	\$383.20	\$392.78	\$261.11	\$267.64	\$354.00	\$362.85
22	\$291.06	\$298.34	\$383.20	\$392.78	\$261.11	\$267.64	\$354.00	\$362.85
23	\$291.06	\$298.34	\$383.20	\$392.78	\$261.11	\$267.64	\$354.00	\$362.85
24	\$291.06	\$298.34	\$383.20	\$392.78	\$261.11	\$267.64	\$354.00	\$362.85
25	\$292.22	\$299.53	\$384.73	\$394.35	\$262.15	\$268.71	\$355.41	\$364.30
26	\$298.05	\$305.50	\$392.40	\$402.21	\$267.38	\$274.06	\$362.49	\$371.55
27	\$305.03	\$312.66	\$401.59	\$411.63	\$273.64	\$280.48	\$370.99	\$380.26
28	\$316.38	\$324.29	\$416.54	\$426.95	\$283.83	\$290.92	\$384.79	\$394.41
29	\$325.70	\$333.84	\$428.80	\$439.52	\$292.18	\$299.49	\$396.12	\$406.02
30	\$330.35	\$338.61	\$434.93	\$445.81	\$296.36	\$303.77	\$401.79	\$411.83
31	\$337.34	\$345.77	\$444.13	\$455.23	\$302.63	\$310.19	\$410.28	\$420.54
32	\$344.32	\$352.93	\$453.33	\$464.66	\$308.89	\$316.62	\$418.78	\$429.25
33	\$348.69	\$357.41	\$459.07	\$470.55	\$312.81	\$320.63	\$424.09	\$434.69
34	\$353.35	\$362.18	\$465.20	\$476.83	\$316.99	\$324.91	\$429.75	\$440.49
35	\$355.68	\$364.57	\$468.27	\$479.98	\$319.08	\$327.05	\$432.58	\$443.40
36	\$358.00	\$366.95	\$471.34	\$483.12	\$321.17	\$329.19	\$435.41	\$446.30
37	\$360.33	\$369.34	\$474.40	\$486.26	\$323.25	\$331.34	\$438.25	\$449.20
38	\$362.66	\$371.73	\$477.47	\$489.40	\$325.34	\$333.48	\$441.08	\$452.11
39	\$367.32	\$376.50	\$483.60	\$495.69	\$329.52	\$337.76	\$446.74	\$457.91
40	\$371.97	\$399.87	\$489.73	\$526.46	\$333.70	\$358.73	\$452.41	\$486.34
41	\$378.96	\$407.38	\$498.93	\$536.35	\$339.97	\$365.46	\$460.90	\$495.47
42	\$385.65	\$414.58	\$507.74	\$545.82	\$345.97	\$371.92	\$469.04	\$504.22
43	\$394.97	\$424.59	\$520.00	\$559.00	\$354.33	\$380.90	\$480.37	\$516.40
44	\$406.61	\$437.11	\$535.33	\$575.48	\$364.77	\$392.13	\$494.53	\$531.62
45	\$420.29	\$462.32	\$553.34	\$608.67	\$377.04	\$414.75	\$511.17	\$562.29
46	\$436.59	\$480.25	\$574.80	\$632.28	\$391.66	\$430.83	\$530.99	\$584.09
47	\$454.93	\$500.42	\$598.94	\$658.84	\$408.11	\$448.93	\$553.30	\$608.62
48	\$475.88	\$523.47	\$626.53	\$689.19	\$426.91	\$469.61	\$578.78	\$636.66
49	\$496.55	\$546.20	\$653.74	\$719.11	\$445.45	\$490.00	\$603.92	\$664.31
50	\$519.83	\$597.81	\$684.40	\$787.05	\$466.34	\$536.29	\$632.24	\$727.07
51	\$542.83	\$624.25	\$714.67	\$821.87	\$486.97	\$560.02	\$660.20	\$759.23
52	\$568.15	\$653.37	\$748.01	\$860.21	\$509.69	\$586.14	\$691.00	\$794.65
53	\$593.76	\$682.83	\$781.73	\$898.99	\$532.66	\$612.56	\$722.15	\$830.47
54	\$621.41	\$714.63	\$818.13	\$940.85	\$557.47	\$641.09	\$755.78	\$869.15
55	\$649.06	\$778.88	\$854.54	\$1,025.44	\$582.28	\$698.73	\$789.41	\$947.29
56	\$679.04	\$814.85	\$894.01	\$1,072.81	\$609.17	\$731.00	\$825.87	\$991.05
57	\$709.31	\$851.18	\$933.86	\$1,120.63	\$636.33	\$763.59	\$862.69	\$1,035.22
58	\$741.62	\$889.95	\$976.39	\$1,171.67	\$665.31	\$798.37	\$901.98	\$1,082.38
59	\$757.63	\$909.16	\$997.47	\$1,196.96	\$679.67	\$815.60	\$921.45	\$1,105.74
60	\$789.94	\$987.42	\$1,040.00	\$1,300.01	\$708.65	\$885.82	\$960.74	\$1,200.93
61	\$817.88	\$1,022.35	\$1,076.79	\$1,345.99	\$733.72	\$917.15	\$994.73	\$1,243.41
62	\$836.22	\$1,045.27	\$1,100.93	\$1,376.17	\$750.17	\$937.71	\$1,017.03	\$1,271.29
63	\$859.21	\$1,074.01	\$1,131.21	\$1,414.01	\$770.80	\$963.50	\$1,045.00	\$1,306.24
64+	\$873.17	\$1,091.47	\$1,149.59	\$1,437.00	\$783.32	\$979.16	\$1,061.99	\$1,327.48

Company Name: Capital Advantage Assurance Company (CAAC)
Market: Individual
Product: PPO and EPO
Effective Date of Rates: January 1, 2022
Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>	45127PA0140007		45127PA0140008		45127PA0140009		45127PA0140010	
HIOS Plan ID (Off Exchange)=>	45127PA0140007		45127PA0140008		45127PA0140009		45127PA0140010	
Plan Marketing Name =>	Capital Advantage EPO 3250/1r		Capital Advantage EPO 5950/2r		Capital Advantage EPO 6000/2r		Capital Advantage EPO 7450/2r	
Form # =>	CAAC-Ind-EPO-C-v0122		CAAC-Ind-EPO-C-v0122		CAAC-Ind-EPO-C-v0122		CAAC-Ind-EPO-C-v0122	
Rating Area =>	9		9		9		9	
Network =>	EPO		EPO		EPO		EPO	
Metal =>	Gold		Silver		Silver		Bronze	
Deductible =>	\$3250 Med/Rx Combined		\$5950 Med/Rx Combined		\$6000 Med/Rx Combined		\$7450 Med/Rx Combined	
Coinurance =>	10%		20%		20%		0%	
Copays =>	\$25/\$45/\$350 PCP/SPC/ER		\$40/\$85/\$400 PCP/SPC/ER		\$40/\$85/\$400 PCP/SPC/ER		\$50/\$85/\$0 PCP/SPC/ER	
OOP Maximum =>	\$8550 Med/Rx Combined		\$8550 Med/Rx Combined		\$8550 Med/Rx Combined		\$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$256.11	\$256.11	\$218.21	\$218.21	\$287.29	\$287.29	\$195.75	\$195.75
15	\$278.87	\$278.87	\$237.60	\$237.60	\$312.82	\$312.82	\$213.15	\$213.15
16	\$287.57	\$287.57	\$245.02	\$245.02	\$322.59	\$322.59	\$219.81	\$219.81
17	\$296.28	\$296.28	\$252.44	\$252.44	\$332.35	\$332.35	\$226.46	\$226.46
18	\$305.65	\$305.65	\$260.42	\$260.42	\$342.86	\$342.86	\$233.63	\$233.63
19	\$315.03	\$315.03	\$268.41	\$268.41	\$353.38	\$353.38	\$240.79	\$240.79
20	\$324.73	\$324.73	\$276.68	\$276.68	\$364.27	\$364.27	\$248.21	\$248.21
21	\$334.78	\$343.15	\$285.24	\$292.37	\$375.54	\$384.92	\$255.89	\$262.28
22	\$334.78	\$343.15	\$285.24	\$292.37	\$375.54	\$384.92	\$255.89	\$262.28
23	\$334.78	\$343.15	\$285.24	\$292.37	\$375.54	\$384.92	\$255.89	\$262.28
24	\$334.78	\$343.15	\$285.24	\$292.37	\$375.54	\$384.92	\$255.89	\$262.28
25	\$336.12	\$344.52	\$286.38	\$293.54	\$377.04	\$386.46	\$256.91	\$263.33
26	\$342.81	\$351.38	\$292.08	\$299.39	\$384.55	\$394.16	\$262.03	\$268.58
27	\$350.85	\$359.62	\$298.93	\$306.40	\$393.56	\$403.40	\$268.17	\$274.87
28	\$363.90	\$373.00	\$310.05	\$317.81	\$408.21	\$418.41	\$278.15	\$285.10
29	\$374.62	\$383.98	\$319.18	\$327.16	\$420.22	\$430.73	\$286.34	\$293.50
30	\$379.97	\$389.47	\$323.75	\$331.84	\$426.23	\$436.89	\$290.43	\$297.69
31	\$388.01	\$397.71	\$330.59	\$338.86	\$435.25	\$446.13	\$296.57	\$303.99
32	\$396.04	\$405.94	\$337.44	\$345.87	\$444.26	\$455.37	\$302.72	\$310.28
33	\$401.06	\$411.09	\$341.72	\$350.26	\$449.89	\$461.14	\$306.55	\$314.22
34	\$406.42	\$416.58	\$346.28	\$354.94	\$455.90	\$467.30	\$310.65	\$318.41
35	\$409.10	\$419.33	\$348.56	\$357.28	\$458.90	\$470.38	\$312.69	\$320.51
36	\$411.78	\$422.07	\$350.84	\$359.61	\$461.91	\$473.46	\$314.74	\$322.61
37	\$414.45	\$424.82	\$353.13	\$361.95	\$464.91	\$476.54	\$316.79	\$324.71
38	\$417.13	\$427.56	\$355.41	\$364.29	\$467.92	\$479.62	\$318.84	\$326.81
39	\$422.49	\$433.05	\$359.97	\$368.97	\$473.93	\$485.77	\$322.93	\$331.00
40	\$427.85	\$439.93	\$364.54	\$391.88	\$479.94	\$515.93	\$327.02	\$351.55
41	\$435.88	\$468.57	\$371.38	\$399.23	\$488.95	\$525.62	\$333.17	\$358.15
42	\$443.58	\$476.85	\$377.94	\$406.29	\$497.59	\$534.90	\$339.05	\$364.48
43	\$454.29	\$488.37	\$387.07	\$416.10	\$509.60	\$547.82	\$347.24	\$373.28
44	\$467.68	\$502.76	\$398.48	\$428.36	\$524.62	\$563.97	\$357.48	\$384.29
45	\$483.42	\$531.76	\$411.88	\$453.07	\$542.27	\$596.50	\$369.50	\$406.45
46	\$502.17	\$552.38	\$427.86	\$470.64	\$563.30	\$619.63	\$383.83	\$422.21
47	\$523.26	\$575.58	\$445.83	\$490.41	\$586.96	\$645.66	\$399.95	\$439.95
48	\$547.36	\$602.10	\$466.37	\$513.00	\$614.00	\$675.40	\$418.38	\$460.21
49	\$571.13	\$628.24	\$486.62	\$535.28	\$640.66	\$704.73	\$436.54	\$480.20
50	\$597.91	\$687.60	\$509.44	\$585.85	\$670.71	\$771.31	\$457.02	\$525.57
51	\$624.36	\$718.01	\$531.97	\$611.77	\$700.37	\$805.43	\$477.23	\$548.82
52	\$653.49	\$751.51	\$556.79	\$640.30	\$733.05	\$843.00	\$499.49	\$574.42
53	\$682.95	\$785.39	\$581.89	\$669.17	\$766.09	\$881.01	\$522.01	\$600.31
54	\$714.75	\$821.96	\$608.98	\$700.33	\$801.77	\$922.03	\$546.32	\$628.27
55	\$746.55	\$895.87	\$636.08	\$763.30	\$837.45	\$1,004.93	\$570.63	\$684.76
56	\$781.04	\$937.24	\$665.46	\$798.55	\$876.13	\$1,051.35	\$596.99	\$716.38
57	\$815.85	\$979.02	\$695.13	\$834.15	\$915.18	\$1,098.22	\$623.60	\$748.32
58	\$853.01	\$1,023.62	\$726.79	\$872.15	\$956.87	\$1,148.24	\$652.00	\$782.40
59	\$871.43	\$1,045.71	\$742.48	\$890.97	\$977.52	\$1,173.02	\$666.08	\$799.29
60	\$908.59	\$1,135.73	\$774.14	\$967.67	\$1,019.20	\$1,274.01	\$694.48	\$868.10
61	\$940.73	\$1,175.91	\$801.52	\$1,001.90	\$1,055.26	\$1,319.07	\$719.04	\$898.81
62	\$961.82	\$1,202.27	\$819.49	\$1,024.36	\$1,078.91	\$1,348.64	\$735.17	\$918.96
63	\$988.26	\$1,235.33	\$842.02	\$1,052.53	\$1,108.58	\$1,385.73	\$755.38	\$944.23
64+	\$1,004.33	\$1,255.42	\$855.71	\$1,069.65	\$1,126.61	\$1,408.26	\$767.66	\$959.58

Capital Advantage Assurance Company (CAAC)
Individual
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
45127PA0020026	Gold Simple Blue PPO 0/0/25 Rx 0	PPO	Gold	On/Off	PPO	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, and Perry
45127PA0020013	Gold PPO 2150/10/20	PPO	Gold	On/Off	PPO	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, and Perry
45127PA0020028	Gold PPO 3250/10/25	PPO	Gold	On/Off	PPO	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, and Perry
45127PA0020030	Silver QHDHP PPO 2200/10/40	PPO	Silver	Off	PPO	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, and Perry
45127PA0020021	Silver PPO 5950/20/40	PPO	Silver	Off	PPO	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, and Perry
45127PA0020008	Silver PPO 6000/20/40	PPO	Silver	On/Off	PPO	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, and Perry
45127PA0020031	Bronze QHDHP PPO 6300/0/50	PPO	Bronze	On/Off	PPO	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, and Perry
45127PA0020020	Bronze PPO 7450/0/50	PPO	Bronze	On/Off	PPO	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, and Perry
45127PA0020027	Catastrophic PPO 8700/0/0	PPO	Catastrophic	On/Off	PPO	6,7,9	All
45127PA0020022	Gold PPO Choice 2000/0/30	PPO	Gold	On/Off	PPO Choice	7	Lancaster
45127PA0020029	Gold PPO Choice 3000/0/35	PPO	Gold	On/Off	PPO Choice	7	Lancaster
45127PA0020023	Silver PPO Choice 3950/20/35	PPO	Silver	Off	PPO Choice	7	Lancaster
45127PA0020024	Silver PPO Choice 4000/20/35	PPO	Silver	On/Off	PPO Choice	7	Lancaster
45127PA0020032	Silver QHDHP PPO Choice 2200/10/35	PPO	Silver	Off	PPO Choice	7	Lancaster
45127PA0020033	Bronze QHDHP PPO Choice 6300/0/50	PPO	Bronze	On/Off	PPO Choice	7	Lancaster
45127PA0020025	Bronze PPO Choice 7100/0/50	PPO	Bronze	On/Off	PPO Choice	7	Lancaster
45127PA0140002	Gold Valley Advantage EPO 2150/10/20	EPO	Gold	On/Off	Valley Advantage EPO	6	Lehigh and Northampton
45127PA0140011	Gold Valley Advantage EPO 3250/10/25	EPO	Gold	On/Off	Valley Advantage EPO	6	Lehigh and Northampton
45127PA0140003	Silver Valley Advantage EPO 5950/20/40	EPO	Silver	Off	Valley Advantage EPO	6	Lehigh and Northampton
45127PA0140004	Silver Valley Advantage EPO 6000/20/40	EPO	Silver	On/Off	Valley Advantage EPO	6	Lehigh and Northampton
45127PA0140005	Bronze Valley Advantage EPO 7450/0/50	EPO	Bronze	On/Off	Valley Advantage EPO	6	Lehigh and Northampton
45127PA0140006	Gold Capital Advantage EPO 2150/10/20	EPO	Gold	On/Off	Capital Advantage EPO	9	Cumberland, Perry, and Dauphin
45127PA0140007	Gold Capital Advantage EPO 3250/10/25	EPO	Gold	On/Off	Capital Advantage EPO	9	Cumberland, Perry, and Dauphin
45127PA0140008	Silver Capital Advantage EPO 5950/20/40	EPO	Silver	Off	Capital Advantage EPO	9	Cumberland, Perry, and Dauphin
45127PA0140009	Silver Capital Advantage EPO 6000/20/40	EPO	Silver	On/Off	Capital Advantage EPO	9	Cumberland, Perry, and Dauphin
45127PA0140010	Bronze Capital Advantage EPO 7450/0/50	EPO	Bronze	On/Off	Capital Advantage EPO	9	Cumberland, Perry, and Dauphin

Company Name Capital Advantage Assurance Company (CAAC)
 Market Individual
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

HIOS Plan ID	02-01-2021 Number of Covered Lives by Rating County				RATING AREA 6										RATING AREA 7				RATING AREA 9							
	Plan Marketing Name	Product	Metal	On/Off Exchange	1,389	705	6,230	459	110	6,618	959	1,669	658	611	1,897	3,862	5,389	7,628	2,756	2,301	1,340	274	238	1,017	511	
					Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry	
45127PA0020026	Gold Simple Blue PPO 0/0/25 Rx 0	PPO	Gold	On/Off	\$413.56	\$413.56	\$413.56	\$413.56	\$413.56	\$413.56	\$413.56	\$413.56	\$413.56	\$413.56	\$471.46	\$471.46		\$471.46	\$405.29	\$405.29	\$405.29	\$405.29	\$405.29	\$405.29	\$405.29	\$405.29
45127PA0020013	Gold PPO 2150/10/20	PPO	Gold	On/Off	\$398.02	\$398.02	\$398.02	\$398.02	\$398.02	\$398.02	\$398.02	\$398.02	\$398.02	\$398.02	\$453.74	\$453.74		\$453.74	\$390.06	\$390.06	\$390.06	\$390.06	\$390.06	\$390.06	\$390.06	\$390.06
45127PA0020028	Gold PPO 3250/10/25	PPO	Gold	On/Off	\$378.03	\$378.03	\$378.03	\$378.03	\$378.03	\$378.03	\$378.03	\$378.03	\$378.03	\$378.03	\$430.95	\$430.95		\$430.95	\$370.47	\$370.47	\$370.47	\$370.47	\$370.47	\$370.47	\$370.47	\$370.47
45127PA0020030	Silver QHDHP PPO 2200/10/40	PPO	Silver	Off	\$340.75	\$340.75	\$340.75	\$340.75	\$340.75	\$340.75	\$340.75	\$340.75	\$340.75	\$340.75	\$388.46	\$388.46		\$388.46	\$333.94	\$333.94	\$333.94	\$333.94	\$333.94	\$333.94	\$333.94	\$333.94
45127PA0020021	Silver PPO 5950/20/40	PPO	Silver	Off	\$320.07	\$320.07	\$320.07	\$320.07	\$320.07	\$320.07	\$320.07	\$320.07	\$320.07	\$320.07	\$364.88	\$364.88		\$364.88	\$313.67	\$313.67	\$313.67	\$313.67	\$313.67	\$313.67	\$313.67	\$313.67
45127PA0020008	Silver PPO 6000/20/40	PPO	Silver	On/Off	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$481.59	\$481.59		\$481.59	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00
45127PA0020031	Bronze QHDHP PPO 6300/0/50	PPO	Bronze	On/Off	\$286.66	\$286.66	\$286.66	\$286.66	\$286.66	\$286.66	\$286.66	\$286.66	\$286.66	\$286.66	\$326.79	\$326.79		\$326.79	\$280.93	\$280.93	\$280.93	\$280.93	\$280.93	\$280.93	\$280.93	\$280.93
45127PA0020020	Bronze PPO 7450/0/50	PPO	Bronze	On/Off	\$286.79	\$286.79	\$286.79	\$286.79	\$286.79	\$286.79	\$286.79	\$286.79	\$286.79	\$286.79	\$326.94	\$326.94		\$326.94	\$281.05	\$281.05	\$281.05	\$281.05	\$281.05	\$281.05	\$281.05	\$281.05
45127PA0020027	Catastrophic PPO 8700/0/0	PPO	Catastrophic	On/Off	\$196.67	\$196.67	\$196.67	\$196.67	\$196.67	\$196.67	\$196.67	\$196.67	\$196.67	\$196.67	\$224.20	\$224.20	\$224.20	\$224.20	\$192.74	\$192.74	\$192.74	\$192.74	\$192.74	\$192.74	\$192.74	\$192.74
45127PA0020022	Gold PPO Choice 2000/0/30	PPO	Gold	On/Off													\$391.17									
45127PA0020029	Gold PPO Choice 3000/0/35	PPO	Gold	On/Off													\$366.05									
45127PA0020023	Silver PPO Choice 3950/20/35	PPO	Silver	Off													\$316.54									
45127PA0020024	Silver PPO Choice 4000/20/35	PPO	Silver	On/Off													\$418.51									
45127PA0020032	Silver QHDHP PPO Choice 2200/10/35	PPO	Silver	Off													\$323.74									
45127PA0020033	Bronze QHDHP PPO Choice 6300/0/50	PPO	Bronze	On/Off													\$277.52									
45127PA0020025	Bronze PPO Choice 7100/0/50	PPO	Bronze	On/Off													\$277.65									
45127PA0140002	Gold Valley Advantage EPO 2150/10/20	EPO	Gold	On/Off			\$361.22			\$361.22																
45127PA0140011	Gold Valley Advantage EPO 3250/10/25	EPO	Gold	On/Off			\$341.61			\$341.61																
45127PA0140003	Silver Valley Advantage EPO 5950/20/40	EPO	Silver	Off			\$291.06			\$291.06																
45127PA0140004	Silver Valley Advantage EPO 6000/20/40	EPO	Silver	On/Off			\$383.20			\$383.20																
45127PA0140005	Bronze Valley Advantage EPO 7450/0/50	EPO	Bronze	On/Off			\$261.11			\$261.11																
45127PA0140006	Gold Capital Advantage EPO 2150/10/20	EPO	Gold	On/Off															\$354.00	\$354.00						\$354.00
45127PA0140007	Gold Capital Advantage EPO 3250/10/25	EPO	Gold	On/Off															\$334.78	\$334.78						\$334.78
45127PA0140008	Silver Capital Advantage EPO 5950/20/40	EPO	Silver	Off															\$285.24	\$285.24						\$285.24
45127PA0140009	Silver Capital Advantage EPO 6000/20/40	EPO	Silver	On/Off															\$375.54	\$375.54						\$375.54
45127PA0140010	Bronze Capital Advantage EPO 7450/0/50	EPO	Bronze	On/Off															\$255.89	\$255.89						\$255.89

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T			
1	Unified Rate Review v5.3															To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.						
2																To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.						
3	Company Legal Name:	Capital Advantage Assurance Company													State:	PA		To validate, select the Validate button or Ctrl + Shift + I.				
4	HIOS Issuer ID:	45127													Market:	Individual		To finalize, select the Finalize button or Ctrl + Shift + F.				
5	Effective Date of Rate Change(s):	1/1/2022																				
6																						
7																						
8	Market Level Calculations (Same for all Plans)																					
9																						
10																						
11	Section I: Experience Period Data																					
12	Experience Period:	1/1/2020			to	12/31/2020																
13		Total			PMPM																	
14	Allowed Claims	\$307,879,255.50			\$760.34																	
15	Reinsurance	\$0.00			\$0.00																	
16	Incurred Claims in Experience Period	\$255,692,200.25			\$631.46																	
17	Risk Adjustment	\$31,564,486.90			\$77.95																	
18	Experience Period Premium	\$322,289,845.41			\$795.93																	
19	Experience Period Member Months	404,923																				
20																						
21	Section II: Projections																					
22	Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend				Year 2 Trend				Trended EHB Allowed Claims PMPM											
23			Cost	Utilization	Cost	Utilization	Cost	Utilization	Cost	Utilization												
24	Inpatient Hospital	\$151.10	1.057	1.000	1.055	1.000					\$168.50											
25	Outpatient Hospital	\$292.09	1.059	1.000	1.056	1.000					\$326.65											
26	Professional	\$169.73	1.052	1.000	1.037	1.000					\$185.16											
27	Other Medical	\$19.63	1.059	1.000	1.056	1.000					\$21.95											
28	Capitation	\$0.00	1.030	1.000	1.030	1.000					\$0.00											
29	Prescription Drug	\$127.80	1.104	1.013	1.107	1.015					\$160.59											
30	Total	\$760.35									\$862.85											
31																						
32	Morbidity Adjustment												0.997									
33	Demographic Shift												1.000									
34	Plan Design Changes												1.000									
35	Other												0.990									
36	Adjusted Trended EHB Allowed Claims PMPM for	1/1/2022										\$851.66										
37																						
38	Manual EHB Allowed Claims PMPM												\$0.00									
39	Applied Credibility %												100.00%									
40																						
41																						
42																						
43																						
44																						
45																						
46																						
47																						
48																						
49																						
50	Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																					
51																						

Product-Plan Data Collection

Company Legal Name: Capital Advantage Assurance Company
 HIOS Issuer ID: 45127
 Effective Date of Rate Change(s): 1/1/2022

State: PA
 Market: Individual

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

Product/Plan Level Calculations

Field #	Section I: General Product and Plan Information																	Section II: Experience Period and Current Plan Level Information																														
	Product ID	Plan Name	Plan ID (Standard Component ID)	1.5 Metal	1.6 AV Metal Value	1.7 Plan Category	1.8 Plan Type	1.9 Exchange Plan?	1.10 Effective Date of Proposed Rates	1.11 Cumulative Rate Change % (over 12 mos prior)	1.12 Product Rate Increase %	1.13 Submission Level Rate Increase %	PP0																	EPO																		
													45127PA002				45127PA003				45127PA004				45127PA005				45127PA006				45127PA007				45127PA008				45127PA009				45127PA010			
1.1	Product ID	Plan Name	Plan ID (Standard Component ID)	1.5 Metal	1.6 AV Metal Value	1.7 Plan Category	1.8 Plan Type	1.9 Exchange Plan?	1.10 Effective Date of Proposed Rates	1.11 Cumulative Rate Change % (over 12 mos prior)	1.12 Product Rate Increase %	1.13 Submission Level Rate Increase %	PP0																	EPO																		
													45127PA002				45127PA003				45127PA004				45127PA005				45127PA006				45127PA007				45127PA008				45127PA009				45127PA010			

Worksheet 1 Totals																											
2.1 Plan ID (Standard Component ID)	Total	45127PA0020013	45127PA0020022	45127PA0020026	45127PA0020028	45127PA0020021	45127PA0020023	45127PA0020024	45127PA0020020	45127PA0020025	45127PA0020027	45127PA0020028	45127PA0020029	45127PA0020030	45127PA0020032	45127PA0020031	45127PA0020033	45127PA0140002	45127PA0140003	45127PA0140004	45127PA0140005	45127PA0140006	45127PA0140007	45127PA0140011	45127PA0140008	45127PA0140009	45127PA0140010
2.2 Allowed Claims	\$307,879,256	\$113,074,794	\$0	\$0	\$113,548,855	\$12,030,259	\$0	\$0	\$69,225,348	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$52,187,055	\$18,881,153	\$0	\$0	\$11,387,772	\$3,370,749	\$0	\$0	\$18,747,382	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$255,692,200	\$94,393,641	\$0	\$0	\$102,161,083	\$8,659,510	\$0	\$0	\$50,477,966	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.7 Risk Adjustment Transfer Amount	\$31,564,487	\$22,224,275	\$0	\$0	\$20,934,847	\$198,560	\$0	\$0	\$11,793,196	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.8 Premium	\$322,289,845	\$102,951,926	\$0	\$0	\$110,491,509	\$14,479,974	\$0	\$0	\$94,366,437	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.9 Experience Period Member Months	404,923	115,518	0	0	127,391	19,947	0	0	142,067	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2.10 Current Enrollment	46,621	9,720	1,753	4,690	11,484	1,360	260	1,177	11,229	2,171	344	0	0	0	0	0	0	596	8	985	844	0	0	0	0	0	
2.11 Current Premium PMPM	\$690.11	\$769.00	\$654.00	\$798.00	\$794.00	\$621.00	\$532.00	\$681.00	\$554.00	\$468.00	\$381.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$690.00	\$559.00	\$713.00	\$499.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
2.12 Loss Ratio	72.26%	75.41%	#DIV/0!	#DIV/0!	77.73%	58.99%	#DIV/0!	#DIV/0!	61.13%	#DIV/0!																	
Per Member Per Month																											
2.13 Allowed Claims	\$760.34	\$978.85	#DIV/0!	#DIV/0!	\$891.34	\$603.11	#DIV/0!	#DIV/0!	\$487.27	#DIV/0!																	
2.14 Reinsurance	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!																	
2.15 Member Cost Sharing	\$128.88	\$161.72	#DIV/0!	#DIV/0!	\$89.39	\$168.99	#DIV/0!	#DIV/0!	\$131.96	#DIV/0!																	
2.16 Cost Sharing Reduction	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!																	
2.17 Incurred Claims	\$631.46	\$817.13	#DIV/0!	#DIV/0!	\$801.95	\$434.13	#DIV/0!	#DIV/0!	\$355.11	#DIV/0!																	
2.18 Risk Adjustment Transfer Amount	\$77.95	\$192.39	#DIV/0!	#DIV/0!	\$164.34	\$9.95	#DIV/0!	#DIV/0!	\$-183.01	#DIV/0!																	
2.19 Premium	\$795.93	\$891.22	#DIV/0!	#DIV/0!	\$867.34	\$725.92	#DIV/0!	#DIV/0!	\$664.24	#DIV/0!																	

Section III: Plan Adjustment Factors																											
3.1 Plan ID (Standard Component ID)	Total	45127PA0020013	45127PA0020022	45127PA0020026	45127PA0020028	45127PA0020021	45127PA0020023	45127PA0020024	45127PA0020020	45127PA0020025	45127PA0020027	45127PA0020028	45127PA0020029	45127PA0020030	45127PA0020032	45127PA0020031	45127PA0020033	45127PA0140002	45127PA0140003	45127PA0140004	45127PA0140005	45127PA0140006	45127PA0140007	45127PA0140011	45127PA0140008	45127PA0140009	45127PA0140010
3.2 Market Adjusted Index Rate	\$726.07																										
3.3 AV and Cost Sharing Design of Plan	0.9425	0.9662	0.9823	1.0051	0.7429	0.7642	1.0402	0.6577	0.6590	0.6468	0.8913	0.8982	0.7958	0.7837	0.6573	0.6586	0.9425	0.7429	1.0051	0.6577	0.9425	0.8867	0.8867	0.7429	1.0051	0.6577	
3.4 Provider Network Adjustment	1.0295	0.8945	1.0295	1.0295	1.0295	0.8545	0.8545	1.0295	0.8545	0.8545	1.0295	0.8545	1.0295	0.8545	1.0295	0.8545	1.0295	0.9265	0.9265	0.9265	0.9265	0.9265	0.9265	0.9265	0.9265	0.9265	0.9265
3.5 Benefits in Addition to ERG	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs																											
3.6 Administrative Expense	7.65%	8.81%	7.38%	7.23%	10.87%	8.26%	10.47%	15.08%	8.04%	9.39%	8.87%	10.57%	10.47%	12.26%	8.39%	10.32%	7.93%	11.46%	8.39%	8.85%	8.85%	10.32%	7.93%	11.46%	8.85%	11.46%	
3.7 Taxes and Fees	0.59%	0.60%	0.59%	0.59%	0.60%	0.61%	0.59%	0.61%	0.63%	0.65%	0.59%	0.60%	0.60%	0.61%	0.61%	0.63%	0.59%	0.61%	0.59%	0.62%	0.59%	0.60%	0.60%	0.61%	0.59%	0.62%	
3.8 Profit & Risk Load	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3.10 Plan Adjusted Index Rate	\$784.88	\$676.66	\$815.57	\$833.11	\$631.17	\$547.55	\$723.91	\$565.60	\$480.33	\$387.86	\$745.48	\$633.18	\$671.92	\$560.04	\$565.26	\$480.10	\$712.22	\$573.96	\$755.62	\$514.94	\$712.22	\$673.61	\$673.61	\$573.96	\$755.62	\$514.94	
3.11 Age Calibration Factor	0.5372																										
3.12 Geographic Calibration Factor	0.9498																										
3.13 Tobacco Calibration Factor	0.9939																										
3.14 Calibrated Plan Adjusted Index Rate	\$398.03	\$343.15	\$413.59	\$422.49	\$320.08	\$277.68	\$367.11	\$286.83	\$243.59	\$196.69	\$378.05	\$321.10	\$340.74	\$284.01	\$286.65	\$243.47	\$361.18	\$291.07	\$383.19	\$261.14	\$361.18	\$341.60	\$341.60	\$291.07	\$383.19	\$261.14	

Section IV: Projected Plan Level Information																											
4.1 Plan ID (Standard Component ID)	Total	45127PA0020013	45127PA0020022	45127PA0020026	45127PA0020028	45127PA0020021	45127PA0020023	45127PA0020024	45127PA0020020	45127PA0020025	45127PA0020027	45127PA0020028	45127PA0020029	45127PA0020030	45127PA0020032	45127PA0020031	45127PA0020033	45127PA0140002	45127PA0140003	45127PA0140004	45127PA0140005	45127PA0140006	45127PA0140007	45127PA0140011	45127PA0140008	45127PA0140009	45127PA0140010
4.2 Allowed Claims	\$510,439,014	\$97,771,045	\$14,781,536	\$47,967,832	\$144,660,161	\$12,596,596	\$2,015,673	\$12,486,491	\$100,734,298	\$16,172,557	\$2,028,934	\$4,922,086	\$1,638,721	\$946,412	\$781,637	\$8,969,926	\$3,723,862	\$5,395,696	\$66,845	\$11,166,744	\$6,814,439	\$2,715,806	\$1,768,387	\$441,910	\$166,761	\$5,668,063	\$4,036,596
4.3 Reinsurance	\$27,720,544	\$5,325,932	\$960,547	\$2,569,816	\$6,292,492	\$745,201	\$142,454	\$644,928	\$6,152,767	\$1,189,584	\$188,474	\$273,947	\$109,569	\$54,808	\$54,808	\$547,939	\$273,947	\$326,581	\$4,394	\$539,707	\$462,467	\$164,377	\$109,569	\$27,381	\$10,962	\$273,947	\$273,947
4.4 Member Cost Sharing	\$61,137,836	\$1,384,946	\$-132,466	\$-394,251	\$23,642,780	\$1,808,726	\$234,078	\$1,740,914	\$21,177,533	\$3,180,190	\$381,015	\$218,711	\$47,351	\$100,359	\$80,122	\$1,888,749	\$733,953	\$437,793	\$9,159	\$1,711,085	\$1,38						

Rating Area Data Collection

*Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.
Select only the Rating Areas you are offering plans within and add a factor for each area.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.*

Rating Area	Rating Factor
Rating Area 6	1.0000
Rating Area 7	1.1400
Rating Area 9	0.9800

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

ACTUARIAL MEMORANDUM

Individual Rates

Effective January 1, 2022

General Information

Company Information

- Company Legal Name: Capital Advantage Assurance Company – CAAC
- State: PA
- HIOS Issuer ID: 45127
- Market: Individual
- Effective Date: 1/1/2022

PID Company Information

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Individual
- On/Off Exchange: On/Off Exchange
- Effective Date: 1/1/2022
- Average Rate Change Requested: 2.9%
- Range of Requested Rate Change: 1.3% to 6.0%
- Total additional annual revenue generated from the proposed rate change: \$11,414,952
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Gold, Silver, Bronze, and Catastrophic
- Current Covered Lives and Policyholders: 46,621/32,447
- 2022 Number of Plans/Change from 2021: 26/ 12 additional plans
- Contract Form #: CAAC-Ind-PPO-C-v0122, CAAC-Ind-EPO-C-v0122, and CAAC-Ind-PPO Choice-C-v0122
- Form Filing SERFF #: CABC-132795389, CABC-132795392
- Binder SERFF #: CABC-PA22-125107200
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-2003721964618918912

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Capital Advantage Assurance Company		
Product(s):	PPO & EPO		
Market Segment:	Individual		
Rate Effective Date:	1/1/2022	to	12/31/2022
Base Period Start Date:	1/1/2020	to	12/31/2020
Date of Most Recent Membership:	2/1/2021		

Table 1. Number of Members

Average Age	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2021)	Projected Rating Period
	45.7	45.0	45.0
Total	404,923	46,621	599,346
<18	29,982	3,329	42,797
18-24	25,439	2,979	38,297
25-29	22,819	3,168	40,727
30-34	26,359	3,263	41,948
35-39	27,297	3,265	41,974
40-44	28,519	3,413	43,817
45-49	33,794	3,913	50,330
50-54	42,964	5,034	64,716
55-59	58,065	6,836	87,862
60-63	71,993	8,880	114,159
64+	37,732	2,539	32,641

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
\$322,289,845.41	\$256,644,559.70	\$763,336,918.16	404,923	\$52,187,055.25	\$315,523,973.41	\$0.00	(\$7,644,717.91)	\$0.00	\$0.00	\$31,564,486.90	\$
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											760.34
Loss Ratio											72.26%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.60%	0.00%	0.00%	5.60%	19.87%
Outpatient Hospital	5.75%	0.00%	0.00%	5.75%	38.42%
Professional	4.45%	0.00%	0.00%	4.45%	22.32%
Other Medical	5.75%	0.00%	0.00%	5.75%	7.58%
Capitation				3.00%	0.00%
Prescription Drugs	10.55%	1.40%	0.00%	12.10%	16.83%
Total Annual Trend				6.33%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.135	

* Express Cost, Utilization, Induced Demand and Weight as percentages
** Should equal URRT Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-17	\$21,527,362.40	\$1,000.00	1.0000	\$ 21,527,362.40	46,350	\$ 464.45		(\$578,540.00)	\$28,077,289.37	\$ 605.78
Feb-17	\$24,262,065.08	\$1,000.00	1.0000	\$ 24,262,065.08	48,207	\$ 503.29		(\$865.00)	\$30,414,659.73	\$ 630.92
Mar-17	\$29,149,250.26	\$1,000.00	1.0000	\$ 29,149,250.26	48,839	\$ 596.84		(\$1,480,946.00)	\$33,643,021.80	\$ 688.86
Apr-17	\$26,943,943.72	\$1,000.00	1.0000	\$ 26,943,943.72	48,285	\$ 558.02		\$1,825.00	\$31,361,754.28	\$ 661.94
May-17	\$29,864,868.68	\$1,000.00	1.0000	\$ 29,864,868.68	47,475	\$ 629.07		(\$1,529.00)	\$34,617,666.93	\$ 729.18
Jun-17	\$28,359,361.09	\$1,000.00	1.0000	\$ 28,359,361.09	46,753	\$ 606.58		(\$2,672,746.00)	\$30,056,285.78	\$ 642.87
Jul-17	\$25,727,017.74	\$1,000.00	1.0000	\$ 25,727,017.74	46,070	\$ 558.43		\$3,408.00	\$29,454,747.13	\$ 639.35
Aug-17	\$27,464,482.61	\$1,000.00	1.0000	\$ 27,464,482.61	45,539	\$ 603.10		(\$672.00)	\$31,421,705.33	\$ 690.00
Sep-17	\$26,179,237.89	\$1,000.00	1.0000	\$ 26,179,237.89	44,944	\$ 582.43		(\$2,753,574.00)	\$26,952,201.07	\$ 599.63
Oct-17	\$29,530,582.85	\$1,000.00	1.0000	\$ 29,530,582.85	44,247	\$ 667.40		\$641.00	\$33,108,265.67	\$ 748.26
Nov-17	\$29,278,230.53	\$1,000.00	1.0000	\$ 29,278,230.53	43,484	\$ 672.16		\$867.00	\$32,484,158.66	\$ 747.64
Dec-17	\$30,391,974.02	\$1,000.00	1.0000	\$ 30,391,974.02	41,887	\$ 725.57	\$54,594,384.04	(\$3,299,716.00)	\$30,248,722.46	\$ 722.15
Jan-18	\$17,653,990.06	\$1,000.00	1.0000	\$ 17,653,990.06	34,750	\$ 508.03		(\$526,624.01)	\$24,739,981.37	\$ 711.94
Feb-18	\$19,073,582.40	\$1,000.00	1.0000	\$ 19,073,582.40	33,557	\$ 568.39		(\$705,990.00)	\$24,205,176.93	\$ 721.26
Mar-18	\$20,070,369.69	\$1,000.00	1.0000	\$ 20,070,369.69	33,241	\$ 601.72		(\$897,677.00)	\$25,096,395.37	\$ 754.79
Apr-18	\$21,485,333.97	\$1,000.00	1.0000	\$ 21,485,333.97	32,881	\$ 653.43		(\$835,809.00)	\$25,484,669.57	\$ 775.06
May-18	\$21,627,567.03	\$1,000.00	1.0000	\$ 21,627,567.03	32,237	\$ 670.89		(\$864,712.00)	\$25,221,362.07	\$ 782.37
Jun-18	\$19,846,691.80	\$1,000.00	1.0000	\$ 19,846,691.80	31,787	\$ 624.37		(\$859,156.00)	\$22,827,770.10	\$ 718.15
Jul-18	\$20,831,493.21	\$1,000.00	1.0000	\$ 20,831,493.21	31,613	\$ 658.97		(\$813,888.00)	\$23,660,486.91	\$ 748.47
Aug-18	\$23,055,166.97	\$1,000.00	1.0000	\$ 23,055,166.97	31,153	\$ 740.06		(\$816,585.00)	\$25,933,245.52	\$ 832.45
Sep-18	\$22,059,641.29	\$1,000.00	1.0000	\$ 22,059,641.29	30,760	\$ 717.15		(\$718,666.01)	\$24,443,229.48	\$ 794.64
Oct-18	\$23,585,259.47	\$1,000.00	1.0000	\$ 23,585,259.47	30,391	\$ 776.06		(\$760,437.01)	\$26,303,388.10	\$ 865.50
Nov-18	\$25,479,716.15	\$1,000.00	1.0000	\$ 25,479,716.15	29,997	\$ 849.41		(\$703,979.00)	\$27,915,781.09	\$ 930.62
Dec-18	\$23,021,583.04	\$1,000.00	1.0000	\$ 23,021,583.04	29,587	\$ 778.10		(\$831,690.00)	\$24,989,425.32	\$ 844.61
Jan-19	\$24,813,848.80	\$1,000.00	1.0000	\$ 24,813,848.80	45,086	\$ 550.37	\$51,761,729.84	(\$639,017.00)	\$34,042,164.80	\$ 755.65
Feb-19	\$25,373,227.83	\$1,000.00	1.0000	\$ 25,373,227.83	45,251	\$ 560.72		(\$660,612.00)	\$31,886,038.06	\$ 704.65
Mar-19	\$27,853,968.99	\$1,000.00	1.0000	\$ 27,853,968.99	45,115	\$ 617.40		(\$1,547,752.99)	\$33,065,190.29	\$ 732.91
Apr-19	\$28,960,094.12	\$1,000.00	1.0000	\$ 28,960,094.12	44,789	\$ 646.69		(\$1,051,670.00)	\$34,099,169.91	\$ 761.18
May-19	\$32,116,908.73	\$1,000.00	1.0000	\$ 32,116,908.73	44,134	\$ 727.80		(\$1,169,067.99)	\$36,594,324.71	\$ 829.16
Jun-19	\$28,104,894.45	\$1,000.00	1.0000	\$ 28,104,894.45	43,764	\$ 648.89		(\$1,107,398.00)	\$32,269,403.81	\$ 737.35
Jul-19	\$28,856,698.97	\$1,000.00	1.0000	\$ 28,856,698.97	43,431	\$ 664.59		(\$1,144,571.00)	\$32,775,237.78	\$ 754.65
Aug-19	\$30,517,386.05	\$1,000.00	1.0000	\$ 30,517,386.05	43,093	\$ 708.37		(\$1,192,046.00)	\$33,931,135.56	\$ 787.40
Sep-19	\$31,596,079.09	\$1,000.00	1.0000	\$ 31,596,079.09	42,755	\$ 739.24		(\$1,222,753.00)	\$34,693,805.37	\$ 811.46
Oct-19	\$34,266,650.61	\$1,000.00	1.0000	\$ 34,266,650.61	42,294	\$ 812.85		(\$1,340,120.00)	\$37,641,362.00	\$ 889.99
Nov-19	\$30,616,470.70	\$1,000.00	1.0000	\$ 30,616,470.70	41,929	\$ 730.56		(\$1,211,500.00)	\$35,254,761.94	\$ 843.14
Dec-19	\$32,514,565.29	\$1,000.00	1.0000	\$ 32,514,565.29	41,065	\$ 792.25	\$67,019,262.95	(\$1,201,597.00)	\$35,348,403.12	\$ 860.79
Jan-20	\$19,457,815.61	\$1,000.00	1.0000	\$ 19,457,815.61	35,943	\$ 541.73		(\$354,776.93)	\$27,619,292.15	\$ 768.42
Feb-20	\$20,306,846.34	\$1,000.00	1.0000	\$ 20,306,846.34	35,094	\$ 579.08		(\$445,179.99)	\$26,402,789.68	\$ 752.34
Mar-20	\$19,910,258.91	\$1,000.00	1.0000	\$ 19,910,258.91	34,685	\$ 574.90		(\$630,521.01)	\$24,174,052.32	\$ 696.96
Apr-20	\$14,541,803.16	\$1,000.00	1.0000	\$ 14,541,803.16	34,289	\$ 425.36		(\$881,109.99)	\$16,518,802.49	\$ 481.75
May-20	\$20,297,119.99	\$1,000.00	1.0000	\$ 20,297,119.99	34,021	\$ 602.59		(\$855,654.00)	\$23,128,923.51	\$ 679.84
Jun-20	\$23,664,806.00	\$1,000.00	1.0000	\$ 23,664,806.00	33,851	\$ 708.71		(\$630,000.00)	\$27,443,398.69	\$ 810.60
Jul-20	\$21,936,284.91	\$1,000.00	1.0000	\$ 21,936,284.91	33,631	\$ 656.87		(\$729,880.00)	\$25,397,737.20	\$ 755.19
Aug-20	\$22,826,093.92	\$1,000.00	1.0000	\$ 22,826,093.92	33,361	\$ 693.62		(\$725,582.00)	\$26,339,451.41	\$ 790.33
Sep-20	\$22,753,125.00	\$1,000.00	1.0000	\$ 22,753,125.00	33,172	\$ 700.87		(\$689,036.00)	\$26,284,644.20	\$ 792.37
Oct-20	\$24,421,194.31	\$1,000.00	1.0000	\$ 24,421,194.31	32,731	\$ 769.00		(\$731,287.99)	\$28,328,790.73	\$ 865.50
Nov-20	\$22,855,097.78	\$1,000.00	1.0000	\$ 22,855,097.78	32,343	\$ 758.12		(\$718,508.00)	\$27,254,459.34	\$ 842.67
Dec-20	\$23,273,903.17	\$1,000.00	1.0000	\$ 23,273,903.17	31,822	\$ 828.68		(\$816,682.00)	\$28,985,913.89	\$ 910.91

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: Capital Advantage Assurance Company
 Product(s): PPO & EPO
 Market Segment: Individual
 Rate Effective Date: 1/1/2022

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$328,900,418.52	\$260,378,773.09	\$266,990,877.92	418,232	\$53,564,116.45	\$320,554,994.37		(\$7,717,938.99)	\$168,204.48	\$0.00	\$29,623,611.29	
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 748.40
Loss Ratio											72.36%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.60%	0.00%	0.00%	5.60%	19.87%
Outpatient Hospital	5.75%	0.00%	0.00%	5.75%	38.42%
Professional	4.45%	0.00%	0.00%	4.45%	22.32%
Other Medical	5.75%	0.00%	0.00%	5.75%	2.58%
Capitation				3.00%	0.00%
Prescription Drugs	10.55%	1.40%	0.00%	12.10%	16.81%
Total Annual Trend				6.53%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.135	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-17		\$21,894,022.61	1.0000	\$ 21,894,022.61	49,435	\$ 442.89		(\$591,482.99)	\$28,775,125.79	\$ 582.08
Feb-17		\$24,777,798.75	1.0000	\$ 24,777,798.75	51,393	\$ 482.12		(\$998.00)	\$31,219,609.89	\$ 607.47
Mar-17		\$30,266,596.33	1.0000	\$ 30,266,596.33	52,018	\$ 581.85		(\$1,495,591.00)	\$35,025,440.91	\$ 673.33
Apr-17		\$27,310,741.46	1.0000	\$ 27,310,741.46	51,372	\$ 531.63		\$1,896.00	\$32,629,305.43	\$ 635.16
May-17		\$30,616,524.66	1.0000	\$ 30,616,524.66	50,467	\$ 606.66		(\$1,330.00)	\$35,681,290.89	\$ 707.02
Jun-17		\$29,122,845.66	1.0000	\$ 29,122,845.66	49,664	\$ 586.40		(\$2,743,990.00)	\$31,080,273.39	\$ 625.81
Jul-17		\$26,107,828.18	1.0000	\$ 26,107,828.18	48,934	\$ 533.53		\$3,338.00	\$30,075,490.02	\$ 614.61
Aug-17		\$27,976,697.23	1.0000	\$ 27,976,697.23	48,339	\$ 578.76		(\$685.00)	\$32,163,171.51	\$ 665.37
Sep-17		\$26,737,598.29	1.0000	\$ 26,737,598.29	47,706	\$ 560.47		(\$2,806,633.00)	\$27,634,721.34	\$ 579.27
Oct-17		\$30,019,169.88	1.0000	\$ 30,019,169.88	46,944	\$ 639.47		\$676.00	\$33,809,637.10	\$ 720.21
Nov-17		\$29,813,260.14	1.0000	\$ 29,813,260.14	46,130	\$ 646.29		\$894.00	\$33,275,533.19	\$ 721.34
Dec-17	\$422,598,193.31	\$31,302,378.25	1.0000	\$ 31,302,378.25	44,409	\$ 704.87	\$57,737,060.27	(\$3,344,478.00)	\$31,334,288.28	\$ 705.58
Jan-18		\$18,157,628.96	1.0000	\$ 18,157,628.96	37,234	\$ 487.66		(\$542,883.01)	\$25,608,234.15	\$ 687.76
Feb-18		\$19,470,062.97	1.0000	\$ 19,470,062.97	35,852	\$ 543.07		(\$722,472.00)	\$24,862,768.05	\$ 693.48
Mar-18		\$21,125,662.99	1.0000	\$ 21,125,662.99	35,507	\$ 594.97		(\$917,968.00)	\$25,793,259.38	\$ 726.43
Apr-18		\$22,127,904.19	1.0000	\$ 22,127,904.19	35,095	\$ 630.51		(\$861,391.00)	\$26,323,916.08	\$ 750.08
May-18		\$22,273,223.17	1.0000	\$ 22,273,223.17	34,397	\$ 647.53		(\$880,796.00)	\$26,092,257.66	\$ 758.56
Jun-18		\$20,535,029.89	1.0000	\$ 20,535,029.89	33,914	\$ 605.50		(\$880,201.00)	\$23,743,203.68	\$ 700.10
Jul-18		\$21,567,803.87	1.0000	\$ 21,567,803.87	33,703	\$ 639.94		(\$833,777.00)	\$24,568,483.37	\$ 728.97
Aug-18		\$23,834,457.40	1.0000	\$ 23,834,457.40	33,217	\$ 717.54		(\$844,029.00)	\$26,912,735.18	\$ 810.21
Sep-18		\$22,546,754.71	1.0000	\$ 22,546,754.71	32,762	\$ 688.20		(\$741,129.00)	\$25,097,106.37	\$ 765.04
Oct-18		\$24,552,684.61	1.0000	\$ 24,552,684.61	32,348	\$ 759.02		(\$781,015.01)	\$27,462,246.68	\$ 848.96
Nov-18		\$26,248,040.99	1.0000	\$ 26,248,040.99	31,894	\$ 822.98		(\$734,441.00)	\$28,804,841.79	\$ 903.14
Dec-18	\$401,389,896.72	\$23,825,022.50	1.0000	\$ 23,825,022.50	31,428	\$ 758.08	\$54,519,337.57	(\$861,876.00)	\$25,913,483.46	\$ 824.53
Jan-19		\$25,432,623.68	1.0000	\$ 25,432,623.68	46,548	\$ 546.37		(\$650,753.00)	\$34,945,025.33	\$ 750.73
Feb-19		\$25,715,547.54	1.0000	\$ 25,715,547.54	46,678	\$ 559.91		(\$673,929.00)	\$33,385,851.53	\$ 693.84
Mar-19		\$28,156,134.86	1.0000	\$ 28,156,134.86	46,511	\$ 605.37		(\$1,568,449.99)	\$33,493,548.93	\$ 720.12
Apr-19		\$29,333,017.32	0.9999	\$ 29,336,035.77	46,169	\$ 635.41		(\$1,111,051.00)	\$34,532,703.60	\$ 747.96
May-19		\$32,756,878.05	0.9999	\$ 32,760,967.62	45,495	\$ 720.10		(\$1,206,670.99)	\$37,340,014.51	\$ 820.75
Jun-19		\$28,480,439.44	0.9897	\$ 28,776,984.29	45,097	\$ 638.11		(\$1,123,061.00)	\$32,766,197.83	\$ 726.57
Jul-19		\$29,251,448.09	0.9998	\$ 29,258,230.05	44,749	\$ 653.84		(\$1,155,175.00)	\$33,271,497.89	\$ 743.51
Aug-19		\$30,974,817.34	0.9997	\$ 30,983,200.38	44,398	\$ 697.85		(\$1,205,903.00)	\$34,521,094.58	\$ 777.54
Sep-19		\$32,114,187.76	0.9997	\$ 32,124,347.15	44,027	\$ 729.65		(\$1,235,444.00)	\$35,283,749.08	\$ 801.41
Oct-19		\$35,006,102.96	0.9997	\$ 35,018,207.63	43,549	\$ 804.11		(\$1,344,798.00)	\$38,369,836.72	\$ 881.07
Nov-19		\$31,016,815.34	0.9996	\$ 31,031,264.07	43,160	\$ 718.98		(\$1,231,801.00)	\$33,740,992.27	\$ 781.77
Dec-19	\$426,240,837.77	\$33,169,146.16	0.9994	\$ 33,188,511.17	42,255	\$ 785.43	\$68,684,064.83	(\$1,220,482.00)	\$36,089,803.13	\$ 854.10
Jan-20		\$19,714,287.29	0.9993	\$ 19,728,162.38	37,104	\$ 531.70		(\$559,760.01)	\$28,106,702.46	\$ 757.51
Feb-20		\$20,529,939.13	0.9992	\$ 20,545,428.21	36,216	\$ 567.30		(\$449,437.99)	\$26,761,098.12	\$ 738.93
Mar-20		\$20,118,453.97	0.9988	\$ 20,148,839.89	35,802	\$ 562.79		(\$636,709.01)	\$24,481,538.56	\$ 683.80
Apr-20		\$14,872,360.81	0.9970	\$ 14,916,687.34	35,422	\$ 421.11		(\$589,314.99)	\$16,924,755.43	\$ 477.80
May-20		\$20,774,827.64	0.9949	\$ 20,880,329.40	35,147	\$ 594.09		(\$589,768.00)	\$23,571,651.84	\$ 670.66
Jun-20		\$23,983,360.73	0.9870	\$ 24,298,471.58	34,942	\$ 695.39		(\$644,917.00)	\$27,841,321.94	\$ 796.79
Jul-20		\$22,308,428.78	0.9930	\$ 22,465,993.26	34,752	\$ 648.47		(\$734,597.00)	\$25,867,111.23	\$ 744.33
Aug-20		\$23,144,814.96	0.9863	\$ 23,462,377.75	34,477	\$ 680.52		(\$732,728.00)	\$26,787,659.17	\$ 776.97
Sep-20		\$23,142,056.61	0.9787	\$ 23,646,278.33	34,270	\$ 690.00		(\$694,449.00)	\$26,797,538.94	\$ 781.95
Oct-20		\$24,701,950.78	0.9703	\$ 25,457,719.97	33,814	\$ 752.88		(\$737,536.99)	\$28,717,195.89	\$ 849.27
Nov-20		\$23,160,020.95	0.9322	\$ 24,844,820.15	33,410	\$ 743.63		(\$725,286.00)	\$27,680,370.13	\$ 828.51
Dec-20	\$328,900,418.52	\$23,928,276.44	0.8940	\$ 26,763,974.14	32,876	\$ 814.09	\$53,564,116.45	(\$823,935.00)	\$29,468,496.23	\$ 896.35

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

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

Carrier Name:	Capital Advantage Assurance Company	Attachment Point:	\$60,000
Product(s):	PPO & EPO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	64%
Rate Effective Date:	1/1/2022		
Incurred Dates:	1/1/2020 to 12/31/2020	Proj. Incurred Claim Impact:	-6.4%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2020 to 12/31/2020					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999	39,245	384,389	\$83,690,240	\$83,690,240
\$30,000	\$34,999	265	2,933	\$8,666,094	\$8,666,094
\$35,000	\$39,999	206	2,277	\$7,814,159	\$7,814,159
\$40,000	\$44,999	158	1,728	\$6,787,153	\$6,787,153
\$45,000	\$49,999	139	1,564	\$6,675,392	\$6,675,392
\$50,000	\$54,999	117	1,273	\$6,208,074	\$6,208,074
\$55,000	\$59,999	103	1,084	\$6,009,839	\$6,009,839
\$60,000	\$64,999	81	880	\$5,116,943	\$4,952,499
\$65,000	\$69,999	63	699	\$4,304,751	\$3,968,910
\$70,000	\$74,999	63	713	\$4,620,998	\$4,082,759
\$75,000	\$79,999	61	682	\$4,780,261	\$4,063,294
\$80,000	\$84,999	47	528	\$3,927,120	\$3,218,563
\$85,000	\$89,999	42	471	\$3,710,588	\$2,948,612
\$90,000	\$94,999	30	312	\$2,809,240	\$2,163,326
\$95,000	\$99,999	36	394	\$3,549,413	\$2,660,189
\$100,000	\$109,999	54	596	\$5,742,536	\$4,360,136
\$110,000	\$119,999	37	421	\$4,308,323	\$3,361,123
\$120,000	\$129,999	37	407	\$4,674,460	\$3,727,260
\$130,000	\$139,999	36	420	\$4,956,330	\$4,034,730
\$140,000	\$149,999	28	313	\$4,103,518	\$3,386,718
\$150,000	\$159,999	20	226	\$3,175,648	\$2,663,648
\$160,000	\$169,999	22	249	\$3,673,595	\$3,110,395
\$170,000	\$179,999	23	257	\$4,084,480	\$3,495,680
\$180,000	\$189,999	15	158	\$2,809,503	\$2,425,503
\$190,000	\$199,999	16	172	\$3,176,313	\$2,766,713
\$200,000	\$209,999	21	237	\$4,353,974	\$3,816,374
\$210,000	\$219,999	7	63	\$1,517,205	\$1,338,005
\$220,000	\$229,999	13	146	\$2,958,026	\$2,625,226
\$230,000	\$239,999	10	105	\$2,378,959	\$2,122,959
\$240,000	\$249,999	12	140	\$2,972,843	\$2,665,643
\$250,000	\$259,999	3	36	\$775,269	\$698,469
\$260,000	\$269,999	7	75	\$1,874,955	\$1,695,755
\$270,000	\$279,999	6	66	\$1,677,007	\$1,523,407
\$280,000	\$289,999	6	47	\$1,735,316	\$1,581,716
\$290,000	\$299,999	1	12	\$298,841	\$273,241
\$300,000	\$324,999	15	175	\$4,714,534	\$4,330,534
\$325,000	\$349,999	5	53	\$1,714,665	\$1,586,665
\$350,000	\$374,999	9	93	\$3,322,949	\$3,092,549
\$375,000	\$399,999	8	87	\$3,143,995	\$2,939,195
\$400,000	\$424,999	3	32	\$1,260,262	\$1,183,462
\$425,000	\$449,999	5	60	\$2,206,702	\$2,078,702
\$450,000	\$474,999	3	29	\$1,400,015	\$1,323,215
\$475,000	\$499,999	3	36	\$1,487,281	\$1,410,481
\$500,000	\$599,999	8	96	\$4,268,666	\$4,063,866
\$600,000	\$699,999	5	59	\$3,263,453	\$3,135,453
\$700,000	\$799,999	6	72	\$4,531,193	\$4,377,593
\$800,000	\$899,999	4	46	\$3,483,328	\$3,380,928
\$900,000	\$999,999	1	12	\$977,832	\$952,232
\$1,000,000+		0	0	\$0	\$0
Total		41,105	404,923	\$255,692,243	\$239,436,682

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

Carrier Name:	Capital Advantage Assurance Company	Attachment Point:	\$60,000
Product(s):	PPO & EPO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	64%
Rate Effective Date:	1/1/2022	Proj. Incurred Claim Impact:	-6.7%
		Proj. Morbidity Impact:	-0.1%

Reinsurance Program Impact Continuance Table Development - Plan Year 2022					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999	40,202	397,403	\$90,898,468	\$90,898,468
\$30,000	\$34,999	284	2,945	\$9,303,797	\$9,303,797
\$35,000	\$39,999	253	2,313	\$9,585,963	\$9,585,963
\$40,000	\$44,999	182	1,740	\$7,840,324	\$7,840,324
\$45,000	\$49,999	155	1,600	\$7,449,013	\$7,449,013
\$50,000	\$54,999	127	1,273	\$6,746,575	\$6,746,575
\$55,000	\$59,999	119	1,132	\$6,928,614	\$6,928,614
\$60,000	\$64,999	107	933	\$6,795,952	\$6,555,343
\$65,000	\$69,999	74	699	\$5,067,472	\$4,665,890
\$70,000	\$74,999	83	725	\$6,063,665	\$5,370,119
\$75,000	\$79,999	70	682	\$5,477,021	\$4,659,728
\$80,000	\$84,999	49	528	\$4,098,142	\$3,356,931
\$85,000	\$89,999	51	479	\$4,504,459	\$3,580,005
\$90,000	\$94,999	58	312	\$5,429,987	\$4,181,995
\$95,000	\$99,999	38	394	\$3,758,772	\$2,812,358
\$100,000	\$109,999	68	596	\$7,183,092	\$5,442,292
\$110,000	\$119,999	58	421	\$6,757,740	\$5,272,940
\$120,000	\$129,999	44	417	\$5,565,085	\$4,438,685
\$130,000	\$139,999	33	420	\$4,495,913	\$3,651,113
\$140,000	\$149,999	33	335	\$4,827,652	\$3,982,852
\$150,000	\$159,999	27	238	\$4,212,423	\$3,521,223
\$160,000	\$169,999	32	261	\$5,357,954	\$4,538,754
\$170,000	\$179,999	27	257	\$4,775,115	\$4,083,915
\$180,000	\$189,999	12	158	\$2,262,610	\$1,955,410
\$190,000	\$199,999	24	172	\$4,718,288	\$4,103,888
\$200,000	\$209,999	18	237	\$3,738,412	\$3,277,612
\$210,000	\$219,999	17	63	\$3,691,155	\$3,255,955
\$220,000	\$229,999	12	146	\$2,723,865	\$2,416,665
\$230,000	\$239,999	13	117	\$3,097,026	\$2,764,226
\$240,000	\$249,999	20	140	\$4,963,135	\$4,451,135
\$250,000	\$259,999	9	36	\$2,312,337	\$2,081,937
\$260,000	\$269,999	7	75	\$1,888,066	\$1,708,866
\$270,000	\$279,999	11	66	\$3,055,422	\$2,773,822
\$280,000	\$289,999	9	47	\$2,602,286	\$2,371,886
\$290,000	\$299,999	9	12	\$2,680,341	\$2,449,941
\$300,000	\$324,999	12	175	\$3,803,279	\$3,496,079
\$325,000	\$349,999	12	63	\$4,112,617	\$3,805,417
\$350,000	\$374,999	8	93	\$2,963,253	\$2,758,453
\$375,000	\$399,999	9	87	\$3,482,234	\$3,251,834
\$400,000	\$424,999	5	32	\$2,081,888	\$1,953,888
\$425,000	\$449,999	9	60	\$4,004,900	\$3,774,500
\$450,000	\$474,999	6	29	\$2,823,642	\$2,670,042
\$475,000	\$499,999	3	36	\$1,458,399	\$1,381,599
\$500,000	\$599,999	13	96	\$7,165,491	\$6,832,691
\$600,000	\$699,999	7	59	\$4,415,280	\$4,236,080
\$700,000	\$799,999	5	72	\$3,831,020	\$3,703,020
\$800,000	\$899,999	5	46	\$4,402,555	\$4,274,555
\$900,000	\$999,999	3	12	\$2,894,206	\$2,817,406
\$1,000,000+		4	0	\$4,372,641	\$4,270,241
Total		42,436	418,232	\$312,667,542	\$291,704,042

PA Rate Template Part II
Rate Development and Change

Carrier Name: Capital Advantage Assurance Company
Product(s): PPO & EPO
Market Segment: Individual
Rate Effective Date: 1/1/2022

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 760.34	\$ 748.40	< Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection factor	1.135	1.135	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 862.85	\$ 849.30	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	0.999	0.999	
Change in Morbidity - All Other	0.999	0.999	< See URRT Instructions
Total Non-Morbidity Changes	0.990	0.990	
Change in Demographics	1.000	1.000	< See URRT Instructions
Change in Network	0.990	0.990	
Change in Benefits	1.000	1.000	< See URRT Instructions
Change in Other	1.000	1.000	< See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 852.00	\$ 838.62	
Credibility Factors	100%	0%	< See Instructions
Blended Projected EHB Claims PMPM	\$ 852.00	\$ 838.62	< Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 852.00		< Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.810		
Projected Incurred EHB Claims PMPM	\$ 689.83		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	\$ 376.78		
Projected Incurred Exchange User Fees PMPM	\$ 546.25		
Projected Incurred Reinsurance Recoveries PMPM	\$ 587.85		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 726.04		< Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 50.00		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 587.85		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 726.04		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 708.34	< Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 222,289,845.41	
Blended Loss Ratio	72.26%	

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

Effective Date	1/1/2022	4/1/2022	7/1/2022	10/1/2022	Total Single Risk Pool
# of Member Months Renewing in Quarter					
Adjusted Projected Allowed EHB Claims PMPM	\$ 852.00	\$ 852.00	\$ 852.00	\$ 852.00	\$ 852.00
Months of Trend		3	6	9	
Annual Trend	6.53%	6.53%	6.53%	6.53%	
Single Risk Pool Projected Allowed Claims	\$ 852.00	\$ 865.58	\$ 879.37	\$ 893.38	\$ -
Quarterly Trend Factor	1.000	1.016	1.032	1.049	0.000

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	8.69%	\$57.57
General and Claims	2.97%	\$50.19
Agent/Broker Fees and Commissions	0.70%	\$4.66
Quality Improvement Initiatives	0.41%	\$2.72
Taxes and Fees	0.04%	\$3.96
Risk Adjustment User Fee	0.04%	\$0.25
PCORI Fee	0.03%	\$0.20
RA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.53%	\$3.52
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	2.00%	\$13.25
Total Retention	11.29%	\$74.78
Projected Required Revenue PMPM		\$ 662.63

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2021	2022
Average Age Factor	1.861	1.862
Average Geographic Factor	1.055	1.055
Average Tobacco Factor	1.002	1.000
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 727.64	\$ 726.04
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 368.83	\$ 368.21

Table 8. Components of Rate Change

Rate Components	2021	2022	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 350.64	\$ 360.85	\$ 10.21	2.9%
B. Base period allowed claims before normalization	\$ 728.04	\$ 760.34	\$ (27.70)	-7.9%
C. Normalization factor component of change	\$ (387.53)	\$ (374.76)	\$ 12.77	3.6%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 400.53	\$ 385.60	\$ (14.93)	-4.3%
D2. URRT Trend	\$ 54.66	\$ 51.99	\$ (2.68)	-0.8%
D3. URRT Morbidity	\$ 4.09	\$ (1.14)	\$ (5.23)	-1.5%
D4. URRT Other	\$ (21.46)	\$ (4.36)	\$ 17.09	4.9%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (50.21)	\$ (48.09)	\$ 2.12	0.6%
D6. Normalized Exchange User Fee on an allowed basis	\$ (12.18)	\$ (3.18)	\$ 8.99	0.3%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ (26.37)	\$ (28.97)	\$ (2.60)	-0.7%
D8. Subtotal - Sum(D1-D7)	\$ 373.43	\$ 368.21	\$ (5.22)	-1.5%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ 15.38	\$ 1.46	\$ (13.93)	-4.0%
E2. Pricing AV	\$ (70.56)	\$ (51.17)	\$ 19.39	5.5%
E3. Benefit Richness	\$ (0.53)	\$ 0.77	\$ 1.30	0.4%
E4. Catastrophic Eligibility	\$ -	\$ (0.79)	\$ (0.79)	-0.2%
E5. Subtotal - Sum(E1-E4)	\$ (55.70)	\$ (49.72)	\$ 5.97	1.7%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 28.07	\$ 31.35	\$ 3.28	0.9%
F2. Taxes and Fees	\$ 1.71	\$ 2.15	\$ 0.45	0.1%
F3. Profit and/or Contingency	\$ 7.01	\$ 7.22	\$ 0.20	0.1%
F4. Subtotal - Sum(F1-F3)	\$ 36.79	\$ 40.72	\$ 3.94	1.1%
G. Change in Miscellaneous Items	\$ 50.00	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 354.52	\$ 359.20	\$ 4.68	1.3%

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

	2021	2022
Paid-to-Allowed	0.773	0.810
URRT Trend (Total Applied Trend Factor)	1.136	1.135
URRT Morbidity	1.000	0.997
URRT "Other"	0.953	0.990
Risk Adjustment	\$ (76.38)	\$ (76.78)
Exchange User Fee	\$ 518.53	\$ 21.05
Reinsurance Recoveries	\$ 540.11	\$ 46.25
Capitation	\$ 50.00	\$ -
Network	1.841	1.004
Pricing AV	0.819	0.862
Benefit Richness	0.998	1.002
Catastrophic Eligibility	1.000	0.998
Administrative Expenses	8.00%	8.69%
Taxes and Fees	0.40%	0.60%
Profit and/or Contingency	2.00%	2.00%

< For 2021 in cell B1, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment

**Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2022
Table B**

<u>Plan ID</u> (1)	<u>Plan Name</u>	<u>Metal Level</u> (2)	<u>Projected Membership</u> (3)	<u>Projected Allowed Claims</u> (4)	<u>Projected Paid Claims</u> (5)	<u>Paid to Allowed Factor</u> (6)	<u>Average Tobacco Factor</u> (7)	<u>AV and Cost Sharing Factor</u> (8)	<u>(8)/(6*7) Induced Utilization</u> (9)	<u>Induced Demand Table 10</u>
45127PA0020026	Gold Simple Blue PPO 0/0/25	Gold	55,562	\$ 41,528,729	40,793,630	0.98	1.000	0.94	0.95	1.05
45127PA0020013	Gold PPO 2150/10/20	Gold	115,152	\$ 86,068,107	81,120,132	0.94	1.000	0.92	0.97	1.03
45127PA0020028	Gold PPO 3250/10/25	Gold	5,923	\$ 4,427,030	3,945,917	0.89	1.000	0.88	0.99	1.01
45127PA0020030	Silver QHDHP PPO 2200/10/40	Silver	1,185	\$ 885,705	704,873	0.80	1.000	0.82	1.03	0.97
45127PA0020021	Silver PPO 5950/20/40	Silver	16,112	\$ 12,042,599	8,946,421	0.74	1.000	0.78	1.05	0.95
45127PA0020008	Silver PPO 6000/20/40	Silver	136,050	\$ 101,687,907	83,771,834	0.82	1.000	0.78	0.95	1.06
45127PA0020031	Bronze QHDHP PPO 6300/0/50	Bronze	11,847	\$ 8,854,808	5,820,521	0.66	1.000	0.72	1.09	0.92
45127PA0020020	Bronze PPO 7450/0/50	Bronze	133,029	\$ 99,429,920	65,391,291	0.66	1.000	0.72	1.09	0.92
45127PA0020027	Catastrophic PPO 8700/0/0	Bronze	4,075	\$ 3,045,779	1,969,898	0.65	1.000	0.71	1.09	0.92
45127PA0020022	Gold PPO Choice 2000/0/30	Gold	20,768	\$ 12,883,787	12,448,127	0.97	1.000	0.93	0.96	1.04
45127PA0020029	Gold PPO Choice 3000/0/35	Gold	2,369	\$ 1,469,650	1,320,049	0.90	1.000	0.89	0.99	1.01
45127PA0020023	Silver PPO Choice 3950/20/35	Silver	3,080	\$ 1,910,731	1,460,213	0.76	1.000	0.80	1.05	0.96
45127PA0020024	Silver PPO Choice 4000/20/35	Silver	13,944	\$ 8,650,401	7,375,469	0.85	1.000	0.79	0.93	1.07
45127PA0020032	Silver QHDHP PPO Choice 2200/10/35	Silver	1,185	\$ 735,135	576,112	0.78	1.000	0.81	1.04	0.96
45127PA0020033	Bronze QHDHP PPO Choice 6300/0/50	Bronze	5,923	\$ 3,674,435	2,419,990	0.66	1.000	0.72	1.09	0.92
45127PA0020025	Bronze PPO Choice 7100/0/50	Bronze	25,720	\$ 15,955,845	10,514,403	0.66	1.000	0.72	1.09	0.92
45127PA0140002	Gold Valley Advantage EPO 2150/10/20	Gold	7,061	\$ 4,749,846	4,476,781	0.94	1.000	0.92	0.97	1.03
45127PA0140011	Gold Valley Advantage EPO 3250/10/25	Gold	592	\$ 398,231	353,121	0.89	1.000	0.88	0.99	1.01
45127PA0140003	Silver Valley Advantage EPO 5950/20/40	Silver	95	\$ 63,905	47,475	0.74	1.000	0.78	1.05	0.95
45127PA0140004	Silver Valley Advantage EPO 6000/20/40	Silver	11,669	\$ 7,849,589	6,466,594	0.82	1.000	0.78	0.95	1.06
45127PA0140005	Bronze Valley Advantage EPO 7450/0/50	Bronze	9,999	\$ 6,726,201	4,423,568	0.66	1.000	0.72	1.09	0.92
45127PA0140006	Gold Capital Advantage EPO 2150/10/20	Gold	3,554	\$ 2,390,731	2,253,290	0.94	1.000	0.92	0.97	1.03
45127PA0140007	Gold Capital Advantage EPO 3250/10/25	Gold	2,369	\$ 1,593,596	1,413,082	0.89	1.000	0.88	0.99	1.01
45127PA0140008	Silver Capital Advantage EPO 5950/20/40	Silver	237	\$ 159,427	118,438	0.74	1.000	0.78	1.05	0.95
45127PA0140009	Silver Capital Advantage EPO 6000/20/40	Silver	5,923	\$ 3,984,327	3,282,341	0.82	1.000	0.78	0.95	1.06
45127PA0140010	Bronze Capital Advantage EPO 7450/0/50	Bronze	5,923	\$ 3,984,327	2,620,341	0.66	1.000	0.72	1.09	0.92
Total			599,346	435,150,749	354,033,914	0.81	1.00	0.81	1.00	1.00
PMPM				726.04	590.70					
Rate Dev II				726.04	587.85					

Company Contact Information

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

Scope and Purpose

By this filing, Capital Advantage Assurance Company (CAAC), a subsidiary of Capital BlueCross (CBC), submits rates for products to be made available to individuals effective January 1, 2022. CAAC will offer individual products on and off the PA state-based exchange.

Rate History and Proposed Variations in Rate Changes

Market	Company	Effective Date	SERFF #	Annual Increase
Individual	CAAC	1/1/2018	CABC-131022042	49.2%
Individual	CAAC	1/1/2019	CABC-131454875	-20.8%
Individual	CAAC	1/1/2020	CABC-131915676	0.2%
Individual	CAAC	1/1/2021	CABC-132354885	-14.4%

Average Rate Change

CAAC is proposing an aggregate annual 2.9% rate change. The rate change does vary by plan. The rate change is calculated in PA Rate Exhibits Part III, Table 10, cell AC15.

The key drivers of the rate change, and approximate impact, are as follows:

- Future Cost and Utilization: 6.5%
- Improved morbidity due to American Rescue Plan subsidies: -4%
- Change to PA Reinsurance Program: -0.5%
- Estimated 2020 Risk Adjustment Results: 0.9%

Regulatory Considerations

Rates submitted by this filing assume changes to the current regulatory framework. As directed by the Insurance Department, the following factors have been applied to the rates for regulatory changes:

- Individual Adjustment of 1.01
- Cost Sharing Reduction (CSR) Funding: Factor of 1.22 applied in the PA Rate Exhibits, Part III, column P to the on-exchange silver plan.
- User Exchange Fee of 3%
- Reinsurance Morbidity Adjustment of 0.999
- COVID-19 Adjustment of 1.03
- American Rescue Plan Act (ARPA) Morbidity Change Factor of 0.96

Membership

Membership is shown in PA Rate Exhibits Part I, Table 1. The average age is 45.

Benefit Changes 2021-2022

A summary of proposed 2022 benefits is included in Exhibit A. There are several benefit changes being implemented in 2022. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a benefit change that did not meet the uniform modification of coverage standard was terminated, and a new plan was created in its place. Benefit changes by plan are listed in Exhibit B, highlighted in yellow.

Experience Period Premium and Claims

Single Risk Pool: The data used to develop rates and shown in URRT and PA Rate Exhibits abides by 45 CFR part 156.80(d) single risk pool requirements. The single risk pool reflects all covered lives for every non-grandfathered, non-transitional product/plan combination for CAAC in the individual market.

Base Experience Period: The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between January 1, 2020 and December 31, 2020.

Paid Through Date: Claims in the BEP are paid through February 28, 2021

Premiums (net of MLR Rebate) in BEP: Premiums are calculated on an earned basis in the BEP. MLR rebate adjustments applied are equal to zero.

Allowed and Incurred Claims in BEP:

- Allowed claims are developed by combining paid claims with member cost-sharing. Allowed claims meet the definition in the URR instructions. They do not include provider quality incentive payments.
- Incurred claims are net of HHS CSR payments.
- CBC only covers Essential Health benefits (EHBs).
- CAAC does not include capitated services.
- Allowed and Incurred claims are net of pharmacy rebates. BEP rebates are completed based on actual utilization of rebate-eligible drugs and rebate amounts.

Estimated Incurred but Not Paid Claims: Paid claims by date of service come directly from CBC's data warehouse. The method for calculating incurred claims in the BEP is as follows:

1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.
2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of "completion".

3. Historical rates of completion by duration are used to derive projected rates of completion. Some of the methods used to develop projected completion factors are averages (e.g. harmonic averages, time weighted averages, geometric averages) and regression methods. Numerous items are considered when viewing these averages or regression statistics, such as the impact of high claims on perceived completion patterns.
4. For durations that exhibit a projected completion factor greater than the Valuation Actuary's chosen threshold (e.g. 80% complete), cumulative paid and incurred claims are divided by the projected completion factor to arrive at ultimate incurred claims. For durations that are less than the chosen threshold, a projection methodology is used. Similar to completion factor development, projection methodologies are worthy of a lengthy discussion. In general, an ultimate incurred claims PMPM is derived by projecting a recent 12-month period to the current month(s) and seasonally adjusting.
5. With all months having both a cumulative paid amount and an estimated ultimate incurred amount, the completion factors used in pricing are calculated by taking the quotient of the two. Allowed completion and incurred completion are assumed to be identical.
6. Both allowed and paid claims in the BEP are completed by applying completion factors by incurred month developed in Step 6.

$$BEP\ Incurred\ Claims = \sum \frac{BEP\ Paid\ Claims\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

$$BEP\ Allowed\ Claims = \sum \frac{BEP\ Paid\ Claims + BEP\ Member\ Cost\ Share\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

Risk Adjustment in BEP: Risk adjustment amounts in the BEP are equal to the amounts sent by the Department on 5/9/2021.

Loss Ratio in BEP: Loss ratio is 72.26%

Credibility of Data

CAAC individual data was used to develop rates. No credibility manual is used.

Trend Identification

Trend: 6.53%

Trend levels reflect CBC's best estimate of changes in utilization, provider reimbursement contracts, the network of facilities and providers, disease management initiatives and the impact of utilization management.

The following is a description of considerations used to determine trend.

1. Base Cost/ Change in hospital and physician contracting: The contracted increase in reimbursements to hospitals and physicians is the basis of cost trends. CBC uses the following to project future costs:
 - a. Vendor Physician Cost Model and Internal Hospital Contracting Model
 - i. The medical cost models use best estimates of Capital BlueCross (CBC)'s future contracting increases with physicians and hospitals. The models use cost estimates based on varying contract effective dates by physician and hospital. All facilities and providers are considered in this modeling effort (i.e. acute and non-acute, network and non-network, inpatient and outpatient, in- area and out-of-area). From there, a monthly anticipated cost (assuming static utilization) summary is produced which can be used in projecting future claims costs. Cost trends are determined at the CBC book of business level for all commercial business.
 - b. Internal Prescription Drug Trend Model
 - i. Price Inflation
 - ii. Contract Pricing
 - iii. Member Cost-Sharing
 - iv. Units per Script
 - v. Brand/Generic Mix
 - vi. Therapeutic Mix
 - vii. Cost per Script
 - viii. Pipeline (new drugs)
2. Utilization Considerations:
 - a. Intensity of medical services rendered
 - b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
 - c. Further migration from brand prescription drugs to generic prescription drugs
 - d. Favorable impacts of value based benefits designs
 - e. Medical utilization estimates reviewed by CBC's Chief Medical Officer
3. Leveraging: The trend model is based on allowed cost increases. Paid claims trend at a higher rate than allowed due to leveraging. Leveraging is the impact of static cost-share, such as deductibles and copays, to the paid trend.
4. Intensity: Measure of cost increase due to change in treatment sophistication. An example is migration from x-rays to MRIs at significantly higher cost.
5. Underwriting Cycle: The underwriting cycle is defined as the tendency to swing between profitable and unprofitable periods over time. The underwriting cycle is exacerbated partly by pricing performed with incomplete information as to the level of current experience trends. A reaction delay occurs, as carriers tend to rely on measurements of past experience in developing current pricing assumptions. As a result, carriers are often increasing their pricing trends when actual experience trends have begun to decline, and decreasing their pricing trends actual trends are increasing. CBC strives to mitigate the

underwriting cycle by keeping trends consistent through times of increasing and decreasing claim cost and utilization.

Historical Experience: Historical experience was not used to the develop trend.

Benefit Categories: Claims in the benefit categories displayed in URRT come directly from CBC’s data warehouse. These same categories are used to develop category-level trend. See Exhibit C for a description of benefits by benefit category.

See Exhibit E for CAAC’s pricing trend, as well as cost and utilization components of the pricing trend.

Rate Development & Change

Projection Factors

Changes in Morbidity: Found in URRT Worksheet 1, “Morbidity Adjustment”, and PA Rate Exhibits, Table 5.

Total Morbidity Factor

$$= [Individual Factor] \times [COVID - 19 Factor] \times [ARPA Morbidity Factor] \\ \times [Reinsurance Morbdity Factor]$$

The Individual Factor and Reinsurance Morbidity Factor are discussed in *Regulatory Considerations* above.

COVID-19 Factor: CBC projects 3% change in morbidity due to COVID-19 claim suppression during 2020. The morbidity factor is based on the following analysis:

1. Gather BEP claims, membership and premium from Ib Manual Data, Table 2. This is for the filing BEP 1/1/2020-12/31/2020.
2. Develop Claim PMPM A using data from (1)
3. Gather 2019 claims, membership and premium from Ib Manual Data, Table 2 from the 2021 annual filing. This is for BEP 1/1/2019-12/31/2019. Trend the claims data 12 months to the filing BEP in (1).
4. Develop Claim PMPM B using data from (2)
5. Claim PMPM B/Claim PMPM A – 1 = 9.9%
6. 3% is applied in rating due to market competition.

The above calculation is found in Exhibit Q, Morbidity Factor Calculation.

ARPA Morbidity Factor: This factor is driven by improved subsidies through the ARPA legislation, starting April 2021 and continuing through 2022. More generous subsidies should improve the overall risk pool of the market as individuals have an incentive to keep coverage even when personal utilization is low. From discussions with The Department and CBC enrollment

applications to date, CAAC estimates 7%-8% growth due to ARPA, resulting in 4% morbidity improvement.

Changes in Benefits: Benefit changes are not applied to allowed claims as allowed should stay consistent from 2020 to 2022. Benefit changes are applied in the development of future incurred claims, due to changes in member cost-share. This calculation is shown in Exhibit D, and applied in Exhibit G. The manual cost PMPMs are developed from CBC’s internal benefit relativity model, discussed in the Plan Adjusted Index Rate section below. The benefit change is equal to member-month weighted average projected manual PMPM divided by member-month weighted average manual PMPM in the BEP. This process is further discussed in the Paid-to-Allowed section below.

Changes in Demographics: CAAC does not expect changes in demographics in its individual population.

Changes in Network: A network adjustment is applied to show the value of implementing EPO and 2-tier PPO network plans in the projection period. The value is calculated as:

$$\begin{aligned} \text{Network Factor} &= ([\text{Projected MM by Plan}] \times [\text{Network Factor by Plan}]) \\ &\div [\text{Total Projected MM}] \end{aligned}$$

The network factor calculation is found on Exhibit D1, Network Mix.

Other Adjustments: No other adjustment is applied to the BEP.

Benefits, Demographics, Network and Other adjustments are found in URRT Worksheet 1 and PA Rate Exhibits Table 5.

Index Rate

The experience period index rate is CAAC’s allowed claims PMPM, set in accordance with the single risk pool provision. All CAAC covered benefits are categorized as Essential Health Benefits (EHBs), therefore no adjustment was made to the experience period index.

Projected Allowed Claims: The CAAC experience period allowed claims, benefit-adjusted, trended to the projection period (See Projection Factors section above), and credibility adjusted, is the *Projected Allowed Claims at Current Benefits*. This number is reflected in Worksheet 1 of URRT (“Projected Allowed Experience Claims PMPM (w/ applied credibility if applicable)”).

To calculate the projected index rate:

1. Start with *Projected Allowed Claims at Current Benefits*
2. The *Projected Allowed Claims at Current Benefits* reflect EHBs 100 percent, so no adjustment is made to add EHBs and remove non-EHB claim cost. This is the index rate for individuals renewing January – December.

See Exhibit J as well as PA Rate Exhibits Table 5 for the Index Rate.

Paid to Allowed Ratio

CAAC used the prescribed URRT allowed claim rate development methodology in conjunction with a paid and incurred rate development methodology to determine final premium rates. URRT projects allowed claims, and uses a paid-to-allowed ratio in order to adjust allowed claims to paid levels. This value is then used to develop premiums. In order to determine the paid-to-allowed ratio, CAAC projected paid and incurred claims, adjusted for benefits, to the experience period.

Projected Paid and Incurred Claims are calculated as follows:

1. Gather claims experience as described in the Data section above.
 - a. Base Experience Period (BEP) Paid Claims, Capitation, and Rx Rebates
 - b. BEP Member Months
2. Develop BEP *Paid and Incurred Claims*:

$$BEP\ Paid\ and\ Incurred\ Claims = \frac{BEP\ Paid\ Claims}{Completion\ Factor}$$

The development of completion factors is described in Experience Period Premium and Claims above.

3. Develop the *BEP Paid and Incurred Claim PMPM*:

$$BEP\ Paid\ and\ Incurred\ Claim\ PMPM = \frac{BEP\ Paid\ and\ Incurred\ Claims}{BEP\ Member\ Months}$$

4. Develop *Trended Claim PMPM*: Using the aggregate trend described in the Projection Factors section above, trend the BEP Paid and Incurred Claim PMPM from the midpoint of the experience period to the midpoint of the rating period.

Trended Claim PMPM

$$= [BEP\ Paid\ and\ Incurred\ Claim\ PMPM] \times (1 + [Trend\%])^{Trend\ Months/12}$$

5. Develop *Projected Paid and Incurred Claim PMPM*:

$$\begin{aligned} & \textit{Projected Paid and Incurred Claims PMPM} \\ &= [Trended\ Claim\ PMPM] \times [Benefit\ Adjustment] \\ &\times [Morbidity\ Adjustment] \times [Reinsurance\ Adjustment] \\ &\times [Other\ Adjustment] \end{aligned}$$

The *Morbidity Adjustment*, and *Other Adjustment* are discussed in the Projections Factors section above. The *Benefit Adjustment* is described in more detail in step 6 below. The *Reinsurance Adjustment* is discussed in Market Adjusted Index Rate section below.

6. Develop *Projected Claims PMPM by Benefit* as follows:

- a. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
- b. This actuarial cost model derives a Manual Cost for each benefit design in the experience period, as well as plans being offered in the projection period. The average Manual Cost of the experience is compared to the Manual Cost of the base plan. The projected experience period data is then adjusted to the base plan:

$$\text{Benefit Level Adjustment} = \frac{\text{Average Manual Cost in Projection Period}}{\text{Manual Cost of Base Plan}}$$

- c. The *Projected Paid and Incurred Claim PMPM* (Step 5) is then adjusted to the Base Plan as follows:

$$\begin{aligned} &\text{Base Plan Paid and Incurred Claims PMPM} \\ &= \frac{\text{Benefit Adjusted Paid and Incurred Claims PMPM}}{\text{Benefit Level Adjustment}} \end{aligned}$$

- d. Each additional benefit design has its own unique Manual Cost, which can then be compared to the Base Plan to develop a Benefit Relativity:

$$\text{Benefit Relativity A} = \frac{\text{Manual Cost of Benefit A}}{\text{Manual Cost of Base Plan}}$$

- e. The Benefit Relativity developed in d. above is then used as a gauge to develop a final *Pricing Relativity*. This pricing relativity is developed using actuarial judgment including the following considerations:

- i. Final premium relativities must make sense based on benefits. For example, the annual cost difference between a PPO 2000 and PPO 1000 must be less than \$1000.
 - ii. Adjustments for plan designs that fall outside of the actuarial cost model.
- a. So the *Projected Claims PMPM by Benefit* is:

$$\begin{aligned} & \text{Projected Claims PMPM Benefit A} \\ & = \text{Projected Claims PMPM Base Plan} \\ & \times \text{Pricing Relativity A} \end{aligned}$$

- b. And to arrive at the *Total Projected Claims PMPM*, CAAC assumes a distribution of members across the benefit plans being offered in the projection period. The *Total Projected Claims PMPM* :

$$\begin{aligned} = & \text{Projected Claims PMPM Benefit A} \times \text{Expected Member Dist of Benefit A} \\ & + \text{Projected Claims PMPM Benefit B} \\ & \times \text{Expected Member Dis of Benefit B} + \dots \end{aligned}$$

7. The Paid-To-Allowed Ratio is then:

$$\text{Paid to Allowed Ratio} = \frac{\text{Total Projected Claims PMPM}}{\text{Projected Allowed Claims at Current Benefits}}$$

See Exhibit G for the development of the *Paid-to-Allowed Ratio*. And see Exhibit L for the plan-level projected incurred amount development.

Market Adjusted Index Rate

The Market Adjusted Index Rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules, 45 CFR Part 156.80(d)(1). So,

$$\begin{aligned} & [\text{Market Adjusted Index Rate}] \\ & = ([\text{Index Rate}] \times [\text{Paid to Allowed Ratio}] \\ & - [\text{Projected Incurred Reinsurance Recoveries}] \\ & - [\text{Projected Incurred Risk Adjustment PMPM}] \\ & + [\text{Exchange Fees PMPM}]) \div [\text{Paid to Allowed Ratio}] \end{aligned}$$

Projected Incurred Risk Adjustments PMPM:

Relevant to 2022 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2022. The following items are those that we deem important in generating a CRA payment transfer adjustment:

1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
2. Statewide average premiums
3. Current market penetration of this company and competitors in the market and in the state
4. 2019-2020 risk adjustment results
5. Market improvement in coding risk: CBC's ACA book of business has had a churn rate that makes a multi-year perspective of member diagnosis and risk very challenging. Because closing gaps in care and coding, and a myriad of other risk adjustment functions require more than a single year of data to facilitate an accurate depiction of risk, it is believed that CBC is disadvantaged in the market. This will drive CBC's relative risk to the market down over time.

The 2022 projected risk adjustment amounts are based on actual 2020 transfer amounts, adjusted for estimated risk improvement due to favorable changes in the PA reinsurance program.

Projected Incurred Reinsurance Recoveries:

In order to calculate the value of reinsurance, the following is provided:

1. PA Rate Exhibits, tab II.a show the company-specific BEP claims data.
2. PA Rate Exhibits, tab II.b shows the projected Individual ACA claims using all CBC subsidiaries – CAAC, CAIC, and KHPC. The claims represent BEP claims trended at 7% to the projection period.
3. CBC is utilizing this approach in order apply a consistent reinsurance factor across all CBC Individual ACA plans regardless of issuing entity. This approach also provides credibility to the small CBC issuers (KHPC and CAIC).

Exchange Fee PMPM:

The exchange fee PMPM is calculated as:

$$\begin{aligned}
 & \text{Exchange Fee PMPM} \\
 & = [\text{Avg 2022 On} - \text{Exchange Premium PMPM}] \\
 & \times [\text{Expected 2022 \% Members On} - \text{Exchange}]
 \end{aligned}$$

Where

$$[\text{Avg 2022 On} - \text{Exchange Premium PMPM}] = [\text{Avg 2021 On} - \text{Exchange Premium PMPM}] \times (1 + [\text{Avg Proposed Rate Change}])$$

Please note that currently 88% of members are on exchange, but we expect this to increase to 95% in 2022 due to increase ARPA subsidies.

See Exhibit K for the development of the Market Adjusted Index Rate.

Retention Items

Administrative Expense Load:

1. Risk Adjustment User Fee: To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of \$0.25 PMPM. The Risk Adjustment Fee PMPM is included in URRT Worksheet 1, URRT Worksheet 2, “Administrative Expense”, and PA Rate Exhibits Table 6.
2. Administrative Expense: Calculated using an allocation method from CBC’s Finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to CBC individual products. Administrative expenses are included in URRT Worksheet 2, “Administrative Expense”, and PA Rate Exhibits Table 6. Expense as a percentage of premium vary by plan because a fixed dollar admin PMPM is applied to each plan.
 - a. Value-Based Benefits (VBB): Standard with each plan, Capital BlueCross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
 - i. Complete Health Risk Assessment questionnaire and receive a gift card.
 - ii. Participate in an online coaching program and receive a gift card reward.
 - iii. The wellness program is administered through a vendor and costs are based on vendor fees, anticipated participation, and reward card amounts.
 - iv. Fees are included in overall administrative expense fee discussed above.
 - v. Included in URRT Worksheet 2 “Administrative Expense”, and PA Rate Exhibits Table 6.
3. Broker Expense: Calculated based on CBC’s explicit per contract broker fee. Broker Expense is included in URRT Worksheet 2, “Administrative Expense”, and PA Rate Exhibits Table 6. CBC pays commissions for new business and renewal enrollment received during open enrollment, both on and off exchange, and in all geographic areas. Commission is less on catastrophic plans due to the lower premium. CBC does not pay commission during Special Enrollment Periods (SEP). The 2021 broker commission schedule is yet to be finalized. Attached please find the 1/1/2020 copy of the broker agreement – redacted version. Files are as follows:
 - a. Redacted Agent Agreement: “Ind_21-67_Initial_CAAC_PPO_WBEBrokerIndRedacted_Supporting_20210518.pdf”
 - b. Redacted Preferred Producer Master Agreement: “Ind_21-67_Initial_CAAC_PPO_PPMABrokerIndRedacted_Supporting_20210518.pdf”
4. Additional Quality Improvement: Additional QI amounts applied in rating equal 0.4%. Included in URRT Worksheet 2, “Administrative Expense”, and PA Rate Exhibits Table 6.

Profit (or Contribution to Surplus) & Risk Margin:

5. Contingency: Contingency is included in URRT Worksheet 1, “Profit and Risk”, and PA Rate Exhibits Table 6.

Taxes and Fees:

1. Exchange Fee – All issuers participating in the state-based-facilitated exchange will remit 3% of premium. The exchange user fee is applied as an adjustment to the Index Rate at the market level. The calculation and amount is found in Exhibit K. The amount is also found in PA Rate Exhibits, Table 5.
2. Federal Income Tax: Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in URRT Worksheet 2, “Taxes and Fees”, and PA Rate Exhibits, Table 6.

See Exhibit H as well as PA Rate Exhibits Table 6 for all retention values.

Plan Adjusted Index Rates

The Plan Adjusted Index Rates are included in Worksheet 2, Section IV of URRT.

The following adjustments were used to derive the Plan Adjusted Index Rate:

1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CAAC’s actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
2. Induced Demand: Please see Table 8. Induced Demand is calculated as:
$$[Pricing\ AV]^2 - [Pricing\ AV] + 1.24$$
Where *Pricing AV* is adjusted by the Non-Funding of CSR factor: PA Rate Exhibits, Table 10, column K x column P.
3. Provider Network: CAAC is offering four networks: PPO, Valley Advantage EPO, Capital Advantage EPO, and PPO Choice (2-tiered PPO). The network factors are the same across each plan in the network.
 - a. The Valley Advantage EPO plan is built around St. Luke’s delivery system and is available in Lehigh and Northampton counties.

- i. St. Luke's offers savings over area hospitals in IP, OP and professional settings.
 - ii. We assume that 75% of claims are attributable to a St. Luke's facility (EPO plans are offered as multi-options within the counties, lowering the overall cost savings as high cost members stay in PPO plans).
 - iii. The rating factor of 0.90 is the aggregate factor applied to the total medical, Rx, dental and vision premium given that the discount only impacts medical claims.
 - iv. See Exhibit O1 for the development of the EPO network factor.
 - b. The Capital Advantage EPO plan is built around UPMC Pinnacle's delivery system and is available in Cumberland, Dauphin and Perry counties.
 - i. Pinnacle offers savings over area hospitals in IP, OP and professional settings.
 - ii. We assume that 75% of claims are attributable to a UPMC Pinnacle's facility (EPO plans are offered as multi-options within the counties, lowering the overall cost savings as high cost members stay in PPO plans).
 - iii. The rating factor of 0.90 is the aggregate factor applied to the total medical, Rx, dental and vision premium given that the discount only impacts medical claims.
 - iv. See Exhibit O2 for the development of the EPO network factor.
 - c. The PPO Choice tiered design allows members to choose lower cost providers within their region.
 - i. The product is offered in Lancaster county.
 - ii. We assume that 90% of claims will be attributable to Lancaster General Hospital (LGH), which is a tier 1 provider, and largest provider in Lancaster county.
 - iii. To establish the network factor, a risk-adjusted claim analysis was performed comparing LGH claim levels to other region 7 providers. The analysis showed roughly 25% savings across IP, OP and Professional services.
 - iv. The rating factor of 0.84 is the aggregate factor applied to the total medical, Rx, dental and vision premium given that the discount only impacts medical claims.
 - v. See Exhibit O3 for the development of the PPO Choice network factor.
- 4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
- 5. Catastrophic Plans: Applied to catastrophic plans to reflect lower morbidity. This factor is the same as approved in 2021.
- 6. Adjustment for distribution and administrative costs: Described in Retention section above.
- 7. Tobacco Adjustment: Calculated as the average tobacco factor applied across the risk pool.

The development of the Plan Adjusted Index rate is found in Exhibit L, and summarized in Exhibit M.

Calibrated Plan Adjusted Index Rates

Age Curve Calibration: The average age factor is calculated by taking the member-weighted average of current individual enrollment by age in CAAC. Age factors are applied in accordance with CMS's Standard Age Curve. The age calibration factor is adjusted for contracts with greater than three children under the age of 21. Please see file Ind_21-67_Initial_CAAC_PPO_List-Billed_Supporting_20210518 for the calculation.

Geographic Factor Calibration: The average geographic rating factor is calculated by taking the CBC member-weighted average by region.

Geographic factors are unchanged from 2021.

Tobacco Factor Calibration: Average tobacco factor is calculated using current month member by smoking status data.

The calibration is:

$$[\textit{Calibrated Plan Adjusted Index Rate}] = [\textit{Plan Adjusted Index Rate}] \div ([\textit{Age Curve Calibration}] \times [\textit{Geographic Factor Calibration}] \times [\textit{Tobacco Factor}])$$

Calibrated Plan Adjusted Index Rates are found on PA Rate Exhibits Table 10. The calibration factors and development are found on Exhibit N.

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

$$\begin{aligned} [\textit{Member - Level Consumer Adjusted Premium Rate}] \\ = [\textit{Calibrated Plan Adjusted Index Rate}] \times [\textit{Age Factor}] \\ \times [\textit{Geographic Factor}] \times [\textit{Tobacco Factor}] \end{aligned}$$

2. $[\textit{Family Consumer Adjusted Premium Rate}] = \sum [\textit{Member - Level Consumer Adjusted Premium Rate}]$

With no more than three child dependents under age 21 taken into account

All consumer-level adjustments are applied uniformly to all plans in the Single Risk Pool. These adjustments do not vary by plan. Age and Geographic factors are displayed in Exhibits O.

Base Rates, i.e. Calibrated Plan Adjusted Index Rates, are found on Exhibit P.

AV Metal Values

Plans 45127PA0020020, 45127PA0020025, 45127PA0020032, 45127PA0140005, and 45127PA0140010 use alternative method 156.135(b)(2) to establish AV. Ind_21-67_Initial_CAAC_PPO_UniquePlanDesign_Supporting_20210518 includes a detailed explanation of the approach.

All other AV Metal Values included in URRT Worksheet 2 and PA Rate Exhibits, Table 10 are based on the federally issued AV Calculator.

See AV Screenshots included with the submission.

AV Pricing Values

All AV Pricing values were developed using CAAC's actuarial cost model and actuarial judgment as described in section Paid to Allowed above. Differences in health status are not included.

Projected Loss Ratio

See Exhibit I for the projected loss ratio calculation. The projected loss ratio is calculated using the federally prescribed MLR methodology.

Membership Projection

The membership projections found in Worksheet 2 of URRT were developed by assuming enrollment growth, due to lowering rates and introducing additional networks. A similar distribution to current is applied.

Projected versus Actual MLR

Exhibit R shows a history of projected versus actual MLR and Member Months. Projected comes from the 2017-2019 filings. Actual comes from Table 4.

Attachments and Examples

The following is a list of Exhibits and Data to support this filing:

PA Rate Exhibits Part I through Part V

Table 8

Exhibit A – Benefit Summary
Exhibit B – Benefit Change Summary
Exhibit C – Benefit Categories
Exhibit D – Benefit Mix

Exhibit D1 – Network Mix
Exhibit E – Trend
Exhibit F – URR
Exhibit G – Paid-to-Allowed Development
Exhibit H – Retention
Exhibit I – Projected Loss Ratio
Exhibit J – Index Rate
Exhibit K – Market Adjusted Index Rate
Exhibit L – Rate Development by Plan
Exhibit M – Plan Adjusted Index Rates
Exhibit N – Calibration
Exhibit O – Rating Factors
Exhibit O1 – Valley Advantage EPO Network
Exhibit O2 – Capital Advantage EPO Network
Exhibit O3 - PPO Choice Network
Exhibit P – Quarterly Base Rates
Exhibit Q – Morbidity
Exhibit R – MLR Exhibit

Broker Contracts
Actuarial Value Screenshots
List-Billed Data

Actuarial Statement

I, [REDACTED], ASA, MAAA, am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010.

I, [REDACTED], ASA, MAAA, do hereby certify that:

1. This filing has been prepared in accordance with the following:
 - a. Actuarial Standard of Practice No. 5, “Health and Disability Claims”
 - b. Actuarial Standard of Practice No. 8, “Regulatory Filings for Rates and Financial Projections for Health Plans”
 - c. Actuarial Standard of Practice No. 12, “Risk Classification”
 - d. Actuarial Standard of Practice No. 23, “Data Quality”
 - e. Actuarial Standard of Practice No. 25, “Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage”
 - f. Actuarial Standard of Practice No. 26, “Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans”
 - g. Actuarial Standard of Practice No. 41, “Actuarial Communications”.

2. The index rate is:

- a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
 - b. Developed in compliance with the applicable Actuarial Standards of Practice.
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered.
 - d. Neither excessive nor deficient.
 - e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.
3. The percent of total premium that represents essential health benefits were calculated in accordance with actuarial standards of practice.
4. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans, and in accordance with CFR 156.135(b)(2) as necessary. For any plan requiring an alternative method, the development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.
 - a. The analysis was
 - i. conducted by a member of the American Academy of Actuaries, and
 - ii. performed in accordance with generally accepted actuarial principles and methods.
5. Geographic area rating factors reflect only differences in the costs of delivery and not differences due to population morbidity.
6. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
7. New plans are not considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
8. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the Rate Filing Justification.



██████████, ASA, MAAA
Director, Actuarial Services
Capital Blue Cross



**CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.
RFJ Part II – Consumer Friendly Justification**

Changes being requested are based upon consideration of the factors that influence future period cost structures. The primary drivers of change in future costs are:

- American Rescue Plan Act (ARPA) subsidy-driven morbidity improvement
- Changes to the PA Reinsurance Program
- Anticipated increase in facility and physician unit costs
- Anticipated changes in prescription drug unit costs
- Continuing change in utilization such as
 - Intensity of medical services rendered
 - Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
 - Further migration from brand prescription drugs to generic prescription drugs
 - Favorable impacts of value based benefits designs
- Prescription drug patent expirations and new to market brand drugs
- Leveraging associated with unchanged cost share components such as deductible and copays
- Inflation adjustment to administrative expenses

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	45127				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	316.37	316.37
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	15	344.50	344.50
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	16	355.25	355.25
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	17	366.00	366.00
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	18	377.58	377.58
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	19	389.16	389.16
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	20	401.15	401.15
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	21	413.56	423.90
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	22	413.56	423.90
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	23	413.56	423.90
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	24	413.56	423.90
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	25	415.21	425.59
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	26	423.49	434.07
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	27	433.41	444.25
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	28	449.54	460.78
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	29	462.77	474.34
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	30	469.39	481.13
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	31	479.32	491.30
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	32	489.24	501.47
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	33	495.44	507.83
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	34	502.06	514.61
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	35	505.37	518.00
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	36	508.68	521.40
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	37	511.99	524.79
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	38	515.30	528.18
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	39	521.91	534.96
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	40	528.53	541.74
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	41	538.46	548.52
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	42	547.97	555.30
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	43	561.20	562.08
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	44	577.74	568.86
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	45	597.18	575.64
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	46	620.34	582.42
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	47	646.39	589.20
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	48	676.17	595.98
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	49	705.53	602.76
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	50	738.62	609.54
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	51	771.29	616.32
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	52	807.27	623.10
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	53	843.66	629.88
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	54	882.95	636.66
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	55	922.24	643.44
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	56	964.84	650.22
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	57	1007.85	657.00
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	58	1053.75	663.78
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	59	1076.50	670.56
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	60	1122.40	677.34
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	61	1162.10	684.12
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	62	1188.16	690.90
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	63	1220.83	697.68
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1240.67	704.46
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	360.67	360.67
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	15	392.72	392.72
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	16	404.98	404.98
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	17	417.24	417.24
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	18	430.44	430.44
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	19	443.64	443.64
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	20	457.31	457.31
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	21	471.46	471.46
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	22	471.46	483.24
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	23	471.46	483.24
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	24	471.46	483.24
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	25	473.34	485.18
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	26	482.77	494.84
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	27	494.09	506.44
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	28	512.48	525.29
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	29	527.56	540.75
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	30	535.11	548.48
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	31	546.42	560.08
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	32	557.74	571.68
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	33	564.81	578.93
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	34	572.35	586.66
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	35	576.12	590.53
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	36	579.89	594.39
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	37	583.67	598.26
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	38	587.44	602.12
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	39	594.98	609.86
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	40	602.52	617.60
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	41	613.84	625.34
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	42	624.68	633.08
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	43	639.77	640.82
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	44	658.63	648.56
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	45	680.79	656.30
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	46	707.19	664.04
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	47	736.89	671.78
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	48	770.83	679.52
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	49	804.31	687.26
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	50	842.02	695.00
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	51	879.27	702.74
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	52	920.29	710.48
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	53	961.78	718.22
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	54	1006.56	725.96
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	55	1051.35	733.70
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	56	1099.91	741.44
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	57	1148.94	749.18
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	58	1201.28	756.92
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	59	1227.21	764.66
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	60	1279.54	772.40
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	61	1324.80	780.14
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	62	1354.50	787.88
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	63	1391.75	795.62
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1414.37	803.36
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	310.05	310.05
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	15	337.61	337.61
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	16	348.14	348.14
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	17	358.68	358.68
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	18	370.03	370.03
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	19	381.38	381.38
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	20	393.13	393.13
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	21	405.29	415.42
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	22	405.29	415.42
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	23	405.29	415.42
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	24	405.29	415.42

45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	25	406.91	417.08
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	26	415.02	425.39
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	27	424.74	435.36
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	28	440.55	451.56
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	29	453.52	464.86
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	30	460.00	471.50
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	31	469.73	481.47
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	32	479.46	491.44
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	33	485.54	497.67
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	34	492.02	504.32
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	35	495.26	507.64
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	36	498.51	510.97
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	37	501.75	514.29
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	38	504.99	517.61
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	39	511.47	524.26
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	40	517.96	531.51
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	41	527.69	543.26
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	42	537.01	554.51
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	43	549.98	566.26
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	44	566.19	582.51
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	45	585.24	600.26
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	46	607.93	620.51
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	47	633.47	643.26
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	48	662.65	668.51
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	49	691.42	696.26
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	50	723.85	726.51
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	51	755.86	759.26
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	52	791.12	794.51
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	53	826.79	830.26
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	54	865.29	868.51
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	55	903.79	909.26
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	56	945.54	957.51
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	57	987.69	1008.26
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	58	1032.68	1061.51
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	59	1054.97	1117.26
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	60	1099.95	1175.51
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	61	1138.86	1236.26
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	62	1164.39	1300.51
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	63	1196.41	1368.26
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1215.86	1439.51
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	304.49	304.49
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	15	331.55	331.55
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	16	341.90	341.90
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	17	352.25	352.25
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	18	363.39	363.39
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	19	374.54	374.54
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	20	386.08	386.08
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	21	398.02	398.02
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	22	398.02	407.97
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	23	398.02	407.97
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	24	398.02	407.97
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	25	399.61	409.60
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	26	407.57	417.76
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	27	417.12	427.55
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	28	432.65	443.46
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	29	445.38	456.52
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	30	451.75	463.05
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	31	461.31	472.84
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	32	470.86	482.63
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	33	476.83	488.75
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	34	483.20	495.28
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	35	486.38	498.54
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	36	489.56	501.80
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	37	492.75	505.07
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	38	495.93	508.33
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	39	502.30	514.86
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	40	508.67	521.39
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	41	518.22	529.92
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	42	527.38	539.45
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	43	540.11	550.98
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	44	556.03	564.51
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	45	574.74	580.04
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	46	597.03	607.57
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	47	622.11	637.10
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	48	650.76	668.63
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	49	679.02	702.16
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	50	710.86	737.69
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	51	742.31	775.22
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	52	776.94	814.75
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	53	811.96	856.28
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	54	849.77	900.81
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	55	887.58	948.34
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	56	928.58	1000.87
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	57	969.97	1058.40
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	58	1014.15	1121.93
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	59	1036.05	1191.46
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	60	1080.23	1267.99
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	61	1118.44	1352.52
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	62	1143.51	1446.05
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	63	1174.96	1548.58
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1194.05	1661.11
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	347.11	347.11
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	15	377.97	377.97
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	16	389.77	389.77
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	17	401.56	401.56
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	18	414.27	414.27
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	19	426.97	426.97
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	20	440.13	440.13
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	21	453.74	453.74
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	22	453.74	465.09
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	23	453.74	465.09
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	24	453.74	465.09
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	25	455.56	466.95
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	26	464.63	476.25
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	27	475.52	487.41
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	28	493.22	505.55
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	29	507.74	520.43
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	30	515.00	527.87
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	31	525.89	539.04
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	32	536.78	550.20
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	33	543.58	557.17

45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	34	550.84	564.61
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	35	554.47	568.34
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	36	558.10	572.06
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	37	561.73	575.78
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	38	565.36	579.50
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	39	572.62	586.94
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	40	579.88	623.37
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	41	590.77	635.08
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	42	601.21	646.30
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	43	615.73	661.91
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	44	633.88	681.42
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	45	655.20	720.73
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	46	680.61	748.68
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	47	709.20	780.12
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	48	741.87	816.06
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	49	774.09	851.49
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	50	810.38	931.94
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	51	846.23	973.16
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	52	885.71	1018.56
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	53	925.64	1064.48
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	54	968.74	1114.05
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	55	1011.85	1214.22
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	56	1058.58	1270.30
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	57	1105.77	1326.93
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	58	1156.14	1387.36
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	59	1181.09	1417.31
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	60	1231.46	1539.32
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	61	1275.02	1593.77
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	62	1303.60	1629.50
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	63	1339.45	1674.31
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1361.22	1701.54
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	298.40	298.40
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	15	324.92	324.92
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	16	335.06	335.06
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	17	345.20	345.20
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	18	356.12	356.12
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	19	367.05	367.05
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	20	378.36	378.36
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	21	390.06	399.81
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	22	390.06	399.81
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	23	390.06	399.81
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	24	390.06	399.81
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	25	391.62	401.41
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	26	399.42	409.41
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	27	408.78	419.00
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	28	423.99	434.59
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	29	436.48	447.39
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	30	442.72	453.79
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	31	452.08	463.38
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	32	461.44	472.98
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	33	467.29	478.97
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	34	473.53	485.37
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	35	476.65	488.57
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	36	479.77	491.77
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	37	482.89	494.97
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	38	486.01	498.16
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	39	492.26	504.56
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	40	498.50	535.88
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	41	507.86	545.95
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	42	516.83	555.59
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	43	529.31	569.01
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	44	544.91	585.78
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	45	563.25	619.57
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	46	585.09	643.60
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	47	609.66	670.63
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	48	637.75	701.52

45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	49	665.44	731.99
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	50	696.65	801.14
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	51	727.46	836.58
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	52	761.40	875.61
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	53	795.72	915.08
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	54	832.78	957.69
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	55	869.83	1043.80
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	56	910.01	1092.01
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	57	950.58	1140.69
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	58	993.87	1192.65
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	59	1015.33	1218.39
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	60	1058.62	1323.28
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	61	1096.07	1370.08
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	62	1120.64	1400.80
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	63	1151.46	1439.32
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1170.17	1462.72
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	289.19	289.19
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	15	314.90	314.90
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	16	324.73	324.73
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	17	334.56	334.56
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	18	345.14	345.14
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	19	355.73	355.73
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	20	366.69	366.69
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	21	378.03	387.48
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	22	378.03	387.48
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	23	378.03	387.48
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	24	378.03	387.48
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	25	379.54	389.03
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	26	387.10	396.78
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	27	396.18	406.08
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	28	410.92	421.19
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	29	423.02	433.59
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	30	429.06	439.79
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	31	438.14	449.09
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	32	447.21	458.39
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	33	452.88	464.20
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	34	458.93	470.40
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	35	461.95	473.50
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	36	464.98	476.60
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	37	468.00	479.70
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	38	471.03	482.80
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	39	477.07	489.00
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	40	483.12	519.36
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	41	492.20	529.11
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	42	500.89	538.46
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	43	512.99	551.46
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	44	528.11	567.72
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	45	545.88	600.46
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	46	567.04	623.75
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	47	590.86	649.95
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	48	618.08	679.89
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	49	644.92	709.41
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	50	675.16	776.44
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	51	705.03	810.78
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	52	737.91	848.60
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	53	771.18	886.86
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	54	807.09	928.16
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	55	843.01	1011.61
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	56	881.94	1058.33
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	57	921.26	1105.51
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	58	963.22	1155.86
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	59	984.01	1180.81
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	60	1025.97	1282.47
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	61	1062.26	1327.83
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	62	1086.08	1357.60
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	63	1115.94	1394.93

45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1134.08	1417.61
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	329.68	329.68
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	15	358.98	358.98
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	16	370.19	370.19
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	17	381.39	381.39
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	18	393.46	393.46
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	19	405.53	405.53
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	20	418.03	418.03
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	21	430.95	441.73
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	22	430.95	441.73
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	23	430.95	441.73
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	24	430.95	441.73
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	25	432.68	443.49
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	26	441.30	452.33
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	27	451.64	462.93
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	28	468.45	480.16
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	29	482.24	494.29
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	30	489.13	501.36
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	31	499.48	511.96
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	32	509.82	522.56
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	33	516.28	529.19
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	34	523.18	536.26
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	35	526.63	539.79
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	36	530.07	543.33
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	37	533.52	546.86
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	38	536.97	550.39
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	39	543.86	557.46
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	40	550.76	592.07
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	41	561.10	603.19
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	42	571.01	613.84
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	43	584.80	628.67
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	44	602.04	647.20
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	45	622.30	684.53
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	46	646.43	711.07
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	47	673.58	740.94
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	48	704.61	775.07
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	49	735.21	808.73
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	50	769.68	885.14
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	51	803.73	924.29
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	52	841.22	967.41
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	53	879.15	1011.02
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	54	920.09	1058.10
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	55	961.03	1153.23
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	56	1005.42	1206.50
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	57	1050.24	1260.28
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	58	1098.07	1317.69
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	59	1121.77	1346.13
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	60	1169.61	1462.01
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	61	1210.98	1513.73
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	62	1238.13	1547.66
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	63	1272.18	1590.22
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1292.85	1616.08
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	283.41	283.41
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	15	308.60	308.60
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	16	318.23	318.23
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	17	327.87	327.87
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	18	338.24	338.24
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	19	348.61	348.61
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	20	359.36	359.36
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	21	370.47	379.73
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	22	370.47	379.73
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	23	370.47	379.73
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	24	370.47	379.73
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	25	371.95	381.25
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	26	379.36	388.84
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	27	388.25	397.96

45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	28	402.70	412.77
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	29	414.56	424.92
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	30	420.48	430.99
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	31	429.37	440.11
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	32	438.27	449.22
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	33	443.82	454.92
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	34	449.75	460.99
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	35	452.71	464.03
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	36	455.68	467.07
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	37	458.64	470.11
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	38	461.60	473.14
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	39	467.53	479.22
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	40	473.46	508.97
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	41	482.35	518.53
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	42	490.87	527.69
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	43	502.73	540.43
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	44	517.55	556.36
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	45	534.96	588.45
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	46	555.70	611.27
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	47	579.04	636.95
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	48	605.72	666.29
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	49	632.02	695.22
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	50	661.66	760.91
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	51	690.93	794.56
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	52	723.16	831.63
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	53	755.76	869.12
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	54	790.95	909.59
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	55	826.15	991.38
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	56	864.31	1037.17
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	57	902.83	1083.40
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	58	943.96	1132.75
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	59	964.33	1157.20
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	60	1005.45	1256.82
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	61	1041.02	1301.27
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	62	1064.36	1330.45
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	63	1093.63	1367.03
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1111.40	1389.26
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	260.67	260.67
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	15	283.84	283.84
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	16	292.70	292.70
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	17	301.56	301.56
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	18	311.10	311.10
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	19	320.65	320.65
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	20	330.53	330.53
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	21	340.75	349.27
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	22	340.75	349.27
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	23	340.75	349.27
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	24	340.75	349.27
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	25	342.11	350.67
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	26	348.93	357.65
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	27	357.11	366.03
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	28	370.40	379.66
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	29	381.30	390.83
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	30	386.75	396.42
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	31	394.93	404.80
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	32	403.11	413.18
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	33	408.22	418.42
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	34	413.67	424.01
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	35	416.40	426.81
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	36	419.12	429.60
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	37	421.85	432.39
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	38	424.57	435.19
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	39	430.03	440.78
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	40	435.48	468.14
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	41	443.66	476.93
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	42	451.49	485.36

45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	43	462.40	497.08
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	44	476.03	511.73
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	45	492.04	541.25
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	46	511.12	562.24
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	47	532.59	585.85
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	48	557.13	612.84
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	49	581.32	639.45
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	50	608.58	699.87
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	51	635.50	730.82
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	52	665.14	764.92
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	53	695.13	799.40
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	54	727.50	836.63
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	55	759.87	911.85
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	56	794.97	953.96
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	57	830.41	996.49
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	58	868.23	1041.88
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	59	886.97	1064.37
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	60	924.80	1155.99
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	61	957.51	1196.88
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	62	978.97	1223.72
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	63	1005.89	1257.37
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1022.24	1277.81
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	297.17	297.17
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	15	323.58	323.58
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	16	333.68	333.68
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	17	343.78	343.78
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	18	354.66	354.66
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	19	365.54	365.54
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	20	376.80	376.80
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	21	388.46	398.17
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	22	388.46	398.17
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	23	388.46	398.17
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	24	388.46	398.17
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	25	390.01	399.76
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	26	397.78	407.72
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	27	407.10	417.28
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	28	422.25	432.81
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	29	434.68	445.55
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	30	440.90	451.92
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	31	450.22	461.47
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	32	459.54	471.03
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	33	465.37	477.00
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	34	471.58	483.37
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	35	474.69	486.56
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	36	477.80	489.74
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	37	480.91	492.93
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	38	484.01	496.12
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	39	490.23	502.49
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	40	496.45	533.68
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	41	505.77	543.70
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	42	514.70	553.31
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	43	527.13	566.67
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	44	542.67	583.37
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	45	560.93	617.02
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	46	582.68	640.95
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	47	607.16	667.87
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	48	635.12	698.64
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	49	662.70	728.97
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	50	693.78	797.85
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	51	724.47	833.14
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	52	758.26	872.00
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	53	792.45	911.32
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	54	829.35	953.75
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	55	866.25	1039.51
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	56	906.27	1087.52
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	57	946.66	1136.00

45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	58	989.78	1187.74
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	59	1011.15	1213.38
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	60	1054.27	1317.83
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	61	1091.56	1364.45
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	62	1116.03	1395.04
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	63	1146.72	1433.40
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1165.36	1456.71
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	255.46	255.46
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	15	278.17	278.17
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	16	286.85	286.85
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	17	295.53	295.53
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	18	304.88	304.88
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	19	314.23	314.23
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	20	323.92	323.92
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	21	333.94	342.28
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	22	333.94	342.28
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	23	333.94	342.28
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	24	333.94	342.28
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	25	335.27	343.65
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	26	341.95	350.50
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	27	349.96	358.71
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	28	362.99	372.06
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	29	373.67	383.02
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	30	379.02	388.49
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	31	387.03	396.71
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	32	395.05	404.92
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	33	400.05	410.06
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	34	405.40	415.53
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	35	408.07	418.27
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	36	410.74	421.01
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	37	413.41	423.75
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	38	416.08	426.49
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	39	421.43	431.96
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	40	426.77	458.78
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	41	434.78	467.39
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	42	442.46	475.65
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	43	453.15	487.14
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	44	466.51	501.50
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	45	482.20	530.42
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	46	500.90	550.99
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	47	521.94	574.13
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	48	545.98	600.58
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	49	569.69	626.66
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	50	596.41	685.87
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	51	622.79	716.21
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	52	651.84	749.62
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	53	681.23	783.41
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	54	712.95	819.89
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	55	744.68	893.61
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	56	779.07	934.88
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	57	813.80	976.56
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	58	850.87	1021.04
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	59	869.23	1043.08
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	60	906.30	1132.87
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	61	938.36	1172.95
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	62	959.40	1199.24
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	63	985.78	1232.22
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1001.80	1252.26
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	244.85	244.85
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	15	266.62	266.62
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	16	274.94	274.94
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	17	283.26	283.26
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	18	292.22	292.22
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	19	301.19	301.19
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	20	310.47	310.47
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	21	320.07	328.07

45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	22	320.07	328.07
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	23	320.07	328.07
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	24	320.07	328.07
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	25	321.35	329.38
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	26	327.75	335.95
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	27	335.43	343.82
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	28	347.92	356.61
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	29	358.16	367.11
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	30	363.28	372.36
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	31	370.96	380.24
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	32	378.64	388.11
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	33	383.44	393.03
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	34	388.56	398.28
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	35	391.13	400.90
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	36	393.69	403.53
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	37	396.25	406.15
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	38	398.81	408.78
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	39	403.93	414.03
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	40	409.05	439.73
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	41	416.73	447.99
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	42	424.09	455.90
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	43	434.33	466.91
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	44	447.14	480.67
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	45	462.18	508.40
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	46	480.10	528.12
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	47	500.27	550.30
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	48	523.31	575.65
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	49	546.04	600.64
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	50	571.65	657.39
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	51	596.93	686.47
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	52	624.78	718.49
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	53	652.94	750.88
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	54	683.35	785.85
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	55	713.76	856.51
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	56	746.72	896.07
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	57	780.01	936.01
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	58	815.54	978.65
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	59	833.14	999.77
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	60	868.67	1085.84
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	61	899.40	1124.25
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	62	919.56	1149.45
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	63	944.85	1181.06
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	960.20	1200.26
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	279.13	279.13
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	15	303.94	303.94
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	16	313.43	313.43
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	17	322.92	322.92
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	18	333.14	333.14
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	19	343.35	343.35
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	20	353.93	353.93
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	21	364.88	374.00
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	22	364.88	374.00
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	23	364.88	374.00
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	24	364.88	374.00
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	25	366.34	375.50
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	26	373.64	382.98
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	27	382.39	391.95
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	28	396.62	406.54
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	29	408.30	418.51
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	30	414.14	424.49
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	31	422.90	433.47
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	32	431.65	442.44
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	33	437.13	448.05
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	34	442.96	454.04
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	35	445.88	457.03
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	36	448.80	460.02

45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	37	451.72	463.01
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	38	454.64	466.01
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	39	460.48	471.99
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	40	466.32	501.29
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	41	475.07	510.70
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	42	483.47	519.73
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	43	495.14	532.28
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	44	509.74	547.97
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	45	526.89	579.58
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	46	547.32	602.05
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	47	570.31	627.34
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	48	596.58	656.24
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	49	622.48	684.73
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	50	651.68	749.43
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	51	680.50	782.58
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	52	712.25	819.08
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	53	744.35	856.01
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	54	779.02	895.87
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	55	813.68	976.42
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	56	851.26	1021.52
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	57	889.21	1067.05
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	58	929.71	1115.66
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	59	949.78	1139.74
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	60	990.28	1237.85
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	61	1025.31	1281.64
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	62	1048.30	1310.37
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	63	1077.13	1346.41
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1094.63	1368.30
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	239.96	239.96
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	15	261.29	261.29
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	16	269.44	269.44
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	17	277.60	277.60
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	18	286.38	286.38
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	19	295.16	295.16
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	20	304.26	304.26
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	21	313.67	321.51
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	22	313.67	321.51
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	23	313.67	321.51
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	24	313.67	321.51
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	25	314.92	322.80
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	26	321.20	329.23
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	27	328.72	336.94
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	28	340.96	349.48
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	29	351.00	359.77
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	30	356.01	364.91
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	31	363.54	372.63
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	32	371.07	380.35
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	33	375.77	385.17
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	34	380.79	390.31
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	35	383.30	392.89
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	36	385.81	395.46
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	37	388.32	398.03
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	38	390.83	400.60
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	39	395.85	405.75
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	40	400.87	430.93
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	41	408.40	439.03
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	42	415.61	446.78
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	43	425.65	457.57
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	44	438.20	471.06
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	45	452.94	498.23
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	46	470.50	517.55
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	47	490.26	539.29
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	48	512.85	564.13
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	49	535.12	588.63
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	50	560.21	644.24
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	51	584.99	672.74

45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	52	612.28	704.12
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	53	639.88	735.87
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	54	669.68	770.13
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	55	699.48	839.38
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	56	731.79	878.15
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	57	764.41	917.29
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	58	799.23	959.07
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	59	816.48	979.78
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	60	851.30	1064.12
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	61	881.41	1101.76
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	62	901.17	1126.46
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	63	925.95	1157.44
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	941.00	1176.26
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	323.17	323.17
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	15	351.90	351.90
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	16	362.88	362.88
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	17	373.87	373.87
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	18	385.70	385.70
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	19	397.53	397.53
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	20	409.78	409.78
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	21	422.45	433.01
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	22	422.45	433.01
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	23	422.45	433.01
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	24	422.45	433.01
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	25	424.14	434.74
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	26	432.59	443.40
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	27	442.73	453.80
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	28	459.20	470.68
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	29	472.72	484.54
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	30	479.48	491.47
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	31	489.62	501.86
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	32	499.76	512.25
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	33	506.10	518.75
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	34	512.85	525.68
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	35	516.23	529.14
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	36	519.61	532.60
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	37	522.99	536.07
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	38	526.37	539.53
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	39	533.13	546.46
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	40	539.89	580.38
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	41	550.03	591.28
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	42	559.75	601.73
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	43	573.26	616.26
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	44	590.16	634.42
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	45	610.02	671.02
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	46	633.67	697.04
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	47	660.29	726.32
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	48	690.71	759.78
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	49	720.70	792.77
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	50	754.50	867.67
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	51	787.87	906.05
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	52	824.62	948.32
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	53	861.80	991.07
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	54	901.93	1037.22
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	55	942.06	1130.48
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	56	985.58	1182.69
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	57	1029.51	1235.41
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	58	1076.40	1291.68
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	59	1099.64	1319.56
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	60	1146.53	1433.16
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	61	1187.08	1483.86
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	62	1213.70	1517.12
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	63	1247.07	1558.84
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1267.34	1584.19
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	368.42	368.42
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	15	401.17	401.17

45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	16	413.69	413.69
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	17	426.21	426.21
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	18	439.69	439.69
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	19	453.18	453.18
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	20	467.15	467.15
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	21	481.59	493.63
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	22	481.59	493.63
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	23	481.59	493.63
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	24	481.59	493.63
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	25	483.52	495.61
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	26	493.15	505.48
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	27	504.71	517.33
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	28	523.49	536.58
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	29	538.90	552.38
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	30	546.61	560.27
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	31	558.17	572.12
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	32	569.72	583.97
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	33	576.95	591.37
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	34	584.65	599.27
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	35	588.51	603.22
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	36	592.36	607.17
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	37	596.21	611.12
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	38	600.06	615.07
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	39	607.77	622.96
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	40	615.48	661.64
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	41	627.03	674.06
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	42	638.11	685.97
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	43	653.52	702.54
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	44	672.79	723.24
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	45	695.42	764.96
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	46	722.39	794.63
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	47	752.73	828.00
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	48	787.40	866.15
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	49	821.60	903.76
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	50	860.13	989.14
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	51	898.17	1032.90
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	52	940.07	1081.08
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	53	982.45	1129.82
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	54	1028.20	1182.43
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	55	1073.95	1288.74
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	56	1123.56	1348.27
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	57	1173.64	1408.37
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	58	1227.10	1472.52
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	59	1253.59	1504.30
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	60	1307.04	1633.80
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	61	1353.28	1691.60
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	62	1383.62	1729.52
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	63	1421.66	1777.08
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1444.77	1805.97
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	316.71	316.71
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	15	344.86	344.86
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	16	355.63	355.63
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	17	366.39	366.39
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	18	377.98	377.98
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	19	389.57	389.57
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	20	401.58	401.58
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	21	414.00	424.35
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	22	414.00	424.35
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	23	414.00	424.35
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	24	414.00	424.35
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	25	415.66	426.05
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	26	423.94	434.54
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	27	433.87	444.72
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	28	450.02	461.27
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	29	463.27	474.85
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	30	469.89	481.64

45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	31	479.83	491.82
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	32	489.76	502.01
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	33	495.97	508.37
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	34	502.60	515.16
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	35	505.91	518.56
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	36	509.22	521.95
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	37	512.53	525.35
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	38	515.85	528.74
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	39	522.47	535.53
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	40	529.09	568.78
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	41	539.03	579.46
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	42	548.55	589.69
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	43	561.80	603.93
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	44	578.36	621.74
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	45	597.82	657.60
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	46	621.00	683.10
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	47	647.08	711.79
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	48	676.89	744.58
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	49	706.29	776.91
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	50	739.41	850.32
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	51	772.11	887.93
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	52	808.13	929.35
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	53	844.56	971.25
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	54	883.89	1016.48
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	55	923.22	1107.87
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	56	965.86	1159.04
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	57	1008.92	1210.70
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	58	1054.87	1265.85
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	59	1077.64	1293.17
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	60	1123.60	1404.50
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	61	1163.34	1454.18
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	62	1189.42	1486.78
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	63	1222.13	1527.66
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1241.99	1552.50
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	219.29	219.29
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	15	238.79	238.79
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	16	246.24	246.24
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	17	253.69	253.69
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	18	261.72	261.72
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	19	269.75	269.75
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	20	278.06	278.06
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	21	286.66	293.83
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	22	286.66	293.83
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	23	286.66	293.83
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	24	286.66	293.83
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	25	287.81	295.00
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	26	293.54	300.88
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	27	300.42	307.93
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	28	311.60	319.39
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	29	320.77	328.79
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	30	325.36	333.49
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	31	332.24	340.54
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	32	339.12	347.60
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	33	343.42	352.00
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	34	348.01	356.71
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	35	350.30	359.06
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	36	352.59	361.41
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	37	354.89	363.76
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	38	357.18	366.11
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	39	361.76	370.81
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	40	366.35	393.83
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	41	373.23	401.22
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	42	379.82	408.31
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	43	389.00	418.17
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	44	400.46	430.50
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	45	413.94	455.33

45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	46	429.99	472.99
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	47	448.05	492.85
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	48	468.69	515.56
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	49	489.04	537.95
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	50	511.97	588.77
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	51	534.62	614.81
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	52	559.56	643.49
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	53	584.79	672.50
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	54	612.02	703.82
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	55	639.25	767.10
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	56	668.78	802.53
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	57	698.59	838.31
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	58	730.41	876.49
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	59	746.18	895.41
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	60	778.00	972.49
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	61	805.51	1006.89
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	62	823.57	1029.47
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	63	846.22	1057.78
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	859.97	1074.97
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	250.00	250.00
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	15	272.22	272.22
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	16	280.71	280.71
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	17	289.21	289.21
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	18	298.36	298.36
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	19	307.51	307.51
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	20	316.99	316.99
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	21	326.79	334.96
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	22	326.79	334.96
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	23	326.79	334.96
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	24	326.79	334.96
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	25	328.10	336.30
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	26	334.64	343.00
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	27	342.48	351.04
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	28	355.22	364.10
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	29	365.68	374.82
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	30	370.91	380.18
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	31	378.75	388.22
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	32	386.60	396.26
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	33	391.50	401.28
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	34	396.73	406.64
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	35	399.34	409.32
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	36	401.95	412.00
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	37	404.57	414.68
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	38	407.18	417.36
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	39	412.41	422.72
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	40	417.64	448.96
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	41	425.48	457.39
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	42	433.00	465.47
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	43	443.46	476.72
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	44	456.53	490.77
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	45	471.89	519.08
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	46	490.19	539.21
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	47	510.78	561.85
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	48	534.31	587.74
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	49	557.51	613.26
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	50	583.65	671.20
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	51	609.47	700.89
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	52	637.90	733.58
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	53	666.66	766.65
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	54	697.70	802.36
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	55	728.75	874.50
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	56	762.41	914.89
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	57	796.39	955.67
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	58	832.67	999.20
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	59	850.64	1020.77
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	60	886.91	1108.64

45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	61	918.29	1147.86
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	62	938.87	1173.59
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	63	964.69	1205.86
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	980.37	1225.47
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	214.91	214.91
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	15	234.01	234.01
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	16	241.32	241.32
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	17	248.62	248.62
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	18	256.49	256.49
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	19	264.35	264.35
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	20	272.50	272.50
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	21	280.93	287.95
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	22	280.93	287.95
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	23	280.93	287.95
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	24	280.93	287.95
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	25	282.05	289.10
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	26	287.67	294.86
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	27	294.41	301.77
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	28	305.37	313.00
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	29	314.36	322.22
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	30	318.85	326.82
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	31	325.59	333.73
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	32	332.34	340.64
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	33	336.55	344.96
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	34	341.05	349.57
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	35	343.29	351.87
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	36	345.54	354.18
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	37	347.79	356.48
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	38	350.03	358.79
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	39	354.53	363.39
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	40	359.02	385.95
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	41	365.77	393.20
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	42	372.23	400.15
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	43	381.22	409.81
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	44	392.45	421.89
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	45	405.66	446.22
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	46	421.39	463.53
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	47	439.09	483.00
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	48	459.32	505.25
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	49	479.26	527.19
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	50	501.74	577.00
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	51	523.93	602.52
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	52	548.37	630.62
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	53	573.09	659.05
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	54	599.78	689.75
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	55	626.47	751.76
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	56	655.40	786.48
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	57	684.62	821.54
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	58	715.80	858.96
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	59	731.25	877.50
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	60	762.44	953.04
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	61	789.40	986.76
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	62	807.10	1008.88
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	63	829.30	1036.62
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	842.78	1053.48
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	219.39	219.39
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	15	238.90	238.90
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	16	246.35	246.35
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	17	253.81	253.81
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	18	261.84	261.84
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	19	269.87	269.87
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	20	278.19	278.19
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	21	286.79	293.96
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	22	286.79	293.96
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	23	286.79	293.96
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	24	286.79	293.96

45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	25	287.94	295.14
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	26	293.67	301.01
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	27	300.56	308.07
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	28	311.74	319.53
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	29	320.92	328.94
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	30	325.51	333.64
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	31	332.39	340.70
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	32	339.27	347.75
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	33	343.57	352.16
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	34	348.16	356.87
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	35	350.46	359.22
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	36	352.75	361.57
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	37	355.05	363.92
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	38	357.34	366.27
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	39	361.93	370.98
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	40	366.52	394.01
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	41	373.40	401.41
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	42	380.00	408.50
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	43	389.17	418.36
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	44	400.65	430.69
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	45	414.12	455.54
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	46	430.18	473.20
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	47	448.25	493.08
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	48	468.90	515.79
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	49	489.26	538.19
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	50	512.21	589.04
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	51	534.86	615.09
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	52	559.81	643.79
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	53	585.05	672.81
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	54	612.30	704.14
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	55	639.54	767.45
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	56	669.08	802.90
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	57	698.91	838.69
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	58	730.74	876.89
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	59	746.51	895.82
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	60	778.35	972.94
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	61	805.88	1007.35
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	62	823.95	1029.93
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	63	846.60	1058.26
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	860.36	1075.46
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	250.11	250.11
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	15	272.34	272.34
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	16	280.84	280.84
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	17	289.34	289.34
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	18	298.50	298.50
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	19	307.65	307.65
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	20	317.13	317.13
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	21	326.94	335.11
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	22	326.94	335.11
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	23	326.94	335.11
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	24	326.94	335.11
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	25	328.25	336.45
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	26	334.79	343.16
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	27	342.63	351.20
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	28	355.38	364.27
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	29	365.85	374.99
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	30	371.08	380.35
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	31	378.92	388.40
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	32	386.77	396.44
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	33	391.67	401.47
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	34	396.91	406.83
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	35	399.52	409.51
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	36	402.14	412.19
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	37	404.75	414.87
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	38	407.37	417.55
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	39	412.60	422.91

45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	40	417.83	449.17
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	41	425.68	457.60
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	42	433.20	465.69
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	43	443.66	476.93
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	44	456.74	490.99
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	45	472.10	519.31
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	46	490.41	539.45
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	47	511.01	562.11
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	48	534.55	588.00
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	49	557.76	613.54
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	50	583.92	671.50
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	51	609.74	701.21
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	52	638.19	733.92
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	53	666.96	767.00
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	54	698.02	802.72
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	55	729.08	874.89
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	56	762.75	915.30
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	57	796.75	956.11
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	58	833.04	999.65
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	59	851.03	1021.23
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	60	887.32	1109.15
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	61	918.70	1148.38
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	62	939.30	1174.13
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	63	965.13	1206.41
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	980.81	1226.03
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	215.01	215.01
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	15	234.12	234.12
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	16	241.43	241.43
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	17	248.73	248.73
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	18	256.60	256.60
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	19	264.47	264.47
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	20	272.62	272.62
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	21	281.05	288.08
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	22	281.05	288.08
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	23	281.05	288.08
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	24	281.05	288.08
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	25	282.18	289.23
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	26	287.80	294.99
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	27	294.54	301.91
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	28	305.51	313.14
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	29	314.50	322.36
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	30	319.00	326.97
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	31	325.74	333.89
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	32	332.49	340.80
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	33	336.70	345.12
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	34	341.20	349.73
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	35	343.45	352.03
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	36	345.70	354.34
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	37	347.95	356.64
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	38	350.19	358.95
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	39	354.69	363.56
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	40	359.19	386.13
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	41	365.93	393.38
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	42	372.40	400.33
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	43	381.39	409.99
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	44	392.63	422.08
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	45	405.84	446.43
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	46	421.58	463.74
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	47	439.29	483.22
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	48	459.52	505.48
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	49	479.48	527.43
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	50	501.96	577.26
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	51	524.17	602.79
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	52	548.62	630.91
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	53	573.35	659.35
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	54	600.05	690.06

45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	55	626.75	752.10
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	56	655.70	786.84
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	57	684.93	821.91
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	58	716.13	859.35
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	59	731.58	877.90
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	60	762.78	953.48
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	61	789.76	987.20
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	62	807.47	1009.34
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	63	829.67	1037.09
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	843.15	1053.95
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	150.45	150.45
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	15	163.83	163.83
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	16	168.94	168.94
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	17	174.05	174.05
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	18	179.56	179.56
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	19	185.07	185.07
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	20	190.77	190.77
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	21	196.67	201.59
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	22	196.67	201.59
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	23	196.67	201.59
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	24	196.67	201.59
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	25	197.46	202.39
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	26	201.39	206.42
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	27	206.11	211.26
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	28	213.78	219.12
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	29	220.07	225.58
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	30	223.22	228.80
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	31	227.94	233.64
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	32	232.66	238.48
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	33	235.61	241.50
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	34	238.76	244.73
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	35	240.33	246.34
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	36	241.90	247.95
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	37	243.48	249.56
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	38	245.05	251.18
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	39	248.20	254.40
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	40	251.34	270.20
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	41	256.06	275.27
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	42	260.59	280.13
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	43	266.88	286.90
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	44	274.75	295.35
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	45	283.99	312.39
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	46	295.00	324.51
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	47	307.40	338.13
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	48	321.56	353.71
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	49	335.52	369.07
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	50	351.25	403.94
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	51	366.79	421.81
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	52	383.90	441.48
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	53	401.21	461.39
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	54	419.89	482.87
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	55	438.57	526.29
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	56	458.83	550.60
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	57	479.28	575.14
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	58	501.12	601.34
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	59	511.93	614.32
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	60	533.76	667.20
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	61	552.64	690.80
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	62	565.03	706.29
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	63	580.57	725.71
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	590.00	737.51
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	171.52	171.52
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	15	186.76	186.76
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	16	192.59	192.59
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	17	198.42	198.42
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	18	204.70	204.70

45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	19	210.98	210.98
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	20	217.48	217.48
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	21	224.20	229.81
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	22	224.20	229.81
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	23	224.20	229.81
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	24	224.20	229.81
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	25	225.10	230.73
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	26	229.58	235.32
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	27	234.97	240.84
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	28	243.71	249.80
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	29	250.88	257.16
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	30	254.47	260.83
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	31	259.85	266.35
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	32	265.23	271.86
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	33	268.60	275.31
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	34	272.18	278.99
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	35	273.98	280.83
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	36	275.77	282.66
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	37	277.56	284.50
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	38	279.36	286.34
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	39	282.95	290.02
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	40	286.53	308.02
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	41	291.91	313.81
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	42	297.07	319.35
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	43	304.24	327.06
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	44	313.21	336.70
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	45	323.75	356.13
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	46	336.31	369.94
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	47	350.43	385.47
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	48	366.57	403.23
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	49	382.49	420.74
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	50	400.43	460.49
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	51	418.14	480.86
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	52	437.65	503.29
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	53	457.38	525.98
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	54	478.68	550.48
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	55	499.97	599.97
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	56	523.07	627.68
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	57	546.38	655.66
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	58	571.27	685.53
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	59	583.60	700.32
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	60	608.49	760.61
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	61	630.01	787.52
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	62	644.14	805.17
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	63	661.85	827.31
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	672.60	840.76
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	147.44	147.44
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	15	160.55	160.55
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	16	165.56	165.56
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	17	170.57	170.57
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	18	175.97	175.97
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	19	181.37	181.37
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	20	186.95	186.95
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	21	192.74	197.56
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	22	192.74	197.56
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	23	192.74	197.56
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	24	192.74	197.56
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	25	193.51	198.35
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	26	197.36	202.30
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	27	201.99	207.04
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	28	209.50	214.74
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	29	215.67	221.06
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	30	218.76	224.22
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	31	223.38	228.97
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	32	228.01	233.71
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	33	230.90	236.67

45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	34	233.98	239.83
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	35	235.52	241.41
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	36	237.07	242.99
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	37	238.61	244.57
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	38	240.15	246.15
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	39	243.23	249.31
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	40	246.32	264.79
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	41	250.94	269.76
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	42	255.38	274.53
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	43	261.54	281.16
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	44	269.25	289.45
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	45	278.31	306.14
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	46	289.10	318.02
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	47	301.25	331.37
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	48	315.12	346.64
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	49	328.81	361.69
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	50	344.23	395.86
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	51	359.45	413.37
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	52	376.22	432.66
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	53	393.18	452.16
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	54	411.49	473.22
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	55	429.80	515.76
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	56	449.65	539.59
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	57	469.70	563.64
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	58	491.09	589.31
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	59	501.69	602.03
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	60	523.09	653.86
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	61	541.59	676.99
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	62	553.73	692.17
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	63	568.96	711.20
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	578.21	722.76
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	299.24	299.24
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	15	325.84	325.84
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	16	336.01	336.01
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	17	346.18	346.18
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	18	357.14	357.14
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	19	368.09	368.09
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	20	379.43	379.43
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	21	391.17	400.95
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	22	391.17	400.95
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	23	391.17	400.95
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	24	391.17	400.95
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	25	392.73	402.55
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	26	400.56	410.57
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	27	409.94	420.19
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	28	425.20	435.83
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	29	437.72	448.66
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	30	443.98	455.08
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	31	453.36	464.70
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	32	462.75	474.32
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	33	468.62	480.33
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	34	474.88	486.75
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	35	478.01	489.96
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	36	481.14	493.17
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	37	484.27	496.37
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	38	487.40	499.58
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	39	493.65	506.00
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	40	499.91	537.41
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	41	509.30	547.50
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	42	518.30	557.17
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	43	530.82	570.63
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	44	546.46	587.45
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	45	564.85	621.33
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	46	586.75	645.43
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	47	611.40	672.54
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	48	639.56	703.52

45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	49	667.33	734.07
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	50	698.63	803.42
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	51	729.53	838.96
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	52	763.56	878.09
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	53	797.98	917.68
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	54	835.14	960.42
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	55	872.31	1046.77
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	56	912.60	1095.11
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	57	953.28	1143.93
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	58	996.70	1196.04
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	59	1018.21	1221.85
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	60	1061.63	1327.04
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	61	1099.18	1373.98
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	62	1123.83	1404.78
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	63	1154.73	1443.41
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1173.50	1466.88
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	280.03	280.03
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	15	304.92	304.92
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	16	314.44	314.44
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	17	323.96	323.96
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	18	334.21	334.21
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	19	344.46	344.46
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	20	355.07	355.07
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	21	366.05	375.21
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	22	366.05	375.21
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	23	366.05	375.21
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	24	366.05	375.21
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	25	367.52	376.71
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	26	374.84	384.21
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	27	383.62	393.22
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	28	397.90	407.85
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	29	409.61	419.85
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	30	415.47	425.86
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	31	424.26	434.86
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	32	433.04	443.87
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	33	438.53	449.50
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	34	444.39	455.50
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	35	447.32	458.50
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	36	450.25	461.50
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	37	453.17	464.50
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	38	456.10	467.51
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	39	461.96	473.51
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	40	467.82	502.90
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	41	476.60	512.35
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	42	485.02	521.40
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	43	496.74	533.99
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	44	511.38	549.73
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	45	528.58	581.44
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	46	549.08	603.99
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	47	572.14	629.36
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	48	598.50	658.35
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	49	624.49	686.94
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	50	653.77	751.84
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	51	682.69	785.09
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	52	714.54	821.72
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	53	746.75	858.76
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	54	781.53	898.75
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	55	816.30	979.56
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	56	854.00	1024.80
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	57	892.07	1070.49
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	58	932.71	1119.25
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	59	952.84	1143.41
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	60	993.47	1241.84
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	61	1028.61	1285.76
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	62	1051.67	1314.59
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	63	1080.59	1350.74

45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1098.15	1372.70
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	242.16	242.16
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	15	263.68	263.68
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	16	271.91	271.91
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	17	280.14	280.14
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	18	289.00	289.00
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	19	297.87	297.87
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	20	307.05	307.05
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	21	316.54	324.46
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	22	316.54	324.46
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	23	316.54	324.46
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	24	316.54	324.46
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	25	317.81	325.76
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	26	324.14	332.24
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	27	331.74	340.03
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	28	344.08	352.69
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	29	354.21	363.07
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	30	359.28	368.26
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	31	366.87	376.05
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	32	374.47	383.83
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	33	379.22	388.70
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	34	384.28	393.89
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	35	386.82	396.49
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	36	389.35	399.08
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	37	391.88	401.68
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	38	394.41	404.27
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	39	399.48	409.47
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	40	404.54	434.88
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	41	412.14	443.05
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	42	419.42	450.88
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	43	429.55	461.77
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	44	442.21	475.38
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	45	457.09	502.80
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	46	474.82	522.30
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	47	494.76	544.23
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	48	517.55	569.30
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	49	540.02	594.03
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	50	565.35	650.15
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	51	590.35	678.91
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	52	617.89	710.58
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	53	645.75	742.61
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	54	675.82	777.19
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	55	705.89	847.07
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	56	738.50	886.20
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	57	771.42	925.70
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	58	806.55	967.86
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	59	823.96	988.76
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	60	859.10	1073.87
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	61	889.49	1111.86
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	62	909.43	1136.79
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	63	934.44	1168.05
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	949.62	1187.04
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	320.16	320.16
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	15	348.61	348.61
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	16	359.50	359.50
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	17	370.38	370.38
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	18	382.10	382.10
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	19	393.81	393.81
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	20	405.95	405.95
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	21	418.51	428.97
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	22	418.51	428.97
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	23	418.51	428.97
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	24	418.51	428.97
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	25	420.18	430.68
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	26	428.55	439.26
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	27	438.59	449.56

45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	28	454.92	466.29
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	29	468.31	480.02
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	30	475.00	486.88
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	31	485.05	497.17
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	32	495.09	507.47
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	33	501.37	513.90
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	34	508.07	520.77
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	35	511.41	524.20
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	36	514.76	527.63
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	37	518.11	531.06
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	38	521.46	534.49
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	39	528.15	541.36
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	40	534.85	574.96
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	41	544.89	585.76
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	42	554.52	596.11
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	43	567.91	610.51
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	44	584.65	628.50
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	45	604.32	664.75
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	46	627.76	690.53
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	47	654.12	719.54
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	48	684.26	752.68
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	49	713.97	785.37
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	50	747.45	859.57
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	51	780.51	897.59
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	52	816.92	939.46
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	53	853.75	981.81
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	54	893.51	1027.54
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	55	933.27	1119.92
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	56	976.37	1171.65
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	57	1019.90	1223.88
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	58	1066.35	1279.62
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	59	1089.37	1307.24
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	60	1135.82	1419.78
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	61	1176.00	1470.00
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	62	1202.37	1502.96
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	63	1235.43	1544.28
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1255.52	1569.40
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	247.66	247.66
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	15	269.67	269.67
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	16	278.09	278.09
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	17	286.51	286.51
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	18	295.57	295.57
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	19	304.64	304.64
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	20	314.03	314.03
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	21	323.74	331.83
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	22	323.74	331.83
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	23	323.74	331.83
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	24	323.74	331.83
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	25	325.03	333.16
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	26	331.51	339.79
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	27	339.28	347.76
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	28	351.90	360.70
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	29	362.26	371.32
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	30	367.44	376.63
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	31	375.21	384.59
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	32	382.98	392.56
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	33	387.84	397.53
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	34	393.02	402.84
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	35	395.61	405.50
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	36	398.20	408.15
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	37	400.79	410.81
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	38	403.38	413.46
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	39	408.56	418.77
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	40	413.74	444.77
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	41	421.51	453.12
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	42	428.95	461.12

45127PA0020032 Rating Area 7	Tobacco User/Non-Tobacco User	43	439.31	472.26
45127PA0020032 Rating Area 7	Tobacco User/Non-Tobacco User	44	452.26	486.18
45127PA0020032 Rating Area 7	Tobacco User/Non-Tobacco User	45	467.48	514.22
45127PA0020032 Rating Area 7	Tobacco User/Non-Tobacco User	46	485.61	534.17
45127PA0020032 Rating Area 7	Tobacco User/Non-Tobacco User	47	506.00	556.60
45127PA0020032 Rating Area 7	Tobacco User/Non-Tobacco User	48	529.31	582.24
45127PA0020032 Rating Area 7	Tobacco User/Non-Tobacco User	49	552.30	607.53
45127PA0020032 Rating Area 7	Tobacco User/Non-Tobacco User	50	578.19	664.92
45127PA0020032 Rating Area 7	Tobacco User/Non-Tobacco User	51	603.77	694.34
45127PA0020032 Rating Area 7	Tobacco User/Non-Tobacco User	52	631.94	726.73
45127PA0020032 Rating Area 7	Tobacco User/Non-Tobacco User	53	660.42	759.49
45127PA0020032 Rating Area 7	Tobacco User/Non-Tobacco User	54	691.18	794.86
45127PA0020032 Rating Area 7	Tobacco User/Non-Tobacco User	55	721.93	866.32
45127PA0020032 Rating Area 7	Tobacco User/Non-Tobacco User	56	755.28	906.33
45127PA0020032 Rating Area 7	Tobacco User/Non-Tobacco User	57	788.95	946.74
45127PA0020032 Rating Area 7	Tobacco User/Non-Tobacco User	58	824.88	989.86
45127PA0020032 Rating Area 7	Tobacco User/Non-Tobacco User	59	842.69	1011.23
45127PA0020032 Rating Area 7	Tobacco User/Non-Tobacco User	60	878.62	1098.28
45127PA0020032 Rating Area 7	Tobacco User/Non-Tobacco User	61	909.70	1137.13
45127PA0020032 Rating Area 7	Tobacco User/Non-Tobacco User	62	930.10	1162.62
45127PA0020032 Rating Area 7	Tobacco User/Non-Tobacco User	63	955.67	1194.59
45127PA0020032 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	971.21	1214.01
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	212.30	212.30
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	15	231.18	231.18
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	16	238.39	238.39
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	17	245.61	245.61
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	18	253.38	253.38
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	19	261.15	261.15
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	20	269.20	269.20
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	21	277.52	284.46
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	22	277.52	284.46
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	23	277.52	284.46
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	24	277.52	284.46
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	25	278.63	285.60
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	26	284.18	291.29
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	27	290.84	298.11
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	28	301.67	309.21
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	29	310.55	318.31
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	30	314.99	322.86
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	31	321.65	329.69
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	32	328.31	336.52
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	33	332.47	340.78
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	34	336.91	345.33
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	35	339.13	347.61
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	36	341.35	349.89
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	37	343.57	352.16
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	38	345.79	354.44
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	39	350.23	358.99
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	40	354.67	381.27
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	41	361.33	388.43
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	42	367.72	395.29
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	43	376.60	404.84
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	44	387.70	416.78
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	45	400.74	440.82
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	46	416.28	457.91
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	47	433.77	477.14
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	48	453.75	499.12
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	49	473.45	520.80
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	50	495.65	570.00
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	51	517.58	595.21
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	52	541.72	622.98
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	53	566.14	651.07
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	54	592.51	681.38
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	55	618.87	742.65
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	56	647.46	776.95
45127PA0020033 Rating Area 7	Tobacco User/Non-Tobacco User	57	676.32	811.58

45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	58	707.13	848.55
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	59	722.39	866.87
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	60	753.19	941.49
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	61	779.84	974.79
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	62	797.32	996.65
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	63	819.24	1024.05
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	832.55	1040.71
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	212.40	212.40
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	15	231.28	231.28
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	16	238.50	238.50
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	17	245.72	245.72
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	18	253.49	253.49
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	19	261.27	261.27
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	20	269.32	269.32
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	21	277.65	284.59
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	22	277.65	284.59
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	23	277.65	284.59
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	24	277.65	284.59
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	25	278.76	285.73
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	26	284.31	291.42
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	27	290.97	298.25
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	28	301.80	309.35
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	29	310.69	318.45
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	30	315.13	323.01
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	31	321.79	329.84
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	32	328.46	336.67
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	33	332.62	340.94
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	34	337.06	345.49
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	35	339.28	347.77
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	36	341.51	350.04
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	37	343.73	352.32
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	38	345.95	354.60
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	39	350.39	359.15
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	40	354.83	381.45
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	41	361.50	388.61
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	42	367.88	395.47
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	43	376.77	405.02
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	44	387.87	416.96
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	45	400.92	441.01
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	46	416.47	458.12
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	47	433.96	477.36
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	48	453.95	499.35
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	49	473.67	521.03
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	50	495.88	570.26
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	51	517.81	595.48
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	52	541.97	623.26
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	53	566.40	651.36
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	54	592.78	681.69
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	55	619.15	742.98
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	56	647.75	777.30
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	57	676.63	811.95
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	58	707.44	848.93
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	59	722.72	867.26
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	60	753.53	941.92
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	61	780.19	975.24
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	62	797.68	997.10
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	63	819.61	1024.52
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	832.94	1041.18
45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	276.33	276.33
45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	15	300.90	300.90
45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	16	310.29	310.29
45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	17	319.68	319.68
45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	18	329.79	329.79
45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	19	339.91	339.91
45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	20	350.38	350.38
45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	21	361.22	370.25

45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	22	361.22	370.25
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	23	361.22	370.25
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	24	361.22	370.25
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	25	362.66	371.73
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	26	369.89	379.14
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	27	378.56	388.02
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	28	392.65	402.46
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	29	404.21	414.31
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	30	409.98	420.23
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	31	418.65	429.12
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	32	427.32	438.01
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	33	432.74	443.56
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	34	438.52	449.48
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	35	441.41	452.45
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	36	444.30	455.41
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	37	447.19	458.37
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	38	450.08	461.33
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	39	455.86	467.26
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	40	461.64	496.26
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	41	470.31	505.58
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	42	478.62	514.51
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	43	490.18	526.94
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	44	504.62	542.47
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	45	521.60	573.76
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	46	541.83	596.01
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	47	564.59	621.05
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	48	590.59	649.65
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	49	616.24	677.87
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	50	645.14	741.91
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	51	673.68	774.73
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	52	705.10	810.87
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	53	736.89	847.42
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	54	771.20	886.89
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	55	805.52	966.62
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	56	842.73	1011.27
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	57	880.29	1056.35
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	58	920.39	1104.47
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	59	940.26	1128.31
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	60	980.35	1225.44
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	61	1015.03	1268.79
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	62	1037.79	1297.23
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	63	1066.32	1332.90
45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1083.65	1354.58
45127PA0140011 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	261.33	261.33
45127PA0140011 Rating Area 6	Tobacco User/Non-Tobacco User	15	284.56	284.56
45127PA0140011 Rating Area 6	Tobacco User/Non-Tobacco User	16	293.44	293.44
45127PA0140011 Rating Area 6	Tobacco User/Non-Tobacco User	17	302.32	302.32
45127PA0140011 Rating Area 6	Tobacco User/Non-Tobacco User	18	311.89	311.89
45127PA0140011 Rating Area 6	Tobacco User/Non-Tobacco User	19	321.46	321.46
45127PA0140011 Rating Area 6	Tobacco User/Non-Tobacco User	20	331.36	331.36
45127PA0140011 Rating Area 6	Tobacco User/Non-Tobacco User	21	341.61	350.15
45127PA0140011 Rating Area 6	Tobacco User/Non-Tobacco User	22	341.61	350.15
45127PA0140011 Rating Area 6	Tobacco User/Non-Tobacco User	23	341.61	350.15
45127PA0140011 Rating Area 6	Tobacco User/Non-Tobacco User	24	341.61	350.15
45127PA0140011 Rating Area 6	Tobacco User/Non-Tobacco User	25	342.98	351.55
45127PA0140011 Rating Area 6	Tobacco User/Non-Tobacco User	26	349.81	358.55
45127PA0140011 Rating Area 6	Tobacco User/Non-Tobacco User	27	358.01	366.96
45127PA0140011 Rating Area 6	Tobacco User/Non-Tobacco User	28	371.33	380.61
45127PA0140011 Rating Area 6	Tobacco User/Non-Tobacco User	29	382.26	391.82
45127PA0140011 Rating Area 6	Tobacco User/Non-Tobacco User	30	387.73	397.42
45127PA0140011 Rating Area 6	Tobacco User/Non-Tobacco User	31	395.93	405.82
45127PA0140011 Rating Area 6	Tobacco User/Non-Tobacco User	32	404.12	414.23
45127PA0140011 Rating Area 6	Tobacco User/Non-Tobacco User	33	409.25	419.48
45127PA0140011 Rating Area 6	Tobacco User/Non-Tobacco User	34	414.71	425.08
45127PA0140011 Rating Area 6	Tobacco User/Non-Tobacco User	35	417.45	427.88
45127PA0140011 Rating Area 6	Tobacco User/Non-Tobacco User	36	420.18	430.68

45127PA0140011	Rating Area 6	Tobacco User/Non-Tobacco User	37	422.91	433.49
45127PA0140011	Rating Area 6	Tobacco User/Non-Tobacco User	38	425.65	436.29
45127PA0140011	Rating Area 6	Tobacco User/Non-Tobacco User	39	431.11	441.89
45127PA0140011	Rating Area 6	Tobacco User/Non-Tobacco User	40	436.58	469.32
45127PA0140011	Rating Area 6	Tobacco User/Non-Tobacco User	41	444.78	478.13
45127PA0140011	Rating Area 6	Tobacco User/Non-Tobacco User	42	452.63	486.58
45127PA0140011	Rating Area 6	Tobacco User/Non-Tobacco User	43	463.56	498.33
45127PA0140011	Rating Area 6	Tobacco User/Non-Tobacco User	44	477.23	513.02
45127PA0140011	Rating Area 6	Tobacco User/Non-Tobacco User	45	493.28	542.61
45127PA0140011	Rating Area 6	Tobacco User/Non-Tobacco User	46	512.42	563.66
45127PA0140011	Rating Area 6	Tobacco User/Non-Tobacco User	47	533.94	587.33
45127PA0140011	Rating Area 6	Tobacco User/Non-Tobacco User	48	558.53	614.39
45127PA0140011	Rating Area 6	Tobacco User/Non-Tobacco User	49	582.79	641.07
45127PA0140011	Rating Area 6	Tobacco User/Non-Tobacco User	50	610.12	701.63
45127PA0140011	Rating Area 6	Tobacco User/Non-Tobacco User	51	637.10	732.67
45127PA0140011	Rating Area 6	Tobacco User/Non-Tobacco User	52	666.82	766.85
45127PA0140011	Rating Area 6	Tobacco User/Non-Tobacco User	53	696.88	801.42
45127PA0140011	Rating Area 6	Tobacco User/Non-Tobacco User	54	729.34	838.74
45127PA0140011	Rating Area 6	Tobacco User/Non-Tobacco User	55	761.79	914.15
45127PA0140011	Rating Area 6	Tobacco User/Non-Tobacco User	56	796.98	956.37
45127PA0140011	Rating Area 6	Tobacco User/Non-Tobacco User	57	832.50	999.00
45127PA0140011	Rating Area 6	Tobacco User/Non-Tobacco User	58	870.42	1044.51
45127PA0140011	Rating Area 6	Tobacco User/Non-Tobacco User	59	889.21	1067.05
45127PA0140011	Rating Area 6	Tobacco User/Non-Tobacco User	60	927.13	1158.91
45127PA0140011	Rating Area 6	Tobacco User/Non-Tobacco User	61	959.92	1199.91
45127PA0140011	Rating Area 6	Tobacco User/Non-Tobacco User	62	981.45	1226.81
45127PA0140011	Rating Area 6	Tobacco User/Non-Tobacco User	63	1008.43	1260.54
45127PA0140011	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1024.82	1281.04
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	222.66	222.66
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	15	242.45	242.45
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	16	250.02	250.02
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	17	257.59	257.59
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	18	265.74	265.74
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	19	273.89	273.89
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	20	282.33	282.33
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	21	291.06	298.34
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	22	291.06	298.34
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	23	291.06	298.34
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	24	291.06	298.34
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	25	292.22	299.53
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	26	298.05	305.50
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	27	305.03	312.66
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	28	316.38	324.29
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	29	325.70	333.84
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	30	330.35	338.61
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	31	337.34	345.77
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	32	344.32	352.93
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	33	348.69	357.41
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	34	353.35	362.18
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	35	355.68	364.57
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	36	358.00	366.95
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	37	360.33	369.34
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	38	362.66	371.73
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	39	367.32	376.50
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	40	371.97	399.87
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	41	378.96	407.38
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	42	385.65	414.58
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	43	394.97	424.59
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	44	406.61	437.11
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	45	420.29	462.32
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	46	436.59	480.25
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	47	454.93	500.42
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	48	475.88	523.47
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	49	496.55	546.20
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	50	519.83	597.81
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	51	542.83	624.25

45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	52	568.15	653.37
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	53	593.76	682.83
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	54	621.41	714.63
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	55	649.06	778.88
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	56	679.04	814.85
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	57	709.31	851.18
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	58	741.62	889.95
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	59	757.63	909.16
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	60	789.94	987.42
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	61	817.88	1022.35
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	62	836.22	1045.27
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	63	859.21	1074.01
45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	873.17	1091.47
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	293.15	293.15
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	15	319.21	319.21
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	16	329.17	329.17
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	17	339.13	339.13
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	18	349.86	349.86
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	19	360.59	360.59
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	20	371.70	371.70
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	21	383.20	392.78
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	22	383.20	392.78
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	23	383.20	392.78
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	24	383.20	392.78
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	25	384.73	394.35
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	26	392.40	402.21
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	27	401.59	411.63
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	28	416.54	426.95
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	29	428.80	439.52
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	30	434.93	445.81
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	31	444.13	455.23
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	32	453.33	464.66
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	33	459.07	470.55
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	34	465.20	476.83
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	35	468.27	479.98
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	36	471.34	483.12
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	37	474.40	486.26
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	38	477.47	489.40
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	39	483.60	495.69
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	40	489.73	526.46
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	41	498.93	536.35
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	42	507.74	545.82
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	43	520.00	559.00
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	44	535.33	575.48
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	45	553.34	608.67
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	46	574.80	632.28
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	47	598.94	658.84
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	48	626.53	689.19
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	49	653.74	719.11
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	50	684.40	787.05
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	51	714.67	821.87
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	52	748.01	860.21
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	53	781.73	898.99
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	54	818.13	940.85
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	55	854.54	1025.44
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	56	894.01	1072.81
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	57	933.86	1120.63
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	58	976.39	1171.67
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	59	997.47	1196.96
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	60	1040.00	1300.01
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	61	1076.79	1345.99
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	62	1100.93	1376.17
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	63	1131.21	1414.01
45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1149.59	1437.00
45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	199.75	199.75
45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	15	217.50	217.50

45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	16	224.29	224.29
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	17	231.08	231.08
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	18	238.39	238.39
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	19	245.70	245.70
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	20	253.28	253.28
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	21	261.11	267.64
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	22	261.11	267.64
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	23	261.11	267.64
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	24	261.11	267.64
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	25	262.15	268.71
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	26	267.38	274.06
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	27	273.64	280.48
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	28	283.83	290.92
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	29	292.18	299.49
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	30	296.36	303.77
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	31	302.63	310.19
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	32	308.89	316.62
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	33	312.81	320.63
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	34	316.99	324.91
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	35	319.08	327.05
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	36	321.17	329.19
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	37	323.25	331.34
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	38	325.34	333.48
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	39	329.52	337.76
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	40	333.70	358.73
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	41	339.97	365.46
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	42	345.97	371.92
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	43	354.33	380.90
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	44	364.77	392.13
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	45	377.04	414.75
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	46	391.66	430.83
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	47	408.11	448.93
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	48	426.91	469.61
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	49	445.45	490.00
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	50	466.34	536.29
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	51	486.97	560.02
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	52	509.69	586.14
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	53	532.66	612.56
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	54	557.47	641.09
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	55	582.28	698.73
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	56	609.17	731.00
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	57	636.33	763.59
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	58	665.31	798.37
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	59	679.67	815.60
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	60	708.65	885.82
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	61	733.72	917.15
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	62	750.17	937.71
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	63	770.80	963.50
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	783.32	979.16
45127PA0140006 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	270.81	270.81
45127PA0140006 Rating Area 9	Tobacco User/Non-Tobacco User	15	294.88	294.88
45127PA0140006 Rating Area 9	Tobacco User/Non-Tobacco User	16	304.08	304.08
45127PA0140006 Rating Area 9	Tobacco User/Non-Tobacco User	17	313.29	313.29
45127PA0140006 Rating Area 9	Tobacco User/Non-Tobacco User	18	323.20	323.20
45127PA0140006 Rating Area 9	Tobacco User/Non-Tobacco User	19	333.11	333.11
45127PA0140006 Rating Area 9	Tobacco User/Non-Tobacco User	20	343.38	343.38
45127PA0140006 Rating Area 9	Tobacco User/Non-Tobacco User	21	354.00	362.85
45127PA0140006 Rating Area 9	Tobacco User/Non-Tobacco User	22	354.00	362.85
45127PA0140006 Rating Area 9	Tobacco User/Non-Tobacco User	23	354.00	362.85
45127PA0140006 Rating Area 9	Tobacco User/Non-Tobacco User	24	354.00	362.85
45127PA0140006 Rating Area 9	Tobacco User/Non-Tobacco User	25	355.41	364.30
45127PA0140006 Rating Area 9	Tobacco User/Non-Tobacco User	26	362.49	371.55
45127PA0140006 Rating Area 9	Tobacco User/Non-Tobacco User	27	370.99	380.26
45127PA0140006 Rating Area 9	Tobacco User/Non-Tobacco User	28	384.79	394.41
45127PA0140006 Rating Area 9	Tobacco User/Non-Tobacco User	29	396.12	406.02
45127PA0140006 Rating Area 9	Tobacco User/Non-Tobacco User	30	401.79	411.83

45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	31	410.28	420.54
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	32	418.78	429.25
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	33	424.09	434.69
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	34	429.75	440.49
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	35	432.58	443.40
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	36	435.41	446.30
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	37	438.25	449.20
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	38	441.08	452.11
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	39	446.74	457.91
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	40	452.41	486.34
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	41	460.90	495.47
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	42	469.04	504.22
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	43	480.37	516.40
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	44	494.53	531.62
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	45	511.17	562.29
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	46	530.99	584.09
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	47	553.30	608.62
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	48	578.78	636.66
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	49	603.92	664.31
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	50	632.24	727.07
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	51	660.20	759.23
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	52	691.00	794.65
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	53	722.15	830.47
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	54	755.78	869.15
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	55	789.41	947.29
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	56	825.87	991.05
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	57	862.69	1035.22
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	58	901.98	1082.38
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	59	921.45	1105.74
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	60	960.74	1200.93
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	61	994.73	1243.41
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	62	1017.03	1271.29
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	63	1045.00	1306.24
45127PA0140006	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1061.99	1327.48
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	256.11	256.11
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	15	278.87	278.87
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	16	287.57	287.57
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	17	296.28	296.28
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	18	305.65	305.65
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	19	315.03	315.03
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	20	324.73	324.73
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	21	334.78	343.15
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	22	334.78	343.15
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	23	334.78	343.15
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	24	334.78	343.15
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	25	336.12	344.52
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	26	342.81	351.38
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	27	350.85	359.62
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	28	363.90	373.00
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	29	374.62	383.98
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	30	379.97	389.47
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	31	388.01	397.71
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	32	396.04	405.94
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	33	401.06	411.09
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	34	406.42	416.58
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	35	409.10	419.33
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	36	411.78	422.07
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	37	414.45	424.82
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	38	417.13	427.56
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	39	422.49	433.05
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	40	427.85	459.93
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	41	435.88	468.57
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	42	443.58	476.85
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	43	454.29	488.37
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	44	467.68	502.76
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	45	483.42	531.76

45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	46	502.17	552.38
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	47	523.26	575.58
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	48	547.36	602.10
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	49	571.13	628.24
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	50	597.91	687.60
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	51	624.36	718.01
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	52	653.49	751.51
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	53	682.95	785.39
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	54	714.75	821.96
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	55	746.55	895.87
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	56	781.04	937.24
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	57	815.85	979.02
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	58	853.01	1023.62
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	59	871.43	1045.71
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	60	908.59	1135.73
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	61	940.73	1175.91
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	62	961.82	1202.27
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	63	988.26	1235.33
45127PA0140007	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1004.33	1255.42
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	218.21	218.21
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	15	237.60	237.60
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	16	245.02	245.02
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	17	252.44	252.44
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	18	260.42	260.42
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	19	268.41	268.41
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	20	276.68	276.68
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	21	285.24	292.37
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	22	285.24	292.37
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	23	285.24	292.37
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	24	285.24	292.37
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	25	286.38	293.54
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	26	292.08	299.39
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	27	298.93	306.40
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	28	310.05	317.81
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	29	319.18	327.16
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	30	323.75	331.84
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	31	330.59	338.86
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	32	337.44	345.87
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	33	341.72	350.26
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	34	346.28	354.94
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	35	348.56	357.28
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	36	350.84	359.61
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	37	353.13	361.95
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	38	355.41	364.29
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	39	359.97	368.97
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	40	364.54	391.88
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	41	371.38	399.23
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	42	377.94	406.29
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	43	387.07	416.10
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	44	398.48	428.36
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	45	411.88	453.07
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	46	427.86	470.64
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	47	445.83	490.41
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	48	466.37	513.00
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	49	486.62	535.28
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	50	509.44	585.85
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	51	531.97	611.77
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	52	556.79	640.30
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	53	581.89	669.17
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	54	608.98	700.33
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	55	636.08	763.30
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	56	665.46	798.55
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	57	695.13	834.15
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	58	726.79	872.15
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	59	742.48	890.97
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	60	774.14	967.67

45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	61	801.52	1001.90
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	62	819.49	1024.36
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	63	842.02	1052.53
45127PA0140008	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	855.71	1069.65
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	287.29	287.29
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	15	312.82	312.82
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	16	322.59	322.59
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	17	332.35	332.35
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	18	342.86	342.86
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	19	353.38	353.38
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	20	364.27	364.27
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	21	375.54	384.92
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	22	375.54	384.92
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	23	375.54	384.92
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	24	375.54	384.92
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	25	377.04	386.46
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	26	384.55	394.16
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	27	393.56	403.40
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	28	408.21	418.41
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	29	420.22	430.73
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	30	426.23	436.89
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	31	435.25	446.13
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	32	444.26	455.37
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	33	449.89	461.14
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	34	455.90	467.30
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	35	458.90	470.38
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	36	461.91	473.46
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	37	464.91	476.54
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	38	467.92	479.62
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	39	473.93	485.77
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	40	479.94	515.93
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	41	488.95	525.62
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	42	497.59	534.90
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	43	509.60	547.82
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	44	524.62	563.97
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	45	542.27	596.50
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	46	563.30	619.63
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	47	586.96	645.66
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	48	614.00	675.40
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	49	640.66	704.73
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	50	670.71	771.31
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	51	700.37	805.43
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	52	733.05	843.00
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	53	766.09	881.01
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	54	801.77	922.03
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	55	837.45	1004.93
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	56	876.13	1051.35
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	57	915.18	1098.22
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	58	956.87	1148.24
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	59	977.52	1173.02
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	60	1019.20	1274.01
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	61	1055.26	1319.07
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	62	1078.91	1348.64
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	63	1108.58	1385.73
45127PA0140009	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1126.61	1408.26
45127PA0140010	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	195.75	195.75
45127PA0140010	Rating Area 9	Tobacco User/Non-Tobacco User	15	213.15	213.15
45127PA0140010	Rating Area 9	Tobacco User/Non-Tobacco User	16	219.81	219.81
45127PA0140010	Rating Area 9	Tobacco User/Non-Tobacco User	17	226.46	226.46
45127PA0140010	Rating Area 9	Tobacco User/Non-Tobacco User	18	233.63	233.63
45127PA0140010	Rating Area 9	Tobacco User/Non-Tobacco User	19	240.79	240.79
45127PA0140010	Rating Area 9	Tobacco User/Non-Tobacco User	20	248.21	248.21
45127PA0140010	Rating Area 9	Tobacco User/Non-Tobacco User	21	255.89	262.28
45127PA0140010	Rating Area 9	Tobacco User/Non-Tobacco User	22	255.89	262.28
45127PA0140010	Rating Area 9	Tobacco User/Non-Tobacco User	23	255.89	262.28
45127PA0140010	Rating Area 9	Tobacco User/Non-Tobacco User	24	255.89	262.28

45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	25	256.91	263.33
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	26	262.03	268.58
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	27	268.17	274.87
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	28	278.15	285.10
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	29	286.34	293.50
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	30	290.43	297.69
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	31	296.57	303.99
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	32	302.72	310.28
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	33	306.55	314.22
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	34	310.65	318.41
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	35	312.69	320.51
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	36	314.74	322.61
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	37	316.79	324.71
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	38	318.84	326.81
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	39	322.93	331.00
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	40	327.02	351.55
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	41	333.17	358.15
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	42	339.05	364.48
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	43	347.24	373.28
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	44	357.48	384.29
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	45	369.50	406.45
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	46	383.83	422.21
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	47	399.95	439.95
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	48	418.38	460.21
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	49	436.54	480.20
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	50	457.02	525.57
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	51	477.23	548.82
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	52	499.49	574.42
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	53	522.01	600.31
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	54	546.32	628.27
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	55	570.63	684.76
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	56	596.99	716.38
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	57	623.60	748.32
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	58	652.00	782.40
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	59	666.08	799.29
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	60	694.48	868.10
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	61	719.04	898.81
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	62	735.17	918.96
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	63	755.38	944.23
45127PA0140010 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	767.66	959.58

Capital Advantage Assurance Company

Individual Rates
Effective 1/1/2022
Benefit Summary

INDIVIDUAL PORTFOLIO

Plan Name	HIOS ID	Deductible (2x Family)	Coinsurance	Out-of-Pocket Maximum	PCP	Specialist	Emergency Room	Urgent Care	IP Hospital per day, maximum of 5 days	Hi-Tech Imaging	Lab Tier 1 Tier 2	OP Surgery Tier 1 Tier 2	Small Group: Rx \$0 Individual: Rx
		In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	
PLATINUM PRODUCTS													
GOLD PRODUCTS													
1 Gold Simple Blue PPO 0/0/25	45127PA002002601	\$0	0%	\$8,550	\$25	\$50	\$200	\$50	\$4,000	\$200	25 50	0 0	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 4 15 45 70, Mail: 8 30 90 140
2 Gold PPO 2150/10/20	45127PA002001301	\$2,150	10%	\$8,550	\$20	\$45	D/300	\$75	D/10%	D/25%	25 D/75	D/10% D/10%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 25% 25 75, Mail: 20 25% 50 150
3 Gold PPO 3250/10/25	45127PA002002801	\$3,250	10%	\$8,550	\$25	\$45	D/350	\$75	D/10%	D/25%	25 D/75	D/10% D/10%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 25% 25 75, Mail: 20 25% 50 150
4 Gold PPO Choice 2000/0/30	45127PA002002201	\$2,000 \$4,000	0% 30%	\$8,550 \$8,550	\$30 \$50	\$50 \$75	D/200 D/200	\$75 \$75	D D	D D	D D/30%	D D/30%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 25% 25 75, Mail: 20 25% 50 150
5 Gold PPO Choice 3000/0/35	45127PA002002901	\$3,000 \$6,000	0% 30%	\$8,550 \$8,550	\$35 \$55	\$55 \$80	D/300 D/300	\$75 \$75	D D	D D	D D/30%	D D/30%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 25% 25 75, Mail: 20 25% 50 150
6 Gold Valley Advantage EPO 2150/10/20	45127PA014000201	\$2,150	10%	\$8,550	\$20	\$45	D/300	\$75	D/10%	D/25%	D D	D/10% D/10%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 25% 25 75, Mail: 20 25% 50 150
7 Gold Valley Advantage EPO 3250/10/25	45127PA014001101	\$3,250	10%	\$8,550	\$25	\$45	D/350	\$75	D/10%	D/25%	D D	D/10% D/10%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 25% 25 75, Mail: 20 25% 50 150
8 Gold Capital Advantage EPO 2150/10/20	45127PA014000601	\$2,150	10%	\$8,550	\$20	\$45	D/300	\$75	D/10%	D/25%	D D	D/10% D/10%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 25% 25 75, Mail: 20 25% 50 150
9 Gold Capital Advantage EPO 3250/10/25	45127PA014000701	\$3,250	10%	\$8,550	\$25	\$45	D/350	\$75	D/10%	D/25%	D D	D/10% D/10%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 25% 25 75, Mail: 20 25% 50 150
SILVER PRODUCTS													
10 Silver PPO 5950/20/40	45127PA002002100	\$5,950	20%	\$8,550	\$40	\$85	D/400	\$100	D/20%	D/35%	25 D/75	D/20% D/20%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 25% 50 100, Mail: 20 25% 100 200
11 Silver PPO 6000/20/40	45127PA002000801	\$6,000	20%	\$8,550	\$40	\$85	D/400	\$100	D/20%	D/35%	25 D/75	D/20% D/20%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 25% 50 100, Mail: 20 25% 100 200
12 Silver PPO 6000 CSR73	45127PA002000804	\$5,500	15%	\$6,500	\$10	\$20	D/200	\$45	D/15%	D/25%	20 D/60	D/15% D/15%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 5 18% 25 55, Mail: 10 18% 50 110
13 Silver PPO 6000 CSR87	45127PA002000805	\$1,500	5%	\$2,450	\$5	\$10	D/75	\$35	D/5%	D/15%	15 D/40	D/5% D/5%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 3 15% 15 40, Mail: 6 15% 30 80
14 Silver PPO 6000 CSR94	45127PA002000806	\$425	0%	\$1,250	\$3	\$5	D/50	\$20	D	D/10%	10 D/20	D D	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 2 10% 10 25, Mail: 4 10% 20 50
15 Silver PPO Choice 3950/20/35	45127PA002002300	\$3,950 \$3,950	20% 0%	\$8,550 \$8,550	\$35 \$60	\$65 \$85	D/400 D/400	\$100 \$100	D/20% D/20%	D/20% D/20%	D/20% D	D/20% D	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 25% 50 100, Mail: 20 25% 100 200
16 Silver PPO Choice 4000/20/35	45127PA002002401	\$4,000 \$4,000	20% 0%	\$8,550 \$8,550	\$35 \$60	\$65 \$85	D/400 D/400	\$100 \$100	D/20% D/20%	D/20% D/20%	D/20% D	D/20% D	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 25% 50 100, Mail: 20 25% 100 200
17 Silver PPO Choice 4000 CSR73	45127PA002002404	\$3,800 \$3,800	15% 0%	\$6,800 \$6,800	\$25 \$60	\$50 \$85	D/200 D/200	\$45 \$45	D/15% D/15%	D/15% D/15%	D/15% D	D/15% D	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 5 18% 25 55, Mail: 10 18% 50 110
18 Silver PPO Choice 4000 CSR87	45127PA002002405	\$1,500 \$1,500	0% 0%	\$2,850 \$2,850	\$15 \$40	\$30 \$60	D/75 D/75	\$35 \$35	D/0% D/0%	D/0% D/0%	D D	D D	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 3 15% 15 40, Mail: 6 15% 30 80
19 Silver PPO Choice 4000 CSR94	45127PA002002406	\$500 \$500	0% 0%	\$1,000 \$1,000	\$5 \$20	\$10 \$30	D/50 D/50	\$20 \$20	D/0% D/0%	D/0% D/0%	D D	D D	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 2 10% 10 25, Mail: 4 10% 20 50
20 Silver Valley Advantage EPO 5950/20/40	45127PA014000300	\$5,950	20%	\$8,550	\$40	\$85	D/400	\$100	D/20%	D/35%	D D	D/20% D/20%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 25% 50 100, Mail: 20 25% 100 200
21 Silver Valley Advantage EPO 6000/20/40	45127PA014000401	\$6,000	20%	\$8,550	\$40	\$85	D/400	\$100	D/20%	D/35%	D D	D/20% D/20%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 25% 50 100, Mail: 20 25% 100 200
22 Silver Valley Advantage EPO 6000 CSR73	45127PA014000404	\$5,500	15%	\$6,500	\$10	\$20	D/200	\$45	D/15%	D/25%	D D	D/15% D/15%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 5 18% 25 55, Mail: 10 18% 50 110
23 Silver Valley Advantage EPO 6000 CSR87	45127PA014000405	\$1,500	5%	\$2,450	\$10	\$20	D/75	\$35	D/5%	D/15%	D D	D/5% D/5%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 3 15% 15 40, Mail: 6 15% 30 80
24 Silver Valley Advantage EPO 6000 CSR87	45127PA014000405	\$1,500	5%	\$2,450	\$10	\$20	D/75	\$35	D/5%	D/15%	D D	D/5% D/5%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 3 15% 15 40, Mail: 6 15% 30 80
25 Silver QHDHP PPO 2200/10/40	45127PA002003000	\$2,200	10%	\$7,050	D/40	D/85	D/400	D/100	D/10%	D/25%	D/25 D/75	D/10% D/10%	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 10 25% 25 75, Mail: 20 25% 50 150
26 Silver QHDHP PPO Choice 2200/10/35	45127PA002003200	\$2,200	10%	\$7,050	D/35	D/65	D/400	D/100	D/10%	D/10%	D/10% D/30%	D/10% D/30%	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 10 25% 50 100, Mail: 20 25% 100 200
27 Silver Capital Advantage EPO 5950/20/40	45127PA014000800	\$5,950	20%	\$8,550	\$40	\$85	D/400	\$100	D/20%	D/35%	D D	D/20% D/20%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 25% 50 100, Mail: 20 25% 100 200
28 Silver Capital Advantage EPO 6000/20/40	45127PA014000901	\$6,000	20%	\$8,550	\$40	\$85	D/400	\$100	D/20%	D/35%	D D	D/20% D/20%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 25% 50 100, Mail: 20 25% 100 200
29 Silver Capital Advantage EPO 6000 CSR73	45127PA014000904	\$5,500	15%	\$6,500	\$10	\$20	D/200	\$45	D/15%	D/25%	D D	D/15% D/15%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 5 18% 25 55, Mail: 10 18% 50 110
30 Silver Capital Advantage EPO 6000 CSR87	45127PA014000905	\$1,500	5%	\$2,450	\$10	\$20	D/75	\$35	D/5%	D/15%	D D	D/5% D/5%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 3 15% 15 40, Mail: 6 15% 30 80
31 Silver Capital Advantage EPO 6000 CSR94	45127PA014000906	\$425	0%	\$1,250	\$3	\$5	D/50	\$20	D	D/10%	D D	D D	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 2 10% 10 25, Mail: 4 10% 20 50
BRONZE PRODUCTS													
32 Bronze QHDHP PPO 6300/0/50	45127PA002003101	\$6,300	0%	\$7,050	D/50	D/85	D	D	D	D	D/25 D/75	D D	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: D D D D, Mail: D D D D
33 Bronze PPO 7450/0/50	45127PA002002001	\$7,450	0%	\$8,550	\$50	\$85	D	D	D	D	25 D/75	D D	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: D D D D, Mail: D D D D
34 Catastrophic PPO 8700/0/0	45127PA002002701	\$8,700	0%	\$8,700	D/0	D	D	D	D	D	D D	D D	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: D D D D, Mail: D D D D
35 Bronze QHDHP PPO Choice 6300/0/50	45127PA002003301	\$6,300 \$6,300	0% 0%	\$7,050 \$7,050	D/50 D/0	D/85 D/0	D D	D D	D D	D D	D D	D D	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: D D D D, Mail: D D D D
36 Bronze PPO Choice 7100/0/50	45127PA002002501	\$7,100 \$7,100	0% 0%	\$8,550 \$8,550	\$50 D	\$85 D	D D	D D	D D	D D	D D	D D	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: D D D D, Mail: D D D D
37 Bronze Valley Advantage EPO 7450/0/50	45127PA014000501	\$7,450	0%	\$8,550	\$50	\$85	D	D	D	D	D D	D D	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: D D D D, Mail: D D D D
38 Bronze Capital Advantage EPO 7450/0/50	45127PA014001001	\$7,450	0%	\$8,550	\$50	\$85	D	D	D	D	D D	D D	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: D D D D, Mail: D D D D

**Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2022
Benefit Change Summary**

Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	Counties	AV		Pricing AV		Metal Level		Deductible: Tier 1(2x Family)		Deductible: Tier 2(2x Family)		Coinsurance: Tier 1		Coinsurance: Tier 2	
							2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
1	On Exchange	Existing	45127PA002002601	Gold Simple Blue PPO 0/0/25	Rx 0	All (excluding Lancaster)	80.2%	79.8%	91.0%	93.8%	Gold	Gold	0	0	0	0	0%	0%	0%	0%
2	On Exchange	Existing	45127PA002001301	Gold PPO 2150/10/20	Combined	All (excluding Lancaster)	78.7%	78.7%	88.8%	91.5%	Gold	Gold	2,150	2,150	2,150	2,150	10%	10%	10%	10%
3	On Exchange	New	45127PA002002801	Gold PPO 3250/10/25	Combined	All (excluding Lancaster)	76.1%	76.1%	88.4%	88.4%	Gold	Gold	3,250	3,250	3,250	3,250	10%	10%	10%	10%
4	Off Exchange	New	45127PA002003000	Silver QHDHP PPO 2200/10/40	Combined	All (excluding Lancaster)	71.4%	71.4%	82.2%	82.2%	Silver	Silver	2,200	2,200	2,200	2,200	10%	10%	10%	10%
5	Off Exchange	Existing	45127PA002002100	Silver PPO 5950/20/40	Combined	All (excluding Lancaster)	67.7%	67.7%	76.0%	78.3%	Silver	Silver	5,950	5,950	5,950	5,950	20%	20%	20%	20%
6	On Exchange	Existing	45127PA002000801	Silver PPO 6000/20/40	Combined	All (excluding Lancaster)	67.7%	67.7%	75.6%	77.9%	Silver	Silver	6,000	6,000	6,000	6,000	20%	20%	20%	20%
7	On Exchange	Existing	45127PA002000804	Silver PPO 6000 CSR73	Combined	All (excluding Lancaster)	74.0%	74.0%	75.6%	77.9%	Silver	Silver	5,500	5,500	5,500	5,500	15%	15%	15%	15%
8	On Exchange	Existing	45127PA002000805	Silver PPO 6000 CSR87	Combined	All (excluding Lancaster)	87.9%	87.9%	75.6%	77.9%	Gold	Gold	1,500	1,500	1,500	1,500	5%	5%	5%	5%
9	On Exchange	Existing	45127PA002000806	Silver PPO 6000 CSR94	Combined	All (excluding Lancaster)	93.4%	93.4%	75.6%	77.9%	Platinum	Platinum	425	425	425	425	0%	0%	0%	0%
10	On Exchange	New	45127PA002003101	Bronze QHDHP PPO 6300/0/50	Combined	All (excluding Lancaster)	64.9%	64.9%	71.6%	71.6%	Bronze	Bronze	6,300	6,300	6,300	6,300	0%	0%	0%	0%
11	On Exchange	Existing	45127PA002002001	Bronze PPO 7450/0/50	Combined	All (excluding Lancaster)	64.5%	64.9%	69.0%	71.6%	Bronze	Bronze	8,000	7,450	8,000	7,450	0%	0%	0%	0%
12	On Exchange	Existing	45127PA002002701	Catastrophic PPO 8700/0/0	Combined	All	61.3%	61.1%	68.6%	70.7%	Bronze	Bronze	8,550	8,700	8,550	8,700	0%	0%	0%	0%
13	On Exchange	Existing	45127PA002002201	Gold PPO Choice 2000/0/30	Combined	Lancaster	80.7%	80.7%	90.1%	92.9%	Gold	Gold	2,000	2,000	4,000	4,000	0%	0%	30%	30%
14	On Exchange	New	45127PA002002901	Gold PPO Choice 3000/0/35	Combined	Lancaster	77.2%	77.2%	88.9%	88.9%	Gold	Gold	3,000	3,000	6,000	6,000	0%	0%	0%	0%
15	Off Exchange	Existing	45127PA002002300	Silver PPO Choice 3950/20/35	Combined	Lancaster	70.5%	70.5%	77.5%	79.9%	Silver	Silver	3,950	3,950	8,550	8,550	20%	20%	0%	0%
16	On Exchange	Existing	45127PA002002401	Silver PPO Choice 4000/20/35	Combined	Lancaster	70.4%	70.4%	77.1%	79.5%	Silver	Silver	4,000	4,000	8,550	8,550	20%	20%	0%	0%
17	On Exchange	Existing	45127PA002002404	Silver PPO Choice 4000 CSR73	Combined	Lancaster	73.8%	73.8%	77.1%	79.5%	Silver	Silver	3,800	3,800	6,800	6,800	15%	15%	0%	0%
18	On Exchange	Existing	45127PA002002405	Silver PPO Choice 4000 CSR87	Combined	Lancaster	86.7%	86.7%	77.1%	79.5%	Gold	Gold	1,500	1,500	2,850	2,850	0%	0%	0%	0%
19	On Exchange	Existing	45127PA002002406	Silver PPO Choice 4000 CSR94	Combined	Lancaster	93.4%	93.4%	77.1%	79.5%	Platinum	Platinum	500	500	1,000	1,000	0%	0%	0%	0%
20	Off Exchange	New	45127PA002003200	Silver QHDHP PPO Choice 2200/10/35	Combined	Lancaster	72.0%	72.0%	81.3%	81.3%	Silver	Silver	2,200	2,200	5,000	5,000	10%	10%	30%	30%
21	On Exchange	New	45127PA002003301	Bronze QHDHP PPO Choice 6300/0/50	Combined	Lancaster	65.0%	65.0%	71.7%	71.7%	Bronze	Bronze	6,300	6,300	7,050	7,050	0%	0%	0%	0%
22	On Exchange	Existing	45127PA002002501	Bronze PPO Choice 7100/0/50	Combined	Lancaster	65.0%	65.0%	69.6%	71.7%	Bronze	Bronze	7,100	7,100	8,550	8,550	0%	0%	0%	0%
23	On Exchange	Existing	45127PA014000201	Gold Valley Advantage EPO 2150/10/20	Combined	Lehigh and Northampton	79.4%	79.4%	88.8%	91.5%	Gold	Gold	2,150	2,150	2,150	2,150	10%	10%	10%	10%
24	On Exchange	New	45127PA014001101	Gold Valley Advantage EPO 3250/10/25	Combined	Lehigh and Northampton	76.5%	76.5%	88.1%	88.1%	Gold	Gold	3,250	3,250	3,250	3,250	10%	10%	10%	10%
25	Off Exchange	Existing	45127PA014000300	Silver Valley Advantage EPO 5950/20/40	Combined	Lehigh and Northampton	67.7%	67.7%	76.0%	78.3%	Silver	Silver	5,950	5,950	5,950	5,950	20%	20%	20%	20%
26	On Exchange	Existing	45127PA014000401	Silver Valley Advantage EPO 6000/20/40	Combined	Lehigh and Northampton	67.7%	67.7%	75.6%	77.9%	Silver	Silver	6,000	6,000	6,000	6,000	20%	20%	20%	20%
27	On Exchange	Existing	45127PA014000404	Silver Valley Advantage EPO 6000 CSR73	Combined	Lehigh and Northampton	73.8%	73.8%	75.6%	77.9%	Silver	Silver	5,500	5,500	5,500	5,500	15%	15%	15%	15%
28	On Exchange	Existing	45127PA014000405	Silver Valley Advantage EPO 6000 CSR87	Combined	Lehigh and Northampton	87.6%	87.6%	75.6%	77.9%	Gold	Gold	1,500	1,500	1,500	1,500	5%	5%	5%	5%
29	On Exchange	Existing	45127PA014000406	Silver Valley Advantage EPO 6000 CSR94	Combined	Lehigh and Northampton	94.2%	94.2%	75.6%	77.9%	Platinum	Platinum	425	425	425	425	0%	0%	0%	0%
30	On Exchange	Existing	45127PA014000501	Bronze Valley Advantage EPO 7450/0/50	Combined	Lehigh and Northampton	64.4%	64.9%	69.0%	71.6%	Bronze	Bronze	8,000	7,450	8,000	7,450	0%	0%	0%	0%
31	On Exchange	New	45127PA014000601	Gold Capital Advantage EPO 2150/10/20	Combined	Cumberland, Perry, Dauph	79.4%	79.4%	91.5%	91.5%	Gold	Gold	2,150	2,150	2,150	2,150	10%	10%	10%	10%
32	On Exchange	New	45127PA014000701	Gold Capital Advantage EPO 3250/10/25	Combined	Cumberland, Perry, Dauph	76.5%	76.5%	88.1%	88.1%	Gold	Gold	3,250	3,250	3,250	3,250	10%	10%	10%	10%
33	Off Exchange	New	45127PA014000800	Silver Capital Advantage EPO 5950/20/40	Combined	Cumberland, Perry, Dauph	67.7%	67.7%	78.3%	78.3%	Silver	Silver	5,950	5,950	5,950	5,950	20%	20%	20%	20%
34	On Exchange	New	45127PA014000901	Silver Capital Advantage EPO 6000/20/40	Combined	Cumberland, Perry, Dauph	67.7%	67.7%	77.9%	77.9%	Silver	Silver	6,000	6,000	6,000	6,000	20%	20%	20%	20%
35	On Exchange	New	45127PA014000904	Silver Capital Advantage EPO 6000 CSR73	Combined	Cumberland, Perry, Dauph	73.8%	73.8%	77.9%	77.9%	Silver	Silver	5,500	5,500	5,500	5,500	15%	15%	15%	15%
36	On Exchange	New	45127PA014000905	Silver Capital Advantage EPO 6000 CSR87	Combined	Cumberland, Perry, Dauph	87.6%	87.6%	77.9%	77.9%	Gold	Gold	1,500	1,500	1,500	1,500	5%	5%	5%	5%
37	On Exchange	New	45127PA014000906	Silver Capital Advantage EPO 6000 CSR94	Combined	Cumberland, Perry, Dauph	94.2%	94.2%	77.9%	77.9%	Platinum	Platinum	425	425	425	425	0%	0%	0%	0%
38	On Exchange	New	45127PA014001001	Bronze Capital Advantage EPO 7450/0/50	Combined	Cumberland, Perry, Dauph	64.9%	64.9%	71.6%	71.6%	Bronze	Bronze	7,450	7,450	7,450	7,450	0%	0%	0%	0%
39	Off Exchange	Existing	53789PA010000800	Bronze HMO 7450/0/50	Combined	All (excluding Lancaster)	64.5%	64.9%	72.0%	72.0%	Bronze	Bronze	8,000	7,450	8,000	7,450	0%	0%	0%	0%
40	Off Exchange	Existing	53789PA010000400	Catastrophic HMO 8700/0/0	Combined	All	61.3%	61.1%	71.5%	71.5%	Bronze	Bronze	8,550	8,700	8,550	8,700	0%	0%	0%	0%
41	Off Exchange	Existing	82795PA014000100	Catastrophic PPO 8700/0/0 (CAIC)	Combined	All	61.3%	61.1%	69.6%	69.6%	Bronze	Bronze	8,550	8,700	8,550	8,700	0%	0%	0%	0%

MOOP		PCP: Tier 1		PCP: Tier 2		SPC: Tier 1		SPC: Tier 2		ER		UC		IP Hosp Copay Per Day		IP Hosp		High-End Imaging		Low-End Imaging	
2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
8,550	8,550	25	25	25	25	50	50	50	50	200	200	50	50	N/A	N/A	4000	4,000	200	200	25	25
8,550	8,550	20	20	20	20	45	45	45	45	D/300	D/300	75	75	N/A	N/A	D/10%	D/10%	D/25%	D/25%	D/10%	D/10%
8,550	8,550		25		25		45		45				75		N/A	N/A		D/10%		D/25%	D/10%
	7,050		D/40		D/40		D/85		D/85				D/100		N/A	N/A		D/10%		D/25%	D/10%
8,550	8,550	40	40	40	40	85	85	85	85	D/400	D/400	100	100	N/A	N/A	D/20%	D/20%	D/35%	D/35%	D/20%	D/20%
8,550	8,550	40	40	40	40	85	85	85	85	D/400	D/400	100	100	N/A	N/A	D/20%	D/20%	D/35%	D/35%	D/20%	D/20%
6,500	6,500	10	10	10	10	20	20	20	20	D/200	D/200	45	45	N/A	N/A	D/15%	D/15%	D/25%	D/25%	D/15%	D/15%
2,450	2,450	5	5	5	5	10	10	10	10	D/75	D/75	35	35	N/A	N/A	D/5%	D/5%	D/15%	D/15%	D/5%	D/5%
1,250	1,250	3	3	3	3	5	5	5	5	D/50	D/50	20	20	N/A	N/A	D	D	D/10%	D/10%	D	D
	7,050		D/50		D/50		D/85		D/85				D		N/A	N/A		D		D	D
8,550	8,550	50	50	50	50	85	85	85	85	D	D	D	D	N/A	N/A	D	D	D	D	D	D
8,550	8,700	D/75	D/0	D/75	D/0	D	D	D	D	D	D	D	D	N/A	N/A	D	D	D	D	D	D
8,550	8,550	30	30	50	50	50	50	75	75	D/200	D/200	75	75	N/A	N/A	D	D	D	D	D	D
8,550	8,550		35		55		55		80				75		N/A	N/A		D		D	D
8,550	8,550	35	35	60	60	65	65	85	85	D/400	D/400	100	100	N/A	N/A	D/20%	D/20%	D/20%	D/20%	D/20%	D/20%
8,550	8,550	35	35	60	60	65	65	85	85	D/400	D/400	100	100	N/A	N/A	D/20%	D/20%	D/20%	D/20%	D/20%	D/20%
6,800	6,800	25	25	60	60	50	50	85	85	D/200	D/200	45	45	N/A	N/A	D/15%	D/15%	D/15%	D/15%	D/15%	D/15%
2,850	2,850	15	15	40	40	30	30	60	60	D/75	D/75	35	35	N/A	N/A	D/0%	D/0%	D/0%	D/0%	D/0%	D/0%
1,000	1,000	5	5	20	20	10	10	30	30	D/50	D/50	20	20	N/A	N/A	D/0%	D/0%	D/0%	D/0%	D/0%	D/0%
	7,050		D/35		D/60		D/65		D/85				D/400		N/A	N/A		D/10%		D/10%	D/10%
	7,050		D/50		D/0		D/85		D				D		N/A	N/A		D		D	D
8,550	8,550	50	50	0	0	85	85	D	D	D	D	D	D	N/A	N/A	D	D	D	D	D	D
8,550	8,550	20	20	20	20	45	45	45	45	D/300	D/300	75	75	N/A	N/A	D/10%	D/10%	D/25%	D/25%	D/10%	D/10%
8,550	8,550		25		25		45		45				75		N/A	N/A		D/10%		D/25%	D/10%
8,550	8,550	40	40	40	40	85	85	85	85	D/400	D/400	100	100	N/A	N/A	D/20%	D/20%	D/35%	D/35%	D/20%	D/20%
8,550	8,550	40	40	40	40	85	85	85	85	D/400	D/400	100	100	N/A	N/A	D/20%	D/20%	D/35%	D/35%	D/20%	D/20%
6,500	6,500	10	10	10	10	20	20	20	20	D/200	D/200	45	45	N/A	N/A	D/15%	D/15%	D/25%	D/25%	D/15%	D/15%
2,450	2,450	10	10	10	10	20	20	20	20	D/75	D/75	35	35	N/A	N/A	D/5%	D/5%	D/15%	D/15%	D/5%	D/5%
1,250	1,250	3	3	3	3	5	5	5	5	D/50	D/50	20	20	N/A	N/A	D	D	D/10%	D/10%	D	D
8,550	8,550	50	50	50	50	85	85	85	85	D	D	D	D	N/A	N/A	D	D	D	D	D	D
	8,550		20		20		45		45				75		N/A	N/A		D/10%		D/25%	D/10%
	8,550		25		25		45		45				75		N/A	N/A		D/10%		D/25%	D/10%
	8,550		40		40		85		85				100		N/A	N/A		D/20%		D/35%	D/20%
	8,550		40		40		85		85				100		N/A	N/A		D/20%		D/35%	D/20%
	6,500		10		10		20		20				45		N/A	N/A		D/15%		D/25%	D/15%
	2,450		10		10		20		20				35		N/A	N/A		D/5%		D/15%	D/5%
	1,250		3		3		5		5				20		N/A	N/A		D		D/10%	D
	8,550		50		50		85		85				D		N/A	N/A		D		D	D
	8,550		20		20		45		45				75		N/A	N/A		D/10%		D/25%	D/10%
8,550	8,550	50	50	50	50	85	85	85	85	D	D	D	D	N/A	N/A	D	D	D	D	D	D
8,550	8,700	D/75	D/0	D/75	D/0	D	D	D	D	D	D	D	D	N/A	N/A	D	D	D	D	D	D
8,550	8,700	D/75	D/0	D/75	D/0	D	D	D	D	D	D	D	D	N/A	N/A	D	D	D	D	D	D

Lab: Tier 1		Lab: Tier 2		OP Facility: Tier 1		OP Facility: Tier 2		OP Surgery: Tier 1		OP Surgery: Tier 2	
2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
25	25	50	50	2,000	2,000	2,000	2,000	0	0	0	0
25	25	D/75	D/75	D/10%	D/10%	D/10%	D/10%	D/10%	D/10%	D/10%	D/10%
	25		D/75		D/10%		D/10%		D/10%		D/10%
	D/25		D/75		D/10%		D/10%		D/10%		D/10%
25	25	D/75	D/75	D/20%	D/20%	D/20%	D/20%	D/20%	D/20%	D/20%	D/20%
25	25	D/75	D/75	D/20%	D/20%	D/20%	D/20%	D/20%	D/20%	D/20%	D/20%
20	20	D/60	D/60	D/15%	D/15%	D/15%	D/15%	D/15%	D/15%	D/15%	D/15%
15	15	D/40	D/40	D/5%	D/5%	D/5%	D/5%	D/5%	D/5%	D/5%	D/5%
10	10	D/20	D/20	D	D	D	D	D	D	D	D
	D/25		D/75		D		D		D		D
25	25	D	D/75	D	D	D	D	D	D	D	D
D	D	D	D	D	D	D	D	D	D	D	D
D	D	D/30%	D/30%	D	D	D/30%	D/30%	D	D	D/30%	D/30%
	D		D/30%		D		D/30%		D		D/30%
D/20%	D/20%	D	D	D/20%	D/20%	D	D	D/20%	D/20%	D	D
D/20%	D/20%	D	D	D/20%	D/20%	D	D	D/20%	D/20%	D	D
D/15%	D/15%	D	D	D/15%	D/15%	D	D	D/15%	D/15%	D	D
D	D	D	D	D	D	D	D	D	D	D	D
D	D	D	D	D	D	D	D	D	D	D	D
	D/10%		D/30%		D/10%		D/30%		D/10%		D/30%
	D		D		D		D		D		D
D	D	D	D	D	D	D	D	D	D	D	D
D	D	D	D	D/10%	D/10%	D/10%	D/10%	D/10%	D/10%	D/10%	D/10%
	D		D		D/10%		D/10%		D/10%		D/10%
D	D	D	D	D/20%	D/20%	D/20%	D/20%	D/20%	D/20%	D/20%	D/20%
D	D	D	D	D/20%	D/20%	D/20%	D/20%	D/20%	D/20%	D/20%	D/20%
D	D	D	D	D/15%	D/15%	D/15%	D/15%	D/15%	D/15%	D/15%	D/15%
D	D	D	D	D/5%	D/5%	D/5%	D/5%	D/5%	D/5%	D/5%	D/5%
D	D	D	D	D	D	D	D	D	D	D	D
	D		D		D		D		D		D
	D		D		D/10%		D/10%		D/10%		D/10%
	D		D		D/10%		D/10%		D/10%		D/10%
	D		D		D/20%		D/20%		D/20%		D/20%
	D		D		D/20%		D/20%		D/20%		D/20%
	D		D		D/15%		D/15%		D/15%		D/15%
	D		D		D/5%		D/5%		D/5%		D/5%
	D		D		D		D		D		D
	D		D		D		D		D		D
25	25	D	D/75	D	D	D	D	D	D	D	D
D	D	D	D	D	D	D	D	D	D	D	D
D	D	D	D	D	D	D	D	D	D	D	D

ref:	Retail Copk	Brand Non-Pref:	Mail Copk	Specialty Tier 1: Ded Appld	Rx Specialty Tier 1: Coins	Rx Specialty Tier 1: Max	Specialty Tier 2: Ded Appld	Rx Specialty Tier 2: Coins	Rx Specialty Tier 2: Max
	2022	2021	2022	2021	2022	2021	2022	2021	2022
	70	140	140	N	N	20%	20%	250	250
	75	150	150	Y	Y	40%	40%	800	800
	75		150		Y		40%	800	800
	75		150		Y		50%	800	800
	100	200	200	Y	Y	50%	50%	800	800
	100	200	200	Y	Y	50%	50%	800	800
	55	110	110	Y	Y	40%	40%	700	700
	40	80	80	Y	Y	30%	30%	400	400
	25	50	50	Y	Y	10%	10%	200	200
	0		0		Y		50%	0	0
	0	0	0	N	N	50%	50%	0	0
	0	0	0	Y	Y	0%	0%	0	0
	75	150	150	Y	Y	40%	40%	800	800
	75		150		Y		40%	800	800
	100	200	200	Y	Y	50%	50%	800	800
	100	200	200	Y	Y	50%	50%	800	800
	55	110	110	Y	Y	40%	40%	700	700
	40	80	80	Y	Y	30%	30%	400	400
	25	50	50	Y	Y	10%	10%	200	200
	100		200		Y		50%	800	800
	0		0		Y		50%	0	0
	0	0	0	N	N	50%	50%	0	0
	75	150	150	Y	Y	40%	40%	800	800
	75		150		Y		40%	800	800
	100	200	200	Y	Y	50%	50%	800	800
	100	200	200	Y	Y	50%	50%	800	800
	55	110	110	Y	Y	40%	40%	700	700
	40	80	80	Y	Y	30%	30%	400	400
	25	50	50	Y	Y	10%	10%	200	200
	0	0	0	N	N	50%	50%	0	0
	75		150		Y		40%	800	800
	75		150		Y		40%	800	800
	100		200		Y		50%	800	800
	100		200		Y		50%	800	800
	55		110		Y		40%	700	700
	40		80		Y		30%	400	400
	25		50		Y		10%	200	200
	0		0		N		50%	0	0
	0	0	0	N	N	50%	50%	0	0
	0	0	0	Y	Y	0%	0%	0	0
	0	0	0	Y	Y	0%	0%	0	0

Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2022
Benefit Categories

IP OP Professional	Type of Service
Inpatient	IP - CABG
Inpatient	IP - Cesarean Maternity Delivery
Inpatient	IP - Major Joint Procedures of Lower Extremity
Inpatient	IP - Maternity Non-delivery
Inpatient	IP - Medical
Inpatient	IP - Neonatal
Inpatient	IP - Newborn
Inpatient	IP - Normal maternity delivery
Inpatient	IP - Other Cardiovascular Procedures
Inpatient	IP - Other Surgical
Inpatient	IP - Psychiatric
Inpatient	IP - Substance Abuse
Inpatient	IP - Ungroupable
Outpatient	OP - Blood
Outpatient	OP - Cardiac Rehab
Outpatient	OP - Cardiovascular
Outpatient	OP - Dialysis
Outpatient	OP - Emergency Room
Outpatient	OP - Maternity Non-delivery Care
Outpatient	OP - Observation Room
Outpatient	OP - Other OP Services
Outpatient	OP - PT/OT/ST
Outpatient	OP - Pathology/Lab
Outpatient	OP - Pharmacy
Outpatient	OP - Psychiatric
Outpatient	OP - Radiology - CT/MRI/PET
Outpatient	OP - Radiology - General
Outpatient	OP - Substance Abuse
Outpatient	OP - Surgery
Outpatient	OP - Unmapped
Professional	ADDL Benefits Other
Professional	Hearing Aids
Professional	IP Visits - IP Psychiatric
Professional	IP Visits - IP Substance Abuse
Professional	IP Visits - Medical
Professional	Inpatient Surgery - Primary Surgeon
Professional	Inpatient Surgery - Anesthesia
Professional	Inpatient Surgery - Assistant Surgeon
Professional	Maternity - Cesarean Deliveries
Professional	Maternity - Non Deliveries
Professional	Maternity - Normal Deliveries
Professional	Office Administered Drugs
Professional	Office/Misc - Allergy Immunotherapy
Professional	Office/Misc - Allergy Testing
Professional	Office/Misc - Misc. Medical
Professional	Office/Misc - Office/Home Visits
Professional	Office/Misc - Urgent Care
Professional	Other Physician - Cardiovascular
Professional	Other Physician - Chiropractor
Professional	Other Physician - Consults
Professional	Other Physician - Emergency Room Visits
Professional	Other Physician - Physical Therapy
Professional	Pathology/Lab - IP
Professional	Preventive care - Hearing/Speech Exams
Professional	Preventive care - Immunization
Professional	Preventive care - Other
Professional	Preventive care - Physical Exams
Professional	Preventive care - Well Baby Exams
Professional	Radiology - IP
Professional	Unmapped
Professional	ADDL Benefits Other
Professional	Hearing Aids
Professional	IP Visits - Medical
Professional	Independent Lab
Professional	Maternity - Cesarean Deliveries
Professional	Maternity - Non Deliveries
Professional	Maternity - Normal Deliveries
Professional	OP Visits - OP Psychiatric
Professional	OP Visits - OP Substance Abuse
Professional	Office Administered Drugs
Professional	Office/Misc - Allergy Immunotherapy
Professional	Office/Misc - Allergy Testing
Professional	Office/Misc - Misc. Medical
Professional	Office/Misc - Office/Home Visits
Professional	Office/Misc - Urgent Care
Professional	Other Physician - Cardiovascular
Professional	Other Physician - Chiropractor
Professional	Other Physician - Consults
Professional	Other Physician - Emergency Room Visits
Professional	Other Physician - Physical Therapy
Professional	Outpatient Surgery - Anesthesia
Professional	Outpatient Surgery - Office
Professional	Outpatient Surgery - Outpatient Facility
Professional	Pathology/Lab - OP
Professional	Pathology/Lab - Office
Professional	Preventive care - Hearing/Speech Exams
Professional	Preventive care - Immunization
Professional	Preventive care - Other
Professional	Preventive care - Physical Exams
Professional	Preventive care - Well Baby Exams
Professional	Radiology - OP - CT/MRI/PET
Professional	Radiology - OP - General
Professional	Radiology - Office - CT/MRI/PET
Professional	Radiology - Office - General
Professional	Unmapped
Other Medical	Unmapped
Other Medical	OP - Ambulance
Other Medical	OP - DME
Other Medical	OP - Home Health/PDN
Other Medical	OP - Medical Surgical Supplies
Other Medical	Dental
Other Medical	Other - Ambulance
Other Medical	Other - DME
Other Medical	Other - Glassess/Contacts
Other Medical	Other - PDN/Home Health
Other Medical	Other - Prosthetics
Other Medical	Preventive care - Vision Exams
Other Medical	Dental
Other Medical	Other - Ambulance
Other Medical	Other - DME
Other Medical	Other - Glassess/Contacts
Other Medical	Other - PDN/Home Health
Other Medical	Other - Prosthetics
Other Medical	Preventive care - Vision Exams

Capital Advantage Assurance Company

Individual Rates
Effective 1/1/2022
Benefit Mix Changes

Benefit Mix Calculation

	<u>Med Manual Cost</u>	<u>Rx Manual Cost</u>	<u>Manual Cost PMPM</u>
Average in Experience Period			281.29
Average in Rating Period			286.34
Benefit Mix Adjustment			1.018

BEP Manual Cost Calculation

		281.29	404,923	Projected 2022 Manual C	286.34	599,346
Company	<u>HIOS 14 Digit</u>	<u>Manual Cost PMPM</u>	<u>BEP MM</u>	<u>Mapped 2020 Plan</u>	<u>Total</u>	<u>Proj Member</u>
CAAC	45127PA0020013	323.98	115,518	45127PA0020013	323.66	115,152
CAAC	45127PA0020008	275.88	127,391	45127PA0020008	275.60	136,050
CAAC	45127PA0020020	251.97	142,067	45127PA0020020	253.23	133,029
CAAC	45127PA0020021	277.33	19,947	45127PA0020021	277.06	16,112
				45127PA0020022	328.52	20,768
				45127PA0020023	282.60	3,080
				45127PA0020024	281.11	13,944
				45127PA0020025	253.62	25,720
				45127PA0140002	323.66	7,061
				45127PA0140003	277.06	95
				45127PA0140004	275.60	11,669
				45127PA0140005	253.23	9,999
				45127PA0020026	331.75	55,562
				45127PA0020027	249.97	4,075
				45127PA0020028	312.73	5,923
				45127PA0020030	290.54	1,185
				45127PA0020031	253.13	11,847
				45127PA0020029	314.24	2,369
				45127PA0020032	287.52	1,185
				45127PA0020033	253.51	5,923
				45127PA0140011	311.72	592
				45127PA0140006	323.66	3,554
				45127PA0140007	311.72	2,369
				45127PA0140008	277.06	237
				45127PA0140009	275.60	5,923
				45127PA0140010	253.23	5,923

Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2022
Network Mix Changes

Network Change			0.990
<u>Projected MemberMonths</u>	599,346	100.0%	0.971
PPO	478,935	79.9%	1.00
Valley Advantage EPO	29,416	4.9%	0.90
PPO Choice	72,989	12.2%	0.83
Capital Advantage EPO	18,006	3.0%	0.90
<u>BEP</u>	404,923	100.0%	0.981
PPO	360,523	89.0%	1.00
EPO	-	0.0%	0.90
PPO Choice*	44,400	11.0%	0.83

*Members in Lancaster County in 2020

Note that these members already used lower cost Lancaster General Hospital before the introduction of PPO Choice
 So we expect that their claim cost will continue from BEP to rating period

**Individual Rates
Effective 1/1/2022
Trend**

Trend by Service Category

Category	Year 1			Year 2			Total Year 1	Total Year 2	Weights	Total Weights
	Cost	Util	Induced Demand	Cost	Util	Induced Demand				
Inpatient Hospital	5.70%	0.00%	0.00%	5.50%	0.00%	0.0%	5.7%	5.5%	23.9%	20%
Outpatient Hospital	5.90%	0.00%	0.00%	5.60%	0.00%	0.0%	5.9%	5.6%	46.2%	38%
Professional	5.20%	0.00%	0.00%	3.70%	0.00%	0.0%	5.2%	3.7%	26.8%	22%
Other Medical	5.90%	0.00%	0.00%	5.60%	0.00%	0.0%	5.9%	5.6%	3.1%	3%
Capitation	3.00%	0.00%	0.00%	3.00%	0.00%	0.0%	3.0%	3.0%	0.0%	0%
Prescription Drug	10.40%	1.30%	0.00%	10.70%	1.50%	0.0%	11.8%	12.4%	100.0%	17%
Dental & Vision	1.00%	1.00%	0.00%	1.00%	1.00%	0.0%	2.0%	2.0%	100.0%	100%

<u>Aggregate Pricing Trend Year 1</u>	
Total	6.7%
Medical	5.7%
Drug	11.8%
Agg Med + Rx Trend	6.7%
Dental and Vision	2.0%

<u>Aggregate Pricing Trend Year 2</u>	
Total	6.3%
Medical	5.1%
Drug	12.4%
Agg Med + Rx Trend	6.3%
Dental and Vision	2.0%

URRT Categories	<u>Year 1 Raw Trends*</u>				<u>Year 2 Raw Trends*</u>			
	Cost	Utilization	Induced Demand	Composite	Cost	Utilization	Composite	
Inpatient Hospital	5.1%	0.0%	0.0%	5.1%	4.9%	0.0%	0.0%	4.9%
Outpatient Hospital	5.3%	0.0%	0.0%	5.3%	5.0%	0.0%	0.0%	5.0%
Professional	4.6%	0.0%	0.0%	4.6%	3.1%	0.0%	0.0%	3.1%
Other Medical	5.3%	0.0%	0.0%	5.3%	5.0%	0.0%	0.0%	5.0%
Capitation	3.0%	0.0%	0.0%	3.0%	3.0%	0.0%	0.0%	3.0%
Prescription Drugs	9.8%	1.3%	0.0%	11.1%	10.1%	1.5%	0.0%	11.8%
Dental & Vision	1.0%	1.0%	0.0%	2.0%	1.0%	1.0%	0.0%	2.0%

*From Hospital and Physician Trend Models

Adjustments to Pricing Trend

<u>Medical</u>		<u>Drug</u>	
Intensity	0.0%	Contracting	0.0%
Leveraging	0.6%	Leveraging	0.6%
Demographics	0.0%	Demographics	0.0%
Buy-Downs	0.0%	Buy-Downs	0.0%
Other	0.0%	Pipeline	0.0%
Total	0.6%	Total	0.6%

Capital Advantage Assurance Company

Individual Rates

Effective 1/1/2022

URRT

Experience Period Member Months

404,923

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM	Trended EHB Allowed Claims		
		Cost	Utilization	Cost	Utilization		Incurred	Allowed	PMPM
Inpatient Hospital	\$ 151.10	1.057	1.000	1.055	1.000	168.50	\$ 58,003,791	\$ 61,182,607	\$ 151.10
Outpatient Hospital	\$ 292.09	1.059	1.000	1.056	1.000	326.65	\$ 94,829,847	\$ 118,272,384	\$ 292.09
Professional	\$ 169.73	1.052	1.000	1.037	1.000	185.16	\$ 53,414,748	\$ 68,728,804	\$ 169.73
Other Medical	\$ 19.63	1.059	1.000	1.056	1.000	21.95	\$ 6,343,979	\$ 7,947,422	\$ 19.63
Capitation	\$ -	1.030	1.000	1.030	1.000	0.00	\$ -	\$ -	\$ -
Prescription Drug	\$ 127.80	1.104	1.013	1.107	1.015	160.59	\$ 43,099,835	\$ 51,748,039	\$ 127.80
Total	\$ 760.35					862.85			\$ 760.35

Change in Morbidity - Impact of Reinsurance Progr.	0.999
Change in Morbidity - All Other	0.998
Total Morbidity	0.997
*Other	
Change in Demographics	1.000
Change in Network	0.990
Change in Benefits	1.000
Change in Other	1.000
Projected Index Rate	851.66

**Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2022
Paid to Allowed Ratio Development**

Medical Rate Development

Base Experience Period:	1/1/2020-12/31/2020
Data as of	2/28/2021
Rating Period:	1/1/2022 - 12/31/2022
Trend Months:	24
Trend:	5.7%

Drug Rate Development

Base Experience Period:	1/1/2020-12/31/2020
Data as of	2/28/2021
Rating Period:	1/1/2022 - 12/31/2022
Trend Months:	24
Trend:	11.8%

Pediatric Dental Rate Development

Base Experience Period:	1/1/2020-12/31/2020
Data as of	2/28/2021
Rating Period:	1/1/2022 - 12/31/2022
Trend Months:	24
Trend:	2.0%

Pediatric Vision Rate Development

Base Experience Period:	1/1/2020-12/31/2020
Data as of	2/28/2021
Rating Period:	1/1/2022 - 12/31/2022
Trend Months:	24
Trend:	2.0%

1	Medical Paid and Incurred Claims Net CSR*	127,348,922
2	Completion Factor	0.97
3	BEP Completed Claims (1) / (2)	131,584,669
4	BEP Member Months Net CSR*	284,737
5	BEP Completed Claim PMPM (3) / (4)	462.13
6	Trend Factor	1.12
7	Trended Claim PMPM (5) x (6)	515.96
8	Benefit Change Factor	1.02
9	Morbidity Adjustment	0.998
10	Network	0.99
11	Capitation	0
12	Capitation PMPM	0.00
13	Other Adjustment	1.000
14	Other Adjustment	1.000
15	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (12)] x (13) x (14)	519.06

1	Medical Paid and Incurred Claims Net CSR*	32,877,060
2	Completion Factor	1.000
3	BEP Completed Claims (1) / (2)	32,877,052
4	BEP Member Months Net CSR*	284,737
5	BEP Completed Claim PMPM (3) / (4)	115.46
6	Trend Factor	1.25
7	Trended Claim PMPM (5) x (6)	144.41
8	Benefit Change Factor	1.02
9	Morbidity Adjustment	1.00
10	Network	0.97
11	Rx Rebates	7,644,718
12	Rx Rebates PMPM	26.85
13	Other Adjustment	1.000
14	Other Adjustment	1.000
15	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) - (12)] x (13) x (14)	115.72

1	BEP Paid and Incurred Claims	322,612
2	Completion Factor	0.948
3	BEP Completed Claims (1) / (2)	340,163
4	BEP Member Months	404,923
5	BEP Completed Claim PMPM (3) / (4)	0.84
6	Trend Factor	1.04
7	Trended Claim PMPM (5) x (6)	0.87
8	Benefit Change Factor	1.00
9	Morbidity Adjustment	1.00
10	Network	0.97
11		
12		
13	Other Adjustment	1.000
14	Other Adjustment	1.000
15	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10)] x (13) x (14)	0.85

1	BEP Paid and Incurred Claims	34,432
2	Completion Factor	0.976
3	BEP Completed Claims (1) / (2)	35,262
4	BEP Member Months	404,923
5	BEP Completed Claim PMPM (3) / (4)	0.09
6	Trend Factor	1.04
7	Trended Claim PMPM (5) x (6)	0.09
8	Benefit Change Factor	1.00
9	Morbidity Adjustment	1.00
10	Network	0.97
11		
12		
13	Other Adjustment	1.000
14	Other Adjustment	1.000
15	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10)] x (13) x (14)	0.09

Expected Claim PMPM in Rating Period	
Medical	519.06
Drug	115.72
Pediatric Dental	0.85
Pediatric Vision	0.09
Expected Distribution of Embedded Dental Benefit	100%
Total Expected Incurred in Rating Period	635.72
Total Expected Incurred in Rating Period Net RA and Reinsurance + Exchange Fee	533.74

Projected Allowed Net CSR*	785.17
Paid to Allowed Ratio	0.810

Projected Allowed Net CSR Calculation	
BEP Allowed Net CSR	199,515,986
Projected Allowed Net CSR	223,567,968
MM Net CSR	284,737
Projected Allowed Net CSR PMPM	785.17

*Adjusted for Trend and Other Adjustments from Table 5

*Claims and MemberMonths are net of CSR claims/members
The Paid-to-Allowed Ratio is developed by removing CSR claims and membership so not to overcount the impact of CSR
Additional incurred claims due to CSR are covered by the CSR defunding factor separately

Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2022
Retention

	<u>Medical + Rx</u>	<u>Dental</u>	<u>Vision</u>	<u>Total</u>	<u>% of Premium</u>
Reinsurance Contribution	\$0.00	\$0.00	\$0.00	\$0.00	0.0%
Risk Adjustment Fee	\$0.25	\$0.00	\$0.00	\$0.25	0.04%
Admin PMPM	\$51.39	\$0.60	\$0.09	\$52.08	7.4%
Broker PMPM	\$4.84	\$0.00	\$0.00	\$4.84	0.7%
Placeholder1	\$0.00	\$0.00	\$0.00	\$0.00	0.0%
Placeholder2	\$0.00	\$0.00	\$0.00	\$0.00	0.0%
Placeholder3	\$0.00	\$0.00	\$0.00	\$0.00	0.0%
Quality Improvement	0.4%	0.4%	0.4%	0.4%	0.4%
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%
Patient-Centered Outcomes Research Trust Fund:	\$0.20	\$0.00	\$0.00	\$0.20	0.0%
Insurer Tax	0.0%	0.0%	0.0%	0.0%	0.0%
Exchange Fee	\$21.05	\$0.00	\$0.00	\$21.05	3.0%
Federal Income Tax	0.5%	0.5%	0.5%	0.5%	0.5%
Premium Tax	0.0%	0.0%	0.0%	0.0%	0.0%

Insurer Tax and Admin Fee Calc

Applied HIF to All Quarters 0.00%

Quarter	% of Enrollees	HIF	2021 assessment	2022 assessment
1	100%	0.00%	0	0.0%
			3	0.0%
			6	0.0%
			9	0.0%

	<u>Admin</u>	<u>Profit</u>	<u>Taxes</u>
	8.7%	2.0%	3.6%
Claims	7.6%		
Broker	0.7%		
Quality Improvement	0.4%		

Plan	Gold Simple Blue PPO 0/0/25	Gold PPO 2150/10/20	Gold PPO 3250/10/25	Silver QHDHP PPO 2200/10/40	Silver PPO 5950/20/40	Silver PPO 6000/20/40	Bronze QHDHP PPO 6300/0/50	Bronze PPO 7450/0/50	Catastrophic PPO 8700/0/0	Gold PPO Choice 2000/0/30	Gold PPO Choice 3000/0/35	Silver PPO Choice 3950/20/35	Silver PPO Choice 4000/20/35	Silver QHDHP PPO Choice 2200/10/35	Bronze QHDHP PPO Choice	Bronze PPO Choice 7100/0/50	Gold Valley Advantage EPO	Gold Valley Advantage EPO	Silver Valley Advantage EPO	Silver Valley Advantage EPO	Bronze Valley Advantage EPO	Gold Capital Advantage EPO	Gold Capital Advantage EPO	Silver Capital Advantage EPO	Silver Capital Advantage EPO	Bronze Capital Advantage EPO	
Deductible	0	2150	3250	2200	5950	6000	6300	7450	8700	2000	3000	3950	4000	2200	6300	7100	2150	3250	5950	6000	7450	2150	3250	5950	6000	7450	
Expected Claim Cost	734.20	704.46	666.20	594.83	555.26	751.21	491.31	491.56	319.05	599.39	557.22	474.10	645.30	486.17	408.57	408.80	634.02	596.49	499.74	676.09	442.40	634.02	596.49	499.74	676.09	442.40	
Expected Premium PMPM *	\$815.48	\$784.83	\$745.44	\$671.91	\$631.15	\$833.01	\$565.25	\$565.51	\$387.78	\$676.60	\$633.16	\$547.52	\$723.90	\$559.97	\$480.03	\$480.26	\$712.27	\$673.60	\$573.95	\$755.61	\$514.87	\$712.27	\$673.60	\$573.95	\$755.61	\$514.87	
Allowed Adjustments to Premium for MLR																											
Reinsurance Contribution	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Patient-Centered Outcomes Research Trust Fund:	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20
Risk Adjustment Fee	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
Premium Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Insurer Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Exchange Fee	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05
Quality Improvement	3.26	3.14	2.98	2.69	2.52	3.33	2.26	2.26	1.55	2.71	2.53	2.19	2.90	2.24	1.92	1.92	2.85	2.69	2.30	3.02	2.06	2.85	2.69	2.30	3.02	2.06	
Federal Income Tax**	3.43	3.30	3.13	2.82	2.65	3.50	2.37	2.38	1.63	2.84	2.66	2.30	3.04	2.35	2.02	2.02	2.99	2.83	2.41	3.17	2.16	2.99	2.83	2.41	3.17	2.16	
MLR Adjusted Claims	\$737.46	\$707.60	\$669.18	\$597.52	\$557.79	\$754.54	\$493.57	\$493.82	\$320.60	\$602.10	\$559.75	\$476.29	\$648.20	\$488.41	\$410.50	\$410.72	\$636.86	\$599.18	\$502.03	\$679.11	\$444.46	\$636.86	\$599.18	\$502.03	\$679.11	\$444.46	
MLR Adjusted Premium	\$790.55	\$760.04	\$720.81	\$647.58	\$607.00	\$808.01	\$541.38	\$541.63	\$364.65	\$652.26	\$609.00	\$523.72	\$699.36	\$536.11	\$456.51	\$456.75	\$687.78	\$649.27	\$550.03	\$730.94	\$491.21	\$687.78	\$649.27	\$550.03	\$730.94	\$491.21	
Expected Member Distribution	9.3%	19.2%	1.0%	0.2%	2.7%	22.7%	2.0%	22.2%	0.7%	3.5%	0.4%	0.5%	2.3%	0.2%	1.0%	4.3%	1.2%	0.1%	0.0%	1.9%	1.7%	0.6%	0.4%	0.0%	1.0%	1.0%	

Claims	\$626.62
Unadjusted Premium	\$704.65
Expected MLR Adjusted Claims	\$629.44
Expected MLR Adjusted Premium	\$680.19

MLR	92.5%
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* From Exhibit L
 **21% of profit or contingency (assumed to be 2%)

**Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2022
Projected Index Rate**

Projected Index Rate	\$852.00
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<u>Effective Date</u>	<u>Total Index Rate</u>	<u>Trend</u>	<u>Distribution of Members</u>	<u>Projected Allowed</u>	<u>Market Adjusted Index Rate</u>
January - December	\$852.00		100%	\$852.00	

Average for Projection Period	\$852.00			\$852.00	\$726.04
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* From URRT and Exhibit B

Individual Rates

Effective 1/1/2022

Market Adjusted Index Rate

Development of Market Adjusted Index Rate

Q1 Index Rate	852.00
Paid to Allowed	0.81
Q1 Projected Claims	689.83
Net Projected ACA Reinsurace Recoveries	46.25
Net Projected Risk Adjustments PMPM	76.78
Exchange User Fee Adjustment	21.05
Q1 Market-Adjusted Projected Paid EHB Claims PMPM	587.85
Q1 Market Adjusted Index Rate	726.04

Index Rate Calculated in II Rate Development & C
Differs slightly from URRT due to rounding

Development of Exchange User Fee

Average Exchange Premium	\$738.62
Average Exchange Fee	\$22.16
Percentage of Membership on Exchange	95%
Exchange Fee to Add to Market Index Rate	\$21.05

Development of Risk Adjustment Projection

Projected 2022 Risk Adjustment Transfer	\$76.78
Projected 2020 Risk Adjustment	\$31,564,487
2020 MemberMonths	404,923
Projected 2020 Risk Adjustment Payment PMPM	\$77.95
Capital Advantage Assurance Company	\$31,564,487

Capital Advantage Assurance Company
Individual Rates
Q&A Exhibit 2
Average Individual ACA Enrollment Count

		202101	202102	202103	202104	202105
		Jan-21	Feb-21	Mar-21	Apr-21	May-21
On-Exchange	APTC	33102	34887	34983	35716	36151
	Non-APTC	5047	5349	5406	5574	6347
Off-Exchange		5428	5529	5565	5603	5602

**Capital Blue Cross
Q&A Exhibit 3
Expanded Bronze Plans
Individual and Small Group Market
Plan Offerings for 2022**

<u>Market Segment</u>	<u>HIOS Plan ID</u>	<u>Plan Name</u>	<u>Meets the requirements to be a high deductible health plan within the meaning of 26 U.S.C. 223(c)(2)</u>	<u>1 Major Service Paid Before Deductible at</u>		<u>Meet Expanded</u>	<u>Notes</u>
				<u>Cost-sharing <= 50%</u>	<u>Coinsurance Equivalent</u>		
Small Group	45127PA0010135	Bronze QHDHP-E PPO 6900/0/0	Y		N	Y	High Deductible Health Plan
Small Group	53789PA0090004	Bronze HMO 8000/0/50	N		Y	Y	\$50 PCP Copay
Individual	45127PA0020031	Bronze QHDHP PPO 6300/0/50	Y		N	Y	High Deductible Health Plan
Individual	45127PA0020020	Bronze PPO 7450/0/50	N		Y	Y	\$50 PCP Copay and 50% Coins on Specialty Drugs
Individual	45127PA0020033	Bronze QHDHP PPO Choice 6300/0/50	Y		N	Y	High Deductible Health Plan
Individual	45127PA0020025	Bronze PPO Choice 7100/0/50	N		Y	Y	\$50 PCP Copay and 50% Coins on Specialty Drugs
Individual	45127PA0140005	Bronze Valley Advantage EPO 7450/0/50	N		Y	Y	\$50 PCP Copay and 50% Coins on Specialty Drugs
Individual	45127PA0140010	Bronze Capital Advantage EPO 7450/0/50	N		Y	Y	\$50 PCP Copay and 50% Coins on Specialty Drugs
Individual	53789PA0100008	Bronze HMO 7450/0/50	N		Y	Y	\$50 PCP Copay and 50% Coins on Specialty Drugs

Capital Blue Cross
Q&A Exhibit 3a
ACA Members - Small Group and Individual
2019 Data Trended to 2022

From: CostSharingTool_2022

Expanded Bronze Plan Review

This review checks that each plan with an Expanded Bronze metal level meets the
 1. Meet the requirements to be a high deductible health plan within the meaning of 26 U.S.C. 223(c)(2).

OR

2. Pay for at least one major service before the deductible with reasonable cost sharing.
 -*Major services* are defined as the below list of benefits.
 -*Reasonable cost sharing* is defined as a coinsurance less than or equal to 50% or a copay less than or equal to a benefit-specific copay limit defined by the state. The values are set to default to \$0 and states may update the values below.

	Copoly	Coins
Primary Care Visits	\$50	50%
Specialist Visit	\$0	50%
Emergency Room Services	\$0	50%
Inpatient Hospital Services (e.g.,	\$0	50%
Generic Drugs	\$0	50%
Preferred Brand Drugs	\$0	50%
Specialty Drugs	\$0	50%

<u>Allowed</u>	<u>Visits</u>	<u>Cost per Visit</u>	<u>Trend</u>	<u>2022 Cost Per Visit</u>	<u>Max Copay</u>	<u>Copay Applied</u>
\$18,415,525	\$182,253	\$101.04	3%	\$110.41	\$55.21	\$50

Capital Advantage Assurance Company
Individual Rates
Q&A Exhibit 4
Projected vs. Actual

Year	Paid		Risk Adjustment		Exchange User Fees		Market Adjusted Paid	
	Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual
2017	\$594.92	\$575.72	\$0.13	\$73.24	\$10.42	\$21.52	\$605.21	\$524.00
2018	\$733.23	\$652.05	\$28.09	\$143.08	\$22.71	\$30.46	\$727.85	\$539.43
2019	\$712.69	\$655.39	\$41.87	\$80.16	\$23.14	\$24.97	\$693.96	\$600.20
2020	\$736.91	\$631.46	\$107.44	\$77.90	\$22.25	\$34.68	\$651.72	\$588.24



July 13, 2021

Ms. Tracie Gray, Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

**Re: Capital Advantage Assurance Company
Individual Rates
Filing No 21-67
TOI Code: H15I Individual Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15I.001 - Hospital/Surgical/Medical Expense
Filing Type: Rate**

Dear Ms. Gray:

CAAC received an objection letter from the Department dated July 6, 2021. CAAC is providing the following in response to the objection letter:

- Q&A written response
- Q&A exhibits
- Revised rate development workbook
- Revised PAAM exhibits
- Revised URRT
- Revised rates (PA and Federal templates)
- Revised memos – Actuarial, Cover Letter, Rate Change Summary
- Public filing PDF

All changes are due to PID requests/questions and have been disclosed in the Q&A written response. Additionally, below is a summary of changes:

- Question 1: Update to Exhibit Q
- Question 8: Update to BEP risk adjustment transfer amount
- Question 9: Update to Table 5 projected risk adjustment transfer amount

If you have any questions regarding this filing, please call me at [REDACTED] (or via email at [REDACTED]) or [REDACTED] at [REDACTED] ([REDACTED]). Thank you for your assistance in this matter.

Harrisburg, PA 17177 | capbluecross.com

Sincerely,

A large black rectangular redaction box covering the signature area.

, ASA, MAAA
Director, Actuarial Services
Capital BlueCross

Enclosures

cc: , FSA, MAAA, Senior Director, Actuarial Services
, ASA, MAAA, Vice President and Chief Actuary, Actuarial Services
, Corporate Counsel

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

Question and Answer Individual Rates Effective January 1, 2022

With this response, please find corresponding Q&A Exhibits in Ind_21-67_Initial_CAAC_PPO_Q&AExhibits2_Supporting_20210713.xlsx

Question 1. As a follow-up to question 1, please provide the 2019 and 2020 average risk score (using the same HHS model), average age factor, average actuarial value, and average geographic factor to support the assumption that the morbidity, demographic, plan design, and geography mix is the same between 2019 and 2020.

Answer 1. Please see Q&A Exhibit 1 for the requested information. While the factors do vary between 2019 and 2020, the method used to estimate the impact of COVID shown in Exhibit Q is reasonable. In order to account for changes in risk, I have updated Exhibit Q to include the impact of risk adjustment on the 2019 and 2020 loss ratios. While the average risk score (PLRS) went down between 2019 and 2020, the risk adjustment receivable PMPM amount increased. So if we compare the loss ratio net risk adjustment of 2020 compared to the loss ratio of 2019 claims and premium trended to 2020 (with risk adjustment equal to 2019), the difference is 10.5%. This would suggest that results are 10.5% better in 2020 than 2019 would have predicted. Using the loss ratio approach accounts for changes in geography and age since those are allowable rating factors so are included in premium. The addition of the risk adjustment transfer amount to the loss ratio means that change in risk is also considered. While the calculation suggests a COVID-19 impact of 10.5%, 3% is applied in rating.

Question 2. As a follow-up to question 8, the reference to “Exhibit Q – Regional Analysis” can be found on pages 15 and 17 of the actuarial memorandum.

Answer 2. I removed the reference to Exhibit Q on page 15 and updated the reference to the correct Exhibit Q, “Morbidity” on page 17.

Question 3. The below questions are a follow-up to question 10:

- a. Please explain how the determined pricing AV does not include adjustments that take into account the morbidity of the expected population, as required by the URR v5.3 Instructions, given that the manual rate cost relativities are adjusted to the calculated paid to allowed ratio calculated in Exhibit G. In addition, this approach results in changes to the pricing AVs in the updated filing even though there were no changes to the plan designs.
- b. Please explain how the non-funding of the CSRs is incorporated into this method of grossing up the paid-to-allowed relativities. As a result of the CSR Funding factor, the overall pricing AV calculated in cell K16 within Table 10 does not equal the projected paid to allowed ratio developed in Exhibit G.

- a. **Answer 3.** CBC uses Milliman, Inc. Health Cost Guidelines Commercial Rating Structures (for active employees) to develop benefit relativities, which translate into pricing AVs. To help answer questions, I am pulling from Milliman’s methodology description. Anything in quotations is directly from Milliman, Inc.
- “Milliman utilizes an enrollment and utilization database of full medical and prescription drug claims experience for over 78 million lives, of which approximately 41 million lives were selected and used as the primary source in developing the [model]. Other sources include a database of inpatient admission representing a large percentage of all admissions nationwide, retail pharmacy information, and other reference data sources.” CBC adjusts nationwide data to CBC’s average costs and contracting in our service area.

The pricing AV is not calculated using the experience of that metal level. Instead, CBC uses the actuarial cost model noted above to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.

Two points on how the model does not reflect morbidity:

- I. The model pulls from millions of lives and adjusts relative value by only the value of cost-sharing and differences in utilization (for example, cost barriers to emergency room care such as \$500 copay, will not only reduce ER costs by \$500, but more than \$500 because members will find alternative, less costly care).
- II. The actuarial model is intended to produce benefit relativities that are offered to employers with several benefit options. Small Groups are able to select up to five benefit options. If the value of morbidity is priced into lower AV plans, higher morbidity members will begin to choose those plans because the difference in premium outweighs the difference in benefits (members can set premium dollars aside to pay for the extra cost-sharing). That will result in the deterioration of lower AV plans, and pricing would then be modified. For this reason, the model is designed to not reflect morbidity by plan. The same model/methodology is used in the Individual market.

The pricing AV does change depending on the paid-to-allowed ratio. The filing requires the paid-to-allowed ratio to equal the member-weighted average of the pricing AV. Our methodology uses the development of the paid-to-allowed ratio by establishing an incurred claim rate development in combination with the manual cost model (benefit relativity model) to ensure that the incurred claim projection aligns with the pricing AVs.

- b. CBC is setting up time to discuss this question with the Department.

Question 4. While this information was previously requested in Round 1, please provide updated information regarding the following items:

- a. For each month between January 2021 and the most recent date available, please provide the average count of Individual ACA enrollment, split by On-Exchange APTC, On-Exchange non-APTC, and Off-Exchange members. Please provide the enrollment data for each available month separately.
- b. For the On-Exchange non-APTC members who are currently enrolled as of the most recent date available, please specify the percentage of those individuals that you expect will enroll through the Exchange in 2022 and take advantage of the enhanced and expanded subsidies as a result of ARPA.
- c. For the Off-Exchange members who are currently enrolled as of the most recent date available, please specify the percentage of those individuals that you expect will enroll through the Exchange in 2022 and take advantage of the enhanced and expanded subsidies as a result of ARPA.

Answer 4.

- a. Please see Q&A Exhibit 2 for an update to the requested data.
- b. We expect about 75% of on-exchange non-APTC to take advantage of enhanced and expanded subsidies in 2022.
- c. We expect about 50% of off-exchange members to enroll through the exchange and take advantage of enhanced and expanded subsidies in 2022.

Question 5. Does CAAC have any transitional membership? If so, has there recently been a significant drop in transitional membership? Do you anticipate a drop in 2022?

Answer 5. CAAC does have transitional enrollment:

May 2021: 2,410 members
April 2021: 2,438 members
March 2021: 2,459 members
February 2021: 2,478 members

Compared to:

May 2020: 2,662 members

Enrollment has been steadily declining over the past few years, but no significant drop. We anticipate it will continue to drop with the availability of expanded ACA subsidies.

Question 6. In the PAAM Exhibits, II.a.Reins Table – Exp tab, please update the Coinsurance Rate, in cell E5, to 40%.

Answer 6. The Department has informed us to continue using 45% as the coinsurance parameter in an email sent to us on July 8th.

Question 7. Please provide a list of any assumptions that have changed because of the change in the coinsurance rate and explain why.

Answer 7. There is no change in the coinsurance rate. Please see Answer 6 for further details.

Question 8. Please update the 2020 experience period risk adjustment amount, in Table 2, to reflect the final CMS risk adjustment amount released on June 30th.

Answer 8. The risk adjustment amount in Table 2 has been updated to the CMS amount released on June 30th.

Question 9. If the projected risk adjustment transfer amount in Table 5 was modified due to the final CMS transfer amount published on June 30th, please provide narrative and detailed supporting data to justify the proposed changes.

Answer 9. Due to a very slight change in the 2020 risk adjustment transfer amount: PID Estimate: 31,543,161, Final Value: 31,564,487, Table 5 projected risk adjustment is updated accordingly. Table 5's value changed from \$77.90 PMPM to \$77.95.

Question 10. Please provide an exhibit showing the actual experience for calendar years 2016 – 2020 and the projection experience for 2021 and 2022 for the following categories: Member Months, Total Administrative Expenses, Total Incurred Claims, Total Premium, Total Actual Paid Taxes and Fees, Profit, Total Underwriting Gain/Loss and Underwriting Gain/Loss PMPM.

Answer 10. Please see Q&A Exhibit 2 for the requested data.

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

Answer 11. I confirm that the exhibits above have been tested to ensure that rates are identical.

Question 12. Please ensure that the 7/13/21 versions of the following items are posted in SERFF with your July 13th response to this data call.

- a. Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.
- b. PA Actuarial Memorandum
- c. PA Actuarial Memorandum Exhibits
- d. Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no "NA")
- e. URRT
- f. Federal Rate Template
- g. Part III: Actuarial Memorandum
- h. Updated Rate Change Request Summary (Attachment I)
- i. Public PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission, in addition to all the above items).

Answer 12. I confirm the requested information has been submitted.

Question 13. Please be aware that the final coinsurance parameter will be communicated on Friday, July 16th. Then, the revised exhibits and rates will be due on Tuesday, July 20th.

Answer 13. I confirm we are prepared to respond to further communication from the Department regarding the final coinsurance parameter on July 16.

Capital Advantage Assurance Company
Individual Rates
Q&A Exhibit 1
Risk Score, Induced Demand, Geography, AV and Age

<u>Year</u>	<u>Issuer</u>	<u>Market</u>	<u>Billed MemberMoths</u>	<u>Risk</u> Issuer Avg PLRS	<u>Induced Demand</u> Issuer Avg IDF	<u>Geography</u> Issuer Avg GCF	<u>Actuarial Value</u> Issuer Avg AV	<u>Age</u> Issuer Avg ARF
2019	45127	Individual	526,780	1.8869	1.0397	1.3563	0.7079	1.8435
2019	53789	Individual	15,310	0.9097	1.0000	1.3016	0.5936	1.6662
2019	82795	Individual	732	0.3862	1.0000	1.0944	0.5700	0.9929
2020	45217	Individual	410,084	1.6615	1.0337	1.2625	0.6934	1.8670
2020	53789	Individual	12,399	0.7800	1.0000	1.2331	0.5954	1.7227
2020	82795	Individual	1,068	0.6860	1.0000	1.0578	0.5700	1.0081
2019	All	Individual	542,821	1.8573	1.0385	1.3544	0.7045	1.8374
2020	All	Individual	423,550	1.6332	1.0327	1.2611	0.6903	1.8606

Capital Advantage Assurance Company
Individual Rates
Q&A Exhibit 2
Average Individual ACA Enrollment Count

		202101	202102	202103	202104	202105	202106
		Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21
On-Exchange	APTC	33102	34887	34983	35716	36151	38997
	Non-APTC	5047	5349	5406	5574	6347	4877
Off-Exchange		5428	5529	5565	5603	5602	5548

**Capital Advantage Assurance Company
Individual Rates
Q&A Exhibit 3
Financial History & Projection**

Year	Member Months	Total Premium	Total Incurred	Total Admin	Total Taxes & Fees	Total Profit	Annual Underwriting gain/loss	Annual Underwriting gain/loss PMPM
2016	441,483	\$206,421,719	\$198,804,077	\$22,067,974	-\$2,493,483	-\$11,956,849	-\$11,956,849	-\$27.08
2017	608,124	\$421,792,762	\$327,512,527	\$28,757,392	\$31,112,324	\$34,410,519	\$34,410,519	\$56.58
2018	425,822	\$448,851,011	\$252,196,416	\$20,113,710	\$63,072,775	\$113,468,110	\$113,468,110	\$266.47
2019	561,282	\$466,919,777	\$352,434,088	\$27,205,397	\$34,600,111	\$52,680,181	\$52,680,181	\$93.86
2020	437,384	\$358,114,637	\$270,775,301	\$26,844,564	\$28,034,507	\$32,460,265	\$32,460,265	\$74.21
Projected 2021	531,537	\$421,291,566	\$350,822,312	\$26,742,545	\$1,625,471	\$42,101,238	\$42,101,238	\$79.21
Projected 2022	599,346	\$405,513,294	\$360,444,476	\$34,542,407	\$2,416,145	\$8,110,266	\$8,110,266	\$13.53

2016-2020 is directly from Supplemental Health Care Exhibits
2021 is from the corporate budget
2022 is projected based on the proposed filing



July 20, 2021

Ms. Tracie Gray, Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

**Re: Capital Advantage Assurance Company
Individual Rates
Filing No 21-67
TOI Code: H15I Individual Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15I.001 - Hospital/Surgical/Medical Expense
Filing Type: Rate**

Dear Ms. Gray:

CAAC received an objection letter from the Department dated July 16, 2021. CAAC is providing the following in response to the objection letter:

- Revised rate development workbook
- Revised PAAM exhibits
- Revised URRT
- Revised rates (PA and Federal templates)
- Revised memos – Actuarial, Cover Letter, Rate Change Summary
- Revised Public filing PDF

All changes are due to PID requests/questions. Below is a summary of changes, and confirmation to requests:

- Question 1: Update to Exhibit G:
 - Remove CSR members and claims from Paid-to-Allowed calculation
 - Remove reinsurance adjustment
 - These adjustments impact Table 5, Projected Paid-to-Allowed Ratio
- Question 2: I confirm that I have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, and Federal Rate Templates are identical.
- Question 3: I have provided an updated public filing and rate change summary request.

If you have any questions regarding this filing, please call me at [REDACTED] (or via email at [REDACTED]) or [REDACTED] at [REDACTED] ([REDACTED]). Thank you for your assistance in this matter.

Harrisburg, PA 17177 | capbluecross.com

Sincerely,

[REDACTED]

[REDACTED], ASA, MAAA
Director, Actuarial Services
Capital BlueCross

Enclosures

cc: [REDACTED], FSA, MAAA, Senior Director, Actuarial Services
[REDACTED], ASA, MAAA, Vice President and Chief Actuary, Actuarial Services
[REDACTED], Corporate Counsel



September 17, 2021

Ms. Tracie Gray, Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

**Re: Capital Advantage Assurance Company
Individual Rates
Filing No 21-67
TOI Code: H15I Individual Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15I.001 - Hospital/Surgical/Medical Expense
Filing Type: Rate**

Dear Ms. Gray:

CAAC received instructions from the Department on 9/14/2021 regarding an update to the PA reinsurance program. CAAC is providing the following revisions in response to the update:

- Rate development workbook
- PAAM exhibits
- URRT
- Rates (PA and federal templates)
- Memos – Actuarial, Cover Letter, Rate Change Summary
- Public filing PDF
- Consumer Friendly Justification
- Rate/Rule Schedule Tab: Company Rate Information

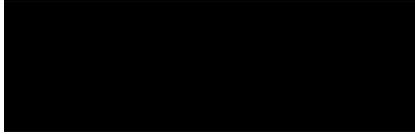
All changes are due to PID requests. Below is a summary of changes, and confirmation to requests:

- Tab II.a. Reins Table – Exp, Coinsurance Rate, cell E5, updated to 64%
- Tab II Rate Development & Change, Table 5: Projected Incurred Risk Adjustment PMPM
- Table II Rate Development & Change, Table 6: Retention

If you have any questions regarding this filing, please call me at [REDACTED] (or via email at [REDACTED]) or [REDACTED] at [REDACTED] 3 ([REDACTED]). Thank you for your assistance in this matter.

Harrisburg, PA 17177 | capbluecross.com

Sincerely,

A large black rectangular redaction box covering the signature area.

, ASA, MAAA
Director, Actuarial Services
Capital Blue Cross

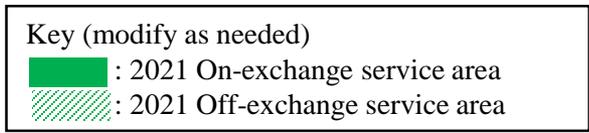
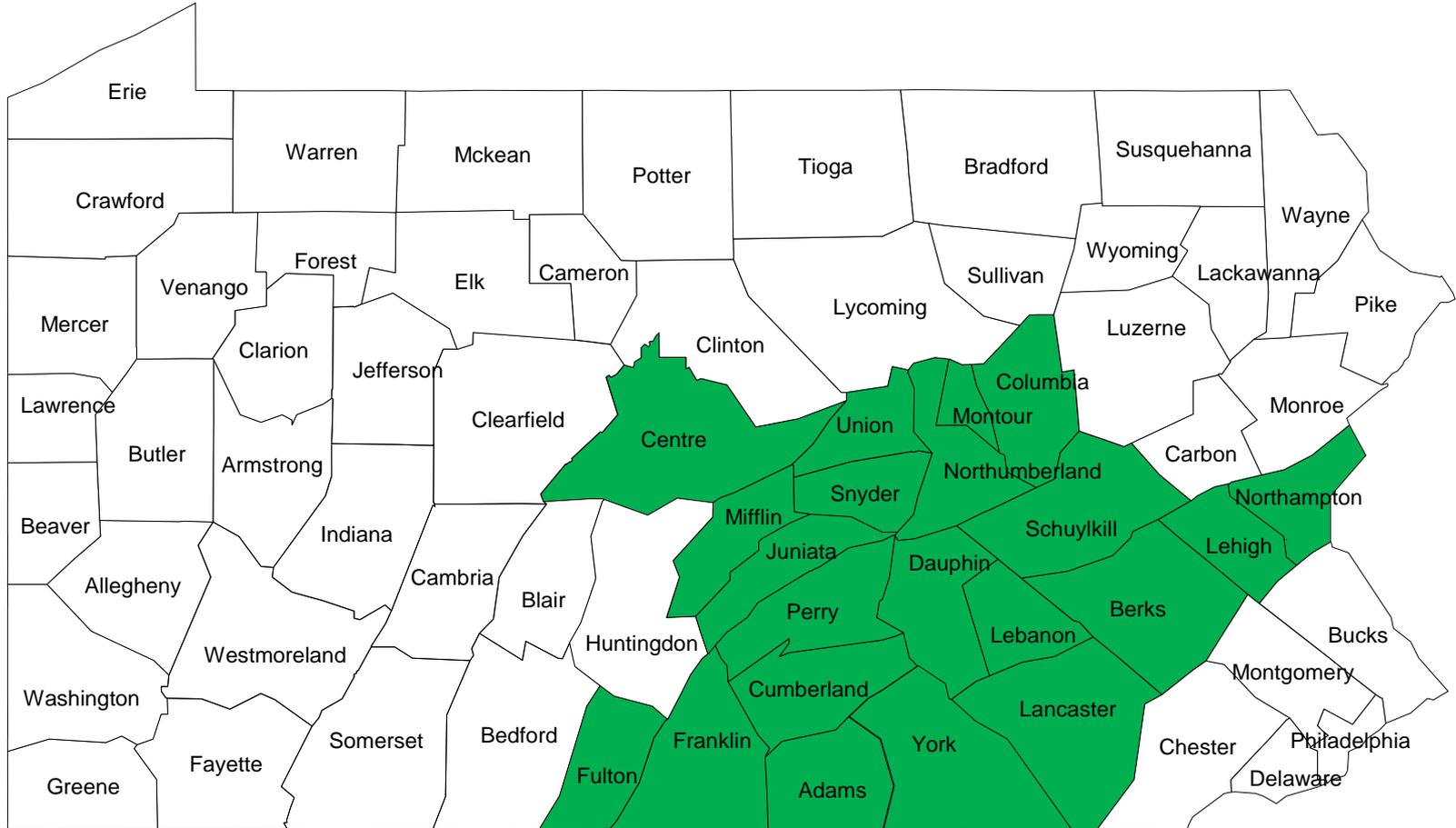
Enclosures

cc: , FSA, MAAA, Senior Director, Actuarial Services
, ASA, MAAA, Vice President and Chief Actuary, Actuarial Services
, Corporate Counsel

2021 Service Area

Issuer: 45127

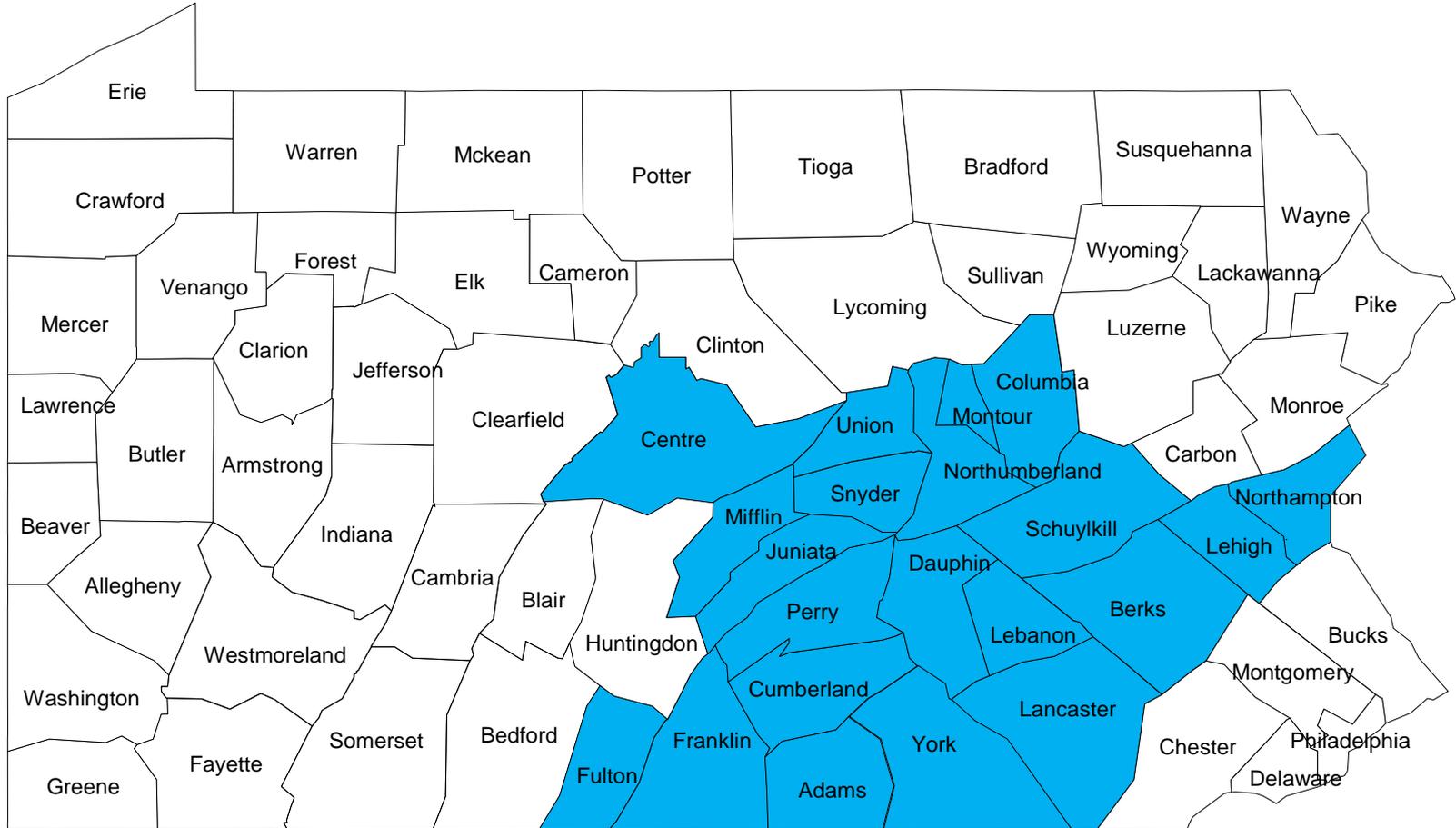
Market: Individual



2022 Service Area

Issuer: 45127

Market: Individual



Key (modify as needed)

- : 2022 On-exchange service area
- : 2022 Off-exchange service area

Show Network is Normalized	1.00
Show Induced Demand is Normalized	1.00

Rate Development by Benefit Option	On Exchange		On Exchange		On Exchange		Off Exchange		New Off Exchange		On Exchange		On Exchange		On Exchange		On Exchange		Off Exchange		On Exchange		On Exchange		On Exchange		On Exchange				
	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Gold	Gold	Silver	Silver	Bronze	Bronze	Silver	Silver	Bronze	Bronze	Gold	Gold	Gold	Gold			
Level of Coverage	45127PA002002601	45127PA002001301	45127PA002002801	45127PA002003000	45127PA002002100	45127PA002000801	45127PA002003101	45127PA002002001	45127PA002002701	45127PA002002201	45127PA002002901	45127PA002002300	45127PA002002401	45127PA002003200	45127PA002003301	45127PA002002501	45127PA014000201	45127PA014001101													
HIOS 16 Digit	45127PA0020026	45127PA0020013	45127PA0020028	45127PA0020030	45127PA0020021	45127PA0020008	45127PA0020031	45127PA0020020	45127PA0020027	45127PA0020022	45127PA0020029	45127PA0020023	45127PA0020024	45127PA0020032	45127PA0020033	45127PA0020025	45127PA0140002	45127PA0140011													
HIOS Plan ID	45127PA0020026	45127PA0020013	45127PA0020028	45127PA0020030	45127PA0020021	45127PA0020008	45127PA0020031	45127PA0020020	45127PA0020027	45127PA0020022	45127PA0020029	45127PA0020023	45127PA0020024	45127PA0020032	45127PA0020033	45127PA0020025	45127PA0140002	45127PA0140011													
Med Plan Name:	d Simple Blue PPO 0/0	Gold PPO 2150/10/20	Gold PPO 3250/10/25	er QHDHP PPO 2200/10	Silver PPO 5950/20/40	Silver PPO 6000/20/40	Bronze QHDHP PPO 6300/0/50	Bronze PPO 7450/0/50	Catastrophic PPO 8700/0/0	Gold PPO Choice 2000/0/30	Gold PPO Choice 3000/0/35	ilver PPO Choice 3950/20/3	Silver PPO Choice 4000/20/35	QHDHP PPO Choice 2200/0/0	QHDHP PPO Choice 6300/0/0	ronze PPO Choice 7100/0/5	alley Advantage EPO 2150/alley	Advantage EPO 3250/alley													
Rx:	Rx 0	Combined	Combined	Combined	Combined	Combined	Combined	Combined	Combined	Combined	Combined	Combined	Combined	Combined	Combined	Combined	Combined	Combined	Combined	Combined	Combined	Combined	Combined	Combined	Combined	Combined	Combined	Combined	Combined	Combined	
Plan Type:	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	
HRA	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	
Q1 Market Adjusted Index Rate	726.04	726.04	726.04	726.04	726.04	726.04	726.04	726.04	726.04	726.04	726.04	726.04	726.04	726.04	726.04	726.04	726.04	726.04	726.04	726.04	726.04	726.04	726.04	726.04	726.04	726.04	726.04	726.04	726.04	726.04	
AV and Cost-Sharing Adjustment	0.94	0.92	0.88	0.82	0.78	0.78	0.72	0.72	0.71	0.72	0.72	0.71	0.89	0.80	0.79	0.81	0.72	0.88													
Network	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029	
Non-Funding of CSR Adjustment	1.000	1.000	1.000	1.000	1.000	1.220	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.220	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Catastrophic Adjustment	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Induced Demand	1.047	1.030	1.008	0.969	0.948	1.057	0.918	0.918	0.915	1.040	1.011	0.956	1.073	0.964	1.073	0.964	1.030	1.006													
Plan Pricing Relativities:																															
Pricing Relativity	1.000	0.959	0.907	0.810	0.756	1.023	0.669	0.670	0.435	0.816	0.759	0.646	0.879	0.662	0.556	0.557	0.864	0.812													
Total Projected Claims PMPM + Market Level Adjustments:	734.20	704.46	666.20	594.83	555.26	751.21	491.31	491.56	319.05	599.39	557.22	474.10	645.30	486.17	408.57	408.80	634.02	596.49													
Retention																															
Admin PMPM	\$52.08	\$52.08	\$52.08	\$52.08	\$52.08	\$52.08	\$52.08	\$52.08	\$52.08	\$52.08	\$52.08	\$52.08	\$52.08	\$52.08	\$52.08	\$52.08	\$52.08	\$52.08	\$52.08	\$52.08	\$52.08	\$52.08	\$52.08	\$52.08	\$52.08	\$52.08	\$52.08	\$52.08	\$52.08	\$52.08	
Broker PMPM	\$4.84	\$4.84	\$4.84	\$4.84	\$4.84	\$4.84	\$4.84	\$4.84	\$4.84	\$4.84	\$4.84	\$4.84	\$4.84	\$4.84	\$4.84	\$4.84	\$4.84	\$4.84	\$4.84	\$4.84	\$4.84	\$4.84	\$4.84	\$4.84	\$4.84	\$4.84	\$4.84	\$4.84	\$4.84	\$4.84	
Risk Adjustment User Fee	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	
PCORFF	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	
Value-Based Benefits	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
BCBSA Identity Theft	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Premium Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Federal Income Tax	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	
Insurer Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	
Quality Improvement	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	
Premium Neutrality	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	
Total Premium Single Rate:	\$413.56	\$398.02	\$378.04	\$340.75	\$320.08	\$422.45	\$286.66	\$286.79	\$196.66	\$343.13	\$321.10	\$277.67	\$367.12	\$283.98	\$243.44	\$367.22	\$341.61	\$341.61													
Plan Adjusted Index Rates	\$815.48	\$784.83	\$745.44	\$671.91	\$631.15	\$833.01	\$565.25	\$565.51	\$387.78	\$676.60	\$633.16	\$547.52	\$723.90	\$559.97	\$480.03	\$480.26	\$712.27	\$673.60													
Expected Member Distribution	9.3%	19.2%	1.0%	0.2%	2.7%	22.7%	2.0%	0.7%	3.5%	0.4%	0.5%	2.3%	0.2%	1.0%	4.3%	1.2%	0.1%														
Admin	\$56.92	\$56.92	\$56.92	\$56.92	\$56.92	\$56.92	\$56.92	\$56.92	\$56.92	\$56.92	\$56.92	\$56.92	\$56.92	\$56.92	\$56.92	\$56.92	\$56.92	\$56.92	\$56.92	\$56.92	\$56.92	\$56.92	\$56.92	\$56.92	\$56.92	\$56.92	\$56.92	\$56.92	\$56.92	\$56.92	
Taxes	7.4%	7.7%	8.0%	7.2%	9.4%	10.5%	8.8%	8.8%	15.1%	9.4%	10.8%	12.3%	10.6%	8.3%	12.3%	8.4%	8.9%														

Off Exchange	On Exchange	On Exchange	On Exchange	On Exchange	Off Exchange	On Exchange	On Exchange
Silver	Silver	Bronze	Gold	Gold	Silver	Silver	Bronze
45127PA014000300	45127PA014000401	45127PA014000501	45127PA014000601	45127PA014000701	45127PA014000800	45127PA014000901	45127PA014001001
45127PA0140003	45127PA0140004	45127PA0140005	45127PA0140006	45127PA0140007	45127PA0140008	45127PA0140009	45127PA0140010
Valley Advantage EPO 595	Valley Advantage EPO 600	Valley Advantage EPO 74	Capital Advantage EPO 215	Capital Advantage EPO 325	Capital Advantage EPO 595	Capital Advantage EPO 600	Capital Advantage EPO 7450/0/50
Combined	Combined	Combined	Combined	Combined	Combined	Combined	Combined
Valley Advantage EPO	Valley Advantage EPO	Valley Advantage EPO	Capital Advantage EPO	Capital Advantage EPO	Capital Advantage EPO	Capital Advantage EPO	Capital Advantage EPO
N	N	N	N	N	N	N	N
726.04	726.04	726.04	726.04	726.04	726.04	726.04	726.04
0.78	0.78	0.72	0.92	0.88	0.78	0.78	0.72
0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927
1.000	1.220	1.000	1.000	1.000	1.000	1.220	1.000
1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
0.948	1.057	0.918	1.030	1.006	0.948	1.057	0.918
0.681	0.921	0.603	0.864	0.812	0.681	0.921	0.603
499.74	676.09	442.40	634.02	596.49	499.74	676.09	442.40
\$52.08	\$52.08	\$52.08	\$52.08	\$52.08	\$52.08	\$52.08	\$52.08
\$4.84	\$4.84	\$4.84	\$4.84	\$4.84	\$4.84	\$4.84	\$4.84
\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25
\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97
\$291.07	\$383.20	\$261.11	\$361.22	\$341.61	\$291.07	\$383.20	\$261.11
\$573.95	\$755.61	\$514.87	\$712.27	\$673.60	\$573.95	\$755.61	\$514.87
0.0%	1.9%	1.7%	0.6%	0.4%	0.0%	1.0%	1.0%
\$56.92	\$56.92	\$56.92	\$56.92	\$56.92	\$56.92	\$56.92	\$56.92
10.3%	7.9%	11.5%	8.4%	8.9%	10.3%	7.9%	11.5%
0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%

Benefit Plans

#	Combo Description	100%										599,346										Annual Trend										Plan ID (14)	RHOS ID (16)	All Plan Names	Company			
		Projected Membership	Proj MM	New or Existing	Product ID	Plan ID (14)	On/Off Exchange	Metal Level	Metal Value	Pricing Value	Network	Induced Demand	Catastrophic	Product	Med Plan Description	Deductible	Drug Plan	Pediatric Dental	Pediatric Vision	Average Plan Adj		Q2 Plan Adj Index	Q3 Plan Adj Index	Q4 Plan Adj Index	Medical & Rx	Dental & Vision	Aggregate Trend	Q1 Calibrated	Q2 Calibrated	Q3 Calibrated	Q4 Calibrated					Calibrated Index		
																				Index Rate	Rate															Plan Index	Plan Index	Plan Index
1	Gold Simple Blue PPO 0/0/25	9.3%	55,562	Existing	45127PA002	45127PA0020026	On Exchange	Gold	79.8%	93.8%	1.03	1.05	1.00	PPO	Gold Simple Blue PPO 0/0/25	0	Combined	Embedded	Embedded	\$815.48	\$815.48	Rate	Rate	Rate	6.70%	2.0%	6.70%	\$413.56	413.56	7.4%	0.6%	45127PA0020026	45127PA002002601	Gold Simple Blue PPO 0/0/25	CAAC			
2	Gold PPO 2150/10/20	19.2%	115,152	Existing	45127PA002	45127PA0020013	On Exchange	Gold	78.7%	91.5%	1.03	1.03	1.00	PPO	Gold PPO 2150/10/20	2150	Combined	Embedded	Embedded	\$784.84	\$784.84	Rate	Rate	Rate	6.70%	2.0%	6.70%	\$398.02	398.02	7.7%	0.6%	45127PA0020013	45127PA002001301	Gold PPO 2150/10/20	CAAC			
3	Gold PPO 3250/10/25	1.0%	5,923	New	45127PA002	45127PA0020028	On Exchange	Gold	76.1%	88.4%	1.03	1.01	1.00	PPO	Gold PPO 3250/10/25	3250	Combined	Embedded	Embedded	\$745.43	\$745.43	Rate	Rate	Rate	6.70%	2.0%	6.70%	\$378.03	378.03	8.0%	0.6%	45127PA0020028	45127PA002002801	Gold PPO 3250/10/25	CAAC			
4	Silver QHDHP PPO 2200/10/40	0.2%	1,185	New	45127PA002	45127PA0020030	Off Exchange	Silver	71.4%	82.2%	1.03	0.97	1.00	PPO	Silver QHDHP PPO 2200/10/40	2200	Combined	Embedded	Embedded	\$671.90	\$671.90	Rate	Rate	Rate	6.70%	2.0%	6.70%	\$340.75	340.75	8.9%	0.6%	45127PA0020030	45127PA002003000	Silver QHDHP PPO 2200/10/40	CAAC			
5	Silver PPO 5950/20/40	2.7%	16,112	Existing	45127PA002	45127PA0020021	Off Exchange	Silver	67.7%	78.3%	1.03	0.95	1.00	PPO	Silver PPO 5950/20/40	5950	Combined	Embedded	Embedded	\$631.14	\$631.14	Rate	Rate	Rate	6.70%	2.0%	6.70%	\$320.07	320.07	9.4%	0.6%	45127PA0020021	45127PA002002100	Silver PPO 5950/20/40	CAAC			
6	Silver PPO 6000/20/40	22.7%	136,050	Existing	45127PA002	45127PA0020008	On Exchange	Silver	67.7%	77.9%	1.03	1.06	1.00	PPO	Silver PPO 6000/20/40	6000	Combined	Embedded	Embedded	\$833.00	\$833.00	Rate	Rate	Rate	6.70%	2.0%	6.70%	\$422.45	422.45	7.2%	0.6%	45127PA0020008	45127PA002000801	Silver PPO 6000/20/40	CAAC			
7	Bronze QHDHP PPO 6300/0/50	2.0%	11,847	New	45127PA002	45127PA0020031	On Exchange	Bronze	64.9%	71.6%	1.03	0.92	1.00	PPO	Bronze QHDHP PPO 6300/0/50	6300	Combined	Embedded	Embedded	\$565.25	\$565.25	Rate	Rate	Rate	6.70%	2.0%	6.70%	\$286.66	286.66	10.5%	0.6%	45127PA0020031	45127PA002003101	Bronze QHDHP PPO 6300/0/50	CAAC			
8	Bronze PPO 7450/0/50	22.2%	133,029	Existing	45127PA002	45127PA0020020	On Exchange	Bronze	64.9%	71.6%	1.03	0.92	1.00	PPO	Bronze PPO 7450/0/50	7450	Combined	Embedded	Embedded	\$565.51	\$565.51	Rate	Rate	Rate	6.70%	2.0%	6.70%	\$286.79	286.79	10.5%	0.6%	45127PA0020020	45127PA002002001	Bronze PPO 7450/0/50	CAAC			
9	Catastrophic PPO 8700/0/0	0.7%	4,075	Existing	45127PA002	45127PA0020027	On Exchange	Bronze	61.1%	70.7%	1.03	0.92	0.66	PPO	Catastrophic PPO 8700/0/0	8700	Combined	Embedded	Embedded	\$387.79	\$387.79	Rate	Rate	Rate	6.70%	2.0%	6.70%	\$196.67	196.67	15.1%	0.6%	45127PA0020027	45127PA002002701	Catastrophic PPO 8700/0/0	CAAC			
10	Gold PPO Choice 2000/0/30	3.5%	20,768	Existing	45127PA002	45127PA0020022	On Exchange	Gold	80.7%	92.9%	0.85	1.04	1.00	PPO Choice	Gold PPO Choice 2000/0/30	2000	Combined	Embedded	Embedded	\$676.60	\$676.60	Rate	Rate	Rate	6.70%	2.0%	6.70%	\$343.13	343.13	8.8%	0.6%	45127PA0020022	45127PA002002201	Gold PPO Choice 2000/0/30	CAAC			
11	Gold PPO Choice 3000/0/35	0.4%	2,369	New	45127PA002	45127PA0020029	On Exchange	Gold	77.2%	88.9%	0.85	1.01	1.00	PPO Choice	Gold PPO Choice 3000/0/35	3000	Combined	Embedded	Embedded	\$633.15	\$633.15	Rate	Rate	Rate	6.70%	2.0%	6.70%	\$321.10	321.10	9.4%	0.6%	45127PA0020029	45127PA002002901	Gold PPO Choice 3000/0/35	CAAC			
12	Silver PPO Choice 3950/20/35	0.5%	3,080	Existing	45127PA002	45127PA0020023	Off Exchange	Silver	70.5%	79.9%	0.85	0.96	1.00	PPO Choice	Silver PPO Choice 3950/20/35	3950	Combined	Embedded	Embedded	\$547.52	\$547.52	Rate	Rate	Rate	6.70%	2.0%	6.70%	\$277.67	277.67	10.8%	0.6%	45127PA0020023	45127PA002002300	Silver PPO Choice 3950/20/35	CAAC			
13	Silver PPO Choice 4000/20/35	2.3%	13,944	Existing	45127PA002	45127PA0020024	On Exchange	Silver	70.4%	79.5%	0.85	1.07	1.00	PPO Choice	Silver PPO Choice 4000/20/35	4000	Combined	Embedded	Embedded	\$723.89	\$723.89	Rate	Rate	Rate	6.70%	2.0%	6.70%	\$367.11	367.11	8.3%	0.6%	45127PA0020024	45127PA002002401	Silver PPO Choice 4000/20/35	CAAC			
14	Silver QHDHP PPO Choice 2200/10/35	0.2%	1,185	New	45127PA002	45127PA0020032	Off Exchange	Silver	72.0%	81.3%	0.85	0.96	1.00	PPO Choice	Silver QHDHP PPO Choice 2200/10/35	2200	Combined	Embedded	Embedded	\$559.96	\$559.96	Rate	Rate	Rate	6.70%	2.0%	6.70%	\$283.98	283.98	10.6%	0.6%	45127PA0020032	45127PA002003200	Silver QHDHP PPO Choice 2200/10/35	CAAC			
15	Bronze QHDHP PPO Choice 6300/0/50	1.0%	5,923	New	45127PA002	45127PA0020033	On Exchange	Bronze	65.0%	71.7%	0.85	0.92	1.00	PPO Choice	Bronze QHDHP PPO Choice 6300/0/50	6300	Combined	Embedded	Embedded	\$480.02	\$480.02	Rate	Rate	Rate	6.70%	2.0%	6.70%	\$243.44	243.44	12.3%	0.6%	45127PA0020033	45127PA002003301	Bronze QHDHP PPO Choice 6300/0/50	CAAC			
16	Bronze PPO Choice 7100/0/50	4.3%	25,720	Existing	45127PA002	45127PA0020025	On Exchange	Bronze	65.0%	71.7%	0.85	0.92	1.00	PPO Choice	Bronze PPO Choice 7100/0/50	7100	Combined	Embedded	Embedded	\$480.25	\$480.25	Rate	Rate	Rate	6.70%	2.0%	6.70%	\$243.55	243.55	12.3%	0.6%	45127PA0020025	45127PA002002501	Bronze PPO Choice 7100/0/50	CAAC			
17	Gold Valley Advantage EPO 2150/10/20	1.2%	7,061	Existing	45127PA014	45127PA0140002	On Exchange	Gold	79.4%	91.5%	0.93	1.03	1.00	Valley Advantage EPO	Gold Valley Advantage EPO 2150/10/20	2150	Combined	Embedded	Embedded	\$712.27	\$712.27	Rate	Rate	Rate	6.70%	2.0%	6.70%	\$361.22	361.22	8.4%	0.6%	45127PA0140002	45127PA014000201	Valley Advantage EPO 2150/10/20	CAAC			
18	Gold Valley Advantage EPO 3250/10/25	0.1%	592	New	45127PA014	45127PA0140011	On Exchange	Gold	76.5%	88.1%	0.93	1.01	1.00	Valley Advantage EPO	Gold Valley Advantage EPO 3250/10/25	3250	Combined	Embedded	Embedded	\$673.61	\$673.61	Rate	Rate	Rate	6.70%	2.0%	6.70%	\$341.61	341.61	8.9%	0.6%	45127PA0140011	45127PA014001101	Valley Advantage EPO 3250/10/25	CAAC			
19	Silver Valley Advantage EPO 5950/20/40	0.0%	95	Existing	45127PA014	45127PA0140003	Off Exchange	Silver	67.7%	78.3%	0.93	0.95	1.00	Valley Advantage EPO	Silver Valley Advantage EPO 5950/20/40	5950	Combined	Embedded	Embedded	\$573.94	\$573.94	Rate	Rate	Rate	6.70%	2.0%	6.70%	\$291.06	291.06	10.3%	0.6%	45127PA0140003	45127PA014000300	Silver Valley Advantage EPO 5950/20/40	CAAC			
20	Silver Valley Advantage EPO 6000/20/40	1.9%	11,669	Existing	45127PA014	45127PA0140004	On Exchange	Silver	67.7%	77.9%	0.93	1.06	1.00	Valley Advantage EPO	Silver Valley Advantage EPO 6000/20/40	6000	Combined	Embedded	Embedded	\$755.61	\$755.61	Rate	Rate	Rate	6.70%	2.0%	6.70%	\$383.20	383.20	7.9%	0.6%	45127PA0140004	45127PA014000401	Silver Valley Advantage EPO 6000/20/40	CAAC			
21	Bronze Valley Advantage EPO 7450/0/50	1.7%	9,999	Existing	45127PA014	45127PA0140005	On Exchange	Bronze	64.9%	71.6%	0.93	0.92	1.00	Valley Advantage EPO	Bronze Valley Advantage EPO 7450/0/50	7450	Combined	Embedded	Embedded	\$514.87	\$514.87	Rate	Rate	Rate	6.70%	2.0%	6.70%	\$261.11	261.11	11.5%	0.6%	45127PA0140005	45127PA014000501	Bronze Valley Advantage EPO 7450/0/50	CAAC			
22	Gold Capital Advantage EPO 2150/10/20	0.6%	3,354	New	45127PA014	45127PA0140006	On Exchange	Gold	79.4%	91.5%	0.93	1.03	1.00	Capital Advantage EPO	Gold Capital Advantage EPO 2150/10/20	2150	Combined	Embedded	Embedded	\$712.27	\$712.27	Rate	Rate	Rate	6.70%	2.0%	6.70%	\$361.22	361.22	8.4%	0.6%	45127PA0140006	45127PA014000601	Capital Advantage EPO 2150/10/20	CAAC			
23	Gold Capital Advantage EPO 3250/10/25	0.4%	2,369	New	45127PA014	45127PA0140007	On Exchange	Gold	76.5%	88.1%	0.93	1.01	1.00	Capital Advantage EPO	Gold Capital Advantage EPO 3250/10/25	3250	Combined	Embedded	Embedded	\$673.61	\$673.61	Rate	Rate	Rate	6.70%	2.0%	6.70%	\$341.61	341.61	8.9%	0.6%	45127PA0140007	45127PA014000701	Capital Advantage EPO 3250/10/25	CAAC			
24	Silver Capital Advantage EPO 5950/20/40	0.0%	237	New	45127PA014	45127PA0140008	Off Exchange	Silver	67.7%	78.3%	0.93	0.95	1.00	Capital Advantage EPO	Silver Capital Advantage EPO 5950/20/40	5950	Combined	Embedded	Embedded	\$573.94	\$573.94	Rate	Rate	Rate	6.70%	2.0%	6.70%	\$291.06	291.06	10.3%	0.6%	45127PA0140008	45127PA014000800	Silver Capital Advantage EPO 5950/20/40	CAAC			
25	Silver Capital Advantage EPO 6000/20/40	1.0%	5,923	New	45127PA014	45127PA0140009	On Exchange	Silver	67.7%	77.9%	0.93	1.06	1.00	Capital Advantage EPO	Silver Capital Advantage EPO 6000/20/40	6000	Combined	Embedded	Embedded	\$755.61	\$755.61	Rate	Rate	Rate	6.70%	2.0%	6.70%	\$383.20	383.20	7.9%	0.6%	45127PA0140009	45127PA014000901	Silver Capital Advantage EPO 6000/20/40	CAAC			
26	Bronze Capital Advantage EPO 7450/0/50	1.0%	5,923	New	45127PA014	45127PA0140010	On Exchange	Bronze	64.9%	71.6%	0.93	0.92	1.00	Capital Advantage EPO	Bronze Capital Advantage EPO 7450/0/50	7450	Combined	Embedded	Embedded	\$514.87	\$514.87	Rate	Rate	Rate	6.70%	2.0%	6.70%	\$261.11	261.11	11.5%	0.6%	45127PA0140010	45127PA014001001	Bronze Capital Advantage EPO 7450/0/50	CAAC			

**Individual Rates
Effective 1/1/2022
Calibration**

Expected Average Age Factor:	1.867
List-Billed Adjustment for Max 3 Children	1.003
Adjusted Average Age Factor	1.862
Expected Average Region Factor:	1.05
Expected Average Tobacco Factor	1.006
Cumulative Rating Factors (Premium Neutrality):	1.97

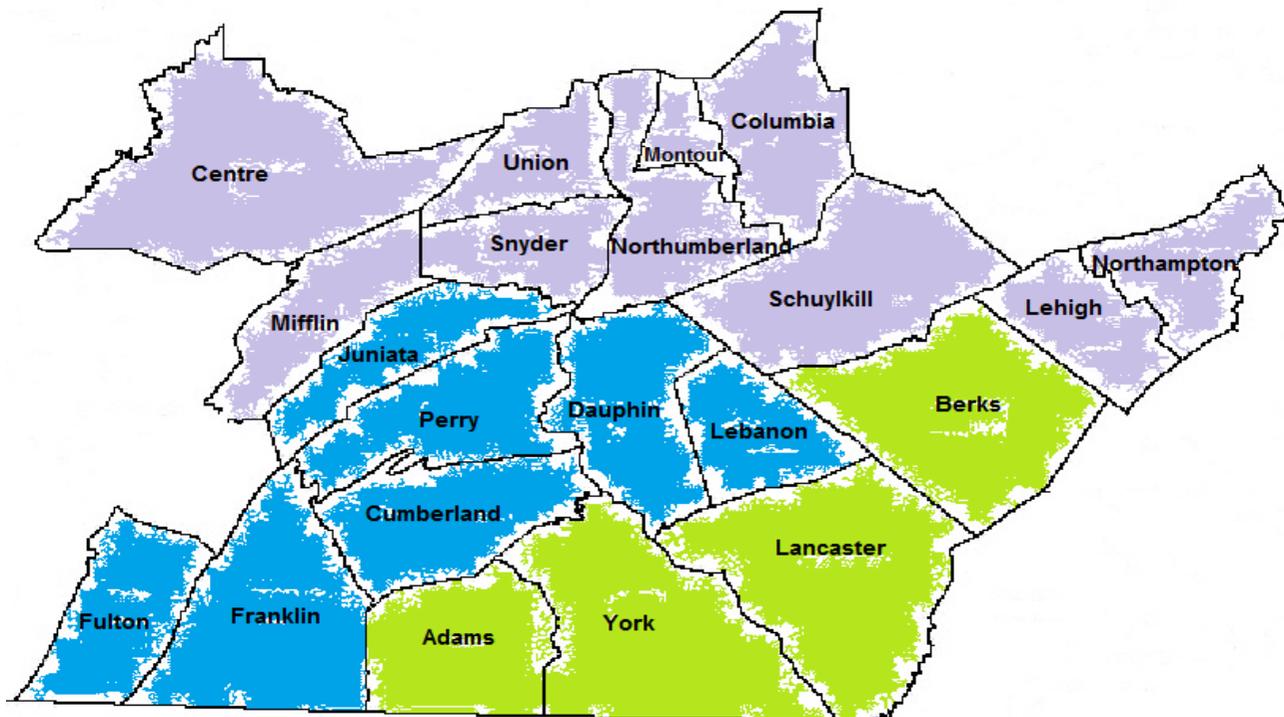
Age Factors			Region Factors			Tobacco Factors		
<u>Age</u>	<u>Distribution of Population</u>	<u>Age Factor</u>	<u>Region</u>	<u>Distribution of Population</u>	<u>Factor</u>	<u>PPO</u>	<u>HMO</u>	<u>Final Factor</u>
0-14	5.55%	0.765	6	42%	1.0000	1.006	1.007	1.006
15	0.51%	0.833	7	40%	1.1400			
16	0.51%	0.859	9	18%	0.9800			
17	0.57%	0.885						
18	0.58%	0.913						
19	0.92%	0.941						
20	1.06%	0.970						
21	1.06%	1.000						
22	1.04%	1.000						
23	0.95%	1.000						
24	0.79%	1.000						
25	0.99%	1.004						
26	1.50%	1.024						
27	1.47%	1.048						
28	1.47%	1.087						
29	1.37%	1.119						
30	1.50%	1.135						
31	1.40%	1.159						
32	1.36%	1.183						
33	1.38%	1.198						
34	1.36%	1.214						
35	1.38%	1.222						
36	1.40%	1.230						
37	1.36%	1.238						
38	1.41%	1.246						
39	1.46%	1.262						
40	1.43%	1.278						
41	1.53%	1.302						
42	1.37%	1.325						
43	1.55%	1.357						
44	1.43%	1.397						
45	1.52%	1.444						
46	1.59%	1.500						
47	1.67%	1.563						
48	1.65%	1.635						
49	1.96%	1.706						
50	2.07%	1.786						
51	2.07%	1.865						
52	2.03%	1.952						
53	2.26%	2.040						
54	2.37%	2.135						
55	2.48%	2.230						
56	2.71%	2.333						
57	2.97%	2.437						
58	3.08%	2.548						
59	3.42%	2.603						
60	3.89%	2.714						
61	4.13%	2.810						
62	5.08%	2.873						
63	5.95%	2.952						
64+	5.45%	3.000						

**Individual Rates
Effective 1/1/2022
Rating Factors**

Age Factors

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

Region



<u>Region</u>	<u>Factor</u>
6	1
7	1.14
9	0.98

<u>Network</u>	<u>Factor</u>
PPO	1.00
Valley Advantage EPO	0.90
Capital Advantage EPO	0.90
PPO Choice	0.83

**Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2022
Valley Advantage EPO Network Factor**

Valley Advantage Network Factor Development

<u>Savings Over Area Hospitals</u>	% Claims	
IP	27%	20%
OP	17%	38%
Physician	8%	22%
<u>EPO Network/Non-EPO Movement</u>		
St. Luke's	75%	Assumes 75% of claims over to St. Luke's from higher costs facilities
Other	25%	
Blended Savings	12.7%	
Medical Rating Factor	0.87	
Total Rating Factor	0.90	

Aggregate Calculation to apply to URRT

<u>Category</u>	<u>Network Factor</u>	<u>PMPM</u>
Inpatient Hospital	0.873	151.10
Outpatient Hospital	0.873	292.09
Professional	0.873	169.73
Other Medical	1	19.63
Capitation	1	0.00
Prescription Drug	1	127.80
Total	0.90	760.35

**Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2022
Capital Advantage EPO Network Factor**

Capital Advantage Network Factor Development

<u>Savings Over Area Hospitals</u>	% Claims	
IP	24%	20%
OP	23%	38%
Physician	0%	22%
<u>EPO Network/Non-EPO Movement</u>		
Pinnacle	75%	Assumes 75% of claims to Pinnacle from higher costs facilities
Other	25%	
Blended Savings	12.8%	
Medical Rating Factor	0.872	
Total Rating Factor	0.90	

Aggregate Calculation to apply to URRT

<u>Category</u>	<u>Network Factor</u>	<u>PMPM</u>
Inpatient Hospital	0.872	151.10
Outpatient Hospital	0.872	292.09
Professional	0.872	169.73
Other Medical	1	19.63
Capitation	1	0.00
Prescription Drug	1	127.80
Total	0.90	760.35

**Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2022
PPO Choice Network Factor**

PPO Choice Network Factor Development

<u>Choice 1 over Choice 2 Facility Savings</u>	% Claims	
IP	26%	20%
OP	26%	38%
Physician	19%	22%
<u>Utilization</u>		
Choice 1	90%	Assumes 90% of claim dollars in Choice 1 Facility
Choice 2	10%	
Blended Savings	21.7%	
Medical Rating Factor	78.3%	
Total Rating Factor	0.83	

Aggregate Calculation to apply to URRT

<u>Category</u>	<u>Network Factor</u>	<u>PMPM</u>
Inpatient Hospital	0.783	151.10
Outpatient Hospital	0.783	292.09
Professional	0.783	169.73
Other Medical	1	19.63
Capitation	1	0.00
Prescription Drug	1	127.80
Total	0.83	760.35

*0.82 applied in rating

Benefit Plans

Base Rates

1/1/2022 - 12/31/2022

Annual Trend

#	Combo Description	Projected Membership	Proj MM	New or Existing	Product ID	Plan ID	On/Off Exchange	Metal Level	Metal Value	Pricing Value	Induced Demand	Product	Medical Plan Description	Deductible	Drug Plan Desc	Pediatric Dental	Pediatric Vision	Medical + Rx	Medical	Rx	Pediatric Dental	Pediatric Vision	Total	Medical & Rx	Dental & Vision
1	Gold Simple Blue PPO 0/0/25	9.3%	55,562	Existing	45127PA002	45127PA0020026	On Exchange	Gold	79.8%	93.8%	1.05	PPO	Gold Simple Blue PPO 0/0/25	0	Combined	Embedded	Embedded	\$412.72	\$338.43	\$74.29	\$0.75	\$0.09	\$413.56	6.7%	2.0%
2	Gold PPO 2150/10/20	19.2%	115,152	Existing	45127PA002	45127PA0020013	On Exchange	Gold	78.7%	91.5%	1.03	PPO	Gold PPO 2150/10/20	2150	Combined	Embedded	Embedded	\$397.18	\$325.69	\$71.49	\$0.75	\$0.09	\$398.02	6.7%	2.0%
3	Gold PPO 3250/10/25	1.0%	5,923	New	45127PA002	45127PA0020028	On Exchange	Gold	76.1%	88.4%	1.01	PPO	Gold PPO 3250/10/25	3250	Combined	Embedded	Embedded	\$377.19	\$309.29	\$67.90	\$0.75	\$0.09	\$378.03	6.7%	2.0%
4	Silver QHDHP PPO 2200/10/40	0.2%	1,185	New	45127PA002	45127PA0020030	Off Exchange	Silver	71.4%	82.2%	0.97	PPO	Silver QHDHP PPO 2200/10/40	2200	Combined	Embedded	Embedded	\$339.91	\$278.73	\$61.18	\$0.75	\$0.09	\$340.75	6.7%	2.0%
5	Silver PPO 5950/20/40	2.7%	16,112	Existing	45127PA002	45127PA0020021	Off Exchange	Silver	67.7%	78.3%	0.95	PPO	Silver PPO 5950/20/40	5950	Combined	Embedded	Embedded	\$319.23	\$261.77	\$57.46	\$0.75	\$0.09	\$320.07	6.7%	2.0%
6	Silver PPO 6000/20/40	22.7%	136,050	Existing	45127PA002	45127PA0020008	On Exchange	Silver	67.7%	77.9%	1.06	PPO	Silver PPO 6000/20/40	6000	Combined	Embedded	Embedded	\$421.61	\$345.72	\$75.89	\$0.75	\$0.09	\$422.45	6.7%	2.0%
7	Bronze QHDHP PPO 6300/0/50	2.0%	11,847	New	45127PA002	45127PA0020031	On Exchange	Bronze	64.9%	71.6%	0.92	PPO	Bronze QHDHP PPO 6300/0/50	6300	Combined	Embedded	Embedded	\$285.82	\$234.37	\$51.45	\$0.75	\$0.09	\$286.66	6.7%	2.0%
8	Bronze PPO 7450/0/50	22.2%	133,029	Existing	45127PA002	45127PA0020020	On Exchange	Bronze	64.9%	71.6%	0.92	PPO	Bronze PPO 7450/0/50	7450	Combined	Embedded	Embedded	\$285.95	\$234.48	\$51.47	\$0.75	\$0.09	\$286.79	6.7%	2.0%
9	Catastrophic PPO 8700/0/0	0.7%	4,075	Existing	45127PA002	45127PA0020027	On Exchange	Bronze	61.1%	70.7%	0.92	PPO	Catastrophic PPO 8700/0/0	8700	Combined	Embedded	Embedded	\$195.83	\$160.58	\$35.25	\$0.75	\$0.09	\$196.67	6.7%	2.0%
10	Gold PPO Choice 2000/0/30	3.5%	20,768	Existing	45127PA002	45127PA0020022	On Exchange	Gold	80.7%	92.9%	1.04	PPO Choice	Gold PPO Choice 2000/0/30	2000	Combined	Embedded	Embedded	\$342.29	\$280.68	\$61.61	\$0.75	\$0.09	\$343.13	6.7%	2.0%
11	Gold PPO Choice 3000/0/35	0.4%	2,369	New	45127PA002	45127PA0020029	On Exchange	Gold	77.2%	88.9%	1.01	PPO Choice	Gold PPO Choice 3000/0/35	3000	Combined	Embedded	Embedded	\$320.26	\$262.61	\$57.65	\$0.75	\$0.09	\$321.10	6.7%	2.0%
12	Silver PPO Choice 3950/20/35	0.5%	3,080	Existing	45127PA002	45127PA0020023	Off Exchange	Silver	70.5%	79.9%	0.96	PPO Choice	Silver PPO Choice 3950/20/35	3950	Combined	Embedded	Embedded	\$276.83	\$227.00	\$49.83	\$0.75	\$0.09	\$277.67	6.7%	2.0%
13	Silver PPO Choice 4000/20/35	2.3%	13,944	Existing	45127PA002	45127PA0020024	On Exchange	Silver	70.4%	79.5%	1.07	PPO Choice	Silver PPO Choice 4000/20/35	4000	Combined	Embedded	Embedded	\$366.27	\$300.34	\$65.93	\$0.75	\$0.09	\$367.11	6.7%	2.0%
14	Silver QHDHP PPO Choice 2200/10/35	0.2%	1,185	New	45127PA002	45127PA0020032	Off Exchange	Silver	72.0%	81.3%	0.96	PPO Choice	Silver QHDHP PPO Choice 2200/10/35	2200	Combined	Embedded	Embedded	\$283.14	\$232.17	\$50.97	\$0.75	\$0.09	\$283.98	6.7%	2.0%
15	Bronze QHDHP PPO Choice 6300/0/50	1.0%	5,923	New	45127PA002	45127PA0020033	On Exchange	Bronze	65.0%	71.7%	0.92	PPO Choice	Bronze QHDHP PPO Choice 6300/0/50	6300	Combined	Embedded	Embedded	\$242.60	\$198.93	\$43.67	\$0.75	\$0.09	\$243.44	6.7%	2.0%
16	Bronze PPO Choice 7100/0/50	4.3%	25,720	Existing	45127PA002	45127PA0020025	On Exchange	Bronze	65.0%	71.7%	0.92	PPO Choice	Bronze PPO Choice 7100/0/50	7100	Combined	Embedded	Embedded	\$242.71	\$199.02	\$43.69	\$0.75	\$0.09	\$243.55	6.7%	2.0%
17	Gold Valley Advantage EPO 2150/10/20	1.2%	7,061	Existing	45127PA014	45127PA0140002	On Exchange	Gold	79.4%	91.5%	1.03	zy Advantage	Gold Valley Advantage EPO 2150/10/20	2150	Combined	Embedded	Embedded	\$360.38	\$295.51	\$64.87	\$0.75	\$0.09	\$361.22	6.7%	2.0%
18	Gold Valley Advantage EPO 3250/10/25	0.1%	592	New	45127PA014	45127PA0140011	On Exchange	Gold	76.5%	88.1%	1.01	zy Advantage	Gold Valley Advantage EPO 3250/10/25	3250	Combined	Embedded	Embedded	\$340.77	\$279.43	\$61.34	\$0.75	\$0.09	\$341.61	6.7%	2.0%
19	Silver Valley Advantage EPO 5950/20/40	0.0%	95	Existing	45127PA014	45127PA0140003	Off Exchange	Silver	67.7%	78.3%	0.95	zy Advantage	Silver Valley Advantage EPO 5950/20/40	5950	Combined	Embedded	Embedded	\$290.22	\$237.98	\$52.24	\$0.75	\$0.09	\$291.06	6.7%	2.0%
20	Silver Valley Advantage EPO 6000/20/40	1.9%	11,669	Existing	45127PA014	45127PA0140004	On Exchange	Silver	67.7%	77.9%	1.06	zy Advantage	Silver Valley Advantage EPO 6000/20/40	6000	Combined	Embedded	Embedded	\$382.36	\$313.53	\$68.83	\$0.75	\$0.09	\$383.20	6.7%	2.0%
21	Bronze Valley Advantage EPO 7450/0/50	1.7%	9,999	Existing	45127PA014	45127PA0140005	On Exchange	Bronze	64.9%	71.6%	0.92	zy Advantage	Bronze Valley Advantage EPO 7450/0/50	7450	Combined	Embedded	Embedded	\$260.27	\$213.42	\$46.85	\$0.75	\$0.09	\$261.11	6.7%	2.0%
22	Gold Capital Advantage EPO 2150/10/20	0.6%	3,554	New	45127PA014	45127PA0140006	On Exchange	Gold	79.4%	91.5%	1.03	tal Advantage	Gold Capital Advantage EPO 2150/10/20	2150	Combined	Embedded	Embedded	\$360.38	\$295.51	\$64.87	\$0.75	\$0.09	\$361.22	6.7%	2.0%
23	Gold Capital Advantage EPO 3250/10/25	0.4%	2,369	New	45127PA014	45127PA0140007	On Exchange	Gold	76.5%	88.1%	1.01	tal Advantage	Gold Capital Advantage EPO 3250/10/25	3250	Combined	Embedded	Embedded	\$340.77	\$279.43	\$61.34	\$0.75	\$0.09	\$341.61	6.7%	2.0%
24	Silver Capital Advantage EPO 5950/20/40	0.0%	237	New	45127PA014	45127PA0140008	Off Exchange	Silver	67.7%	78.3%	0.95	tal Advantage	Silver Capital Advantage EPO 5950/20/40	5950	Combined	Embedded	Embedded	\$290.22	\$237.98	\$52.24	\$0.75	\$0.09	\$291.06	6.7%	2.0%
25	Silver Capital Advantage EPO 6000/20/40	1.0%	5,923	New	45127PA014	45127PA0140009	On Exchange	Silver	67.7%	77.9%	1.06	tal Advantage	Silver Capital Advantage EPO 6000/20/40	6000	Combined	Embedded	Embedded	\$382.36	\$313.53	\$68.83	\$0.75	\$0.09	\$383.20	6.7%	2.0%
26	Bronze Capital Advantage EPO 7450/0/50	1.0%	5,923	New	45127PA014	45127PA0140010	On Exchange	Bronze	64.9%	71.6%	0.92	tal Advantage	Bronze Capital Advantage EPO 7450/0/50	7450	Combined	Embedded	Embedded	\$260.27	\$213.42	\$46.85	\$0.75	\$0.09	\$261.11	6.7%	2.0%

**Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2022
Morbidity Factor Calculation**

From Ib Manual Data Table 2 - All Companies Combined

Earned Premium	Ultimate Incurred Claims	Member Months	Total Prescription Drug Rebates*	Total EHB Capitation	Risk Adjustment
\$ 328,900,418.52	\$ 266,990,877.92	418,232	\$ (7,717,938.99)	\$ 168,204.48	\$ 29,623,611.29

Premium PMPM	Incurred Clm PMPM	RA PMPM	Loss Ratio*
\$ 786.41	\$ 620.33	\$ 70.83	72.4%

*Loss Ratio net of risk adjustment

2019 BEP from 2021 Annual Filing - All Companies Combined

Earned Premium	Ultimate Incurred Claims	Member Months	Total Prescription Drug Rebates*	Total EHB Capitation	Risk Adjustment
\$ 426,554,969.41	\$ 360,870,798.78	538,933	\$ (14,451,272.20)	\$ 161,270.03	\$ 35,890,954.00

Premium PMPM	Incurred Clm PMPM	RA PMPM	Loss Ratio*
\$ 791.48	\$ 643.09	\$ 66.60	74.9%

	BEP Start	BEP End	BEP MidPoint
Annual Filing BEP (pre-COVID)	1/1/2019	12/31/2019	7/2/2019
New BEP (w COVID)	1/1/2020	12/31/2020	7/1/2020
Trend Months			12
Total Claims Trend			6.3%
Rx Trend for Rebates			12.4%
Capitation Trend			3%

2019 BEP Trended to New BEP

Earned Premium	Ultimate Incurred Claims	Member Months	Total Prescription Drug Rebates*	Total EHB Capitation	Risk Adjustment
\$ 423,820,485.41	\$ 383,577,893.86	538,933	\$ (16,237,521.70)	\$ 164,885.17	\$ 35,890,954.00

Premium PMPM	Incurred Clm PMPM	RA PMPM	Loss Ratio*
\$ 786.41	\$ 681.91	\$ 66.60	79.9%

*Loss Ratio net of risk adjustment

Change in Incurred Claims	Change in LR	COVID Morbidity Factor	APRA Morbidity Factor	Department Individual Factor
9.9%	10.5%	1.030	0.960	1.010

Total Morbidity Factor
0.998

Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2022
MLR Exhibit

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2017	71.17%	89.56%	552,084	537,983
2018	56.54%	88.43%	381,959	638,472
2019	75.11%	90.79%	522,704	450,740

June 25, 2021

Ms. Tracie Gray, Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

**Re: Capital Advantage Assurance Company
Individual Rates
Filing No 21-67
TOI Code: H15I Individual Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15I.001 - Hospital/Surgical/Medical Expense
Filing Type: Rate**

Dear Ms. Gray:

CAAC received an objection letter from the Department dated June 10, 2021. CAAC is providing the following in response to the objection letter:

- Q&A written response
- Q&A exhibits
- Trend leveraging calculation workbook
- Revised rate development workbook
- Revised PAAM exhibits
- Revised URRT
- Revised rates (PA and Federal templates)
- Revised memos – Actuarial, Cover Letter, Rate Change Summary

All changes are due to PID requests/questions and have been disclosed in the Q&A written response. Additionally, below is a summary of changes:

- Question 1: Correction to Exhibit Q
- Question 7: Change to Trend: leveraging
- Question 14: Remove binder number
- Question 15: Correction to Table 10, catastrophic plan
- Question 16: Correction to Actuarial Memo: Drivers of Rate Change
- Question 17: Correction to Actuarial Memo: Exchange Fee calculation description
- Question 19: Change to Table 5, Morbidity
- Question 20: Change to Table 5, Network
- Question 21: Change to Table 6, Risk Adjustment User Fee

- Question 22: Change to Table 6, PCORI fee
- Question 23: Correction to Table 6, Federal Income Tax
- Question 24: Correction to Table 12, include tobacco factors of 1.0 for ages 18-20

If you have any questions regarding this filing, please call me at [REDACTED] (or via email at [REDACTED]) or [REDACTED] at [REDACTED] ([REDACTED]). Thank you for your assistance in this matter.

Sincerely,

[REDACTED]

[REDACTED], ASA, MAAA
Director, Actuarial Services
Capital BlueCross

Enclosures

cc: [REDACTED], FSA, MAAA, Senior Director, Actuarial Services
[REDACTED], ASA, MAAA, Vice President and Chief Actuary, Actuarial Services
[REDACTED], Corporate Counsel

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

Question and Answer Individual Rates Effective January 1, 2022

With this response, please find corresponding Q&A Exhibits in Ind_21-67_Initial_CAAC_PPO_Q&AExhibits1_Supporting_20210625.xlsx

Question 1. Please provide the quantitative development and support for the 1.03 COVID morbidity factor and the 0.96 ARPA morbidity factor. Please include responses for the following specific questions as well.

- a. For the COVID factor development, please include demonstration for how the 2019 and 2020 calendar years were adjusted for any differences in morbidity, demographics, plan design, geography, trend, etc. in the development of the factor.
- b. In the LR calculation for the support for the COVID factor on the “Exhibit Q_Morbidity” tab, the claims are trended from 2019 to 2020 but the premium is not. Please provide support for this apparent disconnect.

Answer 1. The ARPA factor is a high-level estimate. CAAC is expecting enrollment growth, improving the risk pool. We would expect morbidity improvement at the rate of 25% of enrollment growth. So if enrollment increases 10%, morbidity would improve 2.5%. Overall, we deemed a range of 2%-4% morbidity improvement to be reasonable. 4% is used in rating for market competition reasons.

- a. For this estimate, morbidity, demographics, plan design, and geography are assumed to be the same between 2019 and 2020. Please note that the analysis shows 10% difference in claims, but only 3% is applied in rating.
- b. Exhibit Q has been corrected to reflect 2020 premium PMPM.

Question 2. On the “I Data” and “I.b. Manual Data” tabs, please provide additional information and support for the significant decrease in prescription drug rebates from 2019 to 2020.

- a. Does this change have any impact in the development of the 2022 rates? If so, please provide the appropriate detail on where and how this impact is included in the rate development.

Answer 2. The decrease in prescription drug rebates is almost entirely attributable to Capital’s change in Prescription Benefit Manager (PBM). Capital moved to a new PBM effective 1/1/2020. While this move produces overall savings (considering prescription drug cost net rebates), many prescription drugs have lower rebate amounts compared those under the former PBM. Individual plans are on a selectively closed formulary, causing some drugs to no longer receive rebates (e.g. Enbrel). Additionally, Hepatitis C prescription drug utilization was down in 2020, significantly contributing to the rebate decrease.

a. This change does impact 2022 rates as prescription drug cost net rebates is used as the basis for the 2022 rating period. Capital will continue with our current PBM into the 2022 rating period, so 2020 (adjusted for COVID-19) is the best predictor of future costs.

Question 3. Please provide quantitative and qualitative support for not applying any adjustment for a change in demographics or geography, especially considering the expected growth due to ARPA stated in the Actuarial Memorandum.

Answer 3. We utilize the assumption that new membership will resemble existing membership, making changes to demographics or region negligible.

Question 4. For each of the “Exhibit O...” tabs, please provide quantitative support for the assumed savings for each network (e.g., 27%, 17%, and 8% for the Valley EPO network) as well as the projected movement in claims to the more favorable network hospitals (e.g., 75% to St. Luke’s for the Valley EPO network).

Answer 4. Valley Advantage EPO and PPO Choice network factors are unchanged from 2021, continuing to use the same methodology used in the 2021 CAAC rate filing. Please advise if the Department would like the same justification workbooks added to the 2022 filing. A new analysis has not been performed, so data remains the same as last year.

Please see Q&A Exhibit 1 for the quantitative analysis performed to develop the Capital Advantage EPO network factor. CBC’s Provider Contracting Unit develops Medicare Benchmark models by Facility that shows IP and OP allowed amounts as a percentage of Medicare. This model is used to compare facility pricing on a severity-adjusted basis as the Medicare benchmark normalizes for severity. For this analysis, CBC contracted allowed claims as a percentage of Medicare are compared between UPMC Pinnacle and all other hospital systems. Additionally, EPO members receive a 15% contracted discount on IP and OP services. Note that professional contracting is not included in the Medicare Benchmark. Professional claims are assumed equal between UPMC Pinnacle and all other providers. The total calculated IP and OP savings are found in the Rate Development, Exhibit O2.

Question 5. The following questions pertain to the development of the 2022 risk adjustment estimate.

- a. Please provide support for applying no changes to the 2020 risk adjustment results in projecting the 2022 information.
- b. Please provide support for assuming no changes to the statewide average premium would occur between 2020 and 2022.
- c. Please provide support for assuming no changes in the relative risk for the Company relative to statewide due to ARPA or any other changes reflected in the current pricing.

Answer 5.

- a. Rate development is being performed on an experience net risk adjustment basis. That means that we are neither making an issuer-specific morbidity adjustment to the base experience period or an adjustment to risk adjustment. This approach assumes that experience net risk adjustment is the best predictor of future experience.

- b. The statewide average premium is assumed to be equal between 2020 and 2022. This is because premiums statewide decreased in 2021 and we expect them to be at or below trend in 2022. The net result is estimated to be no change from 2020.
- c. We expect ARPA to have a uniform impact to each issuer across the state. Therefore, Capital's risk will improve, but the statewide risk will also improve, netting no change to Capital's relative risk to the market.

Question 6. Please provide support for not including any utilization trend in the Medical trend amounts.

Answer 6. Annually, the actuarial team meets with our Chief Medical Officer to discuss utilization trends by market segment based on provider conversations and emerging trends in the medical community. Based on those conversations, her best estimate is no change in utilization from 2020 to 2022. Please note this is pre-Covid-19, as Covid-19 factors are applied separately.

Question 7. Please provide quantitative support for the 0.5% leveraging adjustment utilized on the 'Exhibit E_Trend' tab.

Answer 7. Please see IND_21-67_Initial_CAAC_PPO_Leveraging_Supporting_20210625.xlsx, tab: LeveragingINDAllData. In order to determine the future impact of leveraging, including the impact of increasing cost sharing due to allowed costs rising, the exhibit shows a claim probability distribution with allowed amounts by range. The data is 2020 CBC ACA single risk pool population. The average pricing AV in the Individual market is approximately 0.81 (from Exhibit G, Paid-to-Allowed Ratio). From the data, I can infer that a deductible (applying to all services) of \$1,621 is equal to 81% AV for this population. Using that deductible amount, I can measure incurred claims and member cost-sharing trend, given an allowed trend of 6.0%. Claims are trended in a database in order to move claims into the correct buckets. Please note that the total allowed amounts are increasing at 6.0% annually (columns P and Z). Given the deductible and allowed trend, incurred claims trend at 6.6%, member cost-share at 1.6% and leveraging is $6.6\% - 6.0\% = 0.6\%$. Exhibit E has been updated to reflect the leveraging calculation, changing the leveraging adjustment of 0.5% to 0.6%.

Question 8. Please provide the quantitative development of the area factors noted in the Actuarial Memorandum. These are referenced in "Exhibit Q", but no such exhibit can be found. The support and development of these factors should provide sufficient detail to confirm that any morbidity differences between regions has been removed in the analysis.

- a. For each region, assuming 2020 data was utilized, please include total premium, total membership, total allowed claims, allowed claims for members with over \$500K in paid claims in 2020, total paid claims, paid claims for members with over \$500K in paid claims in 2020, average 2020 risk score, and average AV as used in the risk adjustment calculation (i.e., 0.60 for bronze plans, 0.70 for silver plans, etc.). Please also include any additional data and adjustments used in the factor development.

Answer 8. In order to minimize market disruption, area factors are unchanged from 2021. A regional analysis was not performed this year, as market stabilization and competition continue to be a high priority. I was unable to find the reference to Exhibit Q. Please advise and I will remove the reference with the next submission.

Question 9. Please provide support for not applying any benefit mix changes when there is an adjustment noted on “Exhibit D_BenMix”.

Answer 9. The changes in benefit mix are small enough that we did not deem an induced demand factor greater than 1.0 necessary. We believe induced demand changes to allowed claims in this market segment are negligible and differs from changes to incurred claims (which are attributable to differences in cost sharing). Exhibit D – Benefit Change shows the expected changes to incurred claims due to differences in cost sharing between the BEP and the projection period, which is used to develop the Paid-to-Allowed ratio in Exhibit G.

Question 10. On the “PMPMs” tab, the starting paid to allowed ratios by plan were grossed up by approximately 30% uniformly, which also increases the induced demand. Please provide support as to why this adjustment is necessary and appropriate.

Answer 10. The pricing AV is calculated relative to the paid-to-allowed ratio. So as an example, if a platinum plan has a pricing AV of 1.026 and the paid-to-allowed ratio is 0.854, the benefits are $1.026/0.854 - 1 = 20\%$ richer than the average plan in the projection period. It is important to note that the average pricing AV in Table 10 matches the pricing AV calculated in Exhibit G, so rates are not inflated. Relativities are developed from Capital’s manual cost model.

Question 11. For each month between January 2021 and the most recent date available (e.g., June 11, 2021), please provide the average count of Individual ACA enrollment, split by On-Exchange APTC, On-Exchange non-APTC, and Off-Exchange members. Please provide the enrollment data for each available month separately.

Answer 11. Please see Q&A Exhibit 2 for the requested data.

Question 12. For the On-Exchange non-APTC members who are currently enrolled as of the most recent date available, please specify the percentage of those individuals that you expect will enroll through the Exchange in 2022 and take advantage of the enhanced and expanded subsidies as a result of ARPA.

Answer 12. We expect about 75% of on-exchange non-APTC to take advantage of enhanced and expanded subsidies in 2022.

Question 13. For the Off-Exchange members who are currently enrolled as of the most recent date available, please specify the percentage of those individuals that you expect will enroll through the Exchange in 2022 and take advantage of the enhanced and expanded subsidies as a result of ARPA.

Answer 13. We expect about 50% of off-exchange members to enroll through the exchange and take advantage of enhanced and expanded subsidies in 2022.

Question 14. Per the Cover Letter, there are two SERFF Binder #'s listed. Please remove SERFF Binder Number, CABC-PA22-125107221, as it does not pertain to the CAAC Individual Major Medical filing.

Answer 14. The SERFF Binder Number, CABC=PA22-125107221 has been removed from the Cover Letter and the Actuarial Memo.

Question 15. Please explain why Plan 415127PA0020027 is listed as a Catastrophic plan in the binder, but is listed as a Bronze plan in Table 10.

Answer 15. The listing of this plan as Bronze on Table 10 was a typo. The plan's Metallic Tier has been changed on Table 10.

Question 16. In the Actuarial Memorandum, page 2, under drivers of rate change, it states that the Experience Net Reinsurance represents a 1.1% rate increase. Please explain the reasons behind the experience being less beneficial than initially projected.

Answer 16. The Actuarial Memorandum was supposed to say "Experience net Risk Adjustment". But that is also misleading as 2020 experience is not the main driver, rather adverse estimated risk adjustment results are driving the 1.1%. The Actuarial Memorandum has been corrected to show that estimated 2020 risk adjustment (used to project 2022) is the driver of the 1.1% increase. Estimated 2020 risk adjustment is lower than originally projected, and is reflected in the requested increase.

Question 17. In the Actuarial Memorandum, Exchange User Fee section, page 11, the Average 2022 On-Exchange Premium PMPM formula appears to be incorrect. Currently the formula is "= Avg. 2021 On-Exchange Premium PMPM." It seems that the current formula would be "= Avg. 2021 On-Exchange Premium PMPM * (1 + (Average Proposed Rate Change)). Please update as necessary.

Answer 17. The formula has been corrected in the Actuarial Memo.

Question 18. A COVID-19 morbidity adjustment factor was used to bring the 2020 base experience in line with a BEP not influenced by COVID-19. Currently, there is no mention of a COVID-19 adjustment being made to the projected claims. Please confirm that Capital is expecting no impact to Plan Year 2022 claims as a result from COVID-19.

Answer 18. This confirms that Capital is not making an additional adjustment for COVID-19 in 2022. We assume that 2020 adjusted for COVID-19 and trended is the best predictor of 2022.

Question 19. In Table 5, the Change in Morbidity – All Other formula is listed as the Issuer Assumption * 1. Please update the formula to represent the Issuer Assumption * 1.01. Note that we do recognize that the factor is calculated correctly based on the Supporting Exhibit but for standard consistency we need to have the individual adjustment factor separated in the formula.

Answer 19. The formula has been updated to reflect the Issuer Assumption.

Question 20. Per Table 5, the Change in Network Factor is 0.994. Per Exhibit_D1_NetworkMix, the factor is calculated comparing the BEP network mix versus Current Month network mix. Please explain why you feel it is more appropriate to compare versus the

Current Month network mix as to the Projected network mix given that a new network will be offered in Plan Year 2022.

Answer 20. Exhibit D1 has been updated to used projected membership instead of current membership. The factor in Table 5 changed from 0.994 to 0.99.

Question 21. Per HHS' Final 2022 Notice of Benefit and Payment Parameters, the 2022 risk adjustment user fee is to be \$0.25 PMPM. Per Table 6, the risk adjustment user fee is \$0.28 PMPM. Please update the percentage value in cell C54 to achieve the set \$0.25 PMPM amount.

Answer 21. The Risk Adjustment User Fee PMPM amount has been corrected to \$0.25.

Question 22. Per Table 6, Retention, the PCORI fee is listed as \$0.30 PMPM. However, in the supporting exhibit calculations, the PCORI fee is listed as \$0.20 PMPM. Please update the exhibits so that the PCORI fee is consistent throughout all exhibits.

Answer 22. The PCORI Fee PMPM has been updated on Table 6 to the actual amount of \$0.20.

Question 23. Per the PA Final Rate Filing Guidance, the profit listed in Table 6 is an after-tax amount. Given, that the profit is after-tax, the federal income tax percentage, in Table 6, is understated. In Table 6, the Federal Income Tax is listed as 0.42%. Please either update the estimated federal income tax percentage to 0.5316456% or change the after-tax profit to 1.58%. Please update all affected exhibits and documents.

Answer 23. The Federal Income Tax has been corrected to 0.5316456%.

Question 24. In Table 12. Age and Tobacco Factors, please fill in the tobacco factor for Age Bands: 18, 19, and 20 to be listed as 1.000.

Answer 24. Table 12 has been corrected to include a Tobacco Factor of 1.000 for ages 18, 19, and 20.

Question 25. Based on Exhibit R, MLR Exhibit, the Actual MLR has consistently been significantly lower than the Pricing MLR.

1. Please provide some explanation as to why the Actual MLR has been significantly lower.
2. Has CAAC been required to pay rebates? Do you foresee this to be the case in the next few years?
3. Have any changes been made to this year's Pricing MLR assumptions to try to achieve a more accurate Actual to Pricing MLR for Plan Year 2022?

Answer 25.

1. The actual MLR has been significantly lower than the projected MLR mostly due to underestimating positive risk adjustment transfers. Morbidity factors (speculating the impact of the individual mandate), have also driven projections above actual.
2. CAAC has paid MLR rebates. We do not expect to pay MLR rebates for the 2019-2021 calculation and forward.

3. CAAC has made changes to pricing starting in 2021 and continuing into 2022. This includes relying more heavily on actual risk adjustment results to project future risk adjustment and reducing trend.

Question 26. Per the Unique Plan Design – Supporting Documentation and Justification form, Applicable HIOS Plan IDs section, the following HIOS IDs appear to not be relevant to this filing: 45127PA0010057, 45127PA0010089, 45127PA0130001, 45127PA0130005, 45127PA0010161, 45127PA0010199, 45127PA0010135. Please remove these HIOS IDs or explain why the HIOS IDs are included.

Answer 26. HIOS IDs: 45127PA0010057, 45127PA0010089, 45127PA0130001, 45127PA0130005, 45127PA0010161, 45127PA0010199, 45127PA0010135 are relevant to the 2022 CAAC Small Group filing. This document is being included exactly as it is filed in the binder filing, as the federal template includes both market segments.

Question 27. The current submitted broker contract agreement is not for this upcoming plan year. When does CAAC expect to have their commission schedules finalized? Once finalized, please provide the current broker contract agreement. Please note that once rates have been finalized, a change to rates will not be allowed to change even if the commission schedule changes.

Answer 27. We expect to have 2022 broker contracts finalized by August. We acknowledge that a change to rates will not be allowed once rates are finalized.

Question 28. Please provide an exhibit which demonstrates that the criteria for the expanded bronze plan(s) has been met.

Answer 28. Please see Q&A Exhibits 3 and 3a for a comprehensive list of all CBC Individual and Small Group expanded bronze plans, and supporting analysis. For the PCP copay analysis, 2019 CBC ACA PCP data is used, trended at 3% for 3 years to 2022. 2020 data was not used due to suppressed in-person visits due to COVID-19. The analysis shows that a \$50 PCP is less than 50% of the average 2022 PCP visit cost.

Question 29. Please provide an exhibit that quantitatively shows a comparison of the actual to projected claim cost PMPMs for calendar years 2017-2020, as applicable.

Answer 29. Please see Q&A Exhibit 4 for the requested data.

Question 30. Please confirm that you have tested to ensure that the rates in Table 11 of the PA AM Exhibits, PA Plan Design Summary and Rate Table, Federal Rate Template, and binder are identical.

Answer 30. I confirm that the exhibits above have been tested to ensure that rates are identical.

Capital Advantage Assurance Company
Individual Rates
Q&A Exhibit 1
Capital Advantage EPO Network Factor Development

Provider Name	Provider Number	Type	CBC Allowed Amount	Medicare Priced Amount (WI 1)	CBC Allowed - % of Medicare Priced Amount (WI 1)
UPMC PINNACLE CARLISLE	390058	IP	\$2,490,021	\$2,857,956	87%
UPMC PINNACLE HANOVER	390233	IP	\$5,951,717	\$2,600,601	229%
UPMC PINNACLE HOSPITALS	390067	IP	\$53,236,214	\$31,157,869	171%
UPMC PINNACLE LANCASTER	390061	IP	\$2,738,442	\$1,849,689	148%
UPMC PINNACLE LITITZ	390068	IP	\$1,452,091	\$2,312,890	63%
UPMC PINNACLE MEMORIAL	390101	IP	\$4,367,745	\$2,984,524	146%
UPMC PINNACLE-CRNA	390067	IP	\$53,236,214	\$31,157,869	171%
Pinnacle Total		IP	\$123,472,443	\$74,921,398	165%
Average All Hospitals		IP	\$611,746,106	\$331,315,856	185%
				Initial Savings	-11%
				Extra Discount EPO	-15%
				Total IP Savings	-24%
UPMC PINNACLE CARLISLE	50152512	OP	\$16,462,354	\$5,439,439	303%
UPMC PINNACLE HANOVER	390233		\$15,399,965	\$4,277,266	360%
UPMC PINNACLE HOSPITALS	390067		\$59,982,233	\$24,390,028	246%
UPMC PINNACLE LANCASTER	50152509		\$6,467,772	\$2,404,048	269%
UPMC PINNACLE LITITZ	50152508		\$5,426,744	\$2,080,241	261%
UPMC PINNACLE MEMORIAL	50152507		\$11,277,289	\$4,125,176	273%
Pinnacle Total			\$115,016,357	\$42,716,198	269%
Average		OP	\$1,122,845,947	\$376,692,596	298%
				Initial Savings	-10%
				Extra Discount EPO	-15%
				Total OP Savings	-23%