

September 21, 2021

Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

RE: PENNSYLVANIA HEALTH & WELLNESS, INC. 9/21/2021 UPDATE FOR ADDITIONAL REINSURANCE FUNDING - CECO-132819212

Mr. D'Agostino,

As requested by the Pennsylvania Insurance Department on 9/10, we have adjusted the rate filing documentation to reflect the reinsurance parameter changes triggered by the American Rescue Plan Act. Additionally, in order to retain consistency with the most recent submissions for each file, a subset of documents last updated on 9/7/2021 were again edited to reflect our intent to not certify the following plan for 2022:

- Ambetter Balanced Care 30 + Vision + Adult Dental

The following files were last submitted on 7/12/2021, and have been updated solely for the change in reinsurance parameters:

- *"2022_PHW_Actuarial_Memorandum_20210921.pdf"*
- *"2022_PHW_Actuarial_Memorandum_20210921_Redacted.pdf"*
- *"2022_PHW_State_Act_Memo_20210917.pdf"*
- *"2022_PHW_State_Appendices_20210921.xlsb"*
- *"2022_PHW_Part_II_Justification_20210921.pdf"*
- *"2022_PHW_Rate_Change_Request_Summary_20210921.docx"*

The following files were last submitted on 9/7/2021 to reflect removal of the uncertified plan. These files were updated both for the reinsurance change and to again remove the uncertified plan where it is reported distinctly from other plans, consistent with edits made in the 9/7 submission:

- *"2022_PHW_Actuarial_Memorandum_Rate_Exhibits_20210917.xlsb"*
- *"2022_PHW_Plan_Design_Summary_and_Rate_Tables_20210917.xlsb"*
- *"2022_PHW_State_Rate_Review_Detail_20210917.xlsb"*
- *"PA_PY22UnifiedRateReview_v5_09.17.22.xlsm"*
- *"PA_PY22RateTables_v5_09.17.22.xls"*

Because this plan removal slightly impacts the projected total dollars, PMPM values, and membership shown in the adjusted files, there are slight differences between total membership and dollars reported in the documents with and without the plan removed.

Below you may find the company information for the updated rate filing documents included in this submission, in response to the guidance sent to PHW on April 7, 2021.

REQUESTED COMPANY INFORMATION

1. Company Name & NAIC number: **Pennsylvania Health & Wellness, Inc.; NAIC # 16041**
2. Market (Individual or Small Group): **Individual**
3. On or Off Exchange: **On/Off Exchange**

Pennsylvania Cover Letter
Pennsylvania Health & Wellness, Inc.

4. Effective date of coverage: **January 1, 2022**
5. Average rate change requested: **-8.76%**
6. Range of rate change requested: **-19.09% to -7.08%**
7. Total additional annual revenue generated from the proposed rate change: **-\$1,704,693**
8. Product(s) (Indemnity, HMO, POS (HMOs only), PPO, or EPO): **HMO**
9. Rating Areas and any changes from 2021: **In 2021 plans were offered in Rating Areas 3, 6, and 8 only. For 2022, plans will continue to be offered in those areas and additionally will be available in Rating Area 7.**
10. Metal Levels and Catastrophic Plans: **Gold, Silver, Bronze**
11. Current number of covered lives and of policyholders as of February 1, 2021 as shown in Cell V15 of Table 10: **Covered lives - 4,433; Policyholders - 3,688**
12. Number of plans offered in 2022 and the change this represents from 2021: **There are 39 plans offered in 2022. There were 35 plans offered in 2021.**
13. Corresponding contract form number, SERFF and Binder ID numbers: **FORM: CECO-132809175; SERFF: CECO-132819212; Binder: CECO-PA22-125107398**
14. HIOS Issuer ID number and submission tracking number: **HIOS Issuer ID number: 86199-2018815824860820487; Submission tracking number: CECO-132819212**

Pennsylvania Actuarial Memorandum

**Pennsylvania Health and Wellness, INC
Annual Individual Health Rate Filing**

Effective January 1, 2022

Forms: 86199PA001, 86199PA002, 86199PA003, 86199PA004

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1. Basic Information and Data

a. Company Information

Please see Table 0, "Identifying Information", for the requested company identifying information.

b. Rate History and Proposed Variation in Rate Changes

The 3 year historical rate changes are:

Year	SERFF Filing #	Rate Change
2020	CECO-131936143	-1.4%
2021	CECO-132346847	-6.6%
2022	CECO-132819212	-8.8%

The rate projections for 2022 have been updated from the previous year's projections to reflect the most recent information available.

The following describes and quantifies the significant drivers underlying the proposed rate change for 2022. This breakdown is intended only for explanatory purposes and is distinct from the development of rates, as described in the subsequent sections of this memorandum.

- Risk Adjustment and Statewide Average Premium (-3.1% premium impact versus 2021 filed rates)

Risk adjustment transfer experience for calendar year 2020 was projected forward to 2022, including consideration of changes to the statewide average premium, risk adjustment program, PHW enrollee population morbidity relative to the Pennsylvania single risk pool and the high-cost risk pool.

- Single risk pool experience and utilization trend (-2.3% premium impact versus 2021 filed rates)

The individual single risk pool experience, inclusive of a morbidity adjustment to account for the estimated impacts of the COVID-19 pandemic on base period costs and utilization, and Milliman Health Cost Guidelines underlying the rate projections have been updated. The filed rates reflect the projected utilization

trend applied to experience (from 2020 to 2022) and the manual base data (from 2021 to 2022).

- Unit Cost trend (3.1% premium impact versus 2021 filed rates)

Expected unit cost levels and reimbursement arrangements with providers have changed between 2021 and 2022.

- Benefit Design and CSR Subsidies (-2.7% to 2.8% premium impact versus 2021 filed rates, varies by plan)

PHW's 2022 rates assume no change in covered EHB or non-EHB benefits relative to benefits offered in 2021. The rates do reflect updated projections of actuarial value and cost sharing by plan. Premium rates continue to reflect the expectation that PHW will not be reimbursed by the U.S. Department of Health and Human Services (HHS) for cost-sharing on CSR Silver plans. Enrollment projections reflect updated expectations regarding member plan selections by metal and CSR level, which in turn affect the required rate load to compensate for CSR non-funding.

- Administrative Expenses and Profit (-2.2% premium impact versus 2021 filed rates)

See Section 2b, "Retention Items", for details on projected non-benefit expenses.

- Updated expectations regarding the impacts of COVID-19 in the rating period (-2.6% premium impact versus 2021 filed rates)

PHW's 2021 rates reflected an adjustment for costs attributable to the COVID-19 pandemic, including direct testing, treatment, and vaccination costs and the return of utilization that was deferred in 2020. PHW's 2022 rates reflect updated expectations regarding the direct and indirect costs associated with the COVID-19 pandemic in the rating period.

c. Average Rate Change

The average rate change is -8.8%, as shown in Table 10, "Plan Rates". The average rate change in 21-year-old non-tobacco premium PMPM is -7.6%, as shown in Table 11, "Plan Premium Development for 21-Year-Old Non-Tobacco User".

d. Membership Count

Please see Table 1, “Number of Members” for the average age, age breakdown, and total number of members for the projection period.

e. Benefit Changes

PHW's 2022 rates assume no change in covered EHB or non-EHB benefits relative to benefits offered in 2021. The rates do reflect updated projections of actuarial value and cost sharing by plan, as described in “Plan Adjusted Index Rate” subsection in Section 2a. Premium rates continue to reflect the expectation that PHW will not be reimbursed by the U.S. Department of Health and Human Services (HHS) for cost-sharing on CSR Silver plans. Enrollment projections reflect updated expectations regarding member plan selections by metal and CSR level, which in turn affect the required rate load to compensate for CSR non-funding.

Please see Appendix 20.5 for details on benefit changes.

f. Experience Period Claims and Premiums

The loss ratio calculated in Table 2, “Experience Period Claims and Premiums” for the experience period data is 44.42%. The benefits in excess of EHBs offered are adult vision and adult dental coverage.

The following information supports the best estimate of premium and claims for the single risk pool during the experience period, as reported in Worksheet 1, Section I and Worksheet 2, Section II of the URRT. The experience period for this rate filing is calendar year 2020.

Paid Through Date: 3/31/2021

Current Date: 2/28/2021

ALLOWED AND INCURRED CLAIMS INCURRED DURING THE EXPERIENCE PERIOD

A breakout of the claims shown in Worksheet 1, Section I is provided in the appendices as Appendix 4.1.

Allowed and incurred claims, as defined by the URRT instructions, were determined from PHW’s claim record system. Incurred but not paid amounts were estimated using a combination, as appropriate, of the loss ratio and completion methodologies. The estimation for incurred but not paid amounts is based on the experience period claims reported. This estimation was performed using a consistent methodology for both allowed and paid claims. Differences in effective completion factors for allowed versus

paid claims are attributable to differences in the seasonal patterns of allowed versus paid claims. Actual claims run-out may reflect some variability from expectations.

Incurred claims are defined as allowed claims less member cost-sharing and cost-sharing paid by the U.S. Department of Health and Human Services (HHS) on behalf of low-income members. Cost-sharing paid by HHS will be zero for 2022 under their current guidance.

EXPERIENCE PERIOD RISK ADJUSTMENT AND REINSURANCE ADJUSTMENTS PMPM

The risk adjustment transfer and reinsurance receivables for the experience period is shown on Worksheet 1, Section I of the URRT. The risk adjustment transfer amount reflects the value reported by the U.S. Department of Health and Human Services (HHS) as of June 30, 2021. There were no state or federal reinsurance recoveries in 2020.

CURRENT ENROLLMENT AND PREMIUM

The current enrollment and premium values on Worksheet 2, Section II are reported as of 2/28/2021.

Earned premium in the experience period is not adjusted for taxes, assessments, risk adjustment receivables or payables or MLR rebates.

TREATMENT OF PHARMACY REBATES ON INCURRED CLAIMS

Incurred claims in Table 2 have been adjusted to be gross of pharmacy rebates, as opposed to net, shown on Worksheet 1 of the URRT.

CAPITATION

In 2021, children will be capitated at \$5.22 PMPM for Envolve Vision (Exam & Hardware, Medical & Surgical), Vida (Health Coaching), Envolve People Care (NurseLine), Startsmart, and Teledoc – Telehealth. Adults on the base product will be capitated at \$2.36 PMPM. Adults are lower since Envolve Vision (Exam & Hardware) is not included in the base product. Adults with the Vision+Dental buy-up will be capitated an additional \$24.19 PMPM for Envolve Vision (Exam & Hardware) and Envolve Dental. The dates for the contract are CY2021.

g. Credibility of Data

Description of Credibility Method Used

Credibility is first calculated using the following formula:

If Member Months < 12,000:	0%
If $12,000 \leq$ Member Months < 125,000:	$(\text{Member Months} / 125,000) ^ 0.5$
If Member Months \geq 125,000:	100%

Here, "Member Months" is defined as total 2020 member months across PHW's calendar year 2020 individual block of business that are suitable for pricing.

This formula is based on empirical research into the minimum number of member months required such that the projected allowed PMPM of a group based on historical experience is within 10% of the actual allowed PMPM 97% of the time.

Total 2020 Member Months: 44,487

Credibility Level Assigned To Base Period Experience: 59.66%

Note that credibility is calculated based on 2020 experience data that is suitable for pricing and may not exactly match the total 2020 member months shown above.

The base period experience was not used to develop the manual rate, so there is no double counting of base period experience.

Actuarial Standard of Practice #25 "Credibility Procedures" was considered when determining the credibility level.

Manual Experience Basis

The manual rate development is based on the Milliman *Managed Care Rating Model* (MCRM) and the companion Milliman *Health Cost Guidelines* (HCGs), and consideration of relevant QHP experience in other states. The MCRM includes several adjustments from the HCGs to be consistent with and appropriate for the expected individual population that will be enrolled, including morbidity, geographic area utilization relativities, expected provider reimbursement, and utilization management programs.

The HCGs provide a flexible but consistent basis for the determination of claim costs for a wide variety of health benefit plans. These rating structures are used to anticipate future claim levels, evaluate past experience, and establish interrelationships between different health coverage levels.

The Milliman HCGs are developed as a result of Milliman's continuing research on health care costs. They were first developed in 1954 and have been updated and expanded annually since then. These guidelines are continually monitored as we use them in measuring the experience or evaluating the rates of our clients and as we compare them to other data sources.

The HCGs are a cooperative effort of all Milliman health actuaries and represent a combination of their experience, research, and judgment. An extensive amount of data is used in developing these guidelines including published and unpublished data. In most instances, cost assumptions are based on our evaluation of several data sources and, therefore, are not specifically attributable to a single source. Since these guidelines are a proprietary document of Milliman, they are only available for release to specific clients that lease these guidelines and to Milliman consulting health actuaries.

Market-wide rates were developed based on the adjusted MCRM (see "Adjustments Made to the Data" below for more detail on these adjustments). We used the HCGs to estimate the value of cost-sharing and relative utilization of services for each plan and to inform rating factors.

Manual Morbidity Basis

Composite morbidity factors are used to adjust the Milliman Managed Care Rating Model (MCRM) from the large employer group basis of the HCGs to the projected morbidity of PHW's membership in 2022.

The morbidity for PHW's 2022 membership is assumed to equal the projected morbidity for the Pennsylvania single risk pool times the morbidity of PHW's membership relative to the single risk pool.

We estimated historical single risk pool morbidity by comparing historical risk adjustment results for the Pennsylvania individual market versus the employer group population underlying the HCGs, controlling for risk score differences attributable to non-morbidity factors (e.g. demographics and plan mix). We then projected this historical morbidity snapshot forward to account for expected changes in the risk pool composition over time

The relative morbidity assumption used for projecting claims reflects PHW's expectations regarding the morbidity of its 2022 membership relative to the single risk pool, and is consistent with the relative morbidity assumption used to estimate PHW's risk transfer payment/receivable.

ADJUSTMENTS MADE TO THE DATA

The following adjustments were made to calibrate the pricing model to the expected population:

- Base Data
- Unit Cost Trend
- Utilization Trend
- Change in Induced Utilization
- Change in Morbidity - Reinsurance
- Change in Morbidity - All Other
- Change in Demographics
- Change in Covered Benefits
- Change in Network
- Change in Other

See Appendix 8.1 for a demonstration of these adjustments. The adjustments, which are discussed above, are appropriate and necessary to reflect the anticipated population, region, provider network, and benefits anticipated for the 2022 single risk pool. Table 2b, “Manual Experience Period Claims and Premiums” has been populated with the manual data used in the rate calculation, before projection factors from 2020 to 2022 were applied. Table 3b, “Manual Trend Components” shows the adjustments made to the manual data. Table 4b, “Historical Manual Experience” has been populated with the manual data used in the rate calculation.

h. Trend Identification

Please see Table 3, “Trend Components” for the medical and prescription drug allowed claims cost and utilization trends as well as the induced demand adjustments.

This section demonstrates and describes the methodology for developing the trend factors used to project the 2020 experience period Essential Health Benefit (EHB) allowed claims to the 2022 projection period as shown in Worksheet 1, Section II of the URRT. The cost and utilization trend factors for “Year 1” and “Year 2” shown on the URRT are annual trends; the factors for “Year 1” represent 12 months of trend from 2020 to 2021 and the factors for “Year 2” represent 12 months of trend from 2021 to 2022.

Trend Factors (URRT Cost Trend and URRT Utilization Trend Projection Factors)

The cost trend factors reflect the following:

- Changes in contractual reimbursement and discounts between the experience and projection periods for a fixed basket of services. This is for providers that

were already part of the network in 2020, based on actual 2020 contracts and ongoing provider and Pharmacy Benefit Manager (PBM) contracting efforts for 2022, controlling for changes in service mix, the geographic distribution of enrollees, and pharmacy rebates.

- Changes in the distribution of services among network providers other than changes driven by expanding the provider network (there were no other significant network changes from 2020 to 2022).
- Average charge trend between the experience and projection periods normalized for demographics, morbidity, and benefit design.

Appendix 6.1 decomposes the cost trend factor into its constituent parts.

The utilization trend factors reflect the following:

- Assumed changes in the mix or intensity of services provided for a fixed level of illness burden.
- Secular utilization trend, normalized for demographics, morbidity, and benefit design, informed by consideration of multiple sources, including typical industry trend assumptions, the Milliman *Health Cost Guidelines*, and analysis of observed historical trends for Ambetter products.

Appendix 6.2 compares the utilization trend factor by benefit category to various industry trends.

i. Historical Experience

Please see Table 4, “Historical Experience” for the most recent 48 months of data with at least two months of runout.

See Section 1h above for a description of the trend development.

The 3 year historical MLR and membership are shown below. Note that a credibility adjustment of 8.5% was assigned to actual 2019 MLR, giving a total calculated MLR of 69.1%.

Year	MLR		Membership	
	Actual	Pricing	Actual	Pricing
2017	n/a	n/a	n/a	n/a
2018	n/a	n/a	n/a	n/a
2019	60.6%	89.4%	20,216	68,370

2. Rate Development and Change

a. Development of Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims

Please see Table 5 for the development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims. The paid to allowed ratio shown in cell C28 is calculated using an alternative method as allowed by the rate filing guidance. The ratio is calculated as follows:

$$\text{Paid to Allowed Ratio} = \frac{\text{URRT WS2 projected incurred claims} + \text{URRT WS2 Projected reinsurance}}{\text{URRT WS2 allowed claims}}$$

Development of Manual EHB Allowed Claims PMPM

Please see Appendix 8.1 for the development of the single risk pool projection factors applied to the Manual data.

Adjustments to Trended EHB Allowed Claims PMPM

This section describes and supports the adjustments other than trend used to project the 2020 experience period Essential Health Benefit (EHB) allowed claims to the 2022 projection period as shown in Worksheet 1, Section II of the URRT. Each factor represents the change between the experience period and projection period. The factors, therefore, are not annualized values.

Appendix 20.4 decomposes each adjustment factor into its components by service category.

MORBIDITY ADJUSTMENT

Claims were adjusted for estimated differences in morbidity between PHW's 2020 membership (44,487) and its projected 2022 membership (127,772).

The components of the morbidity projection factor are:

- An adjustment was applied to experience period claims to remove one-time direct costs of COVID-19 testing and treatment in PHW's 2020 experience.
- An adjustment was applied to experience period claims to account for the estimated one-time net indirect impacts of suppressed utilization attributable to the pandemic on 2020 healthcare costs.

- Utilization was adjusted for projected changes in statewide single risk pool morbidity from 2020 to 2022 based on consideration of regulatory and market uncertainties, including enrollment associated with the American Rescue Plan Act of 2021.
- In order to compensate for the impact of pricing all plans to a single risk pool morbidity, an offsetting “liability-based reweighting” adjustment was applied to reweight allowed claims experience by plan based on relative actuarial value (e.g. such that gold plans would receive more weight than bronze).

Consistent with the 2022 URR Instructions, these morbidity adjustments reflect the component of the change in average allowed claims PMPM holding constant the experience period population’s demographics (e.g. age, gender, and region), product mix, and all provider network contracts and time parameters.

The relative morbidity assumption used for projecting claims reflects PHW’s expectations regarding the morbidity of its 2022 membership relative to the single risk pool, and is consistent with the relative morbidity assumption used to estimate PHW’s risk transfer payment/receivable.

DEMOGRAPHIC SHIFT

Experience period claims were adjusted for differences in the projected mix of 2022 membership by gender and age band using demographic factors from the Milliman *Health Cost Guidelines*.

Experience period claims were also adjusted for differences in the projected mix of 2022 membership by metropolitan statistical area (MSA) using utilization and unit cost area factors from the Milliman *Health Cost Guidelines* and differences in contractual reimbursement by area.

PLAN DESIGN CHANGES

Experience period claims were adjusted for changes in plan mix and plan design.

This adjustment factor reflects anticipated changes in the demand for services due to differences in product mix and cost-sharing requirements from the experience period to the projection period. Population demographics and morbidity were held constant across plan designs for this adjustment to avoid confounding with demographic and morbidity shifts.

Where applicable, this factor is also used to reflect addition or removal of covered benefits to align the 2022 projection with benefits covered by the state EHB benchmark plan:

- No such benefit change adjustments were required from 2020 to 2022.

OTHER ADJUSTMENTS

Experience period claims were also adjusted for the following changes between the experience period and projection period:

- Anticipated changes in capitation contracts.
- Changes in pharmacy rebates and dispensing fees between the experience and projection periods developed based on changes to PBM contracting from 2020 to 2022 and projected drug utilization.
- The reimbursement impact of expanding the provider network from 2020 to 2022 (developed using estimates of the distribution of services and relative unit costs by provider). This only reflects the impact of new providers; the impact of changes in the distribution of services among existing network providers is reflected in unit cost trend.
- Adjustment for expected claims costs without corresponding premium revenue, due to ACA grace period provisions.

Projected Index Rate

The Index Rate for the Experience Period (calendar year 2020) is a measurement of the average allowed claims PMPM for EHB benefits. This value (\$228.43) is located on Worksheet 1, Section II of the URRT. The Index Rate for the Experience Period reflects the actual mixture of smoker/non-smoker population, area factors, plan enrollment, and the actual mixture of risk morbidity in the single risk pool during the experience period. The Index Rate for the Experience Period has not been adjusted for payments and charges under the risk adjustment and reinsurance programs or for Exchange user fees. We have adjusted the Index Rate for the Experience Period to remove any non-EHBs. The claim system does not currently distinguish between EHB and non-EHB claims, so this adjustment was made based on the expected percentage of non-EHB claims for the experience period. The experience period did not contain non-single risk pool claims, so no adjustment was made for this.

The Index Rate for the Projection Period (\$346.76) (calendar year 2022) is reflected in Worksheet 1, Section II of the URRT. It was developed following the specifications of 45 CFR part 156.80(d)(1). The Index Rate for the Projection Period represents the estimated total combined projected allowed claims PMPM for EHBs for calendar year 2022 and has not been adjusted for payments and charges under the risk adjustment program or for Exchange user fees. The total allowed claims include benefits in excess

of EHBs (coverage for adult vision and adult dental). The Index Rate for the Projection Period was calculated based on the methodology discussed in Section 2a. The Index Rate for the Projection Period will remain unchanged until a renewal filing effective January 1, 2023.

The development of the Index Rate for the Projection Period is shown in Worksheet 1, Section II. This reflects:

- The projection period of calendar year 2022
- The anticipated claim level of the projection period with respect to trend, benefits, and demographics
- The experience of all policies expected to be in the single risk pool (with necessary adjustments)

Appendix 10.1 demonstrates the calculation of the Projected Index Rate by blending the Experience Period Index Rate with the Credibility Manual Index Rate, as applicable. Note that the Projected Index Rate in Appendix 10.1 (\$346.74) differs from the value in the URRT due to the rounding rules in the URRT. The next two sections further describe the steps taken to develop the Market-Wide Adjusted Index Rate and Plan Adjusted Index Rates.

Market-Adjusted Index Rate

The Index Rate for the Projection Period is adjusted to arrive at the Market-Wide Adjusted Index Rate (\$481.85) based on the following three adjustments, as outlined in 45 CFR 156.80(d)(1):

- Adjustment for Section 1332 State Relief and Empowerment Waiver (state-based reinsurance program)
- Adjustment for the Risk Adjustment Program
- Exchange user fee adjustment

Since the Index Rate is on an allowed claims basis, the market-level adjustments are applied on an allowed basis. Similar to the Index Rate, the Market-Wide Adjusted Index Rate reflects the average demographic characteristics of the single risk pool. The Market-Wide Adjusted Index Rate is not calibrated. Appendix 11.1 shows the development of the Market-Wide Adjusted Index Rate. Note that the Market Adjusted Index Rate in Appendix 11.1 (\$481.86) differs from the value in the URRT due to the rounding rules in the URRT.

REINSURANCE

No federal reinsurance recoveries are expected in the projection period. The reinsurance that was entered in the field for projected reinsurance on URRT Worksheet 1, Section II reflects a reduction in the index rate due to the Section 1332 State Relief

and Empowerment Waiver. On Appendix 11.1, the reinsurance adjustment is shown on an allowed basis as a multiplicative factor, and this factor is 0.940.

Tabs II.a. and II.b. in the PAAM Exhibits show the impact of the reinsurance program in the individual market.

We used Pennsylvania Health & Wellness, Inc's actual 2020 claims experience, including the distribution thereof by annual claims per member, scaled to anticipated 2022 costs levels, to model the proposed reinsurance scenario. The scaled claims probability distribution (CPD) reflects expectations regarding plan year 2022 population, plan, and network characteristics for purposes of calculating the projected incurred claims impact in the rating period.

We then applied the proposed coinsurance parameter to claims that fall within the reinsurance window to calculate the expected reinsurance receivable.

Consideration was also given to the Statewide Average Premium (SWAP) assumption to reflect the average premium charged by issuers in the Pennsylvania individual QHP single risk pool. The projected market average premium is dependent upon expected funding levels and reinsurance parameters set forth by the PID.

Risk Adjustment Payment/Charge

The Projected Risk Adjustment Transfer PMPM [REDACTED] is shown on Worksheet 1, Section II on an allowed basis. This amount does not include the 2022 Risk Adjustment User Fee of \$0.25 PMPM (0.05% of premium). The Risk Adjustment User Fee is included with Taxes and Fees on Worksheet 2, line 3.7. Appendix 11.1 shows how the anticipated risk adjustment transfer revenue is applied to the Index Rate in the development of the Market-Wide Adjusted Index Rate. See Appendix 11.2 for the development of the Projected Risk Adjustment Transfer and Appendix 11.3 for the development of the multiplicative adjustment factor.

The state transfer calculation portion of the total risk adjustment transfer is based on the risk adjustment transfer formula, as provided in the Federal Register Volume 78 Number 47, and displayed below.

$$T_i = \left[\frac{PLRS_i \times IDF_i \times GCF_i}{\sum_i (s_i \times PLRS_i \times IDF_i \times GCF_i)} - \frac{AV_i \times ARF_i \times IDF_i \times GCF_i}{\sum_i (s_i \times AV_i \times ARF_i \times IDF_i \times GCF_i)} \right] \bar{P}_s$$

Where:

\bar{P}_s = state average premium;

$PLRS_i$ = plan i 's plan liability risk score;

AV_i = plan i 's metal level AV ;

ARF_i = plan i 's allowable rating factor;

IDF_i = plan i 's induced demand factor;

GCF_i = plan i 's geographic cost factor;

s_i = plan i 's share of state enrollment as measured in member months;

and the denominator is summed across all plans in the risk pool in the market in the state.

We project the portfolio average for each factor in the risk adjustment transfer formula using a combination of (i) the state's actual historical risk adjustment factors adjusted to the projected population and (ii) adjustments for market and risk adjustment program changes. The resulting aggregate payment or receivable is then proportionally allocated to all plans in the portfolio.

For the purpose of our modeling, each of these factors was approximated as follows.

\bar{P} : The state average premium was assumed to be approximately [REDACTED] (net of the 14% administrative cost carve out).

PLRS: The statewide average risk score is projected based on the average PLRS of the single risk pool in 2020, as reported by the U.S. Department of Health and Human Services (HHS) as of June 30, 2021, adjusted for projected changes in the demographics, morbidity, and plan mix of the single risk pool from 2020 to 2022.

The average risk score for PHW's membership is projected by adjusting the projected single risk pool average risk score for risk score differences associated with demographic, plan mix, and morbidity differences between the two populations.

HHS's proposed HCC model and coefficient changes for 2021 and 2022 were considered in the development of the projected risk adjustment transfer. The demographic, plan mix, and morbidity assumptions supporting the projected statewide and PHW risk score projections are consistent with the demographic, plan mix, and morbidity assumptions used to project claims costs.

IDF: The statewide average IDF is projected based on the average IDF of the single risk pool in 2020, as reported by HHS as of June 30, 2021.

The average IDF for PHW is projected by applying the induced demand factors from the market reform rule published in the March 11, 2013 Federal Register, page 15433, Table 11 to PHW's projected population. The formula recognizes the following IDF factors by metallic tier: Bronze 1.00, Silver 1.03, Gold 1.08 and Platinum 1.15.

AV: The statewide average actuarial value (AV) is projected based on the average metal level AV of the single risk pool in 2020, as reported by HHS as of June 30, 2021.

The average AV for PHW is projected by applying the metal level AV factors from the market reform rule published in the March 11, 2013 Federal Register, page 15433, Table 9 to PHW's projected population. The formula recognizes the following AV values by metallic tier: Bronze 0.60, Silver 0.70, Gold 0.80, and Platinum 0.90.

ARF: As stated in the March 11, 2013 Federal Register, page 15433, the allowable rating factor (ARF) adjustment accounts only for age rating.

The statewide average ARF is projected based on the average ARF of the single risk pool in 2020, as reported by HHS as of June 30, 2021, adjusted for projected changes in the demographics of the single risk pool from 2020 to 2022.

The average ARF for PHW is projected by applying the proposed 2022 HHS age rating factors to PHW's projected population. An equal distribution across ages within each age band was assumed.

GCF: The average GCF for PHW relative to the statewide average was modeled based on historical GCFs by rating area, any anticipated changes in these GCFs over time, and PHW's projected enrollment by rating area.

The total transfer is calculated as the sum of the state transfer calculation described above and a net transfer for 2022 attributable to the high cost risk pooling program. We modeled this as the combination of a receivable, based on the attachment point and coinsurance from the 2022 Notice of Benefit and Payment Parameters (NBPP), and an assessment, based as a percentage of premium.

Outliers were reflected in our calculations to the extent that outliers are reflected in historical risk scores used as the starting point of the 2022 risk transfer projection and via the calculation of the net high cost risk pooling receivable or payment. Otherwise, there were no "potential outlier assumptions" that would have an impact on transfers. The projected transfer amount assumes no impact under the Risk Adjustment Data Validation (RADV) process.

The risk adjustment transfer amounts [REDACTED] shown on Worksheet 1 of the URRT are the actual PMPM amounts expected in the projection period on an allowed basis. The risk adjustment transfer amount applied to the Index Rate in the development of the Market-Wide Adjusted Index Rate is on an allowed claims basis, as the Index Rate is on an allowed claims basis.

The demographic, plan mix, and morbidity assumptions supporting the risk transfer projection are consistent with the demographic, plan mix, and morbidity assumptions used to project claims costs.

Exchange User Fees

The Exchange user fee adjustment applied to premium rates is 2.996% of premium. This is based on weighting the expected distribution of issuer enrollment sold through the Exchange and sold outside of the Exchange. Per the 2022 ACA-Compliant Health Insurance Rate Filing Guidance, the Exchange user fee is 3.00% of premium for members purchasing coverage via the Exchange, and there is no Exchange fee for members enrolling in coverage outside of the Exchange. We assumed 99.9% of members would enroll through the Exchange and 0.1% would enroll outside of the Exchange. On Appendix 11.1, the user fee is shown on an allowed basis as a multiplicative factor, and this factor is 1.037. See Appendix 11.3 for the development of this factor.

Plan-Adjusted Index Rate

The Plan Adjusted Index Rates (average Plan Adjusted Index Rate: \$485.48) are included in Worksheet 2, Section III of the URRT. The Plan Adjusted Index Rates are the Market-Wide Adjusted Index Rate adjusted for only the following allowable adjustments, where applicable, as outlined in 45 CFR 156.80(d)(2):

- The actuarial value and cost-sharing design of the plan
 - The actuarial value for each plan was developed using a claims simulation methodology with a large dataset of individual exchange data, calibrated to the expected population.
 - Under a claims simulation approach to modeling plan relativities, member-level claims are re-adjudicated using the cost sharing parameters of each plan design, thereby calculating plan versus patient liability.
 - Using the same dataset for plan rating factors ensures that a static demographic and risk profile informs the rating factor of each plan so that allowed relativities by plan solely reflect benefit design differences.
 - Rate increases can vary by plan under this methodology without reflecting morbidity differences. For example, rate increases naturally vary by plan over time as the relationship changes between cost sharing levels and the allowed costs to which they are applied (i.e., leveraging).

- The actuarial and cost-sharing pricing adjustment reflects full plan liability for CSR subsidies. CSR costs are reflected as a uniform percentage load applied to each silver ACA-compliant plan sold through the Exchange.
- Induced Demand for each plan is calculated according to the 2022 ACA-Compliant Health Insurance Rate Filing Guidance released by the Pennsylvania Insurance Department on April 7, 2021.
- The plan's provider network, delivery system characteristics, and utilization management adjustment practices.
 - Not applicable. All plans have the same provider network.
- Benefits provided under the plan that are in addition to the EHBs.
 - For a subset of plans, additional benefits include coverage for adult vision and adult dental.
- Administrative costs, excluding the Exchange user fees (which are already accounted for in the Market-Wide Adjusted Index Rate).
 - Non-benefit expenses (\$90.64) are discussed in detail below. Appendix 12.3 decomposes the administrative cost adjustment into its components.

There are no catastrophic plans being offered, so there is no eligibility adjustment made for catastrophic plan enrollment.

Administrative costs and other benefits (non-EHB) common to all plans are added to the Market-Wide Adjusted Index Rate. Then, factors for actuarial value and cost-sharing and non-EHBs by plan are applied to reach the Plan Adjusted Index Rate for each plan.

The development and values of the Plan Adjusted Index Rates are shown in Appendix 12.1.

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

Inclusion of Capitation Payments

In 2022, children will be capitated at \$5.33 PMPM for Envolve Vision (Exam & Hardware, Medical & Surgical), Vida (Health Coaching), Envolve People Care (NurseLine), Startsmart, and Teledoc – Telehealth. Adults on the base product will be capitated at \$2.47 PMPM. Adults are lower since Envolve Vision (Exam & Hardware) is not included in the base product. Adults with the Vision+Dental buy-up will be capitated an additional \$19.55 PMPM for Envolve Vision (Exam & Hardware) and Envolve Dental. The dates for the contract are CY2022.

b. Retention Items

Please see Table 6, “Retention”, for the retention items. Combined with margin and contingency from Table 10, “Plan Rates”, this represents the total administrative expenses and taxes and fees. Profit, margin, and administrative expenses do not vary by plan. The calculation of the retention loads are shown in Appendix 12.2. The PMPM values listed below are not expected to match Table 6 because the loads are calculated as a percent of EHB-only premium but are applied to aggregate projections.

Administrative Expense Load

The administrative expense load (\$57.56; 11.98% of Base Premium) was provided by PHW. This allowance is based on projected enrollment and is estimated to appropriately cover expenses for overhead, operations, sales, and marketing expenses.

There is an additional amount to cover approved quality improvement expenses (\$3.00) and provider incentive payments (\$2.00).

The administrative expenses are allocated proportionally by plan on a constant percentage of Base Premium basis. A breakdown of administrative expenses can be found in Appendix 12.2. See Appendix 12.3 for the development of the Administrative Cost factor applied on Appendix 12.1.

Taxes and Fees

The taxes and fees load (\$4.35; 0.90% of Base Premium) account for the following: Risk Adjustment User Fee (\$0.25), PCORI Fee (\$0.24), PA Premium Tax and State Income Tax (\$1.05) and Federal Income Tax (\$2.80).

The taxes and fees (\$18.89) may be subtracted from premiums for purposes of calculating the MLR are listed in Appendix 15.1.

For 2022, the Risk Adjustment User Fee (\$0.25) is included as part of Taxes and Fees on line 3.7 on Worksheet 2 of the URRT.

See Section 2a above for a description of how the Exchange user fee is calculated and applied to the Market-Wide Adjusted Index Rate.

Profit (or Contribution to Surplus) & Risk Margin

This load (\$9.49; 1.95% of Base Premium) was applied proportionally to all products and plans and can be found in Appendix 15.1.

Broker Commissions



A sample producer agreement and commission schedules have been included in Appendix 20.2.

Loss Ratio

The projected medical loss ratio (MLR) is 85.4%. The projected MLR is based on the prescribed calculation from 45 CFR 158, but solely reflects the projection year single risk pool experience, rather than the three-year combined period that is used for determining MLR rebates. There was no credibility adjustment applied to the projected MLR. Including a credibility adjustment would only increase the projected MLR, which already satisfies the MLR requirement. See Appendix 15.1 for the calculation for the projected federal medical loss ratio.

c. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization factors are shown in Table 7, “Normalized Market-Adjusted Projected Allowed Total Claims”. Rates were normalized for age, tobacco usage, and benefit richness.

The development of the average age factor (1.642) may be found in Appendix 13.2.

The development of the average area factor (1.000) may be found in Appendix 13.3.

The development of the average tobacco usage factor (1.005) may be found in Appendix 13.4.

The development of the average benefit richness factor (0.995) may be found in Appendix 20.3.

PHW operates in a single network. There are no network differences, and thus the network factor is 1.000.

d. Components of Rate Change

Please see Table 8, “Components of Rate Change”, and Table 9, “Year-over-Year Data to Support Table 8” for the buildup of the components of rate change.

3. Plan Rate Development

Table 10, "Plan Rate Development" shows the development of the final 2022 rates by plan.

The buildup of the Induced Utilization shown in column L of Table 10 is shown in Table A below.

Plan ID	(1) Projected Membership	(2) Current Mapped Membership	(3) Pricing AV	(4) Non-Funding of CSR Adjustment	(5) Raw Induced Utilization	(6) = ((4) * (5))^2 - ((4) * (5)) + 1.24	(7) Induced Calibration Factor ⁽¹⁾	(8) = (6) / (7)	(9) = (4) * (5) * (8)
86199PA0010025	10,934	566	0.893	1.000	1.145	1.145	1.108	1.033	0.923
86199PA0010035	3,601	-	0.859	1.000	1.119	1.119	1.108	1.010	0.868
86199PA0010004	21,402	710	0.741	1.220	1.153	1.153	1.108	1.041	0.940
86199PA0010012	11,854	774	0.734	1.220	1.146	1.146	1.108	1.034	0.926
86199PA0010032	2,760	91	0.691	1.220	1.108	1.108	1.108	1.000	0.843
86199PA0010033	2,760	-	0.692	1.220	1.108	1.108	1.108	1.000	0.844
86199PA0010034	9,943	-	0.716	1.220	1.130	1.130	1.108	1.020	0.891
86199PA0010022	13,566	774	0.707	1.000	1.033	1.033	1.108	0.932	0.659
86199PA0010028	3,721	-	0.736	1.000	1.046	1.046	1.108	0.944	0.695
86199PA0010006	5,040	608	0.718	1.000	1.037	1.037	1.108	0.936	0.672
86199PA0010031	7,441	-	0.812	1.000	1.087	1.087	1.108	0.981	0.797
86199PA0010030	7,441	-	0.782	1.000	1.069	1.069	1.108	0.965	0.754
86199PA0030007	13	-	0.833	1.000	1.101	1.101	1.108	0.994	0.828
86199PA0030008	13	-	0.907	1.000	1.156	1.156	1.108	1.043	0.946
86199PA0030016	16	-	0.849	1.000	1.112	1.112	1.108	1.004	0.853
86199PA0030003	16	6	0.722	1.000	1.039	1.039	1.108	0.938	0.677
86199PA0030004	16	-	0.730	1.000	1.043	1.043	1.108	0.941	0.687
86199PA0030002	16	1	0.778	1.000	1.067	1.067	1.108	0.963	0.749
86199PA0030001	16	2	0.775	1.000	1.066	1.066	1.108	0.962	0.746
86199PA0030012	20	-	0.691	1.000	1.026	1.026	1.108	0.926	0.640
86199PA0030009	18	-	0.692	1.000	1.027	1.027	1.108	0.927	0.641
86199PA0030010	18	-	0.707	1.000	1.033	1.033	1.108	0.932	0.659
86199PA0020025	3,045	125	0.893	1.000	1.145	1.145	1.108	1.033	0.923
86199PA0020035	1,003	-	0.859	1.000	1.119	1.119	1.108	1.010	0.868
86199PA0020004	5,666	410	0.741	1.220	1.153	1.153	1.108	1.041	0.940
86199PA0020016	3,068	-	0.734	1.220	1.146	1.146	1.108	1.034	0.926
86199PA0020032	730	9	0.691	1.220	1.108	1.108	1.108	1.000	0.843
86199PA0020033	730	-	0.692	1.220	1.108	1.108	1.108	1.000	0.844
86199PA0020034	2,614	-	0.716	1.220	1.130	1.130	1.108	1.020	0.891
86199PA0020022	3,743	147	0.707	1.000	1.033	1.033	1.108	0.932	0.659
86199PA0020028	1,027	-	0.736	1.000	1.046	1.046	1.108	0.944	0.695
86199PA0020006	1,391	208	0.718	1.000	1.037	1.037	1.108	0.936	0.672
86199PA0020031	2,054	-	0.812	1.000	1.087	1.087	1.108	0.981	0.797
86199PA0020030	2,054	-	0.782	1.000	1.069	1.069	1.108	0.965	0.754
86199PA0040007	3	-	0.833	1.000	1.101	1.101	1.108	0.994	0.828
86199PA0040008	3	1	0.907	1.000	1.156	1.156	1.108	1.043	0.946
86199PA0040003	4	1	0.722	1.000	1.039	1.039	1.108	0.938	0.677
86199PA0040004	4	-	0.730	1.000	1.043	1.043	1.108	0.941	0.687
86199PA0040002	4	-	0.778	1.000	1.067	1.067	1.108	0.963	0.749
86199PA0040001	4	-	0.775	1.000	1.066	1.066	1.108	0.962	0.746
Total	127,772	4,433	0.758	1.106	1.108	1.108	1.108	0.995	0.838

(1) Induced Calibration Factor set to normalize Induced Utilization Value to 1.000 when weighted by projected membership.

AV Calculator: Approach 2

The AV Metal Values included in Table 10 were calculated using the Final 2022 Federal AV Calculator for the plan provisions that fit within the calculator parameters and making appropriate adjustments to the AV identified by the calculator for plan design features that are not compatible with the parameters of the AV Calculator.

Plans were evaluated in cases where there are one or more services not subject to deductible for which the copay does not accrue to the deductible. These plan designs conflict with the underlying logic of the AV Calculator, which assumes that copays accrue to the deductible when the service is not subject to deductible. To develop the adjustment to the federal

actuarial values for these plans, estimates were developed for the impact of not accumulating copays to the deductible using the same claims simulation model that was used to set our plan factors. See Section 2a above for additional detail on that model. The Unique Plan Design Supporting Documentation and Justification for applicable plans is included as part of the QHP filing.

Please refer to Appendix 16.1 for screenshots documenting the outcomes of the AV Calculator for each plan.

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

Table 11, "Plan Premium Development for 21-Year-Old Non-Tobacco User", shows the premium development and rate change for a 21-year-old non-tobacco user

5. Plan Factors

a. Age and Tobacco Factors

Age and tobacco factors are shown in Table 12, “Age and Tobacco Factors”. Age factors represent the federal standard age curve.

The tobacco factor for 2022 is set to 1.15 for all ages 21+. The factor was selected from a reasonable range of cost impacts based on tobacco cost literature. Specifically, the report “The Business Case for Coverage of Tobacco Cessation, 2012 Update” by Leif Associates, Inc. was considered which suggests that healthcare costs for smokers are greater than those of non-smokers and may be as much as 34% higher than costs for non-smokers.

b. Geographic Factors

The Geographic Areas used are consistent with those defined by the state. Geographic factors are shown in Table 13, “Geographic Factors”.

The geographic rating factors are displayed in Appendix 1.3. In order to determine the calibration factor for geography, the projected distribution of members by area was determined. The weighted average of the area factors was then calculated using this distribution.

The geographic factors were developed to reflect provider reimbursement and practice pattern differences by area. The reimbursement reflected in the geographic factors is based on current and projected contracts for providers by rating area. The practice patterns reflected in the geographic factors are based on *Health Cost Guidelines* research. Projected risk pool morbidity and age/gender factors were set at statewide levels during geographic factor development. The area factors used are reflective of differences in delivery costs (including unit cost and provider practice pattern differences) only and do not reflect differences in population morbidity.

c. Network Factors

Network factors are shown in Table 14, “Network Factors”. PHW only has one network, so this factor is shown as 1.0.

d. Service Area Composition

Not Applicable. Rates do not vary by Service Area.

e. Composite Rating

Not Applicable. This is an individual rate filing

6. Actuarial Certification

I, [REDACTED], am a member of the American Academy of Actuaries in good standing and meet its qualification standards for actuaries issuing statements of actuarial opinion in the United States promulgated by the American Academy of Actuaries, and have the education and experience necessary to perform the work. This filing is prepared on behalf of Pennsylvania Health & Wellness, Inc. (the "Company") to comply with applicable State and Federal Statutes for individual rate filings.

I am affiliated with Milliman, Inc. ("Milliman"), an independent actuarial consulting firm that is not affiliated with, nor a subsidiary of, nor in any way owned or controlled by a health plan, health insurer, or a trade association of health plans or insurers.

I certify the rates were developed in accordance with the appropriate Actuarial Standards of Practice (ASOPs) and the profession's Code of Professional Conduct. While other ASOPs apply, particular emphasis was placed on the following:

- ASOP No. 5, Incurred Health and Disability Claims
- ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits
- ASOP No. 12, Risk Classification
- ASOP No. 23, Data Quality
- ASOP No. 25, Credibility Procedures
- ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
- ASOP No. 41, Actuarial Communications
- ASOP No. 42, Health and Disability Actuarial Assets and Liabilities Other Than Liabilities for Incurred Claims
- ASOP No. 45, The Use of Health Status Based Risk Adjustment Methodologies
- ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
- ASOP No. 56, Modeling

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

1. The Index Rate for the Projection Period is:
 - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered

- d. Neither excessive nor deficient based on my best estimates of the 2022 individual market.
2. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
3. The geographic rating factors used reflect only differences in the cost of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
4. The CMS Actuarial Value Calculator, with appropriate adjustments, was used to determine the AV Metal Values shown in Worksheet 2, Section I of the URRT for all plans.

Regarding Pennsylvania state certification requirements, I certify that to the best of my knowledge and judgment:

5. All factor, benefit, and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
6. No new plans are modifications of existing plans as described in the uniform modification standards in 45 C.F.R. § 147.106.
7. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2022 Rate Filing Justification.

The URRT does not demonstrate the process used to develop proposed premium rates. It is representative of information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

The 2022 plan year premium rates in this actuarial memorandum are contingent upon the status of the ACA statutes and regulations including any regulatory guidance, court decisions, or otherwise. Changes have the potential to greatly impact the 2022 plan year premium rates provided in this Actuarial Memorandum and the alignment of these premium rates with incurred costs. Changes include, but are not limited to, any legislative or regulatory amendment, court decision, changes to the operation and parameters of the state Section 1332 waiver reinsurance program; or a decision by Congress, the Health and Human Services Secretary, or the Centers for Medicare and Medicaid Services director to fund cost-sharing reduction subsidies, alter Advance Premium Tax Credits (APTCs), or further modify the individual mandate requirement and penalty. In the event that a material provision is impacted, a revision to the rates will be needed. In particular, rates were developed assuming steady funding of APTCs and no funding of cost-sharing reduction (CSR) subsidy payments. The continuity of this funding approach will impact whether rates are sufficient and not excessive. Milliman expresses no opinion with regard to the future funding of CSR payments.

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

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

It is certain that actual experience will not conform exactly to the assumptions used in this analysis.

Signed:

Name: [REDACTED]

Title: [REDACTED]

Date: September 17, 2021

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Pennsylvania Health & Wellness, Inc.		
Product(s):	HMO		
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

	Member-months Experience Period	Members Current Period (as of 02-01-2021)	Member-months Projected Rating Period
Average Age	47.0	48.0	48.0
Total	44,487	4,433	127,772
<18	870	102	2,799
18-24	3,430	265	7,215
25-29	8,291	735	21,155
30-34	5,927	680	19,744
35-39	4,540	442	12,685
40-44	3,466	341	9,912
45-49	3,420	343	9,806
50-54	4,315	408	11,805
55-59	4,817	510	14,458
60-63	4,674	448	12,652
64+	542	159	5,461

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
\$ 24,175,109.20	\$ 8,346,106.80	\$ 8,546,896.88	44,487	\$ 1,935,243.59	\$ 10,487,140.46	\$ 499.07	\$ (433,978.39)	\$ 114,118.56	\$ 32,423.84	\$ (5,582,827.51)	\$ 228.42
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 44.42%
Loss Ratio											\$ 44.42%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	10.47%	2.50%	-0.12%	13.10%	22.38%
Outpatient Hospital	9.94%	2.50%	0.29%	13.02%	20.77%
Professional	9.77%	2.50%	-0.31%	12.17%	23.16%
Other Medical	0.00%	2.50%	1.78%	-4.33%	1.67%
Capitation				0.00%	1.12%
Prescription Drugs	2.48%	3.96%	-0.71%	5.79%	30.89%
Total Annual Trend				10.37%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.218	

* Express Cost, Utilization, Induced Utilization 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		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Feb-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Mar-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Apr-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
May-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Jun-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Jul-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Aug-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Sep-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Oct-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Nov-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Dec-17	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Jan-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Feb-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Mar-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Apr-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
May-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Jun-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Jul-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Aug-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Sep-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Oct-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Nov-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Dec-18	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Jan-19		\$ 207,272.90	1.0000	\$ 207,272.90	1,906	\$ 108.75		\$ (13,810.13)	\$ 262,491.46	\$ 137.72
Feb-19		\$ 219,942.70	1.0000	\$ 219,942.70	1,942	\$ 113.26		\$ (12,839.05)	\$ 309,932.08	\$ 159.59
Mar-19		\$ 321,378.80	1.0000	\$ 321,378.80	1,863	\$ 172.51		\$ (13,425.81)	\$ 414,411.45	\$ 222.44
Apr-19		\$ 382,491.60	1.0000	\$ 382,491.60	1,811	\$ 211.20		\$ (12,389.44)	\$ 467,799.94	\$ 258.31
May-19		\$ 367,058.10	1.0000	\$ 367,058.10	1,762	\$ 208.32		\$ (16,153.31)	\$ 442,147.70	\$ 250.94
Jun-19		\$ 502,669.90	1.0000	\$ 502,669.90	1,688	\$ 297.79		\$ (13,308.16)	\$ 569,448.29	\$ 337.35
Jul-19		\$ 251,334.90	1.0000	\$ 251,334.90	1,627	\$ 154.48		\$ (10,525.86)	\$ 318,141.17	\$ 195.54
Aug-19		\$ 357,218.20	1.0000	\$ 357,218.20	1,587	\$ 225.09		\$ (13,840.39)	\$ 412,735.80	\$ 260.07
Sep-19		\$ 303,167.70	1.0000	\$ 303,167.70	1,540	\$ 195.72		\$ (15,614.68)	\$ 364,656.74	\$ 235.41
Oct-19		\$ 421,980.60	1.0000	\$ 421,980.60	1,522	\$ 277.25		\$ (19,615.29)	\$ 474,809.34	\$ 311.96
Nov-19		\$ 266,325.40	1.0000	\$ 266,325.40	1,510	\$ 176.37		\$ (15,097.82)	\$ 300,981.48	\$ 199.33
Dec-19	\$ 12,239,781.69	\$ 530,814.70	1.0000	\$ 530,814.70	1,449	\$ 366.33	\$ 898,036.46	\$ (15,067.32)	\$ 564,758.60	\$ 389.76
Jan-20		\$ 622,474.40	1.0000	\$ 622,474.40	3,937	\$ 158.10		\$ (8,403.58)	\$ 884,150.15	\$ 224.56
Feb-20		\$ 533,147.30	1.0000	\$ 533,147.30	3,958	\$ 134.69		\$ (11,553.07)	\$ 715,372.69	\$ 180.72
Mar-20		\$ 578,049.90	0.9999	\$ 578,102.00	3,782	\$ 152.88		\$ (16,614.75)	\$ 752,278.07	\$ 198.94
Apr-20		\$ 594,100.00	0.9976	\$ 595,507.79	3,750	\$ 158.79		\$ (32,623.81)	\$ 705,423.42	\$ 188.10
May-20		\$ 513,998.80	0.9974	\$ 517,327.36	3,770	\$ 137.21		\$ (24,187.68)	\$ 622,213.14	\$ 165.03
Jun-20		\$ 593,289.60	0.9953	\$ 596,112.72	3,793	\$ 157.15		\$ (24,977.59)	\$ 727,704.93	\$ 191.85
Jul-20		\$ 722,661.40	0.9895	\$ 730,333.14	3,788	\$ 192.79		\$ (16,353.67)	\$ 896,399.17	\$ 236.63
Aug-20		\$ 862,367.80	0.9849	\$ 875,591.50	3,727	\$ 234.91		\$ (43,065.36)	\$ 993,324.23	\$ 266.50
Sep-20		\$ 793,134.10	0.9754	\$ 813,105.43	3,618	\$ 224.71		\$ (71,533.38)	\$ 944,573.62	\$ 261.04
Oct-20		\$ 760,536.10	0.9646	\$ 788,400.05	3,531	\$ 223.27		\$ (81,789.04)	\$ 882,038.60	\$ 249.79
Nov-20		\$ 932,463.90	0.9444	\$ 987,343.79	3,486	\$ 283.23		\$ (57,237.27)	\$ 1,084,526.34	\$ 313.11
Dec-20	\$ 24,176,109.20	\$ 837,913.50	0.9213	\$ 909,451.41	3,346	\$ 271.82	\$ 1,935,243.59	\$ (45,639.20)	\$ 886,700.10	\$ 294.91

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: Pennsylvania Health & Wellness, Inc.
 Product(s): HMO
 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
\$ 3,553,862,859.50	\$ 3,056,322,059.17	\$ 3,056,322,059.17	12,000,000	\$ 1,309,852,311.07	\$ 4,366,174,370.24	\$ -	\$ -	\$ 26,725,063.76	\$ -	\$ -	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 366.07
Loss Ratio											86.75%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	12.31%	7.03%	-2.89%	16.73%	21.68%
Outpatient Hospital	5.01%	2.51%	-3.19%	5.20%	20.98%
Professional	16.81%	1.09%	-3.23%	14.26%	27.43%
Other Medical	-2.02%	0.79%	-6.14%	-7.31%	2.67%
Capitation				0.00%	0.61%
Prescription Drugs	-0.72%	5.94%	-4.10%	0.86%	26.64%
Total Annual Trend				8.89%	100.00%
Months of Trend				21	
Total Applied Trend Projection Factor				1.186	

* 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	\$ 229,935,891.55	\$ 229,935,891.55	1.0000	\$ 229,935,891.55	1,000,000	\$ 229.94	\$ -	\$ 328,479,845.07	\$ 328.48	
Feb-17	\$ 230,502,975.49	\$ 230,502,975.49	1.0000	\$ 230,502,975.49	1,000,000	\$ 230.50	\$ -	\$ 329,289,964.98	\$ 329.29	
Mar-17	\$ 231,071,458.01	\$ 231,071,458.01	1.0000	\$ 231,071,458.01	1,000,000	\$ 231.07	\$ -	\$ 330,102,082.87	\$ 330.10	
Apr-17	\$ 231,641,342.56	\$ 231,641,342.56	1.0000	\$ 231,641,342.56	1,000,000	\$ 231.64	\$ -	\$ 330,916,203.66	\$ 330.92	
May-17	\$ 232,212,632.60	\$ 232,212,632.60	1.0000	\$ 232,212,632.60	1,000,000	\$ 232.21	\$ -	\$ 331,732,322.39	\$ 331.73	
Jun-17	\$ 232,785,331.60	\$ 232,785,331.60	1.0000	\$ 232,785,331.60	1,000,000	\$ 232.79	\$ -	\$ 332,550,473.71	\$ 332.55	
Jul-17	\$ 233,359,443.03	\$ 233,359,443.03	1.0000	\$ 233,359,443.03	1,000,000	\$ 233.36	\$ -	\$ 333,370,632.89	\$ 333.37	
Aug-17	\$ 233,934,970.37	\$ 233,934,970.37	1.0000	\$ 233,934,970.37	1,000,000	\$ 233.93	\$ -	\$ 334,192,814.81	\$ 334.19	
Sep-17	\$ 234,511,917.11	\$ 234,511,917.11	1.0000	\$ 234,511,917.11	1,000,000	\$ 234.51	\$ -	\$ 335,017,024.45	\$ 335.02	
Oct-17	\$ 235,090,286.76	\$ 235,090,286.76	1.0000	\$ 235,090,286.76	1,000,000	\$ 235.09	\$ -	\$ 335,843,266.81	\$ 335.84	
Nov-17	\$ 235,670,082.83	\$ 235,670,082.83	1.0000	\$ 235,670,082.83	1,000,000	\$ 235.67	\$ -	\$ 336,671,546.90	\$ 336.67	
Dec-17	\$ 3,252,287,954.35	\$ 236,251,308.83	1.0000	\$ 236,251,308.83	1,000,000	\$ 236.25	\$ 1,198,700,417.46	\$ 337,501,869.76	\$ 337.50	
Jan-18	\$ 236,833,968.30	\$ 236,833,968.30	1.0000	\$ 236,833,968.30	1,000,000	\$ 236.83	\$ -	\$ 338,334,240.42	\$ 338.33	
Feb-18	\$ 237,418,064.75	\$ 237,418,064.75	1.0000	\$ 237,418,064.75	1,000,000	\$ 237.42	\$ -	\$ 339,168,663.93	\$ 339.17	
Mar-18	\$ 238,003,601.75	\$ 238,003,601.75	1.0000	\$ 238,003,601.75	1,000,000	\$ 238.00	\$ -	\$ 340,005,145.36	\$ 340.01	
Apr-18	\$ 238,590,582.84	\$ 238,590,582.84	1.0000	\$ 238,590,582.84	1,000,000	\$ 238.59	\$ -	\$ 340,843,689.77	\$ 340.84	
May-18	\$ 239,179,011.58	\$ 239,179,011.58	1.0000	\$ 239,179,011.58	1,000,000	\$ 239.18	\$ -	\$ 341,684,302.26	\$ 341.68	
Jun-18	\$ 239,768,891.55	\$ 239,768,891.55	1.0000	\$ 239,768,891.55	1,000,000	\$ 239.77	\$ -	\$ 342,526,987.92	\$ 342.53	
Jul-18	\$ 240,360,226.32	\$ 240,360,226.32	1.0000	\$ 240,360,226.32	1,000,000	\$ 240.36	\$ -	\$ 343,371,751.88	\$ 343.37	
Aug-18	\$ 240,953,019.48	\$ 240,953,019.48	1.0000	\$ 240,953,019.48	1,000,000	\$ 240.95	\$ -	\$ 344,218,599.25	\$ 344.22	
Sep-18	\$ 241,547,274.63	\$ 241,547,274.63	1.0000	\$ 241,547,274.63	1,000,000	\$ 241.55	\$ -	\$ 345,067,535.18	\$ 345.07	
Oct-18	\$ 242,142,995.37	\$ 242,142,995.37	1.0000	\$ 242,142,995.37	1,000,000	\$ 242.14	\$ -	\$ 345,918,564.81	\$ 345.92	
Nov-18	\$ 242,740,185.32	\$ 242,740,185.32	1.0000	\$ 242,740,185.32	1,000,000	\$ 242.74	\$ -	\$ 346,771,693.31	\$ 346.77	
Dec-18	\$ 3,349,856,592.98	\$ 243,338,848.10	1.0000	\$ 243,338,848.10	1,000,000	\$ 243.34	\$ 1,234,661,429.99	\$ 347,626,925.86	\$ 347.63	
Jan-19	\$ 243,938,987.34	\$ 243,938,987.34	1.0000	\$ 243,938,987.34	1,000,000	\$ 243.94	\$ -	\$ 348,484,267.64	\$ 348.48	
Feb-19	\$ 244,540,606.70	\$ 244,540,606.70	1.0000	\$ 244,540,606.70	1,000,000	\$ 244.54	\$ -	\$ 349,343,723.85	\$ 349.34	
Mar-19	\$ 245,143,709.80	\$ 245,143,709.80	1.0000	\$ 245,143,709.80	1,000,000	\$ 245.14	\$ -	\$ 350,205,299.72	\$ 350.21	
Apr-19	\$ 245,748,300.32	\$ 245,748,300.32	1.0000	\$ 245,748,300.32	1,000,000	\$ 245.75	\$ -	\$ 351,069,000.46	\$ 351.07	
May-19	\$ 246,354,381.93	\$ 246,354,381.93	1.0000	\$ 246,354,381.93	1,000,000	\$ 246.35	\$ -	\$ 351,934,831.33	\$ 351.93	
Jun-19	\$ 246,961,958.29	\$ 246,961,958.29	1.0000	\$ 246,961,958.29	1,000,000	\$ 246.96	\$ -	\$ 352,802,797.56	\$ 352.80	
Jul-19	\$ 247,571,033.11	\$ 247,571,033.11	1.0000	\$ 247,571,033.11	1,000,000	\$ 247.57	\$ -	\$ 353,672,904.44	\$ 353.67	
Aug-19	\$ 248,181,610.06	\$ 248,181,610.06	1.0000	\$ 248,181,610.06	1,000,000	\$ 248.18	\$ -	\$ 354,545,157.23	\$ 354.55	
Sep-19	\$ 248,793,692.86	\$ 248,793,692.86	1.0000	\$ 248,793,692.86	1,000,000	\$ 248.79	\$ -	\$ 355,419,561.23	\$ 355.42	
Oct-19	\$ 249,407,285.23	\$ 249,407,285.23	1.0000	\$ 249,407,285.23	1,000,000	\$ 249.41	\$ -	\$ 356,296,121.25	\$ 356.30	
Nov-19	\$ 250,022,390.88	\$ 250,022,390.88	1.0000	\$ 250,022,390.88	1,000,000	\$ 250.02	\$ -	\$ 357,174,844.11	\$ 357.17	
Dec-19	\$ 3,450,352,290.77	\$ 250,639,013.54	1.0000	\$ 250,639,013.54	1,000,000	\$ 250.64	\$ 1,271,701,722.88	\$ 358,055,733.63	\$ 358.06	
Jan-20	\$ 251,257,156.96	\$ 251,257,156.96	1.0000	\$ 251,257,156.96	1,000,000	\$ 251.26	\$ -	\$ 358,938,795.66	\$ 358.94	
Feb-20	\$ 251,876,824.90	\$ 251,876,824.90	1.0000	\$ 251,876,824.90	1,000,000	\$ 251.88	\$ -	\$ 359,824,035.57	\$ 359.82	
Mar-20	\$ 252,498,021.10	\$ 252,498,021.10	1.0000	\$ 252,498,021.10	1,000,000	\$ 252.50	\$ -	\$ 360,711,458.71	\$ 360.71	
Apr-20	\$ 253,120,749.33	\$ 253,120,749.33	1.0000	\$ 253,120,749.33	1,000,000	\$ 253.12	\$ -	\$ 361,601,070.48	\$ 361.60	
May-20	\$ 253,745,013.39	\$ 253,745,013.39	1.0000	\$ 253,745,013.39	1,000,000	\$ 253.75	\$ -	\$ 362,492,876.27	\$ 362.49	
Jun-20	\$ 254,370,817.04	\$ 254,370,817.04	1.0000	\$ 254,370,817.04	1,000,000	\$ 254.37	\$ -	\$ 363,386,881.49	\$ 363.39	
Jul-20	\$ 254,998,164.10	\$ 254,998,164.10	1.0000	\$ 254,998,164.10	1,000,000	\$ 255.00	\$ -	\$ 364,283,091.57	\$ 364.28	
Aug-20	\$ 255,627,058.36	\$ 255,627,058.36	1.0000	\$ 255,627,058.36	1,000,000	\$ 255.63	\$ -	\$ 365,181,511.95	\$ 365.18	
Sep-20	\$ 256,257,503.65	\$ 256,257,503.65	1.0000	\$ 256,257,503.65	1,000,000	\$ 256.26	\$ -	\$ 366,082,148.07	\$ 366.08	
Oct-20	\$ 256,889,503.79	\$ 256,889,503.79	1.0000	\$ 256,889,503.79	1,000,000	\$ 256.89	\$ -	\$ 366,985,005.41	\$ 366.99	
Nov-20	\$ 257,523,062.60	\$ 257,523,062.60	1.0000	\$ 257,523,062.60	1,000,000	\$ 257.52	\$ -	\$ 367,890,089.43	\$ 367.89	
Dec-20	\$ 3,553,862,859.50	\$ 258,158,183.95	1.0000	\$ 258,158,183.95	1,000,000	\$ 258.16	\$ 1,309,852,311.07	\$ 368,797,405.64	\$ 368.80	

* 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: Pennsylvania Health & Wellness, Inc.
 Product(s): HMO
 Market Segment: Individual
 Rate Effective Date: 1/1/2022
 Incurred Dates: 1/1/2020 to 12/31/2020

Attachment Point: \$60,000
 Reinsurance Cap: \$100,000
 Coinsurance Rate: 64%
 Proj. Incurred Claim Impact: -5.0%

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				\$4,090,764
\$30,000	\$34,999				\$418,688
\$35,000	\$39,999				\$300,650
\$40,000	\$44,999				\$84,645
\$45,000	\$49,999				\$144,523
\$50,000	\$54,999				\$209,968
\$55,000	\$59,999				\$285,502
\$60,000	\$64,999				\$122,446
\$65,000	\$69,999				\$61,815
\$70,000	\$74,999				\$128,644
\$75,000	\$79,999				\$134,047
\$80,000	\$84,999				\$0
\$85,000	\$89,999				\$0
\$90,000	\$94,999				\$143,379
\$95,000	\$99,999				\$147,848
\$100,000	\$109,999				\$75,412
\$110,000	\$119,999				\$269,796
\$120,000	\$129,999				\$0
\$130,000	\$139,999				\$110,264
\$140,000	\$149,999				\$116,202
\$150,000	\$159,999				\$0
\$160,000	\$169,999				\$140,033
\$170,000	\$179,999				\$148,601
\$180,000	\$189,999				\$0
\$190,000	\$199,999				\$0
\$200,000	\$209,999				\$0
\$210,000	\$219,999				\$0
\$220,000	\$229,999				\$0
\$230,000	\$239,999				\$0
\$240,000	\$249,999				\$0
\$250,000	\$259,999				\$0
\$260,000	\$269,999				\$240,265
\$270,000	\$279,999				\$0
\$280,000	\$289,999				\$0
\$290,000	\$299,999				\$270,842
\$300,000	\$324,999				\$281,187
\$325,000	\$349,999				\$0
\$350,000	\$374,999				\$0
\$375,000	\$399,999				\$0
\$400,000	\$424,999				\$0
\$425,000	\$449,999				\$0
\$450,000	\$474,999				\$0
\$475,000	\$499,999				\$0
\$500,000	\$599,999				\$0
\$600,000	\$699,999				\$0
\$700,000	\$799,999				\$0
\$800,000	\$899,999				\$0
\$900,000	\$999,999				\$0
\$1,000,000+					\$0
Total					\$7,925,522

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

Carrier Name: Pennsylvania Health & Wellness, Inc.
 Product(s): HMO
 Market Segment: Individual
 Rate Effective Date: 1/1/2022

Attachment Point: \$60,000
 Reinsurance Cap: \$100,000
 Coinsurance Rate: 64%
 Proj. Incurred Claim Impact: -6.0%
 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				\$18,509,096
\$30,000	\$34,999				\$0
\$35,000	\$39,999				\$0
\$40,000	\$44,999				\$0
\$45,000	\$49,999				\$0
\$50,000	\$54,999				\$0
\$55,000	\$59,999				\$0
\$60,000	\$64,999				\$1,867,382
\$65,000	\$69,999				\$0
\$70,000	\$74,999				\$1,218,867
\$75,000	\$79,999				\$0
\$80,000	\$84,999				\$320,090
\$85,000	\$89,999				\$0
\$90,000	\$94,999				\$508,598
\$95,000	\$99,999				\$706,131
\$100,000	\$109,999				\$981,006
\$110,000	\$119,999				\$449,119
\$120,000	\$129,999				\$231,971
\$130,000	\$139,999				\$526,650
\$140,000	\$149,999				\$0
\$150,000	\$159,999				\$594,244
\$160,000	\$169,999				\$0
\$170,000	\$179,999				\$710,981
\$180,000	\$189,999				\$766,896
\$190,000	\$199,999				\$393,957
\$200,000	\$209,999				\$0
\$210,000	\$219,999				\$1,378,050
\$220,000	\$229,999				\$0
\$230,000	\$239,999				\$0
\$240,000	\$249,999				\$0
\$250,000	\$259,999				\$550,917
\$260,000	\$269,999				\$577,660
\$270,000	\$279,999				\$0
\$280,000	\$289,999				\$0
\$290,000	\$299,999				\$0
\$300,000	\$324,999				\$684,981
\$325,000	\$349,999				\$723,568
\$350,000	\$374,999				\$0
\$375,000	\$399,999				\$0
\$400,000	\$424,999				\$0
\$425,000	\$449,999				\$0
\$450,000	\$474,999				\$0
\$475,000	\$499,999				\$0
\$500,000	\$599,999				\$3,731,143
\$600,000	\$699,999				\$0
\$700,000	\$799,999				\$0
\$800,000	\$899,999				\$0
\$900,000	\$999,999				\$0
\$1,000,000+					\$0
Total					\$35,431,306

**PA Rate Template Part II
Rate Development and Change**

Carrier Name: Pennsylvania Health & Wellness, Inc.
 Product(s): HMO
 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	\$ 228.42	\$ 366.07	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection factor	1.218	1.186	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 278.24	\$ 434.03	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	0.999	0.999	
Change in Morbidity - All Other	1.065	0.881	<- See URRT Instructions
Total Non-Morbidity Changes	1.038	1.061	
Change in Demographics	1.041	1.141	<- See URRT Instructions
Change in Network	0.994	0.940	<- See URRT Instructions
Change in Benefits	1.000	0.985	<- See URRT Instructions
Change in Other	1.003	1.004	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 307.15	\$ 405.29	
Credibility Factors	60%	40%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 346.74	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 346.74		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.838		
Projected Incurred EHB Claims PMPM	\$ 290.54		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	\$ -5116.37		
Projected Incurred Exchange User Fees PMPM	\$ 514.39		
Projected Incurred Reinsurance Recoveries PMPM	\$ 517.55		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 403.76		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 481.86		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 5.14		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 408.06		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 486.99		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	13.03%	\$63.19
General and Claims	10.47%	\$50.80
Agent/Broker Fees and Commissions	1.93%	\$9.36
Quality Improvement Initiatives	0.67%	\$3.93
Taxes and Fees	0.90%	\$4.35
Risk Adjustment User Fee	0.05%	\$0.25
PCORI Fee	0.05%	\$0.24
PA Premium & Other Taxes (if applicable)	0.22%	\$1.05
Federal Income Tax	0.58%	\$2.80
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	1.95%	\$9.48
Total Retention	15.88%	\$77.01
Projected Required Revenue PMPM		\$ 485.08

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 283.95	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 1,448,145,342.80	
Blended Loss Ratio	61.50%	

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	\$ 346.74	\$ 346.74	\$ 346.74	\$ 346.74	\$ 346.74
Months of Trend	-	3	6	9	
Annual Trend	9.77%	9.77%	9.77%	9.77%	
Single Risk Pool Projected Allowed Claims	\$ 346.74	\$ 354.92	\$ 363.29	\$ 371.85	\$ -
Quarterly Trend Factor	1.000	1.024	1.048	1.072	0.000

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2021	2022
Average Age Factor	1.592	1.642
Average Geographic Factor	1.000	1.000
Average Tobacco Factor	1.005	1.005
Average Benefit Richness (Induced demand)	0.997	0.995
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 515.90	\$ 486.99
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 323.31	\$ 296.42

Table 8. Components of Rate Change

Rate Components	2021	2022	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 316.94	\$ 289.17	\$ (27.77)	-8.8%
B. Base period allowed claims before normalization	\$ 307.78	\$ 283.95	\$ (23.83)	-7.5%
C. Normalization factor component of change	\$ (114.90)	\$ (111.12)	\$ 3.78	1.2%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 192.88	\$ 172.83	\$ (20.05)	-6.3%
D2. URRR Trend	\$ 36.12	\$ 35.43	\$ (0.69)	-0.2%
D3. URRR Morbidity	\$ (8.46)	\$ (2.13)	\$ 6.33	2.0%
D4. URRR Other	\$ (3.62)	\$ 9.69	\$ 13.31	4.2%
D5. Normalized URRR Risk Adjustment on an allowed basis	\$ 98.48	\$ 84.53	\$ (13.95)	-4.4%
D6. Normalized Exchange User Fee on an allowed basis	\$ 11.68	\$ 10.45	\$ (1.23)	-0.4%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ (6.37)	\$ (12.75)	\$ (6.37)	-2.0%
D8. Subtotal - Sum(D1:D7)	\$ 320.71	\$ 298.07	\$ (22.65)	-7.1%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (68.93)	\$ (52.53)	\$ 16.40	5.2%
E3. Benefit Richness	\$ (0.95)	\$ (2.21)	\$ (1.26)	-0.4%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1:E4)	\$ (69.88)	\$ (54.74)	\$ 15.14	4.8%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 48.42	\$ 37.67	\$ (10.75)	-3.4%
F2. Taxes and Fees	\$ 2.65	\$ 2.59	\$ (0.06)	0.0%
F3. Profit and/or Contingency	\$ 5.77	\$ 5.65	\$ (0.11)	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 56.84	\$ 45.91	\$ (10.93)	-3.4%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 307.67	\$ 289.24	\$ (18.43)	-5.8%

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

	2021	2022	
Paid-to-Allowed	0.790	0.838	
URRT Trend (Total Applied Trend Factor)	1.187	1.205	<- URRT W1, S2
URRT Morbidity	0.963	0.990	<- URRT W1, S2
URRT "Other"	0.984	1.047	<- URRT W1, S2
Risk Adjustment	\$ 124.16	\$ 116.37	<- URRT W1, S3
Exchange User Fee	\$ 14.73	\$ 14.39	<- URRT W1, S3
Reinsurance Recoveries	\$ 8.03	\$ 17.55	<- URRT W1, S3
Capitation	\$ 1.81	\$ 2.23	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.785	0.824	<- For 2021 in cell J81, please include a factor equal to the product of t
Benefit Richness	0.996	0.991	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	15.28%	13.03%	
Taxes and Fees	0.84%	0.90%	
Profit and/or Contingency	1.82%	1.95%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name: Pennsylvania Health & Wellness, Inc.
 Product(s): HMO
 Market Segment: Individual
 Rate Effective Date: 1/1/2022
 Base Period Start Date: 1/1/2020
 Date of Most Recent Membership: 2/1/2021
 Market Adjusted Index Rate: \$ 481.86

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2021 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2022	1/1/2022 HIOS Plan ID (If 1/1/2021 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off
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Totals - Current Membership 0.693
 Total - Projected Membership 0.686

Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A
Plan 1	86199PA0010022	HMO	Ambetter Essential Care 2 HSA	E		Bronze	0.6483	Approach 2	On/Off
Plan 2	86199PA0010028	HMO	Ambetter Essential Care 5	N		Bronze	0.64553625	Approach 2	On/Off
Plan 3	86199PA0010006	HMO	Ambetter Essential Care 10	E		Bronze	0.64874604	Approach 2	On/Off
Plan 4	86199PA0010030	HMO	Ambetter Essential Care: \$1,500 Medical Deductible	N		Bronze	0.63811848	Approach 2	On/Off
Plan 5	86199PA0010031	HMO	Ambetter Essential Care: \$0 Medical Deductible	N		Bronze	0.64813014	Approach 2	On/Off
Plan 6	86199PA0010004	HMO	Ambetter Balanced Care 11	E		Silver	0.69380258	Approach 2	On/Off
Plan 7	86199PA0010012	HMO	Ambetter Balanced Care 12	E		Silver	0.6823499	Approach 2	On/Off
Plan 8	86199PA0010032	HMO	Ambetter Balanced Care 30	N		Silver	0.6609	Approach 2	On/Off
Plan 9	86199PA0010033	HMO	Ambetter Balanced Care 31	N		Silver	0.66030165	Approach 2	On/Off
Plan 10	86199PA0010034	HMO	Ambetter Balanced Care 32	N		Silver	0.66138141	Approach 2	On/Off
Plan 11	86199PA0010025	HMO	Ambetter Secure Care 5	E		Gold	0.81556487	Approach 2	On/Off
Plan 12	86199PA0010035	HMO	Ambetter Secure Care 20	N		Gold	0.77693012	Approach 2	On/Off
Plan 13	86199PA0010009	HMO	Ambetter Balanced Care 26	DM	86199PA0010004	Silver	0.69187006	Approach 2	On/Off
Plan 14	86199PA0010010	HMO	Ambetter Balanced Care 28	DM	86199PA0010004	Silver	0.70591907	Approach 2	On/Off
Plan 15	86199PA0010027	HMO	Ambetter Balanced Care 24	DM	86199PA0010004	Silver	0.69218377	Approach 2	On/Off
Plan 16	86199PA0010008	HMO	Ambetter Balanced Care 25 HSA	DM	86199PA0010032	Silver	0.69971203	Approach 2	On/Off
Plan 17	86199PA0010026	HMO	Ambetter Secure Care 15	DM	86199PA0010025	Gold	0.79717126	Approach 2	On/Off
Plan 18	86199PA0030009	HMO	Ambetter Essential Care 201	N		Bronze	0.61620017	Approach 2	Off
Plan 19	86199PA0030010	HMO	Ambetter Essential Care 202 HSA	N		Bronze	0.6483	Approach 2	Off
Plan 20	86199PA0030003	HMO	Ambetter Balanced Care 201 HSA	E		Silver	0.6692	Approach 2	Off
Plan 21	86199PA0030004	HMO	Ambetter Balanced Care 203	E		Silver	0.66737317	Approach 2	Off
Plan 22	86199PA0030002	HMO	Ambetter Balanced Care 207	E		Silver	0.69571631	Approach 2	Off
Plan 23	86199PA0030001	HMO	Ambetter Balanced Care 209	E		Silver	0.71378144	Approach 2	Off
Plan 24	86199PA0030012	HMO	Ambetter Balanced Care 210	N		Gold	0.6609	Approach 2	Off
Plan 25	86199PA0030007	HMO	Ambetter Secure Care 201 HSA	E		Gold	0.7874	Approach 2	Off
Plan 26	86199PA0030008	HMO	Ambetter Secure Care 202	E		Gold	0.8139085	Approach 2	Off
Plan 27	86199PA0030016	HMO	Ambetter Secure Care 203	N		Gold	0.77948063	Approach 2	Off
Plan 28	86199PA0030006	HMO	Ambetter Balanced Care 204 HSA	DM	86199PA0030003	Silver	0.69971203	Approach 2	Off
Plan 29	86199PA0030005	HMO	Ambetter Balanced Care 205	DM	86199PA0030004	Silver	0.69690063	Approach 2	Off
Plan 30	86199PA0020022	HMO	Ambetter Essential Care 2 HSA + Vision + Adult Dental	E		Bronze	0.6483	Approach 2	On/Off
Plan 31	86199PA0020028	HMO	Ambetter Essential Care 5 + Vision + Adult Dental	N		Bronze	0.64553625	Approach 2	On/Off
Plan 32	86199PA0020006	HMO	Ambetter Essential Care 10 + Vision + Adult Dental	E		Bronze	0.64874604	Approach 2	On/Off
Plan 33	86199PA0020030	HMO	Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental	N		Bronze	0.63811848	Approach 2	On/Off
Plan 34	86199PA0020031	HMO	Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental	N		Bronze	0.64813014	Approach 2	On/Off
Plan 35	86199PA0020004	HMO	Ambetter Balanced Care 11 + Vision + Adult Dental	E		Silver	0.69380258	Approach 2	On/Off
Plan 36	86199PA0020016	HMO	Ambetter Balanced Care 12 + Vision + Adult Dental	N		Silver	0.6823499	Approach 2	On/Off
Plan 37	86199PA0020033	HMO	Ambetter Balanced Care 31 + Vision + Adult Dental	N		Silver	0.66030165	Approach 2	On/Off
Plan 38	86199PA0020034	HMO	Ambetter Balanced Care 32 + Vision + Adult Dental	N		Silver	0.66138141	Approach 2	On/Off
Plan 39	86199PA0020025	HMO	Ambetter Secure Care 5 + Vision + Adult Dental	E		Gold	0.81556487	Approach 2	On/Off
Plan 40	86199PA0020035	HMO	Ambetter Secure Care 20 + Vision + Adult Dental	N		Gold	0.77693012	Approach 2	On/Off
Plan 41	86199PA0020009	HMO	Ambetter Balanced Care 26 + Vision + Adult Dental	DM	86199PA0020004	Silver	0.69187006	Approach 2	On/Off
Plan 42	86199PA0020010	HMO	Ambetter Balanced Care 28 + Vision + Adult Dental	DM	86199PA0020004	Silver	0.70591907	Approach 2	On/Off
Plan 43	86199PA0020027	HMO	Ambetter Balanced Care 24 + Vision + Adult Dental	DM	86199PA0020004	Silver	0.69218377	Approach 2	On/Off
Plan 44	86199PA0020008	HMO	Ambetter Balanced Care 25 HSA + Vision + Adult Dental	DM	86199PA0020033	Silver	0.69971203	Approach 2	On/Off
Plan 45	86199PA0020026	HMO	Ambetter Secure Care 15 + Vision + Adult Dental	DM	86199PA0020025	Gold	0.79717126	Approach 2	On/Off
Plan 46	86199PA0040003	HMO	Ambetter Balanced Care 201 HSA + Vision + Adult Dental	E		Silver	0.6692	Approach 2	Off
Plan 47	86199PA0040004	HMO	Ambetter Balanced Care 203 + Vision + Adult Dental	E		Silver	0.66737317	Approach 2	Off
Plan 48	86199PA0040002	HMO	Ambetter Balanced Care 207 + Vision + Adult Dental	E		Silver	0.69571631	Approach 2	Off
Plan 49	86199PA0040001	HMO	Ambetter Balanced Care 209 + Vision + Adult Dental	E		Silver	0.71378144	Approach 2	Off
Plan 50	86199PA0040007	HMO	Ambetter Secure Care 201 HSA + Vision + Adult Dental	E		Gold	0.7874	Approach 2	Off
Plan 51	86199PA0040008	HMO	Ambetter Secure Care 202 + Vision + Adult Dental	E		Gold	0.8139085	Approach 2	Off
Plan 52	86199PA0040006	HMO	Ambetter Balanced Care 204 HSA + Vision + Adult Dental	DM	86199PA0040003	Silver	0.69971203	Approach 2	Off
Plan 53	86199PA0040005	HMO	Ambetter Balanced Care 205 + Vision + Adult Dental	DM	86199PA0040004	Silver	0.69690063	Approach 2	Off

PA Rate Template Part

Table 10. Plan Rates

Carrier Name:
 Product(s):
 Market Segment:
 Rate Effective Date:
 Base Period Start Date:
 Date of Most Recent Membership:
 Market Adjusted Index Rate:

Calibration	
Age Calibration Factor	1.642
Geographic Calibration Factor	1.000
Tobacco Calibration Factor	1.005
Aggregate Calibration Factor	1.650

Total Covered Lives @ 02-01-2021	4,433
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45 CFR Part 156.8 (d) (2) Allowable Factors

Plan Number	HIOS Plan ID (Standard Component)	Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
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Totals - Current Membership		0.824	0.995	1.010	1.000	1.000	1.099	\$ 401.47	13.0%	0.9%	2.0%
Total - Projected Membership		0.835	1.000	1.011	1.000	1.000	1.105	\$ 408.29	13.0%	0.9%	2.0%

Transitional Plans	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	86199PA0010022	0.707	0.932	1.000	1.000	1.000	1.000	317.5979218	13.0%	0.9%	2.0%
Plan 2	86199PA0010028	0.736	0.944	1.000	1.000	1.000	1.000	\$334.83	13.0%	0.9%	2.0%
Plan 3	86199PA0010006	0.718	0.936	1.000	1.000	1.000	1.000	\$323.91	13.0%	0.9%	2.0%
Plan 4	86199PA0010030	0.782	0.965	1.000	1.000	1.000	1.000	\$363.41	13.0%	0.9%	2.0%
Plan 5	86199PA0010031	0.812	0.981	1.000	1.000	1.000	1.000	\$383.81	13.0%	0.9%	2.0%
Plan 6	86199PA0010004	0.741	0.941	1.000	1.000	1.000	1.220	\$453.05	13.0%	0.9%	2.0%
Plan 7	86199PA0010012	0.734	0.934	1.000	1.000	1.000	1.220	\$446.20	13.0%	0.9%	2.0%
Plan 8	86199PA0010032	0.691	0.900	1.000	1.000	1.000	1.220	\$405.99	13.0%	0.9%	2.0%
Plan 9	86199PA0010033	0.692	0.900	1.000	1.000	1.000	1.220	\$406.87	13.0%	0.9%	2.0%
Plan 10	86199PA0010034	0.716	0.920	1.000	1.000	1.000	1.220	\$429.32	13.0%	0.9%	2.0%
Plan 11	86199PA0010025	0.893	1.033	1.000	1.000	1.000	1.000	\$444.67	13.0%	0.9%	2.0%
Plan 12	86199PA0010035	0.859	1.010	1.000	1.000	1.000	1.000	\$418.23	13.0%	0.9%	2.0%
Plan 13	86199PA0010009	0.741	0.941	1.000	1.000	1.000	1.220	\$453.05	13.0%	0.9%	2.0%
Plan 14	86199PA0010010	0.741	0.941	1.000	1.000	1.000	1.220	\$453.05	13.0%	0.9%	2.0%
Plan 15	86199PA0010027	0.741	0.941	1.000	1.000	1.000	1.220	\$453.05	13.0%	0.9%	2.0%
Plan 16	86199PA0010008	0.691	0.900	1.000	1.000	1.000	1.220	\$405.99	13.0%	0.9%	2.0%
Plan 17	86199PA0010026	0.893	1.033	1.000	1.000	1.000	1.000	\$444.67	13.0%	0.9%	2.0%
Plan 18	86199PA0030009	0.692	0.927	1.000	1.000	1.000	1.000	\$308.85	13.0%	0.9%	2.0%
Plan 19	86199PA0030010	0.707	0.932	1.000	1.000	1.000	1.000	\$317.60	13.0%	0.9%	2.0%
Plan 20	86199PA0030003	0.722	0.938	1.000	1.000	1.000	1.000	\$326.44	13.0%	0.9%	2.0%
Plan 21	86199PA0030004	0.730	0.941	1.000	1.000	1.000	1.000	\$330.81	13.0%	0.9%	2.0%
Plan 22	86199PA0030002	0.778	0.963	1.000	1.000	1.000	1.000	\$361.07	13.0%	0.9%	2.0%
Plan 23	86199PA0030001	0.775	0.962	1.000	1.000	1.000	1.000	\$359.26	13.0%	0.9%	2.0%
Plan 24	86199PA0030012	0.691	0.926	1.000	1.000	1.000	1.000	\$308.40	13.0%	0.9%	2.0%
Plan 25	86199PA0030007	0.833	0.994	1.000	1.000	1.000	1.000	\$398.85	13.0%	0.9%	2.0%
Plan 26	86199PA0030008	0.907	1.043	1.000	1.000	1.000	1.000	\$455.77	13.0%	0.9%	2.0%
Plan 27	86199PA0030016	0.849	1.004	1.000	1.000	1.000	1.000	\$410.81	13.0%	0.9%	2.0%
Plan 28	86199PA0030006	0.722	0.938	1.000	1.000	1.000	1.000	\$326.44	13.0%	0.9%	2.0%
Plan 29	86199PA0030005	0.730	0.941	1.000	1.000	1.000	1.000	\$330.81	13.0%	0.9%	2.0%
Plan 30	86199PA0020022	0.707	0.932	1.051	1.000	1.000	1.000	\$333.86	13.0%	0.9%	2.0%
Plan 31	86199PA0020028	0.736	0.944	1.051	1.000	1.000	1.000	\$351.98	13.0%	0.9%	2.0%
Plan 32	86199PA0020006	0.718	0.936	1.051	1.000	1.000	1.000	\$340.50	13.0%	0.9%	2.0%
Plan 33	86199PA0020030	0.782	0.965	1.051	1.000	1.000	1.000	\$382.02	13.0%	0.9%	2.0%
Plan 34	86199PA0020031	0.812	0.981	1.051	1.000	1.000	1.000	\$403.47	13.0%	0.9%	2.0%
Plan 35	86199PA0020004	0.741	0.941	1.051	1.000	1.000	1.220	\$476.26	13.0%	0.9%	2.0%
Plan 36	86199PA0020016	0.734	0.934	1.051	1.000	1.000	1.220	\$469.05	13.0%	0.9%	2.0%
Plan 37	86199PA0020033	0.692	0.900	1.051	1.000	1.000	1.220	\$427.71	13.0%	0.9%	2.0%
Plan 38	86199PA0020034	0.716	0.920	1.051	1.000	1.000	1.220	\$451.31	13.0%	0.9%	2.0%
Plan 39	86199PA0020025	0.893	1.033	1.051	1.000	1.000	1.000	\$467.44	13.0%	0.9%	2.0%
Plan 40	86199PA0020035	0.859	1.010	1.051	1.000	1.000	1.000	\$439.65	13.0%	0.9%	2.0%
Plan 41	86199PA0020009	0.741	0.941	1.051	1.000	1.000	1.220	\$476.26	13.0%	0.9%	2.0%
Plan 42	86199PA0020010	0.741	0.941	1.051	1.000	1.000	1.220	\$476.26	13.0%	0.9%	2.0%
Plan 43	86199PA0020027	0.741	0.941	1.051	1.000	1.000	1.220	\$476.26	13.0%	0.9%	2.0%
Plan 44	86199PA0020008	0.692	0.900	1.051	1.000	1.000	1.220	\$427.71	13.0%	0.9%	2.0%
Plan 45	86199PA0020026	0.893	1.033	1.051	1.000	1.000	1.000	\$467.44	13.0%	0.9%	2.0%
Plan 46	86199PA0040003	0.722	0.938	1.051	1.000	1.000	1.000	\$343.16	13.0%	0.9%	2.0%
Plan 47	86199PA0040004	0.730	0.941	1.051	1.000	1.000	1.000	\$347.75	13.0%	0.9%	2.0%
Plan 48	86199PA0040002	0.778	0.963	1.051	1.000	1.000	1.000	\$379.56	13.0%	0.9%	2.0%
Plan 49	86199PA0040001	0.775	0.962	1.051	1.000	1.000	1.000	\$377.66	13.0%	0.9%	2.0%
Plan 50	86199PA0040007	0.833	0.994	1.051	1.000	1.000	1.000	\$419.28	13.0%	0.9%	2.0%
Plan 51	86199PA0040008	0.907	1.043	1.051	1.000	1.000	1.000	\$479.11	13.0%	0.9%	2.0%
Plan 52	86199PA0040006	0.722	0.938	1.051	1.000	1.000	1.000	\$343.16	13.0%	0.9%	2.0%
Plan 53	86199PA0040005	0.730	0.941	1.051	1.000	1.000	1.000	\$347.75	13.0%	0.9%	2.0%

Total Covered Lives Mapped into 2022 Plans @ 02-01-2021	4,433
Total Projected Lives	10,587

-	-
774	1,131
-	310
-	608
-	420
-	620
-	620
-	543
-	1,784
-	774
-	988
-	230
-	230
-	829
-	911
-	300
18	-
-	22
-	127
-	91
-	133
-	2
-	2
3	1
-	1
1	1
2	1
-	2
-	1
-	1
-	1
-	3
-	-
-	-
147	312
-	86
-	208
-	116
-	171
-	171
-	472
303	472
-	256
-	61
-	218
-	89
-	254
-	84
11	-
35	-
61	-
9	-
36	-
-	1
-	0
-	0
-	0
-	0
1	0
-	-
-	-

PA Rate Template Part IV A - Individual

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

Carrier Name: Pennsylvania Health & Wellness, Inc.
 Product(s): HMO
 Market Segment: Individual
 Rate Effective Date: 1/1/2022

Plan Number	HIOS Plan ID (Standard Component)	1/1/2021 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2022	1/1/2022 Plan HIOS Plan ID (If 1/1/2021 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
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Totals These cells auto-fill using the data entered in Table 10.

Plan 1	86199PA0010022	Ambetter Essential Care 2 HSA	E		Bronze	On/Off
Plan 2	86199PA0010028	Ambetter Essential Care 5	N		Bronze	On/Off
Plan 3	86199PA0010006	Ambetter Essential Care 10	E		Bronze	On/Off
Plan 4	86199PA0010030	Ambetter Essential Care: \$1,500 Medical Deductible	N		Bronze	On/Off
Plan 5	86199PA0010031	Ambetter Essential Care: \$0 Medical Deductible	N		Bronze	On/Off
Plan 6	86199PA0010004	Ambetter Balanced Care 11	E		Silver	On/Off
Plan 7	86199PA0010012	Ambetter Balanced Care 12	E		Silver	On/Off
Plan 8	86199PA0010032	Ambetter Balanced Care 30	N		Silver	On/Off
Plan 9	86199PA0010033	Ambetter Balanced Care 31	N		Silver	On/Off
Plan 10	86199PA0010034	Ambetter Balanced Care 32	N		Silver	On/Off
Plan 11	86199PA0010025	Ambetter Secure Care 5	E		Gold	On/Off
Plan 12	86199PA0010035	Ambetter Secure Care 20	N		Gold	On/Off
Plan 13	86199PA0010009	Ambetter Balanced Care 26	DM	86199PA0010004	Silver	On/Off
Plan 14	86199PA0010010	Ambetter Balanced Care 28	DM	86199PA0010004	Silver	On/Off
Plan 15	86199PA0010027	Ambetter Balanced Care 24	DM	86199PA0010004	Silver	On/Off
Plan 16	86199PA0010008	Ambetter Balanced Care 25 HSA	DM	86199PA0010032	Silver	On/Off
Plan 17	86199PA0010026	Ambetter Secure Care 15	DM	86199PA0010025	Gold	On/Off
Plan 18	86199PA0030009	Ambetter Essential Care 201	N		Bronze	Off
Plan 19	86199PA0030010	Ambetter Essential Care 202 HSA	N		Bronze	Off
Plan 20	86199PA0030003	Ambetter Balanced Care 201 HSA	E		Silver	Off
Plan 21	86199PA0030004	Ambetter Balanced Care 203	E		Silver	Off
Plan 22	86199PA0030002	Ambetter Balanced Care 207	E		Silver	Off
Plan 23	86199PA0030001	Ambetter Balanced Care 209	E		Silver	Off
Plan 24	86199PA0030012	Ambetter Balanced Care 210	N		Silver	Off
Plan 25	86199PA0030007	Ambetter Secure Care 201 HSA	E		Gold	Off
Plan 26	86199PA0030008	Ambetter Secure Care 202	E		Gold	Off
Plan 27	86199PA0030016	Ambetter Secure Care 203	N		Gold	Off
Plan 28	86199PA0030006	Ambetter Balanced Care 204 HSA	DM	86199PA0030003	Silver	Off
Plan 29	86199PA0030005	Ambetter Balanced Care 205	DM	86199PA0030004	Silver	Off
Plan 30	86199PA0020022	Ambetter Essential Care 2 HSA + Vision + Adult Dental	E		Bronze	On/Off
Plan 31	86199PA0020028	Ambetter Essential Care 5 + Vision + Adult Dental	N		Bronze	On/Off
Plan 32	86199PA0020006	Ambetter Essential Care 10 + Vision + Adult Dental	E		Bronze	On/Off
Plan 33	86199PA0020030	Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental	N		Bronze	On/Off
Plan 34	86199PA0020031	Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental	N		Bronze	On/Off
Plan 35	86199PA0020004	Ambetter Balanced Care 11 + Vision + Adult Dental	E		Silver	On/Off
Plan 36	86199PA0020016	Ambetter Balanced Care 12 + Vision + Adult Dental	N		Silver	On/Off
Plan 37	86199PA0020033	Ambetter Balanced Care 31 + Vision + Adult Dental	N		Silver	On/Off
Plan 38	86199PA0020034	Ambetter Balanced Care 32 + Vision + Adult Dental	N		Silver	On/Off
Plan 39	86199PA0020025	Ambetter Secure Care 5 + Vision + Adult Dental	E		Gold	On/Off
Plan 40	86199PA0020035	Ambetter Secure Care 20 + Vision + Adult Dental	N		Gold	On/Off
Plan 41	86199PA0020009	Ambetter Balanced Care 26 + Vision + Adult Dental	DM	86199PA0020004	Silver	On/Off
Plan 42	86199PA0020010	Ambetter Balanced Care 28 + Vision + Adult Dental	DM	86199PA0020004	Silver	On/Off
Plan 43	86199PA0020027	Ambetter Balanced Care 24 + Vision + Adult Dental	DM	86199PA0020004	Silver	On/Off
Plan 44	86199PA0020008	Ambetter Balanced Care 25 HSA + Vision + Adult Dental	DM	86199PA0020033	Silver	On/Off
Plan 45	86199PA0020026	Ambetter Secure Care 15 + Vision + Adult Dental	DM	86199PA0020025	Gold	On/Off
Plan 46	86199PA0040003	Ambetter Balanced Care 201 HSA + Vision + Adult Dental	E		Silver	Off
Plan 47	86199PA0040004	Ambetter Balanced Care 203 + Vision + Adult Dental	E		Silver	Off
Plan 48	86199PA0040002	Ambetter Balanced Care 207 + Vision + Adult Dental	E		Silver	Off
Plan 49	86199PA0040001	Ambetter Balanced Care 209 + Vision + Adult Dental	E		Silver	Off
Plan 50	86199PA0040007	Ambetter Secure Care 201 HSA + Vision + Adult Dental	E		Gold	Off
Plan 51	86199PA0040008	Ambetter Secure Care 202 + Vision + Adult Dental	E		Gold	Off
Plan 52	86199PA0040006	Ambetter Balanced Care 204 HSA + Vision + Adult Dental	DM	86199PA0040003	Silver	Off
Plan 53	86199PA0040005	Ambetter Balanced Care 205 + Vision + Adult Dental	DM	86199PA0040004	Silver	Off

2021 21-year-old, Non-Tobacco Premium PMPM

1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
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\$ - \$ - \$ 307.82 \$ - \$ - \$ 360.71 \$ - \$ 319.89 \$ - \$ 318.92

\$ - \$ - \$ 235.69	\$ - \$ - \$ 278.23	\$ - \$ - \$ 261.99	\$ - \$ - \$ 260.97
\$ - \$ - \$ 233.17	\$ - \$ - \$ 275.26	\$ - \$ - \$ 259.19	\$ - \$ - \$ 258.47
\$ - \$ - \$ 321.04	\$ - \$ - \$ 378.99	\$ - \$ - \$ 356.86	\$ - \$ - \$ 353.12
\$ - \$ - \$ 316.32	\$ - \$ - \$ 373.41	\$ - \$ - \$ 351.62	\$ - \$ - \$ 345.87
\$ - \$ - \$ 315.19	\$ - \$ - \$ 372.08	\$ - \$ - \$ 350.36	\$ - \$ - \$ 343.93
\$ - \$ - \$ 329.38	\$ - \$ - \$ 388.83	\$ - \$ - \$ 366.13	\$ - \$ - \$ 355.92
\$ - \$ - \$ 349.12	\$ - \$ - \$ 412.13	\$ - \$ - \$ 388.08	\$ - \$ - \$ 384.53
\$ - \$ - \$ 325.92	\$ - \$ - \$ 384.74	\$ - \$ - \$ 362.28	\$ - \$ - \$ 358.05
\$ - \$ - \$ 322.83	\$ - \$ - \$ 381.10	\$ - \$ - \$ 358.85	\$ - \$ - \$ 347.37
\$ - \$ - \$ 323.16	\$ - \$ - \$ 381.49	\$ - \$ - \$ 359.22	\$ - \$ - \$ 354.61
\$ - \$ - \$ 234.87	\$ - \$ - \$ 277.26	\$ - \$ - \$ 261.08	\$ - \$ - \$ 266.47
\$ - \$ - \$ 242.33	\$ - \$ - \$ 286.07	\$ - \$ - \$ 269.37	\$ - \$ - \$ -
\$ - \$ - \$ 265.18	\$ - \$ - \$ 313.04	\$ - \$ - \$ 294.77	\$ - \$ - \$ 265.18
\$ - \$ - \$ 268.92	\$ - \$ - \$ 317.46	\$ - \$ - \$ 298.93	\$ - \$ - \$ 298.93
\$ - \$ - \$ 295.53	\$ - \$ - \$ 348.86	\$ - \$ - \$ 328.50	\$ - \$ - \$ -
\$ - \$ - \$ 323.16	\$ - \$ - \$ 381.49	\$ - \$ - \$ 359.22	\$ - \$ - \$ -
\$ - \$ - \$ 248.41	\$ - \$ - \$ 293.24	\$ - \$ - \$ 276.12	\$ - \$ - \$ 266.89
\$ - \$ - \$ 266.85	\$ - \$ - \$ 315.01	\$ - \$ - \$ 296.62	\$ - \$ - \$ -
\$ - \$ - \$ 249.96	\$ - \$ - \$ 295.08	\$ - \$ - \$ 277.85	\$ - \$ - \$ 276.90
\$ - \$ - \$ 247.29	\$ - \$ - \$ 291.92	\$ - \$ - \$ 274.88	\$ - \$ - \$ 274.22
\$ - \$ - \$ 340.48	\$ - \$ - \$ 401.93	\$ - \$ - \$ 378.47	\$ - \$ - \$ 377.71
\$ - \$ - \$ 334.27	\$ - \$ - \$ 394.60	\$ - \$ - \$ 371.57	\$ - \$ - \$ 370.99
\$ - \$ - \$ 349.32	\$ - \$ - \$ 412.36	\$ - \$ - \$ 388.29	\$ - \$ - \$ 388.29
\$ - \$ - \$ 370.26	\$ - \$ - \$ 437.08	\$ - \$ - \$ 411.57	\$ - \$ - \$ 411.57
\$ - \$ - \$ 345.65	\$ - \$ - \$ 408.03	\$ - \$ - \$ 384.21	\$ - \$ - \$ 382.31
\$ - \$ - \$ 342.37	\$ - \$ - \$ 404.17	\$ - \$ - \$ 380.57	\$ - \$ - \$ 367.84
\$ - \$ - \$ 342.72	\$ - \$ - \$ 404.58	\$ - \$ - \$ 380.96	\$ - \$ - \$ 376.71
\$ - \$ - \$ 249.09	\$ - \$ - \$ 294.05	\$ - \$ - \$ 276.88	\$ - \$ - \$ 249.09
\$ - \$ - \$ 257.00	\$ - \$ - \$ 303.39	\$ - \$ - \$ 285.68	\$ - \$ - \$ -
\$ - \$ - \$ 281.23	\$ - \$ - \$ 331.99	\$ - \$ - \$ 312.61	\$ - \$ - \$ -
\$ - \$ - \$ 285.20	\$ - \$ - \$ 336.68	\$ - \$ - \$ 317.02	\$ - \$ - \$ -
\$ - \$ - \$ 313.41	\$ - \$ - \$ 369.98	\$ - \$ - \$ 348.38	\$ - \$ - \$ -
\$ - \$ - \$ 342.72	\$ - \$ - \$ 404.58	\$ - \$ - \$ 380.96	\$ - \$ - \$ 380.96
\$ - \$ - \$ 263.45	\$ - \$ - \$ 310.99	\$ - \$ - \$ 292.84	\$ - \$ - \$ -
\$ - \$ - \$ 283.00	\$ - \$ - \$ 334.08	\$ - \$ - \$ 314.58	\$ - \$ - \$ -

Company Name: Pennsylvania Health & Wellness, Inc.
 Market: Individual
 Product: Ambetter
 Effective Date of Rates: January 1, 2022

Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>	86199PA0010025		86199PA0010035		86199PA0010004		86199PA0010012		86199PA0010032			
HIOS Plan ID (Off Exchange)=>	86199PA0010025		86199PA0010035		86199PA0010004		86199PA0010012		86199PA0010032			
Plan Marketing Name =>	Ambetter Secure Care 5		Ambetter Secure Care 20		Ambetter Balanced Care 11		Ambetter Balanced Care 12		Ambetter Balanced Care 30			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Gold		Gold		Silver		Silver		Silver			
Deductible =>	\$1450 INT		\$750 INT		\$6000 INT		\$6500 INT		\$6100 INT			
Coinsurance =>	20%		35%		40%		40%		0%			
Copays =>	\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$70 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$60 Preferred Brand Drugs					
OOP Maximum =>	\$6,300		\$7,500		\$8,500		\$8,400		\$6,100			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$220.64	\$220.64	\$207.52	\$207.52	\$224.80	\$224.80	\$221.40	\$221.40	\$201.45	\$201.45		
15	\$240.25	\$240.25	\$225.97	\$225.97	\$244.78	\$244.78	\$241.08	\$241.08	\$219.35	\$219.35		
16	\$247.75	\$247.75	\$233.02	\$233.02	\$252.42	\$252.42	\$248.60	\$248.60	\$226.20	\$226.20		
17	\$255.25	\$255.25	\$240.07	\$240.07	\$260.06	\$260.06	\$256.13	\$256.13	\$233.05	\$233.05		
18	\$263.32	\$263.32	\$247.67	\$247.67	\$268.29	\$268.29	\$264.23	\$264.23	\$240.42	\$240.42		
19	\$271.40	\$271.40	\$255.26	\$255.26	\$276.52	\$276.52	\$272.34	\$272.34	\$247.79	\$247.79		
20	\$279.76	\$279.76	\$263.13	\$263.13	\$285.04	\$285.04	\$280.73	\$280.73	\$255.43	\$255.43		
21	\$288.43	\$288.43	\$271.28	\$271.28	\$293.87	\$293.87	\$289.42	\$289.42	\$263.34	\$263.34		
22	\$288.43	\$288.43	\$271.28	\$271.28	\$293.87	\$293.87	\$289.42	\$289.42	\$263.34	\$263.34		
23	\$288.43	\$288.43	\$271.28	\$271.28	\$293.87	\$293.87	\$289.42	\$289.42	\$263.34	\$263.34		
24	\$288.43	\$288.43	\$271.28	\$271.28	\$293.87	\$293.87	\$289.42	\$289.42	\$263.34	\$263.34		
25	\$289.57	\$289.57	\$272.35	\$272.35	\$295.03	\$295.03	\$290.57	\$290.57	\$264.38	\$264.38		
26	\$295.34	\$295.34	\$277.78	\$277.78	\$300.91	\$300.91	\$296.36	\$296.36	\$269.65	\$269.65		
27	\$302.26	\$302.26	\$284.29	\$284.29	\$307.96	\$307.96	\$303.30	\$303.30	\$275.97	\$275.97		
28	\$313.51	\$313.51	\$294.87	\$294.87	\$319.42	\$319.42	\$314.59	\$314.59	\$286.24	\$286.24		
29	\$322.74	\$322.74	\$303.55	\$303.55	\$328.82	\$328.82	\$323.85	\$323.85	\$294.67	\$294.67		
30	\$327.35	\$327.35	\$307.89	\$307.89	\$333.53	\$333.53	\$328.48	\$328.48	\$298.88	\$298.88		
31	\$334.27	\$334.27	\$314.40	\$314.40	\$340.58	\$340.58	\$335.43	\$335.43	\$305.20	\$305.20		
32	\$341.20	\$341.20	\$320.91	\$320.91	\$347.63	\$347.63	\$342.37	\$342.37	\$311.52	\$311.52		
33	\$345.52	\$345.52	\$324.98	\$324.98	\$352.04	\$352.04	\$346.71	\$346.71	\$315.47	\$315.47		
34	\$350.14	\$350.14	\$329.32	\$329.32	\$356.74	\$356.74	\$351.34	\$351.34	\$319.68	\$319.68		
35	\$354.44	\$354.44	\$331.49	\$331.49	\$359.09	\$359.09	\$353.66	\$353.66	\$321.79	\$321.79		
36	\$354.75	\$354.75	\$333.66	\$333.66	\$361.44	\$361.44	\$355.98	\$355.98	\$323.90	\$323.90		
37	\$357.06	\$357.06	\$335.83	\$335.83	\$363.79	\$363.79	\$358.29	\$358.29	\$326.00	\$326.00		
38	\$359.37	\$359.37	\$338.00	\$338.00	\$366.14	\$366.14	\$360.61	\$360.61	\$328.11	\$328.11		
39	\$363.98	\$363.98	\$342.34	\$342.34	\$370.85	\$370.85	\$365.24	\$365.24	\$332.32	\$332.32		
40	\$368.60	\$368.60	\$346.68	\$346.68	\$375.55	\$375.55	\$369.87	\$369.87	\$336.54	\$336.54		
41	\$375.52	\$375.52	\$353.19	\$353.19	\$382.60	\$382.60	\$376.81	\$376.81	\$342.86	\$342.86		
42	\$382.15	\$382.15	\$359.43	\$359.43	\$389.36	\$389.36	\$383.47	\$383.47	\$348.91	\$348.91		
43	\$391.38	\$391.38	\$368.11	\$368.11	\$398.76	\$398.76	\$392.73	\$392.73	\$357.34	\$357.34		
44	\$402.92	\$402.92	\$378.96	\$378.96	\$410.52	\$410.52	\$404.31	\$404.31	\$367.87	\$367.87		
45	\$416.47	\$416.47	\$391.71	\$391.71	\$424.33	\$424.33	\$417.91	\$417.91	\$380.25	\$380.25		
46	\$432.62	\$432.62	\$406.90	\$406.90	\$440.78	\$440.78	\$434.12	\$434.12	\$395.00	\$395.00		
47	\$450.79	\$450.79	\$518.41	\$518.41	\$459.30	\$459.30	\$452.35	\$452.35	\$411.59	\$411.59		
48	\$471.56	\$471.56	\$542.29	\$542.29	\$480.45	\$480.45	\$473.19	\$473.19	\$430.55	\$430.55		
49	\$492.04	\$492.04	\$565.84	\$565.84	\$501.32	\$501.32	\$493.73	\$493.73	\$449.24	\$449.24		
50	\$515.11	\$515.11	\$592.38	\$592.38	\$524.83	\$524.83	\$503.55	\$503.55	\$470.31	\$470.31		
51	\$537.90	\$537.90	\$618.58	\$618.58	\$548.04	\$548.04	\$530.25	\$530.25	\$491.11	\$491.11		
52	\$562.99	\$562.99	\$647.44	\$647.44	\$573.61	\$573.61	\$559.65	\$559.65	\$514.02	\$514.02		
53	\$588.37	\$588.37	\$676.62	\$676.62	\$599.47	\$599.47	\$590.40	\$590.40	\$537.19	\$537.19		
54	\$615.77	\$615.77	\$708.13	\$708.13	\$627.38	\$627.38	\$617.89	\$617.89	\$562.21	\$562.21		
55	\$643.17	\$643.17	\$739.64	\$739.64	\$655.30	\$655.30	\$645.39	\$645.39	\$587.23	\$587.23		
56	\$672.88	\$672.88	\$773.81	\$773.81	\$685.56	\$685.56	\$675.20	\$675.20	\$614.35	\$614.35		
57	\$702.87	\$702.87	\$808.30	\$808.30	\$716.13	\$716.13	\$705.29	\$705.29	\$641.74	\$641.74		
58	\$734.88	\$734.88	\$845.12	\$845.12	\$748.74	\$748.74	\$737.42	\$737.42	\$670.97	\$670.97		
59	\$750.75	\$750.75	\$863.36	\$863.36	\$764.91	\$764.91	\$753.34	\$753.34	\$685.45	\$685.45		
60	\$782.76	\$782.76	\$900.18	\$900.18	\$797.52	\$797.52	\$785.46	\$785.46	\$714.68	\$714.68		
61	\$810.45	\$810.45	\$932.02	\$932.02	\$825.73	\$825.73	\$813.24	\$813.24	\$739.96	\$739.96		
62	\$828.62	\$828.62	\$952.91	\$952.91	\$844.25	\$844.25	\$831.48	\$831.48	\$756.55	\$756.55		
63	\$851.40	\$851.40	\$979.12	\$979.12	\$867.46	\$867.46	\$854.34	\$854.34	\$777.35	\$777.35		
64+	\$865.24	\$865.24	\$995.03	\$995.03	\$881.56	\$881.56	\$868.22	\$868.22	\$789.98	\$789.98		

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

HIOS Plan ID (On Exchange)=>	86199PA0010033		86199PA0010034		86199PA0010022		86199PA0010028		86199PA0010006			
HIOS Plan ID (Off Exchange)=>	86199PA0010033		86199PA0010034		86199PA0010022		86199PA0010028		86199PA0010006			
Plan Marketing Name =>	Ambetter Balanced Care 31		Ambetter Balanced Care 32		Ambetter Essential Care 2 HSA		Ambetter Essential Care 5		Ambetter Essential Care 10			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Silver		Silver		Bronze		Bronze		Bronze			
Deductible =>	\$5450 INT		\$8100 INT		\$6900 INT		\$8300 INT		\$7200 INT			
Coinsurance =>	10%		50%		0%		50% Preferred Brand Drugs		50%			
Copays =>			\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs				\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$25 Generic Drugs			
OOP Maximum =>	\$6,450		\$8,700		\$6,900		\$8,700		\$8,400			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$201.88	\$201.88	\$213.02	\$213.02	\$157.59	\$157.59	\$166.14	\$166.14	\$160.72	\$160.72		
15	\$219.83	\$219.83	\$231.96	\$231.96	\$171.60	\$171.60	\$180.91	\$180.91	\$175.01	\$175.01		
16	\$226.69	\$226.69	\$239.20	\$239.20	\$176.95	\$176.95	\$186.55	\$186.55	\$180.47	\$180.47		
17	\$233.55	\$233.55	\$246.44	\$246.44	\$182.31	\$182.31	\$192.20	\$192.20	\$185.93	\$185.93		
18	\$240.94	\$240.94	\$254.24	\$254.24	\$188.08	\$188.08	\$198.28	\$198.28	\$191.81	\$191.81		
19	\$248.33	\$248.33	\$262.03	\$262.03	\$193.84	\$193.84	\$204.36	\$204.36	\$197.70	\$197.70		
20	\$255.98	\$255.98	\$270.11	\$270.11	\$199.82	\$199.82	\$210.66	\$210.66	\$203.79	\$203.79		
21	\$263.91	\$263.91	\$278.47	\$278.47	\$206.01	\$206.01	\$217.18	\$217.18	\$210.10	\$210.10		
22	\$263.91	\$263.91	\$278.47	\$278.47	\$206.01	\$206.01	\$217.18	\$217.18	\$210.10	\$210.10		
23	\$263.91	\$263.91	\$278.47	\$278.47	\$206.01	\$206.01	\$217.18	\$217.18	\$210.10	\$210.10		
24	\$263.91	\$263.91	\$278.47	\$278.47	\$206.01	\$206.01	\$217.18	\$217.18	\$210.10	\$210.10		
25	\$264.95	\$264.95	\$279.58	\$279.58	\$206.82	\$206.82	\$218.04	\$218.04	\$210.93	\$210.93		
26	\$270.23	\$270.23	\$285.15	\$285.15	\$210.94	\$210.94	\$222.39	\$222.39	\$215.13	\$215.13		
27	\$276.57	\$276.57	\$291.83	\$291.83	\$215.89	\$215.89	\$227.60	\$227.60	\$220.18	\$220.18		
28	\$286.86	\$286.86	\$302.69	\$302.69	\$223.92	\$223.92	\$236.07	\$236.07	\$228.37	\$228.37		
29	\$295.30	\$295.30	\$311.60	\$311.60	\$230.51	\$230.51	\$243.02	\$243.02	\$235.09	\$235.09		
30	\$299.53	\$299.53	\$316.06	\$316.06	\$233.81	\$233.81	\$246.49	\$246.49	\$238.45	\$238.45		
31	\$305.86	\$305.86	\$322.74	\$322.74	\$238.75	\$238.75	\$251.70	\$251.70	\$243.50	\$243.50		
32	\$312.19	\$312.19	\$329.42	\$329.42	\$243.70	\$243.70	\$256.92	\$256.92	\$248.54	\$248.54		
33	\$316.15	\$316.15	\$333.60	\$333.60	\$246.79	\$246.79	\$260.17	\$260.17	\$251.69	\$251.69		
34	\$320.37	\$320.37	\$338.06	\$338.06	\$250.08	\$250.08	\$263.65	\$263.65	\$255.05	\$255.05		
35	\$322.48	\$322.48	\$340.28	\$340.28	\$251.73	\$251.73	\$265.39	\$265.39	\$256.73	\$256.73		
36	\$324.60	\$324.60	\$342.51	\$342.51	\$253.38	\$253.38	\$267.12	\$267.12	\$258.41	\$258.41		
37	\$326.71	\$326.71	\$344.74	\$344.74	\$255.03	\$255.03	\$268.86	\$268.86	\$260.09	\$260.09		
38	\$328.82	\$328.82	\$346.97	\$346.97	\$256.67	\$256.67	\$270.60	\$270.60	\$261.77	\$261.77		
39	\$333.04	\$333.04	\$351.42	\$351.42	\$259.97	\$259.97	\$274.07	\$274.07	\$265.14	\$265.14		
40	\$337.26	\$337.26	\$355.88	\$355.88	\$263.27	\$263.27	\$277.55	\$277.55	\$268.50	\$268.50		
41	\$343.60	\$343.60	\$362.56	\$362.56	\$268.21	\$268.21	\$282.76	\$282.76	\$273.54	\$273.54		
42	\$349.67	\$349.67	\$368.96	\$368.96	\$272.95	\$272.95	\$287.76	\$287.76	\$278.37	\$278.37		
43	\$358.11	\$358.11	\$377.88	\$377.88	\$279.54	\$279.54	\$291.47	\$291.47	\$283.91	\$283.91		
44	\$368.67	\$368.67	\$389.01	\$389.01	\$287.78	\$287.78	\$300.95	\$300.95	\$289.50	\$289.50		
45	\$381.07	\$381.07	\$402.10	\$402.10	\$297.46	\$297.46	\$312.08	\$312.08	\$295.59	\$295.59		
46	\$395.85	\$395.85	\$417.70	\$417.70	\$309.00	\$309.00	\$325.76	\$325.76	\$303.37	\$303.37		
47	\$412.47	\$412.47	\$435.24	\$435.24	\$321.97	\$321.97	\$339.44	\$339.44	\$312.37	\$312.37		
48	\$431.48	\$431.48	\$455.29	\$455.29	\$336.81	\$336.81	\$353.08	\$353.08	\$321.83	\$321.83		
49	\$450.21	\$450.21	\$475.06	\$475.06	\$351.43	\$351.43	\$370.50	\$370.50	\$332.07	\$332.07		
50	\$471.32	\$471.32	\$497.34	\$497.34	\$367.91	\$367.91	\$423.10	\$423.10	\$346.05	\$346.05		
51	\$492.17	\$492.17	\$519.34	\$519.34	\$384.19	\$384.19	\$441.81	\$441.81	\$361.78	\$361.78		
52	\$515.13	\$515.13	\$543.56	\$543.56	\$402.11	\$402.11	\$462.42	\$462.42	\$379.51	\$379.51		
53	\$538.35	\$538.35	\$568.07	\$568.07	\$420.24	\$420.24	\$483.27	\$483.27	\$399.59	\$399.59		
54	\$563.42	\$563.42	\$594.52	\$594.52	\$439.81	\$439.81	\$505.78	\$505.78	\$421.22	\$421.22		
55	\$588.50	\$588.50	\$620.97	\$620.97	\$459.38	\$459.38	\$528.28	\$528.28	\$444.50	\$444.50		
56	\$615.68	\$615.68	\$649.66	\$649.66	\$480.59	\$480.59	\$552.68	\$552.68	\$469.14	\$469.14		
57	\$643.12	\$643.12	\$678.62	\$678.62	\$502.02	\$502.02	\$577.32	\$577.32	\$494.25	\$494.25		
58	\$672.42	\$672.42	\$709.53	\$709.53	\$524.88	\$524.88	\$603.62	\$603.62	\$520.36	\$520.36		
59	\$686.93	\$686.93	\$724.84	\$724.84	\$536.21	\$536.21	\$616.64	\$616.64	\$533.31	\$533.31		
60	\$716.22	\$716.22	\$823.66	\$823.66	\$559.08	\$559.08	\$642.94	\$642.94	\$560.11	\$560.11		
61	\$741.56	\$741.56	\$852.79	\$852.79	\$578.85	\$578.85	\$665.68	\$665.68	\$589.36	\$589.36		
62	\$758.18	\$758.18	\$871.91	\$871.91	\$592.03	\$592.03	\$680.61	\$680.61	\$603.59	\$603.59		
63	\$779.03	\$779.03	\$822.03	\$822.03	\$945.33	\$945.33	\$699.32	\$699.32	\$621.10	\$621.10		
64+	\$791.69	\$791.69	\$910.44	\$910.44	\$960.69	\$960.69	\$710.68	\$710.68	\$630.27	\$630.27		

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

HIOS Plan ID (On Exchange)=>	86199PA0010031		86199PA0010030		86199PA0030007		86199PA0030008		86199PA0030016			
HIOS Plan ID (Off Exchange)=>	86199PA0010031		86199PA0010030		86199PA0030007		86199PA0030008		86199PA0030016			
Plan Marketing Name =>	Ambetter Essential Care: \$0 Medical Deductible		Ambetter Essential Care: \$1,500 Medical Deductible		Ambetter Secure Care 201 HSA		Ambetter Secure Care 202		Ambetter Secure Care 203			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Bronze		Bronze		Gold		Gold		Gold			
Deductible =>	\$0 Med / \$3,800 Rx		\$1,500 Med / \$3,800 Rx		\$3200 INT		\$1150 INT		\$2000 INT			
Coinsurance =>	50%		50%		0%		20%		20% Laboratory Outpatient and Professional Services			
Copays =>	\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$125 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$65 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs					
OOP Maximum =>	\$8,700		\$8,700		\$3,200		\$4,450		\$6,500			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$190.44	\$190.44	\$180.32	\$180.32	\$197.91	\$197.91	\$226.15	\$226.15	\$203.84	\$203.84	\$203.84	\$203.84
15	\$207.37	\$207.37	\$196.35	\$196.35	\$215.50	\$215.50	\$246.25	\$246.25	\$221.96	\$221.96	\$221.96	\$221.96
16	\$213.84	\$213.84	\$202.48	\$202.48	\$222.22	\$222.22	\$253.94	\$253.94	\$228.88	\$228.88	\$228.88	\$228.88
17	\$220.32	\$220.32	\$208.60	\$208.60	\$228.95	\$228.95	\$261.62	\$261.62	\$235.81	\$235.81	\$235.81	\$235.81
18	\$227.29	\$227.29	\$215.20	\$215.20	\$236.19	\$236.19	\$269.90	\$269.90	\$243.27	\$243.27	\$243.27	\$243.27
19	\$234.26	\$234.26	\$221.80	\$221.80	\$243.44	\$243.44	\$278.18	\$278.18	\$250.73	\$250.73	\$250.73	\$250.73
20	\$241.48	\$241.48	\$228.64	\$228.64	\$250.94	\$250.94	\$286.75	\$286.75	\$258.46	\$258.46	\$258.46	\$258.46
21	\$248.95	\$248.95	\$235.72	\$235.72	\$258.71	\$258.71	\$295.63	\$295.63	\$266.46	\$266.46	\$266.46	\$266.46
22	\$248.95	\$248.95	\$235.72	\$235.72	\$258.71	\$258.71	\$295.63	\$295.63	\$266.46	\$266.46	\$266.46	\$266.46
23	\$248.95	\$248.95	\$235.72	\$235.72	\$258.71	\$258.71	\$295.63	\$295.63	\$266.46	\$266.46	\$266.46	\$266.46
24	\$248.95	\$248.95	\$235.72	\$235.72	\$258.71	\$258.71	\$295.63	\$295.63	\$266.46	\$266.46	\$266.46	\$266.46
25	\$249.94	\$249.94	\$236.65	\$236.65	\$259.73	\$259.73	\$296.80	\$296.80	\$267.52	\$267.52	\$267.52	\$267.52
26	\$254.92	\$254.92	\$241.37	\$241.37	\$264.91	\$264.91	\$302.71	\$302.71	\$272.85	\$272.85	\$272.85	\$272.85
27	\$260.89	\$260.89	\$247.02	\$247.02	\$271.12	\$271.12	\$309.81	\$309.81	\$279.24	\$279.24	\$279.24	\$279.24
28	\$270.60	\$270.60	\$256.22	\$256.22	\$281.21	\$281.21	\$321.34	\$321.34	\$289.64	\$289.64	\$289.64	\$289.64
29	\$278.57	\$278.57	\$263.76	\$263.76	\$289.49	\$289.49	\$332.91	\$332.91	\$298.16	\$298.16	\$298.16	\$298.16
30	\$282.55	\$282.55	\$267.53	\$267.53	\$293.67	\$293.67	\$335.53	\$335.53	\$302.43	\$302.43	\$302.43	\$302.43
31	\$288.53	\$288.53	\$273.19	\$273.19	\$299.83	\$299.83	\$344.81	\$344.81	\$308.82	\$308.82	\$308.82	\$308.82
32	\$294.50	\$294.50	\$278.85	\$278.85	\$306.04	\$306.04	\$351.95	\$351.95	\$315.22	\$315.22	\$315.22	\$315.22
33	\$298.24	\$298.24	\$282.38	\$282.38	\$309.92	\$309.92	\$356.41	\$356.41	\$319.21	\$319.21	\$319.21	\$319.21
34	\$302.22	\$302.22	\$286.15	\$286.15	\$314.06	\$314.06	\$361.17	\$361.17	\$323.48	\$323.48	\$323.48	\$323.48
35	\$304.21	\$304.21	\$288.04	\$288.04	\$316.13	\$316.13	\$363.55	\$363.55	\$325.61	\$325.61	\$325.61	\$325.61
36	\$306.20	\$306.20	\$289.92	\$289.92	\$318.20	\$318.20	\$365.93	\$365.93	\$327.74	\$327.74	\$327.74	\$327.74
37	\$308.19	\$308.19	\$291.81	\$291.81	\$320.27	\$320.27	\$368.31	\$368.31	\$329.87	\$329.87	\$329.87	\$329.87
38	\$310.18	\$310.18	\$293.70	\$293.70	\$322.34	\$322.34	\$370.69	\$370.69	\$332.00	\$332.00	\$332.00	\$332.00
39	\$314.17	\$314.17	\$297.47	\$297.47	\$326.48	\$326.48	\$375.45	\$375.45	\$336.27	\$336.27	\$336.27	\$336.27
40	\$318.15	\$318.15	\$301.24	\$301.24	\$330.62	\$330.62	\$380.21	\$380.21	\$340.53	\$340.53	\$340.53	\$340.53
41	\$324.13	\$324.13	\$306.89	\$306.89	\$336.83	\$336.83	\$387.35	\$387.35	\$346.92	\$346.92	\$346.92	\$346.92
42	\$329.85	\$329.85	\$312.32	\$312.32	\$342.78	\$342.78	\$394.19	\$394.19	\$353.05	\$353.05	\$353.05	\$353.05
43	\$337.82	\$337.82	\$319.86	\$319.86	\$351.06	\$351.06	\$403.71	\$403.71	\$361.33	\$361.33	\$361.33	\$361.33
44	\$347.78	\$347.78	\$329.29	\$329.29	\$361.40	\$361.40	\$415.61	\$415.61	\$372.24	\$372.24	\$372.24	\$372.24
45	\$359.48	\$359.48	\$340.37	\$340.37	\$373.56	\$373.56	\$429.60	\$429.60	\$384.76	\$384.76	\$384.76	\$384.76
46	\$373.42	\$373.42	\$353.57	\$353.57	\$388.05	\$388.05	\$446.26	\$446.26	\$399.68	\$399.68	\$399.68	\$399.68
47	\$389.10	\$389.10	\$368.42	\$368.42	\$404.35	\$404.35	\$465.00	\$465.00	\$416.47	\$416.47	\$416.47	\$416.47
48	\$407.02	\$407.02	\$385.39	\$385.39	\$422.97	\$422.97	\$486.42	\$486.42	\$435.65	\$435.65	\$435.65	\$435.65
49	\$424.70	\$424.70	\$402.12	\$402.12	\$442.44	\$442.44	\$507.54	\$507.54	\$454.57	\$454.57	\$454.57	\$454.57
50	\$444.61	\$444.61	\$420.98	\$420.98	\$462.04	\$462.04	\$531.34	\$531.34	\$475.89	\$475.89	\$475.89	\$475.89
51	\$464.28	\$464.28	\$439.60	\$439.60	\$482.48	\$482.48	\$554.85	\$554.85	\$496.94	\$496.94	\$496.94	\$496.94
52	\$485.94	\$485.94	\$460.11	\$460.11	\$504.98	\$504.98	\$580.73	\$580.73	\$520.12	\$520.12	\$520.12	\$520.12
53	\$507.85	\$507.85	\$480.85	\$480.85	\$527.75	\$527.75	\$606.91	\$606.91	\$543.57	\$543.57	\$543.57	\$543.57
54	\$531.50	\$531.50	\$503.24	\$503.24	\$558.32	\$558.32	\$635.17	\$635.17	\$568.88	\$568.88	\$568.88	\$568.88
55	\$555.15	\$555.15	\$525.63	\$525.63	\$576.90	\$576.90	\$663.44	\$663.44	\$595.29	\$595.29	\$595.29	\$595.29
56	\$580.79	\$580.79	\$549.91	\$549.91	\$603.55	\$603.55	\$694.08	\$694.08	\$621.64	\$621.64	\$621.64	\$621.64
57	\$606.68	\$606.68	\$574.43	\$574.43	\$630.45	\$630.45	\$725.02	\$725.02	\$649.35	\$649.35	\$649.35	\$649.35
58	\$634.31	\$634.31	\$600.59	\$600.59	\$659.17	\$659.17	\$758.04	\$758.04	\$678.93	\$678.93	\$678.93	\$678.93
59	\$648.00	\$648.00	\$613.55	\$613.55	\$673.40	\$673.40	\$774.41	\$774.41	\$693.58	\$693.58	\$693.58	\$693.58
60	\$675.64	\$675.64	\$639.72	\$639.72	\$702.11	\$702.11	\$807.43	\$807.43	\$723.16	\$723.16	\$723.16	\$723.16
61	\$699.53	\$699.53	\$662.35	\$662.35	\$726.95	\$726.95	\$835.99	\$835.99	\$748.74	\$748.74	\$748.74	\$748.74
62	\$715.22	\$715.22	\$677.20	\$677.20	\$748.25	\$748.25	\$854.73	\$854.73	\$765.52	\$765.52	\$765.52	\$765.52
63	\$734.88	\$734.88	\$695.82	\$695.82	\$763.68	\$763.68	\$878.26	\$878.26	\$786.57	\$786.57	\$786.57	\$786.57
64+	\$746.82	\$746.82	\$707.12	\$707.12	\$813.19	\$813.19	\$892.51	\$892.51	\$799.35	\$799.35	\$799.35	\$799.35

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

HIOS Plan ID (On Exchange)=>	86199PA0030003		86199PA0030004		86199PA0030002		86199PA0030001		86199PA0030012			
HIOS Plan ID (Off Exchange)=>	86199PA0030003		86199PA0030004		86199PA0030002		86199PA0030001		86199PA0030012			
Plan Marketing Name =>	Ambetter Balanced Care 201 HSA		Ambetter Balanced Care 203		Ambetter Balanced Care 207		Ambetter Balanced Care 209		Ambetter Balanced Care 210			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Silver		Silver		Silver		Silver		Silver			
Deductible =>	\$5800 INT		\$6450 INT		\$0 Med / \$1,500 Rx		\$2995 INT		\$6100 INT			
Coinurance =>	0%		1st Visit; 25% Mental/Behavioral Health and Substance Use Disorder Outpat		50% Preferred Brand Drugs		30%		0%			
Copays =>			\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs		\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$65 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$55 Preferred Brand Drugs					
OOP Maximum =>	\$5,800		\$8,200		\$8,200		\$8,400		\$6,100			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$161.97	\$161.97	\$164.14	\$164.14	\$179.16	\$179.16	\$178.26	\$178.26	\$153.03	\$153.03		
15	\$176.37	\$176.37	\$178.73	\$178.73	\$195.08	\$195.08	\$194.10	\$194.10	\$166.63	\$166.63		
16	\$181.88	\$181.88	\$184.31	\$184.31	\$201.17	\$201.17	\$200.16	\$200.16	\$171.83	\$171.83		
17	\$187.38	\$187.38	\$189.89	\$189.89	\$207.26	\$207.26	\$206.22	\$206.22	\$177.03	\$177.03		
18	\$193.31	\$193.31	\$195.90	\$195.90	\$213.82	\$213.82	\$212.75	\$212.75	\$182.63	\$182.63		
19	\$199.24	\$199.24	\$201.91	\$201.91	\$220.38	\$220.38	\$219.27	\$219.27	\$188.23	\$188.23		
20	\$205.38	\$205.38	\$208.13	\$208.13	\$227.17	\$227.17	\$226.03	\$226.03	\$194.03	\$194.03		
21	\$211.74	\$211.74	\$214.57	\$214.57	\$234.20	\$234.20	\$233.03	\$233.03	\$200.04	\$200.04		
22	\$211.74	\$211.74	\$214.57	\$214.57	\$234.20	\$234.20	\$233.03	\$233.03	\$200.04	\$200.04		
23	\$211.74	\$211.74	\$214.57	\$214.57	\$234.20	\$234.20	\$233.03	\$233.03	\$200.04	\$200.04		
24	\$211.74	\$211.74	\$214.57	\$214.57	\$234.20	\$234.20	\$233.03	\$233.03	\$200.04	\$200.04		
25	\$212.58	\$212.58	\$215.42	\$215.42	\$247.74	\$247.74	\$246.04	\$246.04	\$200.96	\$200.96		
26	\$216.81	\$216.81	\$219.71	\$219.71	\$252.67	\$252.67	\$251.40	\$251.40	\$204.84	\$204.84		
27	\$221.89	\$221.89	\$224.86	\$224.86	\$258.59	\$258.59	\$257.29	\$257.29	\$209.64	\$209.64		
28	\$230.15	\$230.15	\$233.23	\$233.23	\$268.22	\$268.22	\$267.00	\$267.00	\$214.44	\$214.44		
29	\$236.93	\$236.93	\$240.10	\$240.10	\$276.11	\$276.11	\$275.00	\$275.00	\$223.84	\$223.84		
30	\$240.32	\$240.32	\$243.53	\$243.53	\$280.06	\$280.06	\$279.00	\$279.00	\$227.04	\$227.04		
31	\$245.40	\$245.40	\$248.68	\$248.68	\$285.98	\$285.98	\$285.00	\$285.00	\$231.84	\$231.84		
32	\$250.48	\$250.48	\$253.83	\$253.83	\$291.90	\$291.90	\$291.00	\$291.00	\$236.64	\$236.64		
33	\$253.65	\$253.65	\$257.05	\$257.05	\$295.61	\$295.61	\$295.00	\$295.00	\$239.64	\$239.64		
34	\$257.04	\$257.04	\$260.48	\$260.48	\$299.55	\$299.55	\$299.00	\$299.00	\$242.84	\$242.84		
35	\$258.74	\$258.74	\$262.20	\$262.20	\$301.53	\$301.53	\$301.00	\$301.00	\$244.44	\$244.44		
36	\$260.43	\$260.43	\$263.91	\$263.91	\$303.50	\$303.50	\$303.00	\$303.00	\$246.04	\$246.04		
37	\$262.12	\$262.12	\$265.63	\$265.63	\$305.48	\$305.48	\$305.00	\$305.00	\$247.64	\$247.64		
38	\$263.82	\$263.82	\$267.35	\$267.35	\$307.45	\$307.45	\$307.00	\$307.00	\$249.24	\$249.24		
39	\$267.21	\$267.21	\$270.78	\$270.78	\$311.40	\$311.40	\$311.00	\$311.00	\$252.44	\$252.44		
40	\$270.59	\$270.59	\$274.21	\$274.21	\$315.35	\$315.35	\$315.00	\$315.00	\$255.64	\$255.64		
41	\$275.67	\$275.67	\$279.36	\$279.36	\$321.27	\$321.27	\$321.00	\$321.00	\$260.44	\$260.44		
42	\$280.54	\$280.54	\$284.30	\$284.30	\$326.94	\$326.94	\$326.00	\$326.00	\$265.05	\$265.05		
43	\$287.32	\$287.32	\$291.16	\$291.16	\$334.84	\$334.84	\$334.00	\$334.00	\$271.45	\$271.45		
44	\$295.79	\$295.79	\$299.75	\$299.75	\$344.71	\$344.71	\$344.00	\$344.00	\$279.45	\$279.45		
45	\$305.74	\$305.74	\$309.83	\$309.83	\$356.31	\$356.31	\$356.00	\$356.00	\$288.85	\$288.85		
46	\$317.60	\$317.60	\$321.85	\$321.85	\$370.12	\$370.12	\$370.00	\$370.00	\$300.05	\$300.05		
47	\$330.94	\$330.94	\$335.36	\$335.36	\$385.67	\$385.67	\$385.00	\$385.00	\$312.65	\$312.65		
48	\$346.18	\$346.18	\$350.81	\$350.81	\$403.44	\$403.44	\$403.00	\$403.00	\$327.06	\$327.06		
49	\$361.21	\$361.21	\$366.05	\$366.05	\$420.95	\$420.95	\$420.00	\$420.00	\$341.26	\$341.26		
50	\$378.15	\$378.15	\$383.21	\$383.21	\$440.69	\$440.69	\$440.00	\$440.00	\$357.26	\$357.26		
51	\$394.88	\$394.88	\$400.16	\$400.16	\$460.19	\$460.19	\$460.00	\$460.00	\$373.06	\$373.06		
52	\$413.30	\$413.30	\$418.83	\$418.83	\$481.65	\$481.65	\$481.00	\$481.00	\$390.47	\$390.47		
53	\$431.93	\$431.93	\$437.71	\$437.71	\$503.37	\$503.37	\$503.00	\$503.00	\$408.07	\$408.07		
54	\$452.05	\$452.05	\$458.10	\$458.10	\$526.81	\$526.81	\$526.00	\$526.00	\$427.07	\$427.07		
55	\$472.16	\$472.16	\$478.48	\$478.48	\$550.25	\$550.25	\$550.00	\$550.00	\$446.08	\$446.08		
56	\$493.97	\$493.97	\$500.58	\$500.58	\$575.67	\$575.67	\$575.00	\$575.00	\$466.68	\$466.68		
57	\$515.99	\$515.99	\$522.89	\$522.89	\$601.33	\$601.33	\$601.00	\$601.00	\$487.48	\$487.48		
58	\$539.49	\$539.49	\$546.71	\$546.71	\$628.72	\$628.72	\$628.00	\$628.00	\$509.69	\$509.69		
59	\$551.14	\$551.14	\$558.51	\$558.51	\$657.29	\$657.29	\$657.00	\$657.00	\$532.69	\$532.69		
60	\$574.64	\$574.64	\$582.33	\$582.33	\$687.68	\$687.68	\$687.00	\$687.00	\$557.49	\$557.49		
61	\$594.97	\$594.97	\$602.93	\$602.93	\$719.68	\$719.68	\$719.00	\$719.00	\$584.29	\$584.29		
62	\$608.31	\$608.31	\$609.55	\$609.55	\$744.44	\$744.44	\$744.00	\$744.00	\$604.09	\$604.09		
63	\$625.03	\$625.03	\$633.39	\$633.39	\$774.44	\$774.44	\$774.00	\$774.00	\$630.09	\$630.09		
64+	\$635.19	\$635.19	\$730.46	\$730.46	\$807.96	\$807.96	\$807.00	\$807.00	\$660.09	\$660.09		

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

HIOS Plan ID (On Exchange)=>	86199PA0030009		86199PA0030010		86199PA0020025		86199PA0020035		86199PA0020004			
HIOS Plan ID (Off Exchange)=>	86199PA0030009		86199PA0030010		86199PA0020025		86199PA0020035		86199PA0020004			
Plan Marketing Name =>	Ambetter Essential Care 201		Ambetter Essential Care 202 HSA		Ambetter Secure Care 5 + Vision + Adult Dental		Ambetter Secure Care 20 + Vision + Adult Dental		Ambetter Balanced Care 11 + Vision + Adult Dental			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Bronze		Bronze		Gold		Gold		Silver			
Deductible =>	\$8600 INT		\$6900 INT		\$1450 INT		\$750 INT		\$6000 INT			
Coinsurance =>	0%		0%		20%		35%		40%			
Copays =>	\$25 Generic Drugs				\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs			
OOP Maximum =>	\$8,600		\$6,900		\$6,300		\$7,500		\$8,500			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$153.25	\$153.25	\$157.59	\$157.59	\$231.94	\$231.94	\$218.15	\$218.15	\$236.31	\$236.31		
15	\$166.87	\$166.87	\$171.60	\$171.60	\$252.56	\$252.56	\$237.54	\$237.54	\$257.32	\$257.32		
16	\$172.08	\$172.08	\$176.95	\$176.95	\$260.44	\$260.44	\$244.95	\$244.95	\$265.35	\$265.35		
17	\$177.28	\$177.28	\$182.31	\$182.31	\$268.32	\$268.32	\$252.37	\$252.37	\$273.38	\$273.38		
18	\$182.89	\$182.89	\$188.08	\$188.08	\$276.81	\$276.81	\$260.35	\$260.35	\$282.03	\$282.03		
19	\$188.50	\$188.50	\$193.84	\$193.84	\$285.30	\$285.30	\$268.34	\$268.34	\$290.68	\$290.68		
20	\$194.31	\$194.31	\$199.82	\$199.82	\$294.09	\$294.09	\$276.61	\$276.61	\$299.64	\$299.64		
21	\$200.33	\$200.33	\$206.01	\$206.01	\$303.20	\$303.20	\$285.17	\$285.17	\$308.92	\$308.92		
22	\$200.33	\$200.33	\$206.01	\$206.01	\$303.20	\$303.20	\$285.17	\$285.17	\$308.92	\$308.92		
23	\$200.33	\$200.33	\$206.01	\$206.01	\$303.20	\$303.20	\$285.17	\$285.17	\$308.92	\$308.92		
24	\$200.33	\$200.33	\$206.01	\$206.01	\$303.20	\$303.20	\$285.17	\$285.17	\$308.92	\$308.92		
25	\$201.12	\$201.12	\$206.82	\$206.82	\$304.40	\$304.40	\$286.30	\$286.30	\$310.14	\$310.14		
26	\$205.13	\$205.13	\$210.94	\$210.94	\$310.46	\$310.46	\$292.01	\$292.01	\$316.32	\$316.32		
27	\$209.94	\$209.94	\$215.89	\$215.89	\$317.74	\$317.74	\$298.85	\$298.85	\$323.73	\$323.73		
28	\$217.75	\$217.75	\$223.92	\$223.92	\$329.51	\$329.51	\$309.97	\$309.97	\$336.78	\$336.78		
29	\$224.16	\$224.16	\$230.51	\$230.51	\$339.27	\$339.27	\$319.10	\$319.10	\$345.67	\$345.67		
30	\$227.37	\$227.37	\$233.81	\$233.81	\$344.12	\$344.12	\$323.66	\$323.66	\$350.61	\$350.61		
31	\$232.17	\$232.17	\$238.75	\$238.75	\$351.39	\$351.39	\$330.50	\$330.50	\$358.02	\$358.02		
32	\$236.98	\$236.98	\$243.70	\$243.70	\$358.25	\$358.25	\$337.35	\$337.35	\$365.44	\$365.44		
33	\$239.99	\$239.99	\$246.79	\$246.79	\$363.22	\$363.22	\$341.62	\$341.62	\$370.07	\$370.07		
34	\$243.19	\$243.19	\$250.08	\$250.08	\$368.07	\$368.07	\$346.19	\$346.19	\$375.01	\$375.01		
35	\$244.79	\$244.79	\$251.73	\$251.73	\$370.50	\$370.50	\$348.47	\$348.47	\$377.48	\$377.48		
36	\$246.40	\$246.40	\$253.38	\$253.38	\$372.92	\$372.92	\$350.75	\$350.75	\$379.95	\$379.95		
37	\$248.00	\$248.00	\$255.03	\$255.03	\$375.35	\$375.35	\$353.03	\$353.03	\$382.43	\$382.43		
38	\$249.60	\$249.60	\$256.67	\$256.67	\$377.77	\$377.77	\$355.31	\$355.31	\$384.90	\$384.90		
39	\$252.81	\$252.81	\$259.73	\$259.73	\$382.62	\$382.62	\$359.88	\$359.88	\$389.84	\$389.84		
40	\$256.01	\$256.01	\$263.27	\$263.27	\$387.47	\$387.47	\$364.44	\$364.44	\$394.78	\$394.78		
41	\$260.82	\$260.82	\$268.21	\$268.21	\$394.75	\$394.75	\$371.28	\$371.28	\$402.20	\$402.20		
42	\$265.43	\$265.43	\$272.95	\$272.95	\$401.72	\$401.72	\$377.84	\$377.84	\$409.30	\$409.30		
43	\$271.84	\$271.84	\$279.54	\$279.54	\$411.43	\$411.43	\$386.97	\$386.97	\$419.18	\$419.18		
44	\$279.85	\$279.85	\$287.78	\$287.78	\$423.55	\$423.55	\$398.37	\$398.37	\$431.54	\$431.54		
45	\$289.26	\$289.26	\$297.46	\$297.46	\$437.80	\$437.80	\$403.47	\$403.47	\$446.06	\$446.06		
46	\$300.48	\$300.48	\$309.00	\$309.00	\$454.78	\$454.78	\$427.74	\$427.74	\$463.36	\$463.36		
47	\$313.10	\$313.10	\$321.97	\$321.97	\$473.88	\$473.88	\$449.97	\$449.97	\$482.82	\$482.82		
48	\$327.53	\$327.53	\$336.81	\$336.81	\$495.71	\$495.71	\$476.07	\$476.07	\$505.06	\$505.06		
49	\$341.75	\$341.75	\$351.43	\$351.43	\$517.24	\$517.24	\$499.48	\$499.48	\$526.99	\$526.99		
50	\$357.77	\$357.77	\$367.91	\$367.91	\$541.49	\$541.49	\$522.72	\$522.72	\$551.71	\$551.71		
51	\$373.60	\$373.60	\$384.19	\$384.19	\$565.45	\$565.45	\$550.26	\$550.26	\$576.11	\$576.11		
52	\$391.03	\$391.03	\$402.11	\$402.11	\$591.82	\$591.82	\$580.60	\$580.60	\$602.98	\$602.98		
53	\$408.66	\$408.66	\$420.24	\$420.24	\$618.50	\$618.50	\$611.28	\$611.28	\$630.17	\$630.17		
54	\$427.69	\$427.69	\$439.81	\$439.81	\$647.31	\$647.31	\$644.40	\$644.40	\$659.51	\$659.51		
55	\$446.72	\$446.72	\$459.38	\$459.38	\$676.11	\$676.11	\$677.53	\$677.53	\$688.86	\$688.86		
56	\$467.35	\$467.35	\$480.59	\$480.59	\$707.34	\$707.34	\$711.44	\$711.44	\$720.68	\$720.68		
57	\$488.18	\$488.18	\$502.02	\$502.02	\$738.87	\$738.87	\$749.70	\$749.70	\$759.18	\$759.18		
58	\$510.42	\$510.42	\$524.88	\$524.88	\$772.52	\$772.52	\$788.40	\$788.40	\$787.09	\$787.09		
59	\$521.44	\$521.44	\$536.21	\$536.21	\$789.20	\$789.20	\$807.58	\$807.58	\$853.62	\$853.62		
60	\$543.67	\$543.67	\$559.08	\$559.08	\$822.85	\$822.85	\$846.28	\$846.28	\$890.02	\$890.02		
61	\$562.90	\$562.90	\$578.85	\$578.85	\$851.96	\$851.96	\$879.75	\$879.75	\$921.50	\$921.50		
62	\$575.52	\$575.52	\$591.83	\$591.83	\$871.06	\$871.06	\$901.31	\$901.31	\$942.16	\$942.16		
63	\$591.35	\$591.35	\$608.11	\$608.11	\$895.01	\$895.01	\$929.26	\$929.26	\$968.07	\$968.07		
64+	\$600.96	\$600.96	\$617.98	\$617.98	\$909.55	\$909.55	\$945.99	\$945.99	\$983.80	\$983.80		

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

HIOS Plan ID (On Exchange)=>	86199PA0020016		86199PA0020033		86199PA0020034		86199PA0020022		86199PA0020028			
HIOS Plan ID (Off Exchange)=>	86199PA0020016		86199PA0020033		86199PA0020034		86199PA0020022		86199PA0020028			
Plan Marketing Name =>	Ambetter Balanced Care 12 + Vision + Adult Dental		Ambetter Balanced Care 31 + Vision + Adult Dental		Ambetter Balanced Care 32 + Vision + Adult Dental		Ambetter Essential Care 2 HSA + Vision + Adult Dental		Ambetter Essential Care 5 + Vision + Adult Dental			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Silver		Silver		Silver		Bronze		Bronze			
Deductible =>	\$6500 INT		\$5450 INT		\$8100 INT		\$6900 INT		\$8300 INT			
Coinurance =>	40%		10%		50%		0%		50% Preferred Brand Drugs			
Copays =>	\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$70 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$60 Preferred Brand Drugs				\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs				\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs			
OOP Maximum =>	\$8,400		\$6,450		\$8,700		\$6,900		\$8,700			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$232.74	\$232.74	\$212.22	\$212.22	\$223.94	\$223.94	\$165.66	\$165.66	\$174.65	\$174.65		
15	\$253.43	\$253.43	\$231.09	\$231.09	\$243.84	\$243.84	\$180.38	\$180.38	\$190.17	\$190.17		
16	\$261.34	\$261.34	\$238.30	\$238.30	\$251.45	\$251.45	\$186.02	\$186.02	\$196.11	\$196.11		
17	\$269.25	\$269.25	\$245.51	\$245.51	\$259.06	\$259.06	\$191.65	\$191.65	\$202.04	\$202.04		
18	\$277.76	\$277.76	\$253.28	\$253.28	\$267.26	\$267.26	\$197.71	\$197.71	\$208.44	\$208.44		
19	\$286.28	\$286.28	\$261.05	\$261.05	\$275.45	\$275.45	\$203.77	\$203.77	\$214.83	\$214.83		
20	\$295.11	\$295.11	\$269.09	\$269.09	\$283.94	\$283.94	\$210.05	\$210.05	\$221.45	\$221.45		
21	\$304.24	\$304.24	\$277.43	\$277.43	\$292.74	\$292.74	\$216.56	\$216.56	\$228.31	\$228.31		
22	\$304.24	\$304.24	\$277.43	\$277.43	\$292.74	\$292.74	\$216.56	\$216.56	\$228.31	\$228.31		
23	\$304.24	\$304.24	\$277.43	\$277.43	\$292.74	\$292.74	\$216.56	\$216.56	\$228.31	\$228.31		
24	\$304.24	\$304.24	\$277.43	\$277.43	\$292.74	\$292.74	\$216.56	\$216.56	\$228.31	\$228.31		
25	\$305.45	\$305.45	\$278.52	\$278.52	\$293.90	\$293.90	\$217.41	\$217.41	\$229.21	\$229.21		
26	\$311.53	\$311.53	\$284.07	\$284.07	\$299.75	\$299.75	\$221.75	\$221.75	\$233.78	\$233.78		
27	\$318.84	\$318.84	\$290.73	\$290.73	\$306.78	\$306.78	\$226.94	\$226.94	\$239.26	\$239.26		
28	\$330.70	\$330.70	\$301.55	\$301.55	\$318.19	\$318.19	\$235.39	\$235.39	\$248.16	\$248.16		
29	\$340.44	\$340.44	\$310.43	\$310.43	\$327.56	\$327.56	\$242.32	\$242.32	\$255.46	\$255.46		
30	\$345.30	\$345.30	\$314.87	\$314.87	\$332.24	\$332.24	\$245.78	\$245.78	\$259.12	\$259.12		
31	\$352.61	\$352.61	\$321.52	\$321.52	\$339.27	\$339.27	\$250.98	\$250.98	\$264.60	\$264.60		
32	\$359.91	\$359.91	\$328.18	\$328.18	\$346.29	\$346.29	\$256.18	\$256.18	\$270.08	\$270.08		
33	\$364.47	\$364.47	\$332.34	\$332.34	\$350.69	\$350.69	\$259.43	\$259.43	\$273.50	\$273.50		
34	\$369.34	\$369.34	\$336.78	\$336.78	\$355.37	\$355.37	\$262.89	\$262.89	\$277.15	\$277.15		
35	\$371.77	\$371.77	\$339.00	\$339.00	\$357.71	\$357.71	\$264.62	\$264.62	\$278.98	\$278.98		
36	\$374.21	\$374.21	\$341.22	\$341.22	\$360.05	\$360.05	\$266.35	\$266.35	\$280.81	\$280.81		
37	\$376.64	\$376.64	\$343.44	\$343.44	\$362.39	\$362.39	\$268.09	\$268.09	\$282.63	\$282.63		
38	\$379.07	\$379.07	\$345.66	\$345.66	\$364.74	\$364.74	\$269.82	\$269.82	\$284.46	\$284.46		
39	\$383.94	\$383.94	\$350.10	\$350.10	\$369.42	\$369.42	\$273.28	\$273.28	\$288.11	\$288.11		
40	\$388.81	\$388.81	\$354.54	\$354.54	\$374.10	\$374.10	\$276.75	\$276.75	\$291.76	\$291.76		
41	\$396.11	\$396.11	\$361.19	\$361.19	\$381.13	\$381.13	\$281.95	\$281.95	\$297.24	\$297.24		
42	\$403.11	\$403.11	\$367.58	\$367.58	\$387.86	\$387.86	\$286.93	\$286.93	\$302.49	\$302.49		
43	\$412.84	\$412.84	\$376.45	\$376.45	\$397.23	\$397.23	\$293.86	\$293.86	\$309.80	\$309.80		
44	\$425.01	\$425.01	\$387.55	\$387.55	\$408.94	\$408.94	\$302.52	\$302.52	\$318.93	\$318.93		
45	\$439.31	\$439.31	\$400.59	\$400.59	\$422.70	\$422.70	\$312.70	\$312.70	\$329.66	\$329.66		
46	\$456.35	\$456.35	\$416.12	\$416.12	\$439.09	\$439.09	\$324.82	\$324.82	\$337.55	\$337.55		
47	\$475.52	\$475.52	\$433.60	\$433.60	\$457.53	\$457.53	\$338.47	\$338.47	\$349.23	\$349.23		
48	\$497.42	\$497.42	\$453.57	\$453.57	\$478.61	\$478.61	\$350.40	\$350.40	\$363.87	\$363.87		
49	\$519.02	\$519.02	\$473.27	\$473.27	\$499.39	\$499.39	\$369.43	\$369.43	\$383.47	\$383.47		
50	\$543.36	\$543.36	\$495.46	\$495.46	\$522.81	\$522.81	\$386.76	\$386.76	\$404.77	\$404.77		
51	\$567.40	\$567.40	\$517.38	\$517.38	\$545.93	\$545.93	\$403.86	\$403.86	\$425.77	\$425.77		
52	\$593.86	\$593.86	\$541.51	\$541.51	\$571.40	\$571.40	\$422.70	\$422.70	\$445.64	\$445.64		
53	\$620.64	\$620.64	\$565.93	\$565.93	\$597.16	\$597.16	\$441.76	\$441.76	\$465.73	\$465.73		
54	\$649.54	\$649.54	\$592.28	\$592.28	\$624.97	\$624.97	\$462.33	\$462.33	\$487.41	\$487.41		
55	\$678.44	\$678.44	\$618.64	\$618.64	\$652.78	\$652.78	\$482.90	\$482.90	\$509.10	\$509.10		
56	\$709.78	\$709.78	\$647.21	\$647.21	\$682.93	\$682.93	\$505.21	\$505.21	\$532.62	\$532.62		
57	\$741.42	\$741.42	\$676.06	\$676.06	\$713.37	\$713.37	\$527.73	\$527.73	\$556.36	\$556.36		
58	\$775.19	\$775.19	\$706.85	\$706.85	\$745.87	\$745.87	\$551.77	\$551.77	\$581.70	\$581.70		
59	\$791.92	\$791.92	\$722.11	\$722.11	\$761.97	\$761.97	\$563.68	\$563.68	\$594.26	\$594.26		
60	\$825.69	\$825.69	\$752.91	\$752.91	\$794.46	\$794.46	\$587.71	\$587.71	\$619.60	\$619.60		
61	\$854.90	\$854.90	\$779.54	\$779.54	\$822.56	\$822.56	\$608.50	\$608.50	\$641.51	\$641.51		
62	\$874.06	\$874.06	\$1,005.17	\$797.01	\$916.57	\$841.00	\$622.14	\$622.14	\$655.90	\$655.90		
63	\$898.10	\$898.10	\$1,032.81	\$818.93	\$941.77	\$864.13	\$639.25	\$639.25	\$673.93	\$673.93		
64+	\$912.69	\$912.69	\$1,049.59	\$832.24	\$957.07	\$878.17	\$1,009.89	\$649.64	\$684.88	\$684.88		

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

HIOS Plan ID (On Exchange)=>	86199PA0020006		86199PA0020031		86199PA0020030		86199PA0040007		86199PA0040008			
HIOS Plan ID (Off Exchange)=>	86199PA0020006		86199PA0020031		86199PA0020030		86199PA0040007		86199PA0040008			
Plan Marking Name =>	Ambetter Essential Care 10 + Vision + Adult Dental		Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental		Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental		Ambetter Secure Care 201 HSA + Vision + Adult Dental		Ambetter Secure Care 202 + Vision + Adult Dental			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Bronze		Bronze		Bronze		Gold		Gold			
Deductible =>	\$7200 INT		\$0 Med / \$3,800 Rx		\$1,500 Med / \$3,800 Rx		\$3200 INT		\$1150 INT			
Coinsurance =>	50%		50%		50%		0%		20%			
Copays =>	\$25 Generic Drugs		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$125 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs			
OOP Maximum =>	\$8,400		\$8,700		\$8,700		\$3,200		\$4,450			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$168.95	\$168.95	\$200.20	\$200.20	\$189.55	\$189.55	\$208.04	\$208.04	\$237.73	\$237.73		
15	\$183.97	\$183.97	\$217.99	\$217.99	\$206.40	\$206.40	\$226.53	\$226.53	\$258.86	\$258.86		
16	\$189.71	\$189.71	\$224.80	\$224.80	\$212.85	\$212.85	\$233.60	\$233.60	\$266.94	\$266.94		
17	\$195.45	\$195.45	\$231.60	\$231.60	\$219.29	\$219.29	\$240.68	\$240.68	\$275.02	\$275.02		
18	\$201.64	\$201.64	\$238.93	\$238.93	\$226.23	\$226.23	\$248.29	\$248.29	\$283.72	\$283.72		
19	\$207.82	\$207.82	\$246.25	\$246.25	\$233.16	\$233.16	\$255.90	\$255.90	\$292.42	\$292.42		
20	\$214.23	\$214.23	\$253.84	\$253.84	\$240.35	\$240.35	\$263.79	\$263.79	\$301.44	\$301.44		
21	\$220.86	\$220.86	\$261.70	\$261.70	\$247.79	\$247.79	\$271.96	\$271.96	\$310.77	\$310.77		
22	\$220.86	\$220.86	\$261.70	\$261.70	\$247.79	\$247.79	\$271.96	\$271.96	\$310.77	\$310.77		
23	\$220.86	\$220.86	\$261.70	\$261.70	\$247.79	\$247.79	\$271.96	\$271.96	\$310.77	\$310.77		
24	\$220.86	\$220.86	\$261.70	\$261.70	\$247.79	\$247.79	\$271.96	\$271.96	\$310.77	\$310.77		
25	\$221.74	\$221.74	\$265.00	\$265.00	\$248.77	\$248.77	\$278.04	\$278.04	\$313.99	\$313.99		
26	\$226.15	\$226.15	\$267.98	\$267.98	\$253.73	\$253.73	\$278.48	\$278.48	\$320.25	\$320.25		
27	\$231.45	\$231.45	\$274.26	\$274.26	\$259.68	\$259.68	\$285.00	\$285.00	\$327.75	\$327.75		
28	\$240.07	\$240.07	\$284.46	\$284.46	\$269.34	\$269.34	\$295.61	\$295.61	\$337.79	\$337.79		
29	\$247.13	\$247.13	\$292.84	\$292.84	\$277.27	\$277.27	\$304.31	\$304.31	\$349.96	\$349.96		
30	\$250.67	\$250.67	\$297.02	\$297.02	\$281.23	\$281.23	\$308.66	\$308.66	\$354.96	\$354.96		
31	\$255.97	\$255.97	\$303.30	\$303.30	\$287.18	\$287.18	\$310.26	\$310.26	\$362.47	\$362.47		
32	\$261.27	\$261.27	\$309.58	\$309.58	\$293.13	\$293.13	\$317.10	\$317.10	\$369.97	\$369.97		
33	\$264.58	\$264.58	\$313.51	\$313.51	\$296.84	\$296.84	\$321.37	\$321.37	\$374.29	\$374.29		
34	\$268.11	\$268.11	\$317.70	\$317.70	\$300.81	\$300.81	\$326.15	\$326.15	\$379.67	\$379.67		
35	\$269.88	\$269.88	\$319.79	\$319.79	\$302.79	\$302.79	\$328.32	\$328.32	\$382.17	\$382.17		
36	\$271.65	\$271.65	\$321.88	\$321.88	\$304.77	\$304.77	\$334.50	\$334.50	\$384.23	\$384.23		
37	\$273.41	\$273.41	\$323.98	\$323.98	\$306.75	\$306.75	\$336.67	\$336.67	\$387.18	\$387.18		
38	\$275.18	\$275.18	\$326.07	\$326.07	\$308.74	\$308.74	\$338.85	\$338.85	\$389.20	\$389.20		
39	\$278.72	\$278.72	\$330.26	\$330.26	\$312.70	\$312.70	\$343.20	\$343.20	\$394.68	\$394.68		
40	\$282.25	\$282.25	\$334.45	\$334.45	\$316.67	\$316.67	\$347.55	\$347.55	\$399.68	\$399.68		
41	\$287.55	\$287.55	\$338.64	\$338.64	\$320.64	\$320.64	\$351.90	\$351.90	\$404.61	\$404.61		
42	\$292.63	\$292.63	\$342.83	\$342.83	\$324.61	\$324.61	\$356.25	\$356.25	\$411.75	\$411.75		
43	\$299.70	\$299.70	\$347.02	\$347.02	\$328.58	\$328.58	\$360.60	\$360.60	\$419.00	\$419.00		
44	\$308.53	\$308.53	\$351.21	\$351.21	\$332.55	\$332.55	\$364.95	\$364.95	\$426.25	\$426.25		
45	\$318.91	\$318.91	\$355.40	\$355.40	\$336.52	\$336.52	\$369.30	\$369.30	\$433.50	\$433.50		
46	\$331.28	\$331.28	\$359.59	\$359.59	\$340.49	\$340.49	\$373.65	\$373.65	\$440.75	\$440.75		
47	\$345.19	\$345.19	\$363.78	\$363.78	\$344.46	\$344.46	\$378.00	\$378.00	\$448.00	\$448.00		
48	\$361.09	\$361.09	\$367.97	\$367.97	\$348.43	\$348.43	\$382.35	\$382.35	\$455.25	\$455.25		
49	\$376.77	\$376.77	\$372.16	\$372.16	\$352.40	\$352.40	\$386.70	\$386.70	\$462.50	\$462.50		
50	\$394.44	\$394.44	\$376.35	\$376.35	\$356.37	\$356.37	\$391.05	\$391.05	\$469.75	\$469.75		
51	\$411.89	\$411.89	\$380.54	\$380.54	\$360.34	\$360.34	\$395.40	\$395.40	\$477.00	\$477.00		
52	\$431.10	\$431.10	\$384.73	\$384.73	\$364.31	\$364.31	\$400.00	\$400.00	\$484.25	\$484.25		
53	\$450.54	\$450.54	\$388.92	\$388.92	\$368.28	\$368.28	\$404.60	\$404.60	\$491.50	\$491.50		
54	\$471.52	\$471.52	\$393.11	\$393.11	\$372.25	\$372.25	\$409.20	\$409.20	\$498.75	\$498.75		
55	\$492.50	\$492.50	\$397.30	\$397.30	\$376.22	\$376.22	\$413.80	\$413.80	\$506.00	\$506.00		
56	\$515.25	\$515.25	\$401.49	\$401.49	\$380.19	\$380.19	\$418.40	\$418.40	\$513.25	\$513.25		
57	\$538.22	\$538.22	\$405.68	\$405.68	\$384.16	\$384.16	\$423.00	\$423.00	\$520.50	\$520.50		
58	\$562.73	\$562.73	\$409.87	\$409.87	\$388.13	\$388.13	\$427.60	\$427.60	\$527.75	\$527.75		
59	\$574.88	\$574.88	\$414.06	\$414.06	\$392.10	\$392.10	\$432.20	\$432.20	\$535.00	\$535.00		
60	\$599.39	\$599.39	\$418.25	\$418.25	\$396.07	\$396.07	\$436.80	\$436.80	\$542.25	\$542.25		
61	\$620.59	\$620.59	\$422.44	\$422.44	\$400.04	\$400.04	\$441.40	\$441.40	\$549.50	\$549.50		
62	\$634.51	\$634.51	\$426.63	\$426.63	\$404.01	\$404.01	\$446.00	\$446.00	\$556.75	\$556.75		
63	\$651.96	\$651.96	\$430.82	\$430.82	\$408.00	\$408.00	\$450.60	\$450.60	\$564.00	\$564.00		
64+	\$662.55	\$662.55	\$435.01	\$435.01	\$411.97	\$411.97	\$455.20	\$455.20	\$571.25	\$571.25		

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

HIOS Plan ID (On Exchange)=>	86199PA0040003		86199PA0040004		86199PA0040002		86199PA0040001		86199PA0010025			
HIOS Plan ID (Off Exchange)=>	86199PA0040003		86199PA0040004		86199PA0040002		86199PA0040001		86199PA0010025			
Plan Marketing Name =>	Ambetter Balanced Care 201 HSA + Vision + Adult Dental		Ambetter Balanced Care 203 + Vision + Adult Dental		Ambetter Balanced Care 207 + Vision + Adult Dental		Ambetter Balanced Care 209 + Vision + Adult Dental		Ambetter Secure Care 5			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 6			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Silver		Silver		Silver		Silver		Gold			
Deductible =>	\$5800 INT		\$6450 INT		\$0 Med / \$1,500 Rx		\$2995 INT		\$1450 INT			
Coinurance =>	0%		1st Visit; 25% Mental/Behavioral Health and Substance Use Disorder Outpat		50% Preferred Brand Drugs		30%		20%			
Copays =>			\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs		\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$65 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$55 Preferred Brand Drugs		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs			
OOP Maximum =>	\$5,800		\$8,200		\$8,200		\$8,400		\$6,300			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$170.27	\$170.27	\$172.55	\$172.55	\$188.33	\$188.33	\$187.39	\$187.39	\$187.39	\$260.58	\$260.58	
15	\$185.41	\$185.41	\$187.89	\$187.89	\$205.07	\$205.07	\$204.05	\$204.05	\$204.05	\$283.74	\$283.74	
16	\$191.19	\$191.19	\$193.75	\$193.75	\$211.48	\$211.48	\$210.41	\$210.41	\$210.41	\$292.59	\$292.59	
17	\$196.98	\$196.98	\$199.62	\$199.62	\$217.88	\$217.88	\$216.78	\$216.78	\$216.78	\$301.45	\$301.45	
18	\$203.21	\$203.21	\$205.93	\$205.93	\$224.77	\$224.77	\$223.64	\$223.64	\$223.64	\$310.99	\$310.99	
19	\$209.44	\$209.44	\$212.25	\$212.25	\$231.66	\$231.66	\$230.50	\$230.50	\$230.50	\$320.53	\$320.53	
20	\$215.90	\$215.90	\$218.79	\$218.79	\$238.80	\$238.80	\$237.60	\$237.60	\$237.60	\$330.40	\$330.40	
21	\$222.59	\$222.59	\$225.56	\$225.56	\$246.20	\$246.20	\$244.96	\$244.96	\$244.96	\$340.63	\$340.63	
22	\$222.59	\$222.59	\$225.56	\$225.56	\$246.20	\$246.20	\$244.96	\$244.96	\$244.96	\$340.63	\$340.63	
23	\$222.59	\$222.59	\$225.56	\$225.56	\$246.20	\$246.20	\$244.96	\$244.96	\$244.96	\$340.63	\$340.63	
24	\$222.59	\$222.59	\$225.56	\$225.56	\$246.20	\$246.20	\$244.96	\$244.96	\$244.96	\$340.63	\$340.63	
25	\$223.47	\$223.47	\$226.46	\$226.46	\$247.17	\$247.17	\$245.93	\$245.93	\$245.93	\$341.99	\$341.99	
26	\$227.92	\$227.92	\$230.97	\$230.97	\$252.10	\$252.10	\$250.83	\$250.83	\$250.83	\$348.80	\$348.80	
27	\$233.26	\$233.26	\$236.38	\$236.38	\$258.01	\$258.01	\$256.71	\$256.71	\$256.71	\$356.97	\$356.97	
28	\$241.94	\$241.94	\$245.18	\$245.18	\$267.61	\$267.61	\$266.26	\$266.26	\$266.26	\$370.26	\$370.26	
29	\$249.06	\$249.06	\$252.39	\$252.39	\$275.48	\$275.48	\$274.10	\$274.10	\$274.10	\$381.16	\$381.16	
30	\$252.62	\$252.62	\$256.00	\$256.00	\$279.42	\$279.42	\$278.02	\$278.02	\$278.02	\$386.61	\$386.61	
31	\$257.97	\$257.97	\$261.42	\$261.42	\$285.33	\$285.33	\$283.90	\$283.90	\$283.90	\$394.78	\$394.78	
32	\$263.31	\$263.31	\$266.83	\$266.83	\$291.24	\$291.24	\$289.78	\$289.78	\$289.78	\$402.96	\$402.96	
33	\$266.65	\$266.65	\$270.21	\$270.21	\$294.93	\$294.93	\$293.45	\$293.45	\$293.45	\$408.07	\$408.07	
34	\$270.74	\$270.74	\$273.82	\$273.82	\$298.87	\$298.87	\$297.37	\$297.37	\$297.37	\$413.52	\$413.52	
35	\$271.99	\$271.99	\$275.63	\$275.63	\$300.84	\$300.84	\$299.33	\$299.33	\$299.33	\$416.24	\$416.24	
36	\$273.77	\$273.77	\$277.43	\$277.43	\$302.81	\$302.81	\$301.29	\$301.29	\$301.29	\$418.97	\$418.97	
37	\$275.55	\$275.55	\$279.24	\$279.24	\$304.78	\$304.78	\$303.25	\$303.25	\$303.25	\$421.69	\$421.69	
38	\$277.33	\$277.33	\$281.04	\$281.04	\$306.75	\$306.75	\$305.21	\$305.21	\$305.21	\$424.42	\$424.42	
39	\$280.89	\$280.89	\$283.02	\$283.02	\$310.69	\$310.69	\$309.13	\$309.13	\$309.13	\$429.87	\$429.87	
40	\$284.45	\$284.45	\$288.26	\$288.26	\$314.63	\$314.63	\$313.05	\$313.05	\$313.05	\$435.32	\$435.32	
41	\$289.79	\$289.79	\$293.67	\$293.67	\$320.54	\$320.54	\$318.93	\$318.93	\$318.93	\$443.49	\$443.49	
42	\$294.91	\$294.91	\$298.86	\$298.86	\$326.20	\$326.20	\$324.56	\$324.56	\$324.56	\$451.32	\$451.32	
43	\$302.04	\$302.04	\$306.08	\$306.08	\$334.08	\$334.08	\$332.40	\$332.40	\$332.40	\$462.22	\$462.22	
44	\$310.94	\$310.94	\$315.10	\$315.10	\$343.92	\$343.92	\$342.20	\$342.20	\$342.20	\$475.85	\$475.85	
45	\$321.40	\$321.40	\$325.70	\$325.70	\$355.50	\$355.50	\$353.71	\$353.71	\$353.71	\$491.86	\$491.86	
46	\$333.86	\$333.86	\$338.33	\$338.33	\$369.28	\$369.28	\$367.43	\$367.43	\$367.43	\$510.93	\$510.93	
47	\$347.89	\$347.89	\$352.54	\$352.54	\$384.79	\$384.79	\$382.86	\$382.86	\$382.86	\$532.39	\$532.39	
48	\$363.91	\$363.91	\$368.78	\$368.78	\$402.52	\$402.52	\$400.50	\$400.50	\$400.50	\$556.92	\$556.92	
49	\$379.71	\$379.71	\$384.79	\$384.79	\$422.51	\$422.51	\$420.00	\$420.00	\$420.00	\$581.10	\$581.10	
50	\$397.52	\$397.52	\$402.84	\$402.84	\$439.69	\$439.69	\$437.48	\$437.48	\$437.48	\$608.35	\$608.35	
51	\$415.10	\$415.10	\$420.66	\$420.66	\$459.14	\$459.14	\$456.84	\$456.84	\$456.84	\$635.26	\$635.26	
52	\$434.47	\$434.47	\$440.28	\$440.28	\$480.56	\$480.56	\$478.15	\$478.15	\$478.15	\$664.90	\$664.90	
53	\$454.05	\$454.05	\$460.13	\$460.13	\$502.22	\$502.22	\$500.00	\$500.00	\$500.00	\$694.87	\$694.87	
54	\$475.20	\$475.20	\$481.56	\$481.56	\$525.61	\$525.61	\$522.97	\$522.97	\$522.97	\$727.23	\$727.23	
55	\$496.34	\$496.34	\$502.99	\$502.99	\$549.00	\$549.00	\$546.24	\$546.24	\$546.24	\$759.59	\$759.59	
56	\$519.27	\$519.27	\$526.22	\$526.22	\$574.36	\$574.36	\$571.47	\$571.47	\$571.47	\$794.67	\$794.67	
57	\$542.42	\$542.42	\$549.67	\$549.67	\$599.96	\$599.96	\$596.49	\$596.49	\$596.49	\$830.10	\$830.10	
58	\$567.12	\$567.12	\$574.71	\$574.71	\$627.29	\$627.29	\$624.14	\$624.14	\$624.14	\$867.91	\$867.91	
59	\$579.36	\$579.36	\$587.12	\$587.12	\$640.83	\$640.83	\$637.61	\$637.61	\$637.61	\$886.64	\$886.64	
60	\$604.07	\$604.07	\$612.15	\$612.15	\$668.15	\$668.15	\$664.80	\$664.80	\$664.80	\$924.45	\$924.45	
61	\$719.25	\$719.25	\$728.88	\$728.88	\$691.79	\$691.79	\$688.32	\$688.32	\$688.32	\$951.15	\$951.15	
62	\$639.46	\$639.46	\$648.02	\$648.02	\$707.30	\$707.30	\$703.75	\$703.75	\$703.75	\$978.61	\$978.61	
63	\$657.04	\$657.04	\$665.83	\$665.83	\$726.75	\$726.75	\$723.10	\$723.10	\$723.10	\$1,005.52	\$1,005.52	
64+	\$667.72	\$667.72	\$676.65	\$676.65	\$748.15	\$748.15	\$744.85	\$744.85	\$744.85	\$1,021.86	\$1,021.86	

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

HIOS Plan ID (On Exchange)=>	86199PA0010035		86199PA0010004		86199PA0010012		86199PA0010032		86199PA0010033	
HIOS Plan ID (Off Exchange)=>	86199PA0010035		86199PA0010004		86199PA0010012		86199PA0010032		86199PA0010033	
Plan Marketing Name =>	Ambetter Secure Care 20		Ambetter Balanced Care 11		Ambetter Balanced Care 12		Ambetter Balanced Care 30		Ambetter Balanced Care 31	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Gold		Silver		Silver		Silver		Silver	
Deductible =>	\$750 INT		\$6000 INT		\$6500 INT		\$6100 INT		\$5450 INT	
Coinsurance =>	35%		40%		40%		0%		10%	
Copays =>	\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$70 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$60 Preferred Brand Drugs					
OOP Maximum =>	\$7,500		\$8,500		\$8,400		\$6,100		\$6,450	
Pediatric Dental (Yes/No) =>	No		No		No		No		No	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$245.08	\$245.08	\$265.49	\$265.49	\$261.47	\$261.47	\$237.91	\$237.91	\$238.43	\$238.43
15	\$266.87	\$266.87	\$289.09	\$289.09	\$284.72	\$284.72	\$259.06	\$259.06	\$259.62	\$259.62
16	\$275.20	\$275.20	\$298.11	\$298.11	\$293.60	\$293.60	\$267.15	\$267.15	\$267.72	\$267.72
17	\$283.53	\$283.53	\$307.14	\$307.14	\$302.49	\$302.49	\$275.23	\$275.23	\$275.83	\$275.83
18	\$292.50	\$292.50	\$316.85	\$316.85	\$312.06	\$312.06	\$283.94	\$283.94	\$284.55	\$284.55
19	\$301.47	\$301.47	\$326.57	\$326.57	\$321.63	\$321.63	\$292.65	\$292.65	\$293.28	\$293.28
20	\$310.76	\$310.76	\$336.63	\$336.63	\$331.54	\$331.54	\$301.67	\$301.67	\$302.32	\$302.32
21	\$320.38	\$320.38	\$347.06	\$347.06	\$341.81	\$341.81	\$311.01	\$311.01	\$311.68	\$311.68
22	\$320.38	\$320.38	\$347.06	\$347.06	\$341.81	\$341.81	\$311.01	\$311.01	\$311.68	\$311.68
23	\$320.38	\$320.38	\$347.06	\$347.06	\$341.81	\$341.81	\$311.01	\$311.01	\$311.68	\$311.68
24	\$320.38	\$320.38	\$347.06	\$347.06	\$341.81	\$341.81	\$311.01	\$311.01	\$311.68	\$311.68
25	\$321.65	\$321.65	\$348.43	\$348.43	\$343.16	\$343.16	\$312.24	\$312.24	\$312.91	\$312.91
26	\$328.06	\$328.06	\$355.38	\$355.38	\$350.00	\$350.00	\$318.46	\$318.46	\$319.15	\$319.15
27	\$335.75	\$335.75	\$363.70	\$363.70	\$358.20	\$358.20	\$325.92	\$325.92	\$326.63	\$326.63
28	\$348.24	\$348.24	\$377.24	\$377.24	\$371.53	\$371.53	\$338.05	\$338.05	\$338.78	\$338.78
29	\$358.50	\$358.50	\$388.34	\$388.34	\$382.47	\$382.47	\$348.00	\$348.00	\$348.76	\$348.76
30	\$363.62	\$363.62	\$393.90	\$393.90	\$387.94	\$387.94	\$352.98	\$352.98	\$353.74	\$353.74
31	\$371.31	\$371.31	\$402.23	\$402.23	\$396.14	\$396.14	\$360.44	\$360.44	\$361.22	\$361.22
32	\$379.00	\$379.00	\$410.56	\$410.56	\$404.35	\$404.35	\$367.91	\$367.91	\$368.70	\$368.70
33	\$383.81	\$383.81	\$415.76	\$415.76	\$409.47	\$409.47	\$372.57	\$372.57	\$373.38	\$373.38
34	\$388.93	\$388.93	\$421.31	\$421.31	\$414.94	\$414.94	\$377.55	\$377.55	\$378.36	\$378.36
35	\$391.49	\$391.49	\$424.09	\$424.09	\$417.68	\$417.68	\$380.04	\$380.04	\$380.86	\$380.86
36	\$394.06	\$394.06	\$426.87	\$426.87	\$420.41	\$420.41	\$382.52	\$382.52	\$383.35	\$383.35
37	\$396.62	\$396.62	\$429.64	\$429.64	\$423.14	\$423.14	\$385.01	\$385.01	\$385.84	\$385.84
38	\$399.18	\$399.18	\$432.42	\$432.42	\$425.88	\$425.88	\$387.50	\$387.50	\$388.34	\$388.34
39	\$404.31	\$404.31	\$437.97	\$437.97	\$431.35	\$431.35	\$392.48	\$392.48	\$393.32	\$393.32
40	\$409.43	\$409.43	\$443.53	\$443.53	\$436.82	\$436.82	\$397.45	\$397.45	\$398.31	\$398.31
41	\$417.12	\$417.12	\$449.69	\$449.69	\$445.02	\$445.02	\$404.92	\$404.92	\$405.79	\$405.79
42	\$424.49	\$424.49	\$459.84	\$459.84	\$452.88	\$452.88	\$412.07	\$412.07	\$412.96	\$412.96
43	\$434.74	\$434.74	\$470.94	\$470.94	\$463.82	\$463.82	\$422.02	\$422.02	\$422.93	\$422.93
44	\$447.56	\$447.56	\$484.82	\$484.82	\$477.49	\$477.49	\$434.46	\$434.46	\$435.40	\$435.40
45	\$462.62	\$462.62	\$501.13	\$501.13	\$493.55	\$493.55	\$449.08	\$449.08	\$450.05	\$450.05
46	\$480.56	\$480.56	\$520.57	\$520.57	\$512.70	\$512.70	\$466.49	\$466.49	\$467.50	\$467.50
47	\$500.74	\$500.74	\$552.64	\$552.64	\$542.43	\$542.43	\$486.09	\$486.09	\$487.14	\$487.14
48	\$523.81	\$523.81	\$575.85	\$575.85	\$562.80	\$562.80	\$508.48	\$508.48	\$509.58	\$509.58
49	\$546.55	\$546.55	\$602.38	\$602.38	\$588.87	\$588.87	\$530.56	\$530.56	\$531.71	\$531.71
50	\$572.18	\$572.18	\$628.54	\$628.54	\$619.82	\$619.82	\$555.44	\$555.44	\$556.64	\$556.64
51	\$597.49	\$597.49	\$658.01	\$658.01	\$647.24	\$647.24	\$580.01	\$580.01	\$581.26	\$581.26
52	\$625.37	\$625.37	\$687.12	\$687.12	\$677.43	\$677.43	\$607.06	\$607.06	\$608.38	\$608.38
53	\$653.56	\$653.56	\$719.17	\$719.17	\$709.05	\$709.05	\$634.43	\$634.43	\$635.80	\$635.80
54	\$683.99	\$683.99	\$751.59	\$751.59	\$743.97	\$743.97	\$663.43	\$663.43	\$664.93	\$664.93
55	\$714.43	\$714.43	\$786.59	\$786.59	\$774.94	\$774.94	\$693.98	\$693.98	\$695.52	\$695.52
56	\$747.43	\$747.43	\$821.59	\$821.59	\$809.00	\$809.00	\$725.55	\$725.55	\$727.12	\$727.12
57	\$780.75	\$780.75	\$859.54	\$859.54	\$845.75	\$845.75	\$757.90	\$757.90	\$759.53	\$759.53
58	\$816.31	\$816.31	\$897.86	\$897.86	\$882.21	\$882.21	\$792.42	\$792.42	\$794.13	\$794.13
59	\$833.93	\$833.93	\$938.75	\$938.75	\$916.92	\$916.92	\$824.39	\$824.39	\$826.16	\$826.16
60	\$869.49	\$869.49	\$959.02	\$959.02	\$943.36	\$943.36	\$857.90	\$857.90	\$859.75	\$859.75
61	\$900.24	\$900.24	\$999.91	\$999.91	\$981.88	\$981.88	\$892.64	\$892.64	\$894.65	\$894.65
62	\$920.43	\$920.43	\$1,035.28	\$1,035.28	\$1,014.48	\$1,014.48	\$927.64	\$927.64	\$929.80	\$929.80
63	\$945.74	\$945.74	\$1,058.49	\$1,058.49	\$1,036.62	\$1,036.62	\$960.45	\$960.45	\$962.75	\$962.75
64+	\$961.10	\$961.10	\$1,087.60	\$1,087.60	\$1,058.98	\$1,058.98	\$991.98	\$991.98	\$994.43	\$994.43

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

HIOS Plan ID (On Exchange)=>	86199PA0010034		86199PA0010022		86199PA0010028		86199PA0010006		86199PA0010031			
HIOS Plan ID (Off Exchange)=>	86199PA0010034		86199PA0010022		86199PA0010028		86199PA0010006		86199PA0010031			
Plan Marketing Name =>	Ambetter Balanced Care 32		Ambetter Balanced Care 2 HSA		Ambetter Essential Care 5		Ambetter Essential Care 10		Ambetter Essential Care: \$0 Medical Deductible			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Silver		Bronze		Bronze		Bronze		Bronze			
Deductible =>	\$8100 INT		\$6900 INT		\$8300 INT		\$7200 INT		\$0 Med / \$3,800 Rx			
Coinurance =>	50%		0%		50% Preferred Brand Drugs		50%		50%			
Copays =>	\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs				\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$25 Generic Drugs		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs			
OOP Maximum =>	\$8,700		\$6,900		\$8,700		\$8,400		\$8,700			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$251.58	\$251.58	\$186.11	\$186.11	\$196.21	\$196.21	\$189.81	\$189.81	\$224.91	\$224.91		
15	\$273.95	\$273.95	\$202.66	\$202.66	\$213.65	\$213.65	\$206.68	\$206.68	\$244.91	\$244.91		
16	\$282.50	\$282.50	\$208.98	\$208.98	\$220.32	\$220.32	\$213.14	\$213.14	\$252.55	\$252.55		
17	\$291.05	\$291.05	\$215.31	\$215.31	\$226.99	\$226.99	\$219.59	\$219.59	\$260.20	\$260.20		
18	\$300.26	\$300.26	\$222.12	\$222.12	\$234.17	\$234.17	\$226.53	\$226.53	\$268.43	\$268.43		
19	\$309.47	\$309.47	\$228.93	\$228.93	\$241.35	\$241.35	\$233.48	\$233.48	\$276.66	\$276.66		
20	\$319.00	\$319.00	\$235.99	\$235.99	\$248.79	\$248.79	\$240.68	\$240.68	\$285.19	\$285.19		
21	\$328.88	\$328.88	\$243.30	\$243.30	\$256.49	\$256.49	\$248.13	\$248.13	\$294.02	\$294.02		
22	\$328.88	\$328.88	\$243.30	\$243.30	\$256.49	\$256.49	\$248.13	\$248.13	\$294.02	\$294.02		
23	\$328.88	\$328.88	\$243.30	\$243.30	\$256.49	\$256.49	\$248.13	\$248.13	\$294.02	\$294.02		
24	\$328.88	\$328.88	\$243.30	\$243.30	\$256.49	\$256.49	\$248.13	\$248.13	\$294.02	\$294.02		
25	\$330.18	\$330.18	\$244.26	\$244.26	\$257.51	\$257.51	\$249.11	\$249.11	\$295.18	\$295.18		
26	\$336.76	\$336.76	\$249.12	\$249.12	\$262.64	\$262.64	\$254.08	\$254.08	\$301.06	\$301.06		
27	\$344.65	\$344.65	\$254.96	\$254.96	\$268.80	\$268.80	\$260.03	\$260.03	\$308.12	\$308.12		
28	\$357.48	\$357.48	\$264.45	\$264.45	\$278.80	\$278.80	\$269.71	\$269.71	\$319.58	\$319.58		
29	\$368.00	\$368.00	\$272.24	\$272.24	\$287.01	\$287.01	\$277.65	\$277.65	\$328.99	\$328.99		
30	\$373.27	\$373.27	\$276.13	\$276.13	\$291.11	\$291.11	\$283.78	\$283.78	\$333.70	\$333.70		
31	\$381.16	\$381.16	\$281.97	\$281.97	\$297.27	\$297.27	\$287.57	\$287.57	\$330.71	\$330.71		
32	\$389.05	\$389.05	\$287.81	\$287.81	\$303.42	\$303.42	\$293.53	\$293.53	\$347.81	\$347.81		
33	\$393.98	\$393.98	\$291.46	\$291.46	\$307.27	\$307.27	\$297.25	\$297.25	\$352.22	\$352.22		
34	\$399.25	\$399.25	\$295.35	\$295.35	\$311.37	\$311.37	\$301.22	\$301.22	\$356.92	\$356.92		
35	\$401.88	\$401.88	\$297.30	\$297.30	\$313.42	\$313.42	\$303.20	\$303.20	\$359.28	\$359.28		
36	\$404.51	\$404.51	\$299.24	\$299.24	\$315.48	\$315.48	\$305.19	\$305.19	\$361.63	\$361.63		
37	\$407.14	\$407.14	\$301.19	\$301.19	\$317.53	\$317.53	\$307.17	\$307.17	\$363.98	\$363.98		
38	\$409.77	\$409.77	\$303.13	\$303.13	\$319.58	\$319.58	\$309.16	\$309.16	\$366.33	\$366.33		
39	\$415.03	\$415.03	\$307.03	\$307.03	\$323.68	\$323.68	\$313.13	\$313.13	\$371.04	\$371.04		
40	\$420.29	\$420.29	\$310.92	\$310.92	\$327.79	\$327.79	\$317.10	\$317.10	\$375.74	\$375.74		
41	\$428.19	\$428.19	\$316.76	\$316.76	\$333.94	\$333.94	\$323.05	\$323.05	\$371.51	\$371.51		
42	\$435.75	\$435.75	\$322.35	\$322.35	\$339.84	\$339.84	\$328.76	\$328.76	\$389.56	\$389.56		
43	\$446.27	\$446.27	\$330.14	\$330.14	\$348.05	\$348.05	\$336.70	\$336.70	\$387.20	\$387.20		
44	\$459.43	\$459.43	\$339.87	\$339.87	\$358.31	\$358.31	\$346.62	\$346.62	\$410.73	\$410.73		
45	\$474.89	\$474.89	\$351.30	\$351.30	\$370.36	\$370.36	\$358.29	\$358.29	\$424.54	\$424.54		
46	\$493.30	\$493.30	\$364.93	\$364.93	\$384.73	\$384.73	\$372.18	\$372.18	\$441.01	\$441.01		
47	\$514.02	\$514.02	\$380.26	\$380.26	\$400.89	\$400.89	\$387.81	\$387.81	\$459.53	\$459.53		
48	\$537.70	\$537.70	\$397.77	\$397.77	\$419.35	\$419.35	\$405.68	\$405.68	\$480.70	\$480.70		
49	\$561.05	\$561.05	\$415.05	\$415.05	\$437.30	\$437.30	\$423.29	\$423.29	\$486.79	\$486.79		
50	\$587.36	\$587.36	\$434.51	\$434.51	\$459.68	\$459.68	\$443.14	\$443.14	\$509.62	\$509.62		
51	\$613.34	\$613.34	\$453.73	\$453.73	\$478.34	\$478.34	\$462.75	\$462.75	\$532.16	\$532.16		
52	\$641.95	\$641.95	\$474.89	\$474.89	\$500.66	\$500.66	\$484.33	\$484.33	\$556.98	\$556.98		
53	\$670.89	\$670.89	\$496.30	\$496.30	\$523.23	\$523.23	\$506.71	\$506.71	\$582.09	\$582.09		
54	\$702.13	\$702.13	\$519.42	\$519.42	\$547.60	\$547.60	\$529.74	\$529.74	\$609.20	\$609.20		
55	\$733.38	\$733.38	\$542.53	\$542.53	\$571.96	\$571.96	\$553.31	\$553.31	\$636.31	\$636.31		
56	\$767.25	\$767.25	\$567.59	\$567.59	\$598.38	\$598.38	\$578.87	\$578.87	\$665.70	\$665.70		
57	\$801.45	\$801.45	\$592.89	\$592.89	\$625.05	\$625.05	\$604.67	\$604.67	\$695.37	\$695.37		
58	\$837.96	\$837.96	\$619.89	\$619.89	\$653.52	\$653.52	\$632.21	\$632.21	\$727.04	\$727.04		
59	\$856.05	\$856.05	\$633.27	\$633.27	\$667.63	\$667.63	\$645.86	\$645.86	\$742.74	\$742.74		
60	\$892.55	\$892.55	\$660.28	\$660.28	\$696.10	\$696.10	\$673.40	\$673.40	\$774.41	\$774.41		
61	\$924.12	\$924.12	\$683.63	\$683.63	\$720.72	\$720.72	\$697.22	\$697.22	\$801.80	\$801.80		
62	\$944.84	\$944.84	\$708.57	\$708.57	\$736.88	\$736.88	\$712.85	\$712.85	\$819.78	\$819.78		
63	\$970.82	\$970.82	\$718.18	\$718.18	\$757.14	\$757.14	\$732.45	\$732.45	\$842.32	\$842.32		
64+	\$986.60	\$986.60	\$729.85	\$729.85	\$839.33	\$839.33	\$884.86	\$884.86	\$856.01	\$856.01		

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

HIOS Plan ID (On Exchange)=>	86199PA0010030		86199PA0030007		86199PA0030008		86199PA0030016		86199PA0030003			
HIOS Plan ID (Off Exchange)=>	86199PA0010030		86199PA0030007		86199PA0030008		86199PA0030016		86199PA0030003			
Plan Marketing Name =>	Ambetter Essential Care: \$1,500 Medical Deductible		Ambetter Secure Care 201 HSA		Ambetter Secure Care 202		Ambetter Secure Care 203		Ambetter Balanced Care 201 HSA			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Bronze		Gold		Gold		Gold		Silver			
Deductible =>	\$1,500 Med / \$3,800 Rx		\$3200 INT		\$1150 INT		\$2000 INT		\$5800 INT			
Coinurance =>	50%		0%		20%		20% Laboratory Outpatient and Professional Services		0%			
Copays =>	\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$125 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs				\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$65 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs					
OOP Maximum =>	\$8,700		\$3,200		\$4,450		\$6,500		\$5,800			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$212.96	\$212.96	\$233.73	\$233.73	\$267.08	\$267.08	\$240.73	\$240.73	\$191.29	\$191.29		
15	\$231.89	\$231.89	\$254.50	\$254.50	\$290.82	\$290.82	\$262.13	\$262.13	\$208.30	\$208.30		
16	\$239.13	\$239.13	\$262.45	\$262.45	\$299.90	\$299.90	\$270.32	\$270.32	\$214.80	\$214.80		
17	\$246.36	\$246.36	\$270.39	\$270.39	\$308.98	\$308.98	\$278.50	\$278.50	\$221.30	\$221.30		
18	\$254.16	\$254.16	\$278.95	\$278.95	\$318.75	\$318.75	\$287.31	\$287.31	\$228.30	\$228.30		
19	\$261.95	\$261.95	\$287.50	\$287.50	\$328.53	\$328.53	\$296.12	\$296.12	\$235.30	\$235.30		
20	\$270.03	\$270.03	\$296.36	\$296.36	\$338.65	\$338.65	\$305.25	\$305.25	\$242.56	\$242.56		
21	\$278.39	\$320.14	\$305.54	\$351.37	\$349.14	\$401.51	\$314.70	\$361.90	\$250.07	\$287.58		
22	\$278.39	\$320.14	\$305.54	\$351.37	\$349.14	\$401.51	\$314.70	\$361.90	\$250.07	\$287.58		
23	\$278.39	\$320.14	\$305.54	\$351.37	\$349.14	\$401.51	\$314.70	\$361.90	\$250.07	\$287.58		
24	\$278.39	\$320.14	\$305.54	\$351.37	\$349.14	\$401.51	\$314.70	\$361.90	\$250.07	\$287.58		
25	\$279.49	\$321.41	\$306.75	\$352.76	\$350.52	\$403.10	\$315.94	\$363.34	\$251.06	\$288.72		
26	\$285.06	\$327.82	\$312.86	\$359.79	\$357.51	\$411.13	\$322.24	\$370.57	\$256.06	\$294.47		
27	\$291.74	\$335.50	\$320.19	\$368.22	\$365.89	\$420.77	\$329.79	\$379.26	\$262.06	\$301.37		
28	\$302.60	\$347.98	\$322.11	\$381.92	\$379.50	\$436.43	\$342.06	\$393.37	\$271.81	\$312.58		
29	\$311.50	\$358.23	\$341.89	\$393.17	\$390.67	\$449.27	\$352.13	\$404.95	\$279.81	\$321.79		
30	\$315.96	\$363.35	\$346.77	\$398.79	\$396.26	\$455.70	\$357.17	\$410.74	\$283.82	\$326.39		
31	\$322.64	\$371.03	\$354.11	\$407.22	\$404.64	\$465.33	\$364.72	\$419.43	\$289.82	\$333.29		
32	\$329.32	\$378.72	\$361.44	\$413.02	\$413.02	\$474.97	\$372.27	\$428.11	\$295.82	\$340.19		
33	\$333.49	\$383.52	\$366.02	\$420.93	\$418.25	\$480.99	\$376.99	\$433.54	\$299.57	\$344.50		
34	\$337.95	\$388.64	\$370.91	\$426.55	\$423.84	\$487.42	\$382.03	\$439.33	\$303.57	\$349.11		
35	\$340.18	\$391.20	\$373.35	\$429.36	\$426.63	\$490.63	\$384.55	\$442.23	\$305.57	\$351.41		
36	\$342.40	\$393.76	\$375.80	\$432.17	\$429.43	\$493.84	\$387.06	\$445.12	\$307.57	\$353.71		
37	\$344.63	\$396.32	\$378.24	\$434.98	\$432.22	\$497.05	\$389.58	\$448.02	\$309.57	\$356.01		
38	\$346.86	\$398.89	\$380.69	\$437.79	\$435.01	\$500.26	\$392.10	\$450.91	\$311.57	\$358.31		
39	\$351.31	\$404.01	\$385.58	\$443.41	\$440.60	\$506.69	\$397.13	\$456.70	\$315.57	\$362.91		
40	\$355.77	\$409.13	\$390.46	\$449.03	\$446.19	\$513.11	\$402.17	\$462.49	\$319.57	\$367.51		
41	\$362.45	\$416.81	\$397.80	\$457.47	\$454.56	\$522.75	\$409.72	\$471.18	\$325.57	\$374.41		
42	\$368.85	\$424.18	\$404.82	\$465.55	\$462.59	\$531.98	\$416.96	\$479.50	\$331.33	\$381.02		
43	\$377.76	\$434.42	\$414.60	\$476.79	\$473.77	\$544.83	\$427.03	\$491.08	\$339.33	\$390.23		
44	\$388.89	\$447.23	\$426.82	\$490.85	\$487.73	\$560.89	\$439.62	\$505.56	\$349.33	\$401.73		
45	\$401.98	\$462.27	\$441.18	\$507.36	\$504.14	\$579.76	\$454.41	\$522.57	\$361.08	\$415.25		
46	\$417.56	\$480.20	\$458.29	\$527.04	\$523.69	\$602.25	\$472.03	\$542.83	\$375.09	\$431.35		
47	\$435.10	\$500.37	\$477.54	\$549.17	\$545.69	\$627.54	\$491.85	\$565.63	\$390.84	\$449.47		
48	\$455.15	\$523.42	\$499.54	\$574.47	\$570.82	\$656.45	\$514.51	\$591.69	\$408.84	\$470.17		
49	\$474.91	\$546.15	\$521.23	\$599.41	\$595.61	\$684.95	\$536.85	\$617.38	\$426.60	\$490.59		
50	\$497.18	\$571.76	\$545.67	\$627.52	\$623.54	\$717.07	\$562.03	\$646.33	\$446.60	\$513.59		
51	\$519.17	\$597.05	\$569.81	\$655.28	\$651.12	\$748.79	\$586.89	\$674.92	\$466.36	\$536.31		
52	\$543.39	\$624.90	\$596.39	\$685.85	\$681.50	\$783.72	\$614.27	\$706.41	\$488.11	\$561.33		
53	\$567.89	\$653.07	\$623.28	\$716.77	\$712.22	\$819.05	\$641.96	\$738.25	\$510.12	\$586.63		
54	\$594.33	\$683.48	\$652.30	\$750.15	\$745.39	\$857.20	\$671.85	\$772.63	\$533.87	\$613.95		
55	\$620.78	\$713.90	\$681.33	\$783.53	\$778.55	\$895.34	\$701.75	\$807.01	\$557.63	\$641.27		
56	\$649.45	\$746.87	\$712.80	\$819.72	\$814.51	\$936.69	\$734.16	\$844.29	\$583.38	\$670.89		
57	\$678.40	\$780.16	\$744.57	\$856.26	\$850.82	\$978.45	\$766.89	\$881.92	\$609.39	\$700.80		
58	\$709.30	\$815.70	\$778.48	\$895.26	\$889.58	\$1,023.01	\$801.82	\$922.09	\$637.15	\$732.72		
59	\$724.61	\$833.31	\$795.29	\$914.58	\$908.78	\$1,045.10	\$819.13	\$942.00	\$650.90	\$748.53		
60	\$755.51	\$868.84	\$829.20	\$953.58	\$947.53	\$1,089.66	\$854.06	\$982.17	\$678.66	\$780.45		
61	\$782.24	\$899.57	\$858.53	\$987.31	\$981.05	\$1,128.21	\$884.27	\$1,016.91	\$702.66	\$808.06		
62	\$799.78	\$919.74	\$877.78	\$1,009.45	\$1,003.04	\$1,153.50	\$904.09	\$1,039.71	\$718.41	\$826.18		
63	\$821.77	\$945.03	\$901.92	\$1,037.21	\$1,030.62	\$1,185.22	\$928.95	\$1,068.30	\$738.17	\$848.89		
64+	\$835.12	\$960.39	\$916.57	\$1,054.06	\$1,047.37	\$1,204.48	\$944.05	\$1,085.66	\$750.16	\$862.69		

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

HIOS Plan ID (On Exchange)=>	86199PA0030004		86199PA0030002		86199PA0030001		86199PA0030012		86199PA0030009			
HIOS Plan ID (Off Exchange)=>	86199PA0030004		86199PA0030002		86199PA0030001		86199PA0030012		86199PA0030009			
Plan Marketing Name =>	Ambetter Balanced Care 203		Ambetter Balanced Care 207		Ambetter Balanced Care 209		Ambetter Balanced Care 210		Ambetter Essential Care 201			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Silver		Silver		Silver		Silver		Bronze			
Deductible =>	\$6450 INT		\$0 Med / \$1,500 Rx		\$2995 INT		\$6100 INT		\$8600 INT			
Coinurance =>	1st Visit; 25% Mental/Behavioral Health and Substance Use Disorder Outpat		50% Preferred Brand Drugs		30%		0%		0%			
Copays =>	\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs		\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$35 Generic Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$65 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$55 Preferred Brand Drugs				\$25 Generic Drugs			
OOP Maximum =>	\$8,200		\$8,200		\$8,400		\$6,100		\$8,600			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$193.85	\$193.85	\$211.59	\$211.59	\$210.53	\$210.53	\$180.73	\$180.73	\$180.99	\$180.99		
15	\$211.08	\$211.08	\$230.40	\$230.40	\$229.24	\$229.24	\$196.79	\$196.79	\$197.07	\$197.07		
16	\$217.67	\$217.67	\$237.59	\$237.59	\$236.39	\$236.39	\$202.93	\$202.93	\$203.22	\$203.22		
17	\$224.26	\$224.26	\$244.78	\$244.78	\$243.55	\$243.55	\$209.07	\$209.07	\$209.38	\$209.38		
18	\$231.36	\$231.36	\$252.52	\$252.52	\$251.25	\$251.25	\$215.69	\$215.69	\$216.00	\$216.00		
19	\$238.45	\$238.45	\$260.27	\$260.27	\$258.96	\$258.96	\$222.30	\$222.30	\$222.62	\$222.62		
20	\$245.80	\$245.80	\$268.29	\$268.29	\$266.94	\$266.94	\$229.16	\$229.16	\$229.48	\$229.48		
21	\$253.41	\$253.41	\$276.60	\$276.60	\$275.21	\$275.21	\$236.25	\$236.25	\$236.59	\$236.59		
22	\$253.41	\$253.41	\$276.60	\$276.60	\$275.21	\$275.21	\$236.25	\$236.25	\$236.59	\$236.59		
23	\$253.41	\$253.41	\$276.60	\$276.60	\$275.21	\$275.21	\$236.25	\$236.25	\$236.59	\$236.59		
24	\$253.41	\$253.41	\$276.60	\$276.60	\$275.21	\$275.21	\$236.25	\$236.25	\$236.59	\$236.59		
25	\$254.42	\$254.42	\$277.69	\$277.69	\$276.30	\$276.30	\$237.19	\$237.19	\$237.53	\$237.53		
26	\$259.48	\$259.48	\$283.22	\$283.22	\$281.80	\$281.80	\$241.91	\$241.91	\$242.26	\$242.26		
27	\$265.57	\$265.57	\$289.86	\$289.86	\$288.41	\$288.41	\$247.58	\$247.58	\$247.94	\$247.94		
28	\$275.45	\$275.45	\$300.65	\$300.65	\$299.14	\$299.14	\$256.80	\$256.80	\$257.16	\$257.16		
29	\$283.56	\$283.56	\$309.50	\$309.50	\$307.94	\$307.94	\$264.36	\$264.36	\$264.74	\$264.74		
30	\$287.61	\$287.61	\$313.92	\$313.92	\$312.35	\$312.35	\$268.14	\$268.14	\$268.52	\$268.52		
31	\$293.69	\$293.69	\$320.56	\$320.56	\$318.95	\$318.95	\$273.81	\$273.81	\$274.20	\$274.20		
32	\$299.78	\$299.78	\$327.20	\$327.20	\$325.56	\$325.56	\$279.47	\$279.47	\$279.88	\$279.88		
33	\$303.58	\$303.58	\$331.35	\$331.35	\$329.69	\$329.69	\$283.02	\$283.02	\$283.43	\$283.43		
34	\$307.63	\$307.63	\$335.77	\$335.77	\$334.09	\$334.09	\$286.80	\$286.80	\$287.21	\$287.21		
35	\$309.66	\$309.66	\$337.99	\$337.99	\$336.29	\$336.29	\$288.69	\$288.69	\$289.10	\$289.10		
36	\$311.69	\$311.69	\$340.20	\$340.20	\$338.49	\$338.49	\$290.58	\$290.58	\$291.00	\$291.00		
37	\$313.71	\$313.71	\$342.41	\$342.41	\$340.69	\$340.69	\$292.47	\$292.47	\$292.89	\$292.89		
38	\$315.74	\$315.74	\$344.63	\$344.63	\$342.89	\$342.89	\$294.36	\$294.36	\$294.78	\$294.78		
39	\$319.79	\$319.79	\$349.05	\$349.05	\$347.30	\$347.30	\$298.14	\$298.14	\$298.57	\$298.57		
40	\$323.85	\$323.85	\$353.48	\$353.48	\$351.70	\$351.70	\$301.92	\$301.92	\$302.35	\$302.35		
41	\$329.93	\$329.93	\$359.42	\$359.42	\$358.31	\$358.31	\$307.59	\$307.59	\$308.03	\$308.03		
42	\$335.76	\$335.76	\$366.48	\$366.48	\$364.64	\$364.64	\$313.02	\$313.02	\$313.47	\$313.47		
43	\$343.87	\$343.87	\$375.33	\$375.33	\$373.44	\$373.44	\$319.46	\$319.46	\$320.00	\$320.00		
44	\$354.00	\$354.00	\$386.39	\$386.39	\$384.45	\$384.45	\$326.12	\$326.12	\$326.67	\$326.67		
45	\$365.91	\$365.91	\$420.80	\$420.80	\$419.33	\$419.33	\$333.03	\$333.03	\$333.58	\$333.58		
46	\$380.10	\$380.10	\$437.12	\$437.12	\$435.11	\$435.11	\$341.13	\$341.13	\$341.68	\$341.68		
47	\$396.07	\$396.07	\$455.48	\$455.48	\$453.47	\$453.47	\$349.25	\$349.25	\$349.80	\$349.80		
48	\$414.31	\$414.31	\$476.46	\$476.46	\$474.45	\$474.45	\$357.49	\$357.49	\$358.04	\$358.04		
49	\$432.31	\$432.31	\$497.15	\$497.15	\$495.14	\$495.14	\$365.73	\$365.73	\$366.28	\$366.28		
50	\$452.58	\$452.58	\$493.98	\$493.98	\$491.97	\$491.97	\$374.07	\$374.07	\$374.62	\$374.62		
51	\$472.60	\$472.60	\$543.49	\$543.49	\$541.48	\$541.48	\$382.31	\$382.31	\$382.86	\$382.86		
52	\$494.64	\$494.64	\$568.84	\$568.84	\$566.83	\$566.83	\$390.55	\$390.55	\$391.10	\$391.10		
53	\$516.94	\$516.94	\$594.48	\$594.48	\$592.47	\$592.47	\$398.79	\$398.79	\$399.34	\$399.34		
54	\$541.02	\$541.02	\$622.17	\$622.17	\$620.16	\$620.16	\$407.03	\$407.03	\$407.58	\$407.58		
55	\$565.09	\$565.09	\$649.85	\$649.85	\$647.84	\$647.84	\$415.27	\$415.27	\$415.82	\$415.82		
56	\$591.19	\$591.19	\$679.87	\$679.87	\$677.86	\$677.86	\$423.51	\$423.51	\$424.06	\$424.06		
57	\$617.54	\$617.54	\$710.17	\$710.17	\$708.16	\$708.16	\$431.75	\$431.75	\$432.30	\$432.30		
58	\$645.67	\$645.67	\$742.52	\$742.52	\$740.51	\$740.51	\$440.00	\$440.00	\$440.55	\$440.55		
59	\$659.61	\$659.61	\$758.55	\$758.55	\$756.54	\$756.54	\$448.24	\$448.24	\$448.79	\$448.79		
60	\$687.74	\$687.74	\$790.90	\$790.90	\$788.89	\$788.89	\$456.48	\$456.48	\$457.03	\$457.03		
61	\$712.06	\$712.06	\$818.87	\$818.87	\$816.86	\$816.86	\$464.72	\$464.72	\$465.27	\$465.27		
62	\$728.03	\$728.03	\$837.23	\$837.23	\$835.22	\$835.22	\$472.96	\$472.96	\$473.51	\$473.51		
63	\$748.05	\$748.05	\$860.25	\$860.25	\$858.24	\$858.24	\$481.20	\$481.20	\$481.75	\$481.75		
64+	\$760.20	\$760.20	\$874.23	\$874.23	\$872.22	\$872.22	\$489.44	\$489.44	\$489.99	\$489.99		

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

HIOS Plan ID (On Exchange) =>	86199PA0030010		86199PA0020025		86199PA0020035		86199PA0020004		86199PA0020016			
HIOS Plan ID (Off Exchange) =>	86199PA0030010		86199PA0020025		86199PA0020035		86199PA0020004		86199PA0020016			
Plan Marketing Name =>	Ambetter Essential Care 202 HSA		Ambetter Secure Care 5 + Vision + Adult Dental		Ambetter Secure Care 20 + Vision + Adult Dental		Ambetter Balanced Care 11 + Vision + Adult Dental		Ambetter Balanced Care 12 + Vision + Adult Dental			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Bronze		Gold		Gold		Silver		Silver			
Deductible =>	\$6900 INT		\$1450 INT		\$750 INT		\$6000 INT		\$6500 INT			
Coinurance =>	0%		20%		35%		40%		40%			
Copays =>			\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$30 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$70 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$60 Preferred Brand Drugs			
OOP Maximum =>	\$6,900		\$6,300		\$7,500		\$8,500		\$8,400			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$186.11	\$186.11	\$273.92	\$273.92	\$257.64	\$257.64	\$279.09	\$279.09	\$274.87	\$274.87		
15	\$202.66	\$202.66	\$298.27	\$298.27	\$280.54	\$280.54	\$303.90	\$303.90	\$299.30	\$299.30		
16	\$208.98	\$208.98	\$307.58	\$307.58	\$289.29	\$289.29	\$313.38	\$313.38	\$308.64	\$308.64		
17	\$215.31	\$215.31	\$316.89	\$316.89	\$298.05	\$298.05	\$322.87	\$322.87	\$317.98	\$317.98		
18	\$222.12	\$222.12	\$326.92	\$326.92	\$307.48	\$307.48	\$333.08	\$333.08	\$328.04	\$328.04		
19	\$228.93	\$228.93	\$336.94	\$336.94	\$316.91	\$316.91	\$343.30	\$343.30	\$338.10	\$338.10		
20	\$235.99	\$235.99	\$347.33	\$347.33	\$326.68	\$326.68	\$353.88	\$353.88	\$348.52	\$348.52		
21	\$243.30	\$243.30	\$358.08	\$358.08	\$336.79	\$336.79	\$364.83	\$364.83	\$359.31	\$359.31		
22	\$243.30	\$243.30	\$358.08	\$358.08	\$336.79	\$336.79	\$364.83	\$364.83	\$359.31	\$359.31		
23	\$243.30	\$243.30	\$358.08	\$358.08	\$336.79	\$336.79	\$364.83	\$364.83	\$359.31	\$359.31		
24	\$243.30	\$243.30	\$358.08	\$358.08	\$336.79	\$336.79	\$364.83	\$364.83	\$359.31	\$359.31		
25	\$244.26	\$244.26	\$359.50	\$359.50	\$338.13	\$338.13	\$366.28	\$366.28	\$360.74	\$360.74		
26	\$249.12	\$249.12	\$366.66	\$366.66	\$344.86	\$344.86	\$373.58	\$373.58	\$367.93	\$367.93		
27	\$254.96	\$254.96	\$375.26	\$375.26	\$352.95	\$352.95	\$382.33	\$382.33	\$376.55	\$376.55		
28	\$264.45	\$264.45	\$389.22	\$389.22	\$366.08	\$366.08	\$396.56	\$396.56	\$390.56	\$390.56		
29	\$272.24	\$272.24	\$400.68	\$400.68	\$376.86	\$376.86	\$409.23	\$409.23	\$402.06	\$402.06		
30	\$276.13	\$276.13	\$406.41	\$406.41	\$382.25	\$382.25	\$414.07	\$414.07	\$407.81	\$407.81		
31	\$281.97	\$281.97	\$415.00	\$415.00	\$390.33	\$390.33	\$422.83	\$422.83	\$416.43	\$416.43		
32	\$287.81	\$287.81	\$423.59	\$423.59	\$398.43	\$398.43	\$431.58	\$431.58	\$425.06	\$425.06		
33	\$291.46	\$291.46	\$428.97	\$428.97	\$403.46	\$403.46	\$437.06	\$437.06	\$430.44	\$430.44		
34	\$295.35	\$295.35	\$434.69	\$434.69	\$408.85	\$408.85	\$442.89	\$442.89	\$436.19	\$436.19		
35	\$297.30	\$297.30	\$437.56	\$437.56	\$411.55	\$411.55	\$445.81	\$445.81	\$439.07	\$439.07		
36	\$299.24	\$299.24	\$440.42	\$440.42	\$414.24	\$414.24	\$448.73	\$448.73	\$441.94	\$441.94		
37	\$301.19	\$301.19	\$443.29	\$443.29	\$416.93	\$416.93	\$451.65	\$451.65	\$444.82	\$444.82		
38	\$303.13	\$303.13	\$446.15	\$446.15	\$419.63	\$419.63	\$454.57	\$454.57	\$447.69	\$447.69		
39	\$307.03	\$307.03	\$451.88	\$451.88	\$425.02	\$425.02	\$460.40	\$460.40	\$453.44	\$453.44		
40	\$310.92	\$310.92	\$457.61	\$457.61	\$430.40	\$430.40	\$466.24	\$466.24	\$459.19	\$459.19		
41	\$316.76	\$316.76	\$466.20	\$466.20	\$438.49	\$438.49	\$475.00	\$475.00	\$467.81	\$467.81		
42	\$322.35	\$322.35	\$474.44	\$474.44	\$446.23	\$446.23	\$483.39	\$483.39	\$476.08	\$476.08		
43	\$330.14	\$330.14	\$379.66	\$379.66	\$457.01	\$457.01	\$495.06	\$495.06	\$487.57	\$487.57		
44	\$339.87	\$339.87	\$500.22	\$500.22	\$575.25	\$575.25	\$509.65	\$509.65	\$501.95	\$501.95		
45	\$351.30	\$351.30	\$404.00	\$404.00	\$517.05	\$517.05	\$594.61	\$594.61	\$569.32	\$569.32		
46	\$364.93	\$364.93	\$419.67	\$419.67	\$537.10	\$537.10	\$617.67	\$617.67	\$588.95	\$588.95		
47	\$380.26	\$380.26	\$437.29	\$437.29	\$559.66	\$559.66	\$643.61	\$643.61	\$619.59	\$619.59		
48	\$397.77	\$397.77	\$457.44	\$457.44	\$585.44	\$585.44	\$673.26	\$673.26	\$658.95	\$658.95		
49	\$415.05	\$415.05	\$477.30	\$477.30	\$610.86	\$610.86	\$702.49	\$702.49	\$691.71	\$691.71		
50	\$434.51	\$434.51	\$499.68	\$499.68	\$639.51	\$639.51	\$735.44	\$735.44	\$729.31	\$729.31		
51	\$453.73	\$453.73	\$521.79	\$521.79	\$667.80	\$667.80	\$767.97	\$767.97	\$760.10	\$760.10		
52	\$474.89	\$474.89	\$546.13	\$546.13	\$698.95	\$698.95	\$803.79	\$803.79	\$791.36	\$791.36		
53	\$496.30	\$496.30	\$570.75	\$570.75	\$730.46	\$730.46	\$840.03	\$840.03	\$825.87	\$825.87		
54	\$519.42	\$519.42	\$597.33	\$597.33	\$764.48	\$764.48	\$879.15	\$879.15	\$861.11	\$861.11		
55	\$542.53	\$542.53	\$623.91	\$623.91	\$798.49	\$798.49	\$918.27	\$918.27	\$903.58	\$903.58		
56	\$567.59	\$567.59	\$652.72	\$652.72	\$835.37	\$835.37	\$960.68	\$960.68	\$948.25	\$948.25		
57	\$592.89	\$592.89	\$681.82	\$681.82	\$872.61	\$872.61	\$1,003.50	\$1,003.50	\$983.07	\$983.07		
58	\$619.89	\$619.89	\$712.88	\$712.88	\$912.36	\$912.36	\$1,049.21	\$1,049.21	\$1,029.55	\$1,029.55		
59	\$633.27	\$633.27	\$728.26	\$728.26	\$932.05	\$932.05	\$1,071.86	\$1,071.86	\$1,055.26	\$1,055.26		
60	\$660.28	\$660.28	\$759.32	\$759.32	\$971.80	\$971.80	\$1,117.57	\$1,117.57	\$1,101.42	\$1,101.42		
61	\$683.63	\$683.63	\$786.18	\$786.18	\$1,006.17	\$1,006.17	\$1,157.00	\$1,157.00	\$1,141.09	\$1,141.09		
62	\$698.96	\$698.96	\$803.80	\$803.80	\$1,028.73	\$1,028.73	\$1,183.04	\$1,183.04	\$1,167.12	\$1,167.12		
63	\$718.18	\$718.18	\$825.91	\$825.91	\$1,057.02	\$1,057.02	\$1,215.57	\$1,215.57	\$1,200.68	\$1,200.68		
64+	\$729.85	\$729.85	\$839.33	\$839.33	\$1,074.19	\$1,074.19	\$1,235.33	\$1,235.33	\$1,223.90	\$1,223.90		

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

HIOS Plan ID (On Exchange)=>	86199PA0020033		86199PA0020034		86199PA0020022		86199PA0020028		86199PA0020006			
HIOS Plan ID (Off Exchange)=>	86199PA0020033		86199PA0020034		86199PA0020022		86199PA0020028		86199PA0020006			
Plan Marketing Name =>	Ambetter Balanced Care 31 + Vision + Adult Dental		Ambetter Balanced Care 32 + Vision + Adult Dental		Ambetter Essential Care 2 HSA + Vision + Adult Dental		Ambetter Essential Care 5 + Vision + Adult Dental		Ambetter Essential Care 10 + Vision + Adult Dental			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Silver		Silver		Bronze		Bronze		Bronze			
Deductible =>	\$5450 INT		\$8100 INT		\$6900 INT		\$8300 INT		\$7200 INT			
Coinsurance =>	10%		50%		0%		50% Preferred Brand Drugs		50%			
Copays =>			\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs				\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$25 Generic Drugs			
OOP Maximum =>	\$6,450		\$8,700		\$6,900		\$8,700		\$8,400			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$250.64	\$250.64	\$264.47	\$264.47	\$195.65	\$195.65	\$206.26	\$206.26	\$199.53	\$199.53		
15	\$272.92	\$272.92	\$287.98	\$287.98	\$213.04	\$213.04	\$224.59	\$224.59	\$217.27	\$217.27		
16	\$281.43	\$281.43	\$296.97	\$296.97	\$219.69	\$219.69	\$231.60	\$231.60	\$224.05	\$224.05		
17	\$289.95	\$289.95	\$305.96	\$305.96	\$226.34	\$226.34	\$238.61	\$238.61	\$230.83	\$230.83		
18	\$299.13	\$299.13	\$315.64	\$315.64	\$233.50	\$233.50	\$246.16	\$246.16	\$238.14	\$238.14		
19	\$308.30	\$308.30	\$325.32	\$325.32	\$240.66	\$240.66	\$253.71	\$253.71	\$245.44	\$245.44		
20	\$317.80	\$317.80	\$335.34	\$335.34	\$248.07	\$248.07	\$261.53	\$261.53	\$253.00	\$253.00		
21	\$327.64	\$327.64	\$345.72	\$345.72	\$255.76	\$255.76	\$269.63	\$269.63	\$260.84	\$260.84		
22	\$327.64	\$327.64	\$345.72	\$345.72	\$255.76	\$255.76	\$269.63	\$269.63	\$260.84	\$260.84		
23	\$327.64	\$327.64	\$345.72	\$345.72	\$255.76	\$255.76	\$269.63	\$269.63	\$260.84	\$260.84		
24	\$327.64	\$327.64	\$345.72	\$345.72	\$255.76	\$255.76	\$269.63	\$269.63	\$260.84	\$260.84		
25	\$328.28	\$328.28	\$347.10	\$347.10	\$256.77	\$256.77	\$270.70	\$270.70	\$261.87	\$261.87		
26	\$335.49	\$335.49	\$354.01	\$354.01	\$261.88	\$261.88	\$276.09	\$276.09	\$267.09	\$267.09		
27	\$343.36	\$343.36	\$362.31	\$362.31	\$268.02	\$268.02	\$282.56	\$282.56	\$273.35	\$273.35		
28	\$356.13	\$356.13	\$375.79	\$375.79	\$278.00	\$278.00	\$293.08	\$293.08	\$283.52	\$283.52		
29	\$366.62	\$366.62	\$386.85	\$386.85	\$286.18	\$286.18	\$301.71	\$301.71	\$291.87	\$291.87		
30	\$371.86	\$371.86	\$392.38	\$392.38	\$290.27	\$290.27	\$306.02	\$306.02	\$296.04	\$296.04		
31	\$379.72	\$379.72	\$400.68	\$400.68	\$296.41	\$296.41	\$310.49	\$310.49	\$300.30	\$300.30		
32	\$387.59	\$387.59	\$408.98	\$408.98	\$302.55	\$302.55	\$314.93	\$314.93	\$304.56	\$304.56		
33	\$392.50	\$392.50	\$414.16	\$414.16	\$306.38	\$306.38	\$323.01	\$323.01	\$312.47	\$312.47		
34	\$397.74	\$397.74	\$419.69	\$419.69	\$310.48	\$310.48	\$327.32	\$327.32	\$316.65	\$316.65		
35	\$400.36	\$400.36	\$422.46	\$422.46	\$312.52	\$312.52	\$329.48	\$329.48	\$318.73	\$318.73		
36	\$402.99	\$402.99	\$425.23	\$425.23	\$314.57	\$314.57	\$331.63	\$331.63	\$320.82	\$320.82		
37	\$405.61	\$405.61	\$427.99	\$427.99	\$316.61	\$316.61	\$333.79	\$333.79	\$322.91	\$322.91		
38	\$408.23	\$408.23	\$430.76	\$430.76	\$318.66	\$318.66	\$335.95	\$335.95	\$324.99	\$324.99		
39	\$413.47	\$413.47	\$436.29	\$436.29	\$322.75	\$322.75	\$340.26	\$340.26	\$329.17	\$329.17		
40	\$418.71	\$418.71	\$441.82	\$441.82	\$326.84	\$326.84	\$344.58	\$344.58	\$333.34	\$333.34		
41	\$426.57	\$426.57	\$450.12	\$450.12	\$332.98	\$332.98	\$348.93	\$348.93	\$339.60	\$339.60		
42	\$434.11	\$434.11	\$458.07	\$458.07	\$338.86	\$338.86	\$353.25	\$353.25	\$345.60	\$345.60		
43	\$444.59	\$444.59	\$469.13	\$469.13	\$347.05	\$347.05	\$359.10	\$359.10	\$353.94	\$353.94		
44	\$457.70	\$457.70	\$482.96	\$482.96	\$357.28	\$357.28	\$370.66	\$370.66	\$364.38	\$364.38		
45	\$473.10	\$473.10	\$499.21	\$499.21	\$369.30	\$369.30	\$383.33	\$383.33	\$376.64	\$376.64		
46	\$491.45	\$491.45	\$518.57	\$518.57	\$383.62	\$383.62	\$404.43	\$404.43	\$391.24	\$391.24		
47	\$512.09	\$512.09	\$540.35	\$540.35	\$399.73	\$399.73	\$421.42	\$421.42	\$407.68	\$407.68		
48	\$535.68	\$535.68	\$565.24	\$565.24	\$418.14	\$418.14	\$440.87	\$440.87	\$426.45	\$426.45		
49	\$558.94	\$558.94	\$589.79	\$589.79	\$436.25	\$436.25	\$459.97	\$459.97	\$444.97	\$444.97		
50	\$585.15	\$585.15	\$617.44	\$617.44	\$456.76	\$456.76	\$481.54	\$481.54	\$465.84	\$465.84		
51	\$611.03	\$611.03	\$644.75	\$644.75	\$476.97	\$476.97	\$502.84	\$502.84	\$486.45	\$486.45		
52	\$639.53	\$639.53	\$674.83	\$674.83	\$499.22	\$499.22	\$524.10	\$524.10	\$509.14	\$509.14		
53	\$668.37	\$668.37	\$705.25	\$705.25	\$521.72	\$521.72	\$549.98	\$549.98	\$532.09	\$532.09		
54	\$699.49	\$699.49	\$738.10	\$738.10	\$546.02	\$546.02	\$572.92	\$572.92	\$556.87	\$556.87		
55	\$730.62	\$730.62	\$770.94	\$770.94	\$570.31	\$570.31	\$601.26	\$601.26	\$581.65	\$581.65		
56	\$764.36	\$764.36	\$806.55	\$806.55	\$596.66	\$596.66	\$629.03	\$629.03	\$608.51	\$608.51		
57	\$798.44	\$798.44	\$842.50	\$842.50	\$623.25	\$623.25	\$657.07	\$657.07	\$635.64	\$635.64		
58	\$834.80	\$834.80	\$880.87	\$880.87	\$651.64	\$651.64	\$689.39	\$689.39	\$664.59	\$664.59		
59	\$852.82	\$852.82	\$899.89	\$899.89	\$665.71	\$665.71	\$701.82	\$701.82	\$678.94	\$678.94		
60	\$889.19	\$889.19	\$938.26	\$938.26	\$694.09	\$694.09	\$729.21	\$729.21	\$707.89	\$707.89		
61	\$920.64	\$920.64	\$971.45	\$971.45	\$718.65	\$718.65	\$757.64	\$757.64	\$732.93	\$732.93		
62	\$941.28	\$941.28	\$993.23	\$993.23	\$734.76	\$734.76	\$774.62	\$774.62	\$749.36	\$749.36		
63	\$967.16	\$967.16	\$1,020.54	\$1,020.54	\$754.96	\$754.96	\$795.92	\$795.92	\$769.97	\$769.97		
64+	\$982.88	\$982.88	\$1,037.13	\$1,037.13	\$767.23	\$767.23	\$808.85	\$808.85	\$782.48	\$782.48		

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

HIOS Plan ID (On Exchange)=>	86199PA0020031		86199PA0020030		86199PA0040007		86199PA0040008		86199PA0040003			
HIOS Plan ID (Off Exchange)=>	86199PA0020031		86199PA0020030		86199PA0040007		86199PA0040008		86199PA0040003			
Plan Marketing Name =>	Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental		Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental		Ambetter Secure Care 201 HSA + Vision + Adult Dental		Ambetter Secure Care 202 + Vision + Adult Dental		Ambetter Balanced Care 201 HSA + Vision + Adult Dental			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Bronze		Bronze		Gold		Gold		Silver			
Deductible =>	\$0 Med / \$3,800 Rx		\$1,500 Med / \$3,800 Rx		\$3200 INT		\$1150 INT		\$5800 INT			
Coinsurance =>	50%		50%		0%		20%		0%			
Copays =>	\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$125 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs				\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs					
OOP Maximum =>	\$8,700		\$8,700		\$3,200		\$4,450		\$5,800			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$236.43	\$236.43	\$223.86	\$223.86	\$245.70	\$245.70	\$280.76	\$280.76	\$201.09	\$201.09		
15	\$257.45	\$257.45	\$243.76	\$243.76	\$267.54	\$267.54	\$305.72	\$305.72	\$218.97	\$218.97		
16	\$265.49	\$265.49	\$251.37	\$251.37	\$275.89	\$275.89	\$315.26	\$315.26	\$225.80	\$225.80		
17	\$273.52	\$273.52	\$258.98	\$258.98	\$284.24	\$284.24	\$324.80	\$324.80	\$232.64	\$232.64		
18	\$282.18	\$282.18	\$267.17	\$267.17	\$293.23	\$293.23	\$335.08	\$335.08	\$240.00	\$240.00		
19	\$290.83	\$290.83	\$275.37	\$275.37	\$302.23	\$302.23	\$345.36	\$345.36	\$247.36	\$247.36		
20	\$299.79	\$299.79	\$283.85	\$283.85	\$311.54	\$311.54	\$356.00	\$356.00	\$254.98	\$254.98		
21	\$309.07	\$309.07	\$292.64	\$292.64	\$321.19	\$321.19	\$367.02	\$367.02	\$262.87	\$262.87		
22	\$309.07	\$309.07	\$292.64	\$292.64	\$321.19	\$321.19	\$367.02	\$367.02	\$262.87	\$262.87		
23	\$309.07	\$309.07	\$292.64	\$292.64	\$321.19	\$321.19	\$367.02	\$367.02	\$262.87	\$262.87		
24	\$309.07	\$309.07	\$292.64	\$292.64	\$321.19	\$321.19	\$367.02	\$367.02	\$262.87	\$262.87		
25	\$310.30	\$310.30	\$293.80	\$293.80	\$322.46	\$322.46	\$370.83	\$370.83	\$263.92	\$263.92		
26	\$316.48	\$316.48	\$299.66	\$299.66	\$328.88	\$328.88	\$378.22	\$378.22	\$269.17	\$269.17		
27	\$323.90	\$323.90	\$306.68	\$306.68	\$336.59	\$336.59	\$387.08	\$387.08	\$275.48	\$275.48		
28	\$335.95	\$335.95	\$318.09	\$318.09	\$345.81	\$345.81	\$398.94	\$398.94	\$285.73	\$285.73		
29	\$345.84	\$345.84	\$327.46	\$327.46	\$359.40	\$359.40	\$413.30	\$413.30	\$294.15	\$294.15		
30	\$350.79	\$350.79	\$332.14	\$332.14	\$364.53	\$364.53	\$419.21	\$419.21	\$298.35	\$298.35		
31	\$358.21	\$358.21	\$339.16	\$339.16	\$372.24	\$372.24	\$428.08	\$428.08	\$304.66	\$304.66		
32	\$365.62	\$365.62	\$346.19	\$346.19	\$379.95	\$379.95	\$436.94	\$436.94	\$310.97	\$310.97		
33	\$370.26	\$370.26	\$350.58	\$350.58	\$384.77	\$384.77	\$442.48	\$442.48	\$314.91	\$314.91		
34	\$375.20	\$375.20	\$355.26	\$355.26	\$389.91	\$389.91	\$448.39	\$448.39	\$319.12	\$319.12		
35	\$377.68	\$377.68	\$357.60	\$357.60	\$392.48	\$392.48	\$451.35	\$451.35	\$321.22	\$321.22		
36	\$380.15	\$380.15	\$359.94	\$359.94	\$395.05	\$395.05	\$454.30	\$454.30	\$323.32	\$323.32		
37	\$382.62	\$382.62	\$362.28	\$362.28	\$397.62	\$397.62	\$457.26	\$457.26	\$325.43	\$325.43		
38	\$385.09	\$385.09	\$364.62	\$364.62	\$400.18	\$400.18	\$460.21	\$460.21	\$327.53	\$327.53		
39	\$390.04	\$390.04	\$369.30	\$369.30	\$404.32	\$404.32	\$466.12	\$466.12	\$331.73	\$331.73		
40	\$394.98	\$394.98	\$373.99	\$373.99	\$410.46	\$410.46	\$472.03	\$472.03	\$335.94	\$335.94		
41	\$402.40	\$402.40	\$381.01	\$381.01	\$418.17	\$418.17	\$480.90	\$480.90	\$342.25	\$342.25		
42	\$409.51	\$409.51	\$387.74	\$387.74	\$425.56	\$425.56	\$489.39	\$489.39	\$348.30	\$348.30		
43	\$419.40	\$419.40	\$397.10	\$397.10	\$435.84	\$435.84	\$501.21	\$501.21	\$356.71	\$356.71		
44	\$431.76	\$431.76	\$408.81	\$408.81	\$448.68	\$448.68	\$515.98	\$515.98	\$367.22	\$367.22		
45	\$446.29	\$446.29	\$422.56	\$422.56	\$463.78	\$463.78	\$533.34	\$533.34	\$379.58	\$379.58		
46	\$463.60	\$463.60	\$438.95	\$438.95	\$504.79	\$504.79	\$554.03	\$554.03	\$394.30	\$394.30		
47	\$483.07	\$483.07	\$457.39	\$457.39	\$502.00	\$502.00	\$577.30	\$577.30	\$410.86	\$410.86		
48	\$505.32	\$505.32	\$478.46	\$478.46	\$525.12	\$525.12	\$603.89	\$603.89	\$429.78	\$429.78		
49	\$527.26	\$527.26	\$499.23	\$499.23	\$547.93	\$547.93	\$630.11	\$630.11	\$448.45	\$448.45		
50	\$551.99	\$551.99	\$522.64	\$522.64	\$573.62	\$573.62	\$659.66	\$659.66	\$469.48	\$469.48		
51	\$576.40	\$576.40	\$545.76	\$545.76	\$602.63	\$602.63	\$698.84	\$698.84	\$490.24	\$490.24		
52	\$603.29	\$603.29	\$571.22	\$571.22	\$626.93	\$626.93	\$720.98	\$720.98	\$513.11	\$513.11		
53	\$630.49	\$630.49	\$596.97	\$596.97	\$655.20	\$655.20	\$753.48	\$753.48	\$536.24	\$536.24		
54	\$659.85	\$659.85	\$624.77	\$624.77	\$718.49	\$718.49	\$788.57	\$788.57	\$561.22	\$561.22		
55	\$689.21	\$689.21	\$652.57	\$652.57	\$750.46	\$750.46	\$823.65	\$823.65	\$586.19	\$586.19		
56	\$721.05	\$721.05	\$682.71	\$682.71	\$785.12	\$785.12	\$861.70	\$861.70	\$613.26	\$613.26		
57	\$753.19	\$753.19	\$713.15	\$713.15	\$820.12	\$820.12	\$900.11	\$900.11	\$640.60	\$640.60		
58	\$787.50	\$787.50	\$745.63	\$745.63	\$857.48	\$857.48	\$941.11	\$941.11	\$669.78	\$669.78		
59	\$804.49	\$804.49	\$761.73	\$761.73	\$875.98	\$875.98	\$961.42	\$961.42	\$684.24	\$684.24		
60	\$838.80	\$838.80	\$794.21	\$794.21	\$913.34	\$913.34	\$1,002.42	\$1,002.42	\$713.41	\$713.41		
61	\$868.47	\$868.47	\$822.30	\$822.30	\$945.65	\$945.65	\$1,031.29	\$1,031.29	\$738.65	\$738.65		
62	\$887.94	\$887.94	\$1,021.13	\$840.74	\$966.85	\$922.74	\$1,061.15	\$1,054.42	\$755.21	\$755.21		
63	\$912.36	\$912.36	\$1,049.21	\$863.86	\$993.43	\$948.11	\$1,090.33	\$1,083.41	\$775.98	\$775.98		
64+	\$927.18	\$1,066.26	\$877.89	\$1,009.58	\$963.52	\$1,108.05	\$1,101.02	\$1,101.02	\$788.58	\$906.87		

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

HIOS Plan ID (On Exchange)=>	86199PA0040004		86199PA0040002		86199PA0040001		86199PA0010025		86199PA0010035			
HIOS Plan ID (Off Exchange)=>	86199PA0040004		86199PA0040002		86199PA0040001		86199PA0010025		86199PA0010035			
Plan Marketing Name =>	Ambetter Balanced Care 203 + Vision + Adult Dental		Ambetter Balanced Care 207 + Vision + Adult Dental		Ambetter Balanced Care 209 + Vision + Adult Dental		Ambetter Secure Care 5		Ambetter Secure Care 20			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 7		Rating Area 7			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Silver		Silver		Silver		Gold		Gold			
Deductible =>	\$6450 INT		\$0 Med / \$1,500 Rx		\$2995 INT		\$1450 INT		\$750 INT			
Coinurance =>	1st Visit; 25% Mental/Behavioral Health and Substance Use Disorder Outpat		50% Preferred Brand Drugs		30%		20%		35%			
Copays =>	\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs		\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$65 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$55 Preferred Brand Drugs		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$30 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs			
OOP Maximum =>	\$8,200		\$8,200		\$8,400		\$6,300		\$7,500			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$203.78	\$203.78	\$222.42	\$222.42	\$221.31	\$221.31	\$272.46	\$272.46	\$256.26	\$256.26		
15	\$221.90	\$221.90	\$242.20	\$242.20	\$240.98	\$240.98	\$296.68	\$296.68	\$279.04	\$279.04		
16	\$228.82	\$228.82	\$249.76	\$249.76	\$248.50	\$248.50	\$305.94	\$305.94	\$287.75	\$287.75		
17	\$235.75	\$235.75	\$257.31	\$257.31	\$256.02	\$256.02	\$315.20	\$315.20	\$296.46	\$296.46		
18	\$243.21	\$243.21	\$265.46	\$265.46	\$264.12	\$264.12	\$325.17	\$325.17	\$305.84	\$305.84		
19	\$250.66	\$250.66	\$273.60	\$273.60	\$272.22	\$272.22	\$335.14	\$335.14	\$315.22	\$315.22		
20	\$258.39	\$258.39	\$282.03	\$282.03	\$280.61	\$280.61	\$345.47	\$345.47	\$324.93	\$324.93		
21	\$266.39	\$266.39	\$290.76	\$290.76	\$289.30	\$289.30	\$356.17	\$356.17	\$334.99	\$334.99		
22	\$266.39	\$266.39	\$290.76	\$290.76	\$289.30	\$289.30	\$356.17	\$356.17	\$334.99	\$334.99		
23	\$266.39	\$266.39	\$290.76	\$290.76	\$289.30	\$289.30	\$356.17	\$356.17	\$334.99	\$334.99		
24	\$266.39	\$266.39	\$290.76	\$290.76	\$289.30	\$289.30	\$356.17	\$356.17	\$334.99	\$334.99		
25	\$267.45	\$267.45	\$291.91	\$291.91	\$290.45	\$290.45	\$357.58	\$357.58	\$336.32	\$336.32		
26	\$272.77	\$272.77	\$297.73	\$297.73	\$296.23	\$296.23	\$364.70	\$364.70	\$343.02	\$343.02		
27	\$279.17	\$279.17	\$304.71	\$304.71	\$303.18	\$303.18	\$373.25	\$373.25	\$351.06	\$351.06		
28	\$289.56	\$289.56	\$316.05	\$316.05	\$314.46	\$314.46	\$387.14	\$387.14	\$364.13	\$364.13		
29	\$298.08	\$298.08	\$325.35	\$325.35	\$323.72	\$323.72	\$398.54	\$398.54	\$374.84	\$374.84		
30	\$302.34	\$302.34	\$330.00	\$330.00	\$328.35	\$328.35	\$404.24	\$404.24	\$380.20	\$380.20		
31	\$308.74	\$308.74	\$336.98	\$336.98	\$335.29	\$335.29	\$412.79	\$412.79	\$388.24	\$388.24		
32	\$315.13	\$315.13	\$343.96	\$343.96	\$342.23	\$342.23	\$421.33	\$421.33	\$396.28	\$396.28		
33	\$319.12	\$319.12	\$348.32	\$348.32	\$346.57	\$346.57	\$426.68	\$426.68	\$401.31	\$401.31		
34	\$323.39	\$323.39	\$352.97	\$352.97	\$351.20	\$351.20	\$432.37	\$432.37	\$406.67	\$406.67		
35	\$325.52	\$325.52	\$355.30	\$355.30	\$353.51	\$353.51	\$435.22	\$435.22	\$409.35	\$409.35		
36	\$327.65	\$327.65	\$357.62	\$357.62	\$355.83	\$355.83	\$438.07	\$438.07	\$412.03	\$412.03		
37	\$329.78	\$329.78	\$359.95	\$359.95	\$358.14	\$358.14	\$441.86	\$441.86	\$414.71	\$414.71		
38	\$331.91	\$331.91	\$362.28	\$362.28	\$360.46	\$360.46	\$444.77	\$444.77	\$417.39	\$417.39		
39	\$336.17	\$336.17	\$366.93	\$366.93	\$365.09	\$365.09	\$449.47	\$449.47	\$422.75	\$422.75		
40	\$340.44	\$340.44	\$371.58	\$371.58	\$369.71	\$369.71	\$455.17	\$455.17	\$428.11	\$428.11		
41	\$346.83	\$346.83	\$378.56	\$378.56	\$376.66	\$376.66	\$463.16	\$463.16	\$436.15	\$436.15		
42	\$352.96	\$352.96	\$385.24	\$385.24	\$383.31	\$383.31	\$471.91	\$471.91	\$443.85	\$443.85		
43	\$361.48	\$361.48	\$415.70	\$415.70	\$392.57	\$392.57	\$483.30	\$483.30	\$454.57	\$454.57		
44	\$372.13	\$372.13	\$406.18	\$406.18	\$404.14	\$404.14	\$497.55	\$497.55	\$467.97	\$467.97		
45	\$384.65	\$384.65	\$442.35	\$442.35	\$417.74	\$417.74	\$514.29	\$514.29	\$483.71	\$483.71		
46	\$459.57	\$459.57	\$436.13	\$436.13	\$433.94	\$433.94	\$534.23	\$534.23	\$502.47	\$502.47		
47	\$416.35	\$416.35	\$478.81	\$478.81	\$452.16	\$452.16	\$519.99	\$519.99	\$640.17	\$640.17		
48	\$435.53	\$435.53	\$475.38	\$475.38	\$472.99	\$472.99	\$543.94	\$543.94	\$669.66	\$669.66		
49	\$454.45	\$454.45	\$522.61	\$522.61	\$493.53	\$493.53	\$567.56	\$567.56	\$698.74	\$698.74		
50	\$475.76	\$475.76	\$519.28	\$519.28	\$516.67	\$516.67	\$594.17	\$594.17	\$731.51	\$731.51		
51	\$496.80	\$496.80	\$571.32	\$571.32	\$539.53	\$539.53	\$620.46	\$620.46	\$763.87	\$763.87		
52	\$519.98	\$519.98	\$597.97	\$597.97	\$567.55	\$567.55	\$649.40	\$649.40	\$799.50	\$799.50		
53	\$543.42	\$543.42	\$593.13	\$593.13	\$590.15	\$590.15	\$678.68	\$678.68	\$835.54	\$835.54		
54	\$568.72	\$568.72	\$620.75	\$620.75	\$713.87	\$713.87	\$710.28	\$710.28	\$874.45	\$874.45		
55	\$594.03	\$594.03	\$648.37	\$648.37	\$745.63	\$745.63	\$741.89	\$741.89	\$913.36	\$913.36		
56	\$621.47	\$621.47	\$714.69	\$714.69	\$678.32	\$678.32	\$776.15	\$776.15	\$955.55	\$955.55		
57	\$649.17	\$649.17	\$708.56	\$708.56	\$810.75	\$810.75	\$870.95	\$870.95	\$998.15	\$998.15		
58	\$678.74	\$678.74	\$780.55	\$780.55	\$851.96	\$851.96	\$907.49	\$907.49	\$1,043.61	\$1,043.61		
59	\$693.39	\$693.39	\$797.40	\$797.40	\$870.35	\$870.35	\$927.08	\$927.08	\$1,066.14	\$1,066.14		
60	\$722.96	\$722.96	\$831.40	\$831.40	\$907.46	\$907.46	\$902.91	\$902.91	\$1,111.60	\$1,111.60		
61	\$748.53	\$748.53	\$860.81	\$860.81	\$934.84	\$934.84	\$950.80	\$950.80	\$1,150.92	\$1,150.92		
62	\$765.31	\$765.31	\$880.11	\$880.11	\$960.63	\$960.63	\$1,023.24	\$1,023.24	\$1,176.72	\$1,176.72		
63	\$786.36	\$786.36	\$904.31	\$904.31	\$983.98	\$983.98	\$1,051.37	\$1,051.37	\$1,209.08	\$1,209.08		
64+	\$799.13	\$799.13	\$919.01	\$919.01	\$1,003.08	\$1,003.08	\$987.86	\$987.86	\$1,068.46	\$1,068.46		

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

HIOS Plan ID (On Exchange)=>	86199PA0010004		86199PA0010012		86199PA0010032		86199PA0010033		86199PA0010034			
HIOS Plan ID (Off Exchange)=>	86199PA0010004		86199PA0010012		86199PA0010032		86199PA0010033		86199PA0010034			
Plan Marketing Name =>	Ambetter Balanced Care 11		Ambetter Balanced Care 12		Ambetter Balanced Care 30		Ambetter Balanced Care 31		Ambetter Balanced Care 32			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Silver		Silver		Silver		Silver		Silver			
Deductible =>	\$6000 INT		\$6500 INT		\$6100 INT		\$5450 INT		\$8100 INT			
Coinsurance =>	40%		40%		0%		10%		50%			
Copays =>	\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$70 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$60 Preferred Brand Drugs						\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs			
OOP Maximum =>	\$8,500		\$8,400		\$6,100		\$6,450		\$8,700			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$277.60	\$277.60	\$273.40	\$273.40	\$248.76	\$248.76	\$249.30	\$249.30	\$263.06	\$263.06		
15	\$302.27	\$302.27	\$297.70	\$297.70	\$270.87	\$270.87	\$271.46	\$271.46	\$286.44	\$286.44		
16	\$311.71	\$311.71	\$306.99	\$306.99	\$279.33	\$279.33	\$279.93	\$279.93	\$295.38	\$295.38		
17	\$321.14	\$321.14	\$316.29	\$316.29	\$287.78	\$287.78	\$288.40	\$288.40	\$304.32	\$304.32		
18	\$331.30	\$331.30	\$326.29	\$326.29	\$296.89	\$296.89	\$297.53	\$297.53	\$313.95	\$313.95		
19	\$341.46	\$341.46	\$336.30	\$336.30	\$305.99	\$305.99	\$306.65	\$306.65	\$323.58	\$323.58		
20	\$351.99	\$351.99	\$346.66	\$346.66	\$315.42	\$315.42	\$316.10	\$316.10	\$333.55	\$333.55		
21	\$362.88	\$362.88	\$417.31	\$357.39	\$411.00	\$373.97	\$325.89	\$325.89	\$343.88	\$343.88		
22	\$362.88	\$417.31	\$357.39	\$411.00	\$325.19	\$373.97	\$325.89	\$325.89	\$343.88	\$343.88		
23	\$362.88	\$417.31	\$357.39	\$411.00	\$325.19	\$373.97	\$325.89	\$325.89	\$343.88	\$343.88		
24	\$362.88	\$417.31	\$357.39	\$411.00	\$325.19	\$373.97	\$325.89	\$325.89	\$343.88	\$343.88		
25	\$374.32	\$417.31	\$358.81	\$412.64	\$326.48	\$375.45	\$327.18	\$327.18	\$345.24	\$345.24		
26	\$371.58	\$427.32	\$365.96	\$420.86	\$332.98	\$382.93	\$333.70	\$333.70	\$352.12	\$404.94		
27	\$380.29	\$437.33	\$374.54	\$430.72	\$340.79	\$391.91	\$341.52	\$341.52	\$360.37	\$414.43		
28	\$394.44	\$453.61	\$388.48	\$446.75	\$353.47	\$406.49	\$354.23	\$354.23	\$373.78	\$429.85		
29	\$406.05	\$466.96	\$399.91	\$459.90	\$363.87	\$418.46	\$364.66	\$364.66	\$384.79	\$442.50		
30	\$411.86	\$473.64	\$405.63	\$466.48	\$369.08	\$424.44	\$369.88	\$369.88	\$390.29	\$448.83		
31	\$420.57	\$483.66	\$414.21	\$476.34	\$376.88	\$433.41	\$377.70	\$377.70	\$434.35	\$458.32		
32	\$429.28	\$493.67	\$422.79	\$486.20	\$384.69	\$442.39	\$385.52	\$385.52	\$443.35	\$467.81		
33	\$434.72	\$499.93	\$428.15	\$492.37	\$389.56	\$448.00	\$390.41	\$390.41	\$448.97	\$473.74		
34	\$440.53	\$506.61	\$433.86	\$498.94	\$394.77	\$453.98	\$395.62	\$395.62	\$454.96	\$480.07		
35	\$443.43	\$509.95	\$436.72	\$502.23	\$397.37	\$456.97	\$398.23	\$398.23	\$457.96	\$483.24		
36	\$446.33	\$513.28	\$439.58	\$505.52	\$399.97	\$459.97	\$400.83	\$400.83	\$460.96	\$486.40		
37	\$449.24	\$516.62	\$442.44	\$508.81	\$402.57	\$462.96	\$403.44	\$403.44	\$463.96	\$489.56		
38	\$452.14	\$519.96	\$445.30	\$512.10	\$405.17	\$465.95	\$406.05	\$406.05	\$466.96	\$492.73		
39	\$457.95	\$526.64	\$451.02	\$518.67	\$410.38	\$471.93	\$411.26	\$411.26	\$472.95	\$499.05		
40	\$463.75	\$533.31	\$456.74	\$525.25	\$415.58	\$477.92	\$416.48	\$416.48	\$478.95	\$505.38		
41	\$472.46	\$543.33	\$465.31	\$535.11	\$423.38	\$486.89	\$424.30	\$424.30	\$487.94	\$514.87		
42	\$480.81	\$552.93	\$473.53	\$544.56	\$430.86	\$495.49	\$431.79	\$431.79	\$496.56	\$523.97		
43	\$492.42	\$566.28	\$484.97	\$557.72	\$441.27	\$507.46	\$442.22	\$442.22	\$508.55	\$536.62		
44	\$506.93	\$582.97	\$499.27	\$574.16	\$454.27	\$522.42	\$455.26	\$455.26	\$523.54	\$552.44		
45	\$523.99	\$602.59	\$516.06	\$593.47	\$469.56	\$539.99	\$470.57	\$470.57	\$541.16	\$571.02		
46	\$544.31	\$625.96	\$536.08	\$616.49	\$487.77	\$560.93	\$488.82	\$488.82	\$562.14	\$593.17		
47	\$567.17	\$652.25	\$558.59	\$642.38	\$508.25	\$584.49	\$509.35	\$509.35	\$585.76	\$618.08		
48	\$593.30	\$682.29	\$584.32	\$671.97	\$531.67	\$611.42	\$532.82	\$532.82	\$612.74	\$646.55		
49	\$619.06	\$711.92	\$609.70	\$701.15	\$554.75	\$637.97	\$555.95	\$555.95	\$639.35	\$674.63		
50	\$648.09	\$745.31	\$638.29	\$734.03	\$580.77	\$667.88	\$582.02	\$582.02	\$669.33	\$706.27		
51	\$676.76	\$778.27	\$666.52	\$766.50	\$606.46	\$697.43	\$607.77	\$607.77	\$698.93	\$737.51		
52	\$708.33	\$814.58	\$697.61	\$802.26	\$634.75	\$729.96	\$636.12	\$636.12	\$731.54	\$771.91		
53	\$740.26	\$851.30	\$729.06	\$838.42	\$663.36	\$762.87	\$664.80	\$664.80	\$764.52	\$806.71		
54	\$774.73	\$890.94	\$763.02	\$877.47	\$694.26	\$798.39	\$695.76	\$695.76	\$800.12	\$844.28		
55	\$809.21	\$930.59	\$796.97	\$916.51	\$725.15	\$833.92	\$726.71	\$726.71	\$835.72	\$881.85		
56	\$846.58	\$973.57	\$833.78	\$958.84	\$758.64	\$872.44	\$760.28	\$760.28	\$874.32	\$922.58		
57	\$884.32	\$1,016.97	\$870.95	\$1,001.59	\$792.46	\$911.33	\$794.17	\$794.17	\$913.30	\$963.70		
58	\$924.60	\$1,063.29	\$910.62	\$1,047.21	\$828.56	\$952.84	\$830.35	\$830.35	\$954.90	\$1,007.60		
59	\$944.56	\$1,086.24	\$930.27	\$1,069.81	\$846.44	\$973.41	\$848.27	\$848.27	\$975.51	\$1,029.35		
60	\$984.84	\$1,132.56	\$969.94	\$1,115.43	\$882.53	\$1,014.92	\$884.44	\$884.44	\$1,017.11	\$1,073.24		
61	\$1,019.67	\$1,172.62	\$1,004.25	\$1,154.89	\$913.75	\$1,050.81	\$915.73	\$915.73	\$1,053.08	\$1,111.20		
62	\$1,042.53	\$1,198.91	\$1,026.77	\$1,180.78	\$934.24	\$1,074.37	\$936.26	\$936.26	\$1,076.70	\$1,136.12		
63	\$1,071.20	\$1,231.88	\$1,055.00	\$1,213.25	\$959.93	\$1,103.92	\$962.00	\$962.00	\$1,106.30	\$1,167.36		
64+	\$1,088.61	\$1,251.90	\$1,072.14	\$1,232.97	\$975.53	\$1,121.86	\$977.63	\$977.63	\$1,124.28	\$1,186.33		

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

HIOS Plan ID (On Exchange)=>	86199PA0010022		86199PA0010028		86199PA0010006		86199PA0010031		86199PA0010030			
HIOS Plan ID (Off Exchange)=>	86199PA0010022		86199PA0010028		86199PA0010006		86199PA0010031		86199PA0010030			
Plan Marketing Name =>	Ambetter Essential Care 2 HSA		Ambetter Essential Care 5		Ambetter Essential Care 10		Ambetter Essential Care: \$0 Medical Deductible		Ambetter Essential Care: \$1,500 Medical Deductible			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Bronze		Bronze		Bronze		Bronze		Bronze			
Deductible =>	\$6900 INT		\$8300 INT		\$7200 INT		\$0 Med / \$3,800 Rx		\$1,500 Med / \$3,800 Rx			
Coinsurance =>	0%		50% Preferred Brand Drugs		50%		50%		50%			
Copays =>			\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$25 Generic Drugs		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$125 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs			
OOP Maximum =>	\$6,900		\$8,700		\$8,400		\$8,700		\$8,700			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$194.60	\$194.60	\$205.16	\$205.16	\$198.47	\$198.47	\$235.17	\$235.17	\$222.67	\$222.67	\$222.67	
15	\$211.90	\$211.90	\$223.40	\$223.40	\$216.11	\$216.11	\$256.08	\$256.08	\$242.46	\$242.46	\$242.46	
16	\$218.51	\$218.51	\$230.37	\$230.37	\$222.86	\$222.86	\$264.07	\$264.07	\$250.03	\$250.03	\$250.03	
17	\$225.13	\$225.13	\$237.34	\$237.34	\$229.60	\$229.60	\$272.06	\$272.06	\$257.60	\$257.60	\$257.60	
18	\$232.25	\$232.25	\$244.85	\$244.85	\$236.87	\$236.87	\$280.67	\$280.67	\$265.75	\$265.75	\$265.75	
19	\$239.37	\$239.37	\$252.36	\$252.36	\$244.13	\$244.13	\$289.28	\$289.28	\$273.90	\$273.90	\$273.90	
20	\$246.75	\$246.75	\$260.14	\$260.14	\$251.65	\$251.65	\$298.19	\$298.19	\$282.34	\$282.34	\$282.34	
21	\$254.39	\$254.39	\$268.19	\$268.19	\$259.45	\$259.45	\$307.42	\$307.42	\$291.08	\$291.08	\$291.08	
22	\$254.39	\$254.39	\$268.19	\$268.19	\$259.45	\$259.45	\$307.42	\$307.42	\$291.08	\$291.08	\$291.08	
23	\$254.39	\$254.39	\$268.19	\$268.19	\$259.45	\$259.45	\$307.42	\$307.42	\$291.08	\$291.08	\$291.08	
24	\$254.39	\$254.39	\$268.19	\$268.19	\$259.45	\$259.45	\$307.42	\$307.42	\$291.08	\$291.08	\$291.08	
25	\$255.40	\$255.40	\$269.25	\$269.25	\$260.47	\$260.47	\$309.54	\$309.54	\$292.24	\$292.24	\$292.24	
26	\$260.49	\$260.49	\$274.62	\$274.62	\$265.66	\$265.66	\$314.79	\$314.79	\$298.06	\$298.06	\$298.06	
27	\$266.59	\$266.59	\$281.05	\$281.05	\$271.89	\$271.89	\$321.67	\$321.67	\$305.04	\$305.04	\$305.04	
28	\$276.51	\$276.51	\$291.51	\$291.51	\$282.01	\$282.01	\$324.16	\$324.16	\$316.39	\$316.39	\$316.39	
29	\$284.65	\$284.65	\$300.10	\$300.10	\$290.31	\$290.31	\$333.86	\$333.86	\$325.71	\$325.71	\$325.71	
30	\$288.72	\$288.72	\$304.39	\$304.39	\$294.46	\$294.46	\$338.63	\$338.63	\$330.37	\$330.37	\$330.37	
31	\$294.83	\$294.83	\$310.82	\$310.82	\$300.69	\$300.69	\$345.79	\$345.79	\$337.35	\$337.35	\$337.35	
32	\$300.93	\$300.93	\$317.26	\$317.26	\$306.91	\$306.91	\$352.95	\$352.95	\$344.34	\$344.34	\$344.34	
33	\$304.75	\$304.75	\$321.28	\$321.28	\$310.80	\$310.80	\$357.42	\$357.42	\$348.70	\$348.70	\$348.70	
34	\$308.82	\$308.82	\$325.57	\$325.57	\$314.96	\$314.96	\$362.20	\$362.20	\$353.36	\$353.36	\$353.36	
35	\$310.85	\$310.85	\$327.72	\$327.72	\$317.03	\$317.03	\$364.59	\$364.59	\$355.69	\$355.69	\$355.69	
36	\$312.89	\$312.89	\$329.86	\$329.86	\$319.11	\$319.11	\$366.97	\$366.97	\$358.02	\$358.02	\$358.02	
37	\$314.92	\$314.92	\$332.01	\$332.01	\$321.18	\$321.18	\$369.36	\$369.36	\$360.35	\$360.35	\$360.35	
38	\$316.96	\$316.96	\$334.15	\$334.15	\$323.26	\$323.26	\$371.75	\$371.75	\$362.68	\$362.68	\$362.68	
39	\$321.03	\$321.03	\$338.45	\$338.45	\$327.41	\$327.41	\$376.52	\$376.52	\$367.33	\$367.33	\$367.33	
40	\$325.10	\$325.10	\$342.74	\$342.74	\$331.56	\$331.56	\$381.29	\$381.29	\$371.99	\$371.99	\$371.99	
41	\$331.20	\$331.20	\$349.17	\$349.17	\$337.79	\$337.79	\$388.45	\$388.45	\$378.98	\$378.98	\$378.98	
42	\$337.05	\$337.05	\$355.34	\$355.34	\$343.75	\$343.75	\$395.32	\$395.32	\$385.67	\$385.67	\$385.67	
43	\$345.19	\$345.19	\$363.92	\$363.92	\$352.05	\$352.05	\$404.86	\$404.86	\$394.98	\$394.98	\$394.98	
44	\$355.37	\$355.37	\$374.65	\$374.65	\$362.43	\$362.43	\$416.80	\$416.80	\$406.63	\$406.63	\$406.63	
45	\$367.33	\$367.33	\$387.25	\$387.25	\$374.63	\$374.63	\$430.82	\$430.82	\$420.31	\$420.31	\$420.31	
46	\$381.57	\$381.57	\$402.27	\$402.27	\$389.15	\$389.15	\$447.53	\$447.53	\$436.61	\$436.61	\$436.61	
47	\$397.60	\$397.60	\$419.17	\$419.17	\$405.50	\$405.50	\$466.32	\$466.32	\$454.94	\$454.94	\$454.94	
48	\$415.91	\$415.91	\$438.48	\$438.48	\$424.18	\$424.18	\$487.80	\$487.80	\$475.90	\$475.90	\$475.90	
49	\$433.97	\$433.97	\$457.52	\$457.52	\$442.60	\$442.60	\$508.99	\$508.99	\$496.57	\$496.57	\$496.57	
50	\$454.32	\$454.32	\$478.97	\$478.97	\$463.35	\$463.35	\$532.86	\$532.86	\$519.85	\$519.85	\$519.85	
51	\$474.42	\$474.42	\$500.16	\$500.16	\$483.85	\$483.85	\$556.43	\$556.43	\$542.85	\$542.85	\$542.85	
52	\$496.55	\$496.55	\$523.49	\$523.49	\$506.42	\$506.42	\$582.38	\$582.38	\$568.17	\$568.17	\$568.17	
53	\$518.94	\$518.94	\$547.09	\$547.09	\$529.25	\$529.25	\$608.64	\$608.64	\$593.79	\$593.79	\$593.79	
54	\$543.10	\$543.10	\$572.57	\$572.57	\$553.90	\$553.90	\$636.98	\$636.98	\$621.44	\$621.44	\$621.44	
55	\$567.27	\$567.27	\$598.05	\$598.05	\$578.54	\$578.54	\$665.32	\$665.32	\$648.09	\$648.09	\$648.09	
56	\$593.47	\$593.47	\$625.67	\$625.67	\$605.26	\$605.26	\$695.05	\$695.05	\$679.07	\$679.07	\$679.07	
57	\$619.93	\$619.93	\$653.56	\$653.56	\$632.25	\$632.25	\$727.08	\$727.08	\$709.34	\$709.34	\$709.34	
58	\$648.16	\$648.16	\$683.33	\$683.33	\$661.04	\$661.04	\$760.20	\$760.20	\$741.65	\$741.65	\$741.65	
59	\$662.15	\$662.15	\$698.08	\$698.08	\$675.31	\$675.31	\$776.61	\$776.61	\$757.66	\$757.66	\$757.66	
60	\$690.39	\$690.39	\$727.85	\$727.85	\$704.11	\$704.11	\$809.73	\$809.73	\$789.97	\$789.97	\$789.97	
61	\$714.81	\$714.81	\$753.59	\$753.59	\$729.02	\$729.02	\$838.37	\$838.37	\$817.91	\$817.91	\$817.91	
62	\$730.84	\$730.84	\$770.49	\$770.49	\$745.36	\$745.36	\$857.16	\$857.16	\$836.25	\$836.25	\$836.25	
63	\$750.93	\$750.93	\$791.67	\$791.67	\$765.86	\$765.86	\$880.73	\$880.73	\$859.24	\$859.24	\$859.24	
64+	\$763.13	\$763.13	\$804.54	\$804.54	\$778.30	\$778.30	\$895.04	\$895.04	\$873.20	\$873.20	\$873.20	

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

HIOS Plan ID (On Exchange)=>	86199PA0030007		86199PA0030008		86199PA0030016		86199PA0030003		86199PA0030004			
HIOS Plan ID (Off Exchange)=>	86199PA0030007		86199PA0030008		86199PA0030016		86199PA0030003		86199PA0030004			
Plan Marketing Name =>	Ambetter Secure Care 201 HSA		Ambetter Secure Care 202		Ambetter Secure Care 203		Ambetter Balanced Care 201 HSA		Ambetter Balanced Care 203			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Gold		Gold		Gold		Silver		Silver			
Deductible =>	\$3200 INT		\$1150 INT		\$2000 INT		\$5800 INT		\$6450 INT			
Coinurance =>	0%		20%		20% Laboratory Outpatient and Professional Services		0%		1st Visit; 25% Mental/Behavioral Health and Substance Use Disorder Outpati			
Copays =>			\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$65 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs				\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs			
OOP Maximum =>	\$3,200		\$4,450		\$6,500		\$5,800		\$8,200			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$244.39	\$244.39	\$279.26	\$279.26	\$251.71	\$251.71	\$200.02	\$200.02	\$200.02	\$200.02	\$202.69	\$202.69
15	\$266.11	\$266.11	\$304.09	\$304.09	\$274.09	\$274.09	\$217.80	\$217.80	\$217.80	\$217.80	\$220.71	\$220.71
16	\$274.42	\$274.42	\$313.58	\$313.58	\$282.64	\$282.64	\$224.59	\$224.59	\$224.59	\$224.59	\$227.60	\$227.60
17	\$282.72	\$282.72	\$323.07	\$323.07	\$291.20	\$291.20	\$231.39	\$231.39	\$231.39	\$231.39	\$234.49	\$234.49
18	\$291.67	\$291.67	\$333.29	\$333.29	\$300.41	\$300.41	\$238.71	\$238.71	\$238.71	\$238.71	\$241.91	\$241.91
19	\$300.61	\$300.61	\$343.51	\$343.51	\$309.62	\$309.62	\$246.03	\$246.03	\$246.03	\$246.03	\$249.33	\$249.33
20	\$309.88	\$309.88	\$354.10	\$354.10	\$319.17	\$319.17	\$253.62	\$253.62	\$253.62	\$253.62	\$257.01	\$257.01
21	\$319.47	\$319.47	\$367.39	\$367.39	\$329.05	\$329.05	\$261.47	\$261.47	\$261.47	\$261.47	\$264.97	\$264.97
22	\$319.47	\$319.47	\$367.39	\$367.39	\$329.05	\$329.05	\$261.47	\$261.47	\$261.47	\$261.47	\$264.97	\$264.97
23	\$319.47	\$319.47	\$367.39	\$367.39	\$329.05	\$329.05	\$261.47	\$261.47	\$261.47	\$261.47	\$264.97	\$264.97
24	\$319.47	\$319.47	\$367.39	\$367.39	\$329.05	\$329.05	\$261.47	\$261.47	\$261.47	\$261.47	\$264.97	\$264.97
25	\$320.74	\$320.74	\$368.85	\$368.85	\$330.35	\$330.35	\$262.51	\$262.51	\$262.51	\$262.51	\$266.02	\$266.02
26	\$327.13	\$327.13	\$376.20	\$376.20	\$336.93	\$336.93	\$267.74	\$267.74	\$267.74	\$267.74	\$271.32	\$271.32
27	\$334.80	\$334.80	\$382.57	\$382.57	\$344.83	\$344.83	\$274.01	\$274.01	\$274.01	\$274.01	\$277.68	\$277.68
28	\$347.25	\$347.25	\$396.81	\$396.81	\$357.66	\$357.66	\$284.21	\$284.21	\$284.21	\$284.21	\$288.01	\$288.01
29	\$357.48	\$357.48	\$411.10	\$411.10	\$368.19	\$368.19	\$292.57	\$292.57	\$292.57	\$292.57	\$296.49	\$296.49
30	\$362.59	\$362.59	\$414.33	\$414.33	\$373.46	\$373.46	\$296.76	\$296.76	\$296.76	\$296.76	\$300.73	\$300.73
31	\$370.26	\$370.26	\$425.79	\$425.79	\$381.35	\$381.35	\$303.03	\$303.03	\$303.03	\$303.03	\$307.09	\$307.09
32	\$377.92	\$377.92	\$434.61	\$434.61	\$389.25	\$389.25	\$309.31	\$309.31	\$309.31	\$309.31	\$313.45	\$313.45
33	\$382.71	\$382.71	\$440.12	\$440.12	\$394.19	\$394.19	\$313.23	\$313.23	\$313.23	\$313.23	\$317.42	\$317.42
34	\$387.83	\$387.83	\$446.00	\$446.00	\$399.65	\$399.65	\$317.41	\$317.41	\$317.41	\$317.41	\$321.66	\$321.66
35	\$390.38	\$390.38	\$448.94	\$448.94	\$402.08	\$402.08	\$319.51	\$319.51	\$319.51	\$319.51	\$323.78	\$323.78
36	\$392.94	\$392.94	\$451.88	\$451.88	\$404.72	\$404.72	\$321.60	\$321.60	\$321.60	\$321.60	\$325.90	\$325.90
37	\$395.49	\$395.49	\$454.82	\$454.82	\$407.35	\$407.35	\$323.69	\$323.69	\$323.69	\$323.69	\$327.22	\$327.22
38	\$398.05	\$398.05	\$457.76	\$457.76	\$409.98	\$409.98	\$325.78	\$325.78	\$325.78	\$325.78	\$329.66	\$329.66
39	\$403.16	\$403.16	\$463.63	\$463.63	\$415.24	\$415.24	\$329.96	\$329.96	\$329.96	\$329.96	\$334.38	\$334.38
40	\$408.27	\$408.27	\$469.51	\$469.51	\$420.51	\$420.51	\$334.15	\$334.15	\$334.15	\$334.15	\$338.62	\$338.62
41	\$415.94	\$415.94	\$478.33	\$478.33	\$428.41	\$428.41	\$339.49	\$339.49	\$339.49	\$339.49	\$344.98	\$344.98
42	\$423.29	\$423.29	\$486.78	\$486.78	\$435.97	\$435.97	\$346.44	\$346.44	\$346.44	\$346.44	\$351.07	\$351.07
43	\$433.51	\$433.51	\$498.53	\$498.53	\$446.50	\$446.50	\$354.80	\$354.80	\$354.80	\$354.80	\$359.55	\$359.55
44	\$446.29	\$446.29	\$513.23	\$513.23	\$459.66	\$459.66	\$365.26	\$365.26	\$365.26	\$365.26	\$370.15	\$370.15
45	\$461.30	\$461.30	\$530.50	\$530.50	\$475.13	\$475.13	\$377.55	\$377.55	\$377.55	\$377.55	\$382.60	\$382.60
46	\$479.19	\$479.19	\$551.07	\$551.07	\$493.56	\$493.56	\$392.19	\$392.19	\$392.19	\$392.19	\$397.44	\$397.44
47	\$499.32	\$499.32	\$574.22	\$574.22	\$514.28	\$514.28	\$408.66	\$408.66	\$408.66	\$408.66	\$414.13	\$414.13
48	\$522.32	\$522.32	\$600.67	\$600.67	\$537.98	\$537.98	\$427.49	\$427.49	\$427.49	\$427.49	\$433.21	\$433.21
49	\$545.00	\$545.00	\$626.75	\$626.75	\$561.34	\$561.34	\$445.54	\$445.54	\$445.54	\$445.54	\$452.02	\$452.02
50	\$570.56	\$570.56	\$656.14	\$656.14	\$587.66	\$587.66	\$465.81	\$465.81	\$465.81	\$465.81	\$473.22	\$473.22
51	\$595.79	\$595.79	\$685.16	\$685.16	\$613.65	\$613.65	\$487.62	\$487.62	\$487.62	\$487.62	\$494.15	\$494.15
52	\$623.59	\$623.59	\$717.13	\$717.13	\$642.28	\$642.28	\$510.37	\$510.37	\$510.37	\$510.37	\$517.20	\$517.20
53	\$651.70	\$651.70	\$749.46	\$749.46	\$671.24	\$671.24	\$533.38	\$533.38	\$533.38	\$533.38	\$540.52	\$540.52
54	\$682.05	\$682.05	\$784.36	\$784.36	\$702.49	\$702.49	\$558.22	\$558.22	\$558.22	\$558.22	\$565.69	\$565.69
55	\$712.40	\$712.40	\$819.26	\$819.26	\$733.75	\$733.75	\$583.06	\$583.06	\$583.06	\$583.06	\$590.86	\$590.86
56	\$745.30	\$745.30	\$857.10	\$857.10	\$767.64	\$767.64	\$609.99	\$609.99	\$609.99	\$609.99	\$618.15	\$618.15
57	\$778.53	\$778.53	\$895.31	\$895.31	\$801.86	\$801.86	\$637.18	\$637.18	\$637.18	\$637.18	\$645.71	\$645.71
58	\$813.99	\$813.99	\$936.08	\$936.08	\$838.39	\$838.39	\$664.14	\$664.14	\$664.14	\$664.14	\$673.22	\$673.22
59	\$831.56	\$831.56	\$956.29	\$956.29	\$856.48	\$856.48	\$680.58	\$680.58	\$680.58	\$680.58	\$689.69	\$689.69
60	\$867.02	\$867.02	\$997.07	\$997.07	\$893.01	\$893.01	\$709.61	\$709.61	\$709.61	\$709.61	\$719.10	\$719.10
61	\$897.69	\$897.69	\$1,032.34	\$1,032.34	\$924.59	\$924.59	\$734.71	\$734.71	\$734.71	\$734.71	\$744.54	\$744.54
62	\$917.81	\$917.81	\$1,058.48	\$1,058.48	\$945.32	\$945.32	\$751.18	\$751.18	\$751.18	\$751.18	\$761.23	\$761.23
63	\$943.05	\$943.05	\$1,084.51	\$1,084.51	\$971.32	\$971.32	\$771.83	\$771.83	\$771.83	\$771.83	\$782.16	\$782.16
64+	\$958.37	\$958.37	\$1,102.13	\$1,102.13	\$1,095.14	\$1,095.14	\$987.10	\$987.10	\$987.10	\$987.10	\$794.87	\$794.87

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

HIOS Plan ID (On Exchange)=>	86199PA0030002		86199PA0030001		86199PA0030012		86199PA0030009		86199PA0030010			
HIOS Plan ID (Off Exchange)=>	86199PA0030002		86199PA0030001		86199PA0030012		86199PA0030009		86199PA0030010			
Plan Marketing Name =>	Ambetter Balanced Care 207		Ambetter Balanced Care 209		Ambetter Balanced Care 210		Ambetter Essential Care 201		Ambetter Essential Care 202 HSA			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Silver		Silver		Silver		Bronze		Bronze			
Deductible =>	\$0 Med / \$1,500 Rx		\$2995 INT		\$6100 INT		\$8600 INT		\$6900 INT			
Coinsurance =>	50% Preferred Brand Drugs		30%		0%		0%		0%			
Copays =>	\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$65 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$55 Preferred Brand Drugs									
OOP Maximum =>	\$8,200		\$8,400		\$6,100		\$8,600		\$6,900			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$221.24	\$221.24	\$220.13	\$220.13	\$188.97	\$188.97	\$189.24	\$189.24	\$194.60	\$194.60		
15	\$240.90	\$240.90	\$239.69	\$239.69	\$205.76	\$205.76	\$206.06	\$206.06	\$211.90	\$211.90		
16	\$248.42	\$248.42	\$247.17	\$247.17	\$212.19	\$212.19	\$212.49	\$212.49	\$218.51	\$218.51		
17	\$255.94	\$255.94	\$254.66	\$254.66	\$218.61	\$218.61	\$218.92	\$218.92	\$225.13	\$225.13		
18	\$264.04	\$264.04	\$262.71	\$262.71	\$225.53	\$225.53	\$225.85	\$225.85	\$232.25	\$232.25		
19	\$272.14	\$272.14	\$270.77	\$270.77	\$232.44	\$232.44	\$232.78	\$232.78	\$239.37	\$239.37		
20	\$280.52	\$280.52	\$279.11	\$279.11	\$239.61	\$239.61	\$239.95	\$239.95	\$246.75	\$246.75		
21	\$289.21	\$289.21	\$287.76	\$287.76	\$247.03	\$247.03	\$247.38	\$247.38	\$254.39	\$254.39		
22	\$289.21	\$289.21	\$287.76	\$287.76	\$247.03	\$247.03	\$247.38	\$247.38	\$254.39	\$254.39		
23	\$289.21	\$289.21	\$287.76	\$287.76	\$247.03	\$247.03	\$247.38	\$247.38	\$254.39	\$254.39		
24	\$289.21	\$289.21	\$287.76	\$287.76	\$247.03	\$247.03	\$247.38	\$247.38	\$254.39	\$254.39		
25	\$290.36	\$290.36	\$288.90	\$288.90	\$248.00	\$248.00	\$248.36	\$248.36	\$255.40	\$255.40		
26	\$296.14	\$296.14	\$294.65	\$294.65	\$252.94	\$252.94	\$253.31	\$253.31	\$260.49	\$260.49		
27	\$303.08	\$303.08	\$301.56	\$301.56	\$258.87	\$258.87	\$259.25	\$259.25	\$266.58	\$266.58		
28	\$314.36	\$314.36	\$312.78	\$312.78	\$268.51	\$268.51	\$268.89	\$268.89	\$276.51	\$276.51		
29	\$323.61	\$323.61	\$321.99	\$321.99	\$276.41	\$276.41	\$276.81	\$276.81	\$284.65	\$284.65		
30	\$328.24	\$328.24	\$326.59	\$326.59	\$280.36	\$280.36	\$280.77	\$280.77	\$288.72	\$288.72		
31	\$335.18	\$335.18	\$333.50	\$333.50	\$286.29	\$286.29	\$286.70	\$286.70	\$294.83	\$294.83		
32	\$342.12	\$342.12	\$340.40	\$340.40	\$292.22	\$292.22	\$292.64	\$292.64	\$300.93	\$300.93		
33	\$346.46	\$346.46	\$344.72	\$344.72	\$295.93	\$295.93	\$296.35	\$296.35	\$304.75	\$304.75		
34	\$351.09	\$351.09	\$349.32	\$349.32	\$299.88	\$299.88	\$300.31	\$300.31	\$308.82	\$308.82		
35	\$353.40	\$353.40	\$351.63	\$351.63	\$301.85	\$301.85	\$302.29	\$302.29	\$310.85	\$310.85		
36	\$355.71	\$355.71	\$353.93	\$353.93	\$303.83	\$303.83	\$304.27	\$304.27	\$312.89	\$312.89		
37	\$358.03	\$358.03	\$356.23	\$356.23	\$305.81	\$305.81	\$306.25	\$306.25	\$314.92	\$314.92		
38	\$360.34	\$360.34	\$358.53	\$358.53	\$307.78	\$307.78	\$308.22	\$308.22	\$316.96	\$316.96		
39	\$364.97	\$364.97	\$363.14	\$363.14	\$311.73	\$311.73	\$312.18	\$312.18	\$321.03	\$321.03		
40	\$369.60	\$369.60	\$367.74	\$367.74	\$315.69	\$315.69	\$316.14	\$316.14	\$325.10	\$325.10		
41	\$376.54	\$376.54	\$374.65	\$374.65	\$321.62	\$321.62	\$322.08	\$322.08	\$330.20	\$330.20		
42	\$383.19	\$383.19	\$381.26	\$381.26	\$327.30	\$327.30	\$327.77	\$327.77	\$335.05	\$335.05		
43	\$392.44	\$392.44	\$390.47	\$390.47	\$333.20	\$333.20	\$333.68	\$333.68	\$340.19	\$340.19		
44	\$404.01	\$404.01	\$401.98	\$401.98	\$345.08	\$345.08	\$345.58	\$345.58	\$345.37	\$345.37		
45	\$417.60	\$417.60	\$415.51	\$415.51	\$356.69	\$356.69	\$357.20	\$357.20	\$351.73	\$351.73		
46	\$433.80	\$433.80	\$431.62	\$431.62	\$370.52	\$370.52	\$371.06	\$371.06	\$360.15	\$360.15		
47	\$452.02	\$452.02	\$449.75	\$449.75	\$386.09	\$386.09	\$386.64	\$386.64	\$369.60	\$369.60		
48	\$472.84	\$472.84	\$470.47	\$470.47	\$403.87	\$403.87	\$404.45	\$404.45	\$379.12	\$379.12		
49	\$493.37	\$493.37	\$490.90	\$490.90	\$421.41	\$421.41	\$422.02	\$422.02	\$388.62	\$388.62		
50	\$516.51	\$516.51	\$513.92	\$513.92	\$441.17	\$441.17	\$441.81	\$441.81	\$400.32	\$400.32		
51	\$539.36	\$539.36	\$536.65	\$536.65	\$460.69	\$460.69	\$461.35	\$461.35	\$413.35	\$413.35		
52	\$564.52	\$564.52	\$561.68	\$561.68	\$482.18	\$482.18	\$482.87	\$482.87	\$428.50	\$428.50		
53	\$589.97	\$589.97	\$587.00	\$587.00	\$503.91	\$503.91	\$504.64	\$504.64	\$445.73	\$445.73		
54	\$617.44	\$617.44	\$614.34	\$614.34	\$527.38	\$527.38	\$528.14	\$528.14	\$464.10	\$464.10		
55	\$644.91	\$644.91	\$641.67	\$641.67	\$550.85	\$550.85	\$551.64	\$551.64	\$483.62	\$483.62		
56	\$674.70	\$674.70	\$671.31	\$671.31	\$576.29	\$576.29	\$577.12	\$577.12	\$504.29	\$504.29		
57	\$704.78	\$704.78	\$701.24	\$701.24	\$601.98	\$601.98	\$602.84	\$602.84	\$526.14	\$526.14		
58	\$736.88	\$736.88	\$733.18	\$733.18	\$629.40	\$629.40	\$630.30	\$630.30	\$549.25	\$549.25		
59	\$752.78	\$752.78	\$749.00	\$749.00	\$664.98	\$664.98	\$665.91	\$665.91	\$573.62	\$573.62		
60	\$784.88	\$784.88	\$780.94	\$780.94	\$707.40	\$707.40	\$708.37	\$708.37	\$599.25	\$599.25		
61	\$812.65	\$812.65	\$808.57	\$808.57	\$749.12	\$749.12	\$750.11	\$750.11	\$626.14	\$626.14		
62	\$830.87	\$830.87	\$826.70	\$826.70	\$790.68	\$790.68	\$791.70	\$791.70	\$653.25	\$653.25		
63	\$853.71	\$853.71	\$849.43	\$849.43	\$838.57	\$838.57	\$839.64	\$839.64	\$680.50	\$680.50		
64+	\$867.59	\$867.59	\$863.23	\$863.23	\$892.72	\$892.72	\$893.80	\$893.80	\$707.80	\$707.80		

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

HIOS Plan ID (On Exchange)=>	86199PA0020025		86199PA0020035		86199PA0020004		86199PA0020016		86199PA0020033			
HIOS Plan ID (Off Exchange)=>	86199PA0020025		86199PA0020035		86199PA0020004		86199PA0020016		86199PA0020033			
Plan Marketing Name =>	Ambetter Secure Care 5 + Vision + Adult Dental		Ambetter Secure Care 20 + Vision + Adult Dental		Ambetter Balanced Care 11 + Vision + Adult Dental		Ambetter Balanced Care 12 + Vision + Adult Dental		Ambetter Balanced Care 31 + Vision + Adult Dental			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Gold		Gold		Silver		Silver		Silver			
Deductible =>	\$1450 INT		\$750 INT		\$6000 INT		\$6500 INT		\$5450 INT			
Coinsurance =>	20%		35%		40%		40%		10%			
Copays =>	\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$70 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$60 Preferred Brand Drugs					
OOP Maximum =>	\$6,300		\$7,500		\$8,500		\$8,400		\$6,450			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$286.41	\$286.41	\$269.39	\$269.39	\$291.82	\$291.82	\$287.40	\$287.40	\$262.07	\$262.07		
15	\$311.87	\$311.87	\$293.33	\$293.33	\$317.75	\$317.75	\$312.95	\$312.95	\$285.36	\$285.36		
16	\$321.61	\$321.61	\$302.49	\$302.49	\$327.67	\$327.67	\$322.72	\$322.72	\$294.27	\$294.27		
17	\$331.34	\$331.34	\$311.64	\$311.64	\$337.59	\$337.59	\$332.48	\$332.48	\$303.18	\$303.18		
18	\$341.82	\$341.82	\$321.50	\$321.50	\$348.27	\$348.27	\$343.00	\$343.00	\$312.77	\$312.77		
19	\$352.31	\$352.31	\$331.36	\$331.36	\$358.95	\$358.95	\$353.52	\$353.52	\$322.36	\$322.36		
20	\$363.17	\$363.17	\$341.57	\$341.57	\$370.01	\$370.01	\$364.42	\$364.42	\$332.29	\$332.29		
21	\$374.41	\$374.41	\$352.15	\$352.15	\$381.47	\$381.47	\$375.70	\$375.70	\$342.58	\$342.58		
22	\$374.41	\$374.41	\$352.15	\$352.15	\$381.47	\$381.47	\$375.70	\$375.70	\$342.58	\$342.58		
23	\$374.41	\$374.41	\$352.15	\$352.15	\$381.47	\$381.47	\$375.70	\$375.70	\$342.58	\$342.58		
24	\$374.41	\$374.41	\$352.15	\$352.15	\$381.47	\$381.47	\$375.70	\$375.70	\$342.58	\$342.58		
25	\$375.90	\$375.90	\$353.55	\$353.55	\$382.98	\$382.98	\$377.19	\$377.19	\$343.77	\$343.77		
26	\$383.38	\$383.38	\$360.59	\$360.59	\$390.61	\$390.61	\$384.70	\$384.70	\$350.79	\$350.79		
27	\$392.37	\$392.37	\$369.04	\$369.04	\$399.77	\$399.77	\$393.72	\$393.72	\$359.02	\$359.02		
28	\$406.97	\$406.97	\$382.77	\$382.77	\$414.65	\$414.65	\$408.37	\$408.37	\$372.38	\$372.38		
29	\$418.95	\$418.95	\$394.04	\$394.04	\$426.85	\$426.85	\$420.40	\$420.40	\$383.34	\$383.34		
30	\$424.94	\$424.94	\$399.68	\$399.68	\$432.96	\$432.96	\$426.41	\$426.41	\$388.82	\$388.82		
31	\$433.93	\$433.93	\$408.13	\$408.13	\$442.11	\$442.11	\$435.42	\$435.42	\$397.04	\$397.04		
32	\$442.91	\$442.91	\$416.58	\$416.58	\$451.27	\$451.27	\$444.44	\$444.44	\$405.26	\$405.26		
33	\$448.53	\$448.53	\$421.86	\$421.86	\$456.99	\$456.99	\$450.07	\$450.07	\$410.40	\$410.40		
34	\$454.52	\$454.52	\$427.50	\$427.50	\$463.09	\$463.09	\$456.09	\$456.09	\$415.88	\$415.88		
35	\$457.51	\$457.51	\$430.31	\$430.31	\$466.14	\$466.14	\$459.09	\$459.09	\$418.62	\$418.62		
36	\$460.51	\$460.51	\$433.13	\$433.13	\$469.19	\$469.19	\$462.10	\$462.10	\$421.36	\$421.36		
37	\$463.50	\$463.50	\$435.95	\$435.95	\$472.25	\$472.25	\$465.10	\$465.10	\$424.10	\$424.10		
38	\$466.50	\$466.50	\$438.76	\$438.76	\$475.30	\$475.30	\$468.11	\$468.11	\$426.84	\$426.84		
39	\$472.49	\$472.49	\$444.40	\$444.40	\$481.40	\$481.40	\$474.12	\$474.12	\$432.33	\$432.33		
40	\$478.48	\$478.48	\$450.03	\$450.03	\$487.50	\$487.50	\$480.13	\$480.13	\$437.81	\$437.81		
41	\$487.47	\$487.47	\$458.48	\$458.48	\$496.66	\$496.66	\$489.15	\$489.15	\$446.03	\$446.03		
42	\$496.08	\$496.08	\$466.58	\$466.58	\$505.43	\$505.43	\$497.79	\$497.79	\$453.91	\$453.91		
43	\$508.06	\$508.06	\$477.85	\$477.85	\$517.64	\$517.64	\$509.81	\$509.81	\$464.87	\$464.87		
44	\$523.03	\$523.03	\$491.94	\$491.94	\$532.90	\$532.90	\$524.84	\$524.84	\$478.57	\$478.57		
45	\$540.63	\$540.63	\$508.49	\$508.49	\$550.83	\$550.83	\$542.49	\$542.49	\$494.67	\$494.67		
46	\$561.60	\$561.60	\$528.21	\$528.21	\$572.19	\$572.19	\$563.53	\$563.53	\$513.86	\$513.86		
47	\$585.18	\$585.18	\$550.39	\$550.39	\$596.22	\$596.22	\$587.20	\$587.20	\$535.44	\$535.44		
48	\$612.14	\$612.14	\$575.75	\$575.75	\$623.68	\$623.68	\$614.25	\$614.25	\$560.10	\$560.10		
49	\$638.72	\$638.72	\$600.75	\$600.75	\$650.77	\$650.77	\$640.92	\$640.92	\$584.43	\$584.43		
50	\$668.67	\$668.67	\$628.92	\$628.92	\$681.28	\$681.28	\$670.98	\$670.98	\$611.83	\$611.83		
51	\$698.25	\$698.25	\$656.74	\$656.74	\$711.42	\$711.42	\$700.66	\$700.66	\$638.90	\$638.90		
52	\$730.82	\$730.82	\$687.37	\$687.37	\$744.61	\$744.61	\$733.34	\$733.34	\$668.70	\$668.70		
53	\$763.77	\$763.77	\$718.36	\$718.36	\$778.17	\$778.17	\$766.40	\$766.40	\$698.85	\$698.85		
54	\$799.34	\$799.34	\$751.82	\$751.82	\$814.41	\$814.41	\$802.09	\$802.09	\$731.39	\$731.39		
55	\$834.91	\$834.91	\$785.27	\$785.27	\$850.65	\$850.65	\$837.79	\$837.79	\$763.93	\$763.93		
56	\$873.47	\$873.47	\$1,004.49	\$821.54	\$889.94	\$889.94	\$1,023.43	\$876.48	\$1,007.95	\$799.22		
57	\$912.41	\$912.41	\$1,049.27	\$986.89	\$929.61	\$929.61	\$1,069.06	\$915.55	\$1,052.89	\$834.85		
58	\$953.96	\$953.96	\$1,097.06	\$1,031.84	\$971.96	\$971.96	\$1,117.75	\$957.25	\$1,100.84	\$872.87		
59	\$974.56	\$974.56	\$1,120.74	\$1,054.11	\$992.94	\$992.94	\$1,141.88	\$977.92	\$1,124.60	\$891.71		
60	\$1,016.11	\$1,016.11	\$1,168.53	\$1,099.06	\$1,035.28	\$1,035.28	\$1,190.57	\$1,019.62	\$1,172.56	\$929.74		
61	\$1,052.06	\$1,052.06	\$1,209.87	\$1,137.94	\$1,071.90	\$1,071.90	\$1,232.68	\$1,055.68	\$1,214.04	\$962.63		
62	\$1,075.64	\$1,075.64	\$1,236.99	\$1,163.45	\$1,095.93	\$1,095.93	\$1,260.32	\$1,079.35	\$1,241.26	\$984.21		
63	\$1,105.22	\$1,105.22	\$1,271.00	\$1,199.51	\$1,126.06	\$1,126.06	\$1,294.97	\$1,109.03	\$1,275.39	\$1,011.27		
64+	\$1,123.18	\$1,123.18	\$1,291.66	\$1,214.87	\$1,144.36	\$1,144.36	\$1,316.02	\$1,127.06	\$1,296.11	\$1,027.70		

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

HIOS Plan ID (On Exchange)=>	86199PA0020034		86199PA0020022		86199PA0020028		86199PA0020006		86199PA0020031			
HIOS Plan ID (Off Exchange)=>	86199PA0020034		86199PA0020022		86199PA0020028		86199PA0020006		86199PA0020031			
Plan Marketing Name =>	Ambetter Balanced Care 32 + Vision + Adult Dental		Ambetter Essential Care 2 HSA + Vision + Adult Dental		Ambetter Essential Care 5 + Vision + Adult Dental		Ambetter Essential Care 10 + Vision + Adult Dental		Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Silver		Bronze		Bronze		Bronze		Bronze			
Deductible =>	\$8100 INT		\$6900 INT		\$8300 INT		\$7200 INT		\$0 Med / \$3,800 Rx			
Coinurance =>	50%		0%		50% Preferred Brand Drugs		50%		50%			
Copays =>	\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs				\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$25 Generic Drugs		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs			
OOP Maximum =>	\$8,700		\$6,900		\$8,700		\$8,400		\$8,700			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$276.53	\$276.53	\$204.57	\$204.57	\$215.67	\$215.67	\$208.63	\$208.63	\$247.22	\$247.22		
15	\$301.11	\$301.11	\$222.75	\$222.75	\$234.84	\$234.84	\$227.18	\$227.18	\$269.19	\$269.19		
16	\$310.51	\$310.51	\$229.70	\$229.70	\$242.17	\$242.17	\$234.27	\$234.27	\$277.59	\$277.59		
17	\$319.91	\$319.91	\$236.66	\$236.66	\$249.50	\$249.50	\$241.36	\$241.36	\$286.00	\$286.00		
18	\$330.03	\$330.03	\$244.14	\$244.14	\$257.39	\$257.39	\$249.00	\$249.00	\$295.04	\$295.04		
19	\$340.15	\$340.15	\$251.63	\$251.63	\$265.28	\$265.28	\$256.63	\$256.63	\$304.09	\$304.09		
20	\$350.63	\$350.63	\$259.39	\$259.39	\$273.46	\$273.46	\$264.54	\$264.54	\$313.46	\$313.46		
21	\$361.49	\$361.49	\$267.42	\$267.42	\$281.93	\$281.93	\$272.73	\$272.73	\$323.17	\$323.17		
22	\$361.49	\$361.49	\$267.42	\$267.42	\$281.93	\$281.93	\$272.73	\$272.73	\$323.17	\$323.17		
23	\$361.49	\$361.49	\$267.42	\$267.42	\$281.93	\$281.93	\$272.73	\$272.73	\$323.17	\$323.17		
24	\$361.49	\$361.49	\$267.42	\$267.42	\$281.93	\$281.93	\$272.73	\$272.73	\$323.17	\$323.17		
25	\$362.92	\$362.92	\$268.48	\$268.48	\$283.04	\$283.04	\$273.81	\$273.81	\$324.45	\$324.45		
26	\$370.15	\$370.15	\$273.83	\$273.83	\$288.68	\$288.68	\$279.27	\$279.27	\$330.91	\$330.91		
27	\$378.83	\$378.83	\$280.24	\$280.24	\$295.45	\$295.45	\$285.81	\$285.81	\$338.67	\$338.67		
28	\$392.93	\$392.93	\$290.67	\$290.67	\$306.44	\$306.44	\$296.45	\$296.45	\$351.27	\$351.27		
29	\$404.49	\$404.49	\$299.23	\$299.23	\$315.47	\$315.47	\$302.78	\$302.78	\$361.61	\$361.61		
30	\$410.28	\$410.28	\$303.51	\$303.51	\$319.98	\$319.98	\$309.54	\$309.54	\$369.79	\$369.79		
31	\$418.95	\$418.95	\$309.93	\$309.93	\$326.74	\$326.74	\$315.09	\$315.09	\$374.54	\$374.54		
32	\$427.63	\$427.63	\$316.34	\$316.34	\$333.51	\$333.51	\$322.63	\$322.63	\$382.30	\$382.30		
33	\$433.05	\$433.05	\$320.36	\$320.36	\$337.74	\$337.74	\$326.72	\$326.72	\$387.14	\$387.14		
34	\$438.83	\$438.83	\$324.63	\$324.63	\$342.25	\$342.25	\$331.09	\$331.09	\$392.31	\$392.31		
35	\$441.73	\$441.73	\$326.77	\$326.77	\$345.50	\$345.50	\$333.27	\$333.27	\$394.90	\$394.90		
36	\$444.62	\$444.62	\$328.91	\$328.91	\$346.76	\$346.76	\$335.45	\$335.45	\$397.49	\$397.49		
37	\$447.51	\$447.51	\$331.05	\$331.05	\$349.01	\$349.01	\$337.63	\$337.63	\$400.07	\$400.07		
38	\$450.40	\$450.40	\$333.19	\$333.19	\$351.27	\$351.27	\$339.81	\$339.81	\$402.66	\$402.66		
39	\$456.19	\$456.19	\$337.47	\$337.47	\$355.78	\$355.78	\$344.18	\$344.18	\$407.83	\$407.83		
40	\$461.97	\$461.97	\$341.75	\$341.75	\$360.29	\$360.29	\$348.54	\$348.54	\$413.00	\$413.00		
41	\$470.64	\$470.64	\$348.17	\$348.17	\$367.06	\$367.06	\$355.09	\$355.09	\$420.75	\$420.75		
42	\$478.96	\$478.96	\$354.32	\$354.32	\$373.54	\$373.54	\$361.36	\$361.36	\$428.19	\$428.19		
43	\$490.53	\$490.53	\$362.87	\$362.87	\$382.56	\$382.56	\$370.09	\$370.09	\$438.53	\$438.53		
44	\$504.98	\$504.98	\$373.57	\$373.57	\$393.84	\$393.84	\$380.99	\$380.99	\$448.14	\$448.14		
45	\$521.97	\$521.97	\$386.14	\$386.14	\$407.09	\$407.09	\$393.81	\$393.81	\$458.88	\$458.88		
46	\$542.22	\$542.22	\$401.11	\$401.11	\$422.88	\$422.88	\$409.09	\$409.09	\$470.45	\$470.45		
47	\$564.99	\$564.99	\$417.96	\$417.96	\$440.64	\$440.64	\$426.27	\$426.27	\$490.21	\$490.21		
48	\$591.02	\$591.02	\$437.21	\$437.21	\$460.93	\$460.93	\$445.90	\$445.90	\$512.79	\$512.79		
49	\$616.68	\$616.68	\$456.20	\$456.20	\$480.95	\$480.95	\$465.27	\$465.27	\$535.06	\$535.06		
50	\$645.60	\$645.60	\$477.59	\$477.59	\$503.50	\$503.50	\$487.08	\$487.08	\$560.15	\$560.15		
51	\$674.16	\$674.16	\$498.72	\$498.72	\$525.78	\$525.78	\$508.63	\$508.63	\$584.92	\$584.92		
52	\$705.61	\$705.61	\$521.98	\$521.98	\$550.30	\$550.30	\$532.36	\$532.36	\$612.21	\$612.21		
53	\$737.42	\$737.42	\$545.51	\$545.51	\$575.11	\$575.11	\$561.38	\$561.38	\$639.81	\$639.81		
54	\$771.76	\$771.76	\$570.92	\$570.92	\$601.89	\$601.89	\$582.26	\$582.26	\$669.94	\$669.94		
55	\$806.10	\$806.10	\$596.32	\$596.32	\$628.67	\$628.67	\$608.17	\$608.17	\$699.40	\$699.40		
56	\$843.33	\$843.33	\$623.87	\$623.87	\$657.71	\$657.71	\$636.26	\$636.26	\$731.70	\$731.70		
57	\$880.92	\$880.92	\$651.68	\$651.68	\$687.03	\$687.03	\$664.63	\$664.63	\$764.32	\$764.32		
58	\$921.05	\$921.05	\$681.36	\$681.36	\$718.32	\$718.32	\$694.90	\$694.90	\$799.13	\$799.13		
59	\$940.93	\$940.93	\$708.07	\$708.07	\$733.83	\$733.83	\$709.90	\$709.90	\$816.38	\$816.38		
60	\$981.05	\$981.05	\$725.75	\$725.75	\$765.12	\$765.12	\$740.17	\$740.17	\$851.20	\$851.20		
61	\$1,015.75	\$1,015.75	\$751.42	\$751.42	\$792.19	\$792.19	\$766.35	\$766.35	\$881.31	\$881.31		
62	\$1,038.53	\$1,038.53	\$768.27	\$768.27	\$809.95	\$809.95	\$783.53	\$783.53	\$901.06	\$901.06		
63	\$1,067.08	\$1,067.08	\$789.39	\$789.39	\$832.22	\$832.22	\$805.08	\$805.08	\$925.84	\$925.84		
64+	\$1,084.42	\$1,084.42	\$802.22	\$802.22	\$845.74	\$845.74	\$818.16	\$818.16	\$940.89	\$940.89		

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

HIOS Plan ID (On Exchange)=>	86199PA0020030		86199PA0040007		86199PA0040008		86199PA0040003		86199PA0040004			
HIOS Plan ID (Off Exchange)=>	86199PA0020030		86199PA0040007		86199PA0040008		86199PA0040003		86199PA0040004			
Plan Marketing Name =>	Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental		Ambetter Secure Care 201 HSA + Vision + Adult Dental		Ambetter Secure Care 202 + Vision + Adult Dental		Ambetter Balanced Care 201 HSA + Vision + Adult Dental		Ambetter Balanced Care 203 + Vision + Adult Dental			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Bronze		Gold		Gold		Silver		Silver			
Deductible =>	\$1,500 Med / \$3,800 Rx		\$3200 INT		\$1150 INT		\$5800 INT		\$6450 INT			
Coinurance =>	50%		0%		20%		0%		1st Visit; 25% Mental/Behavioral Health and Substance Use Disorder Outpati			
Copays =>	\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$125 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs				\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs				\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs			
OOP Maximum =>	\$8,700		\$3,200		\$4,450		\$5,800		\$8,200			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$234.07	\$234.07	\$256.90	\$256.90	\$293.57	\$293.57	\$210.26	\$210.26	\$213.08	\$213.08		
15	\$254.88	\$254.88	\$279.74	\$279.74	\$319.66	\$319.66	\$228.95	\$228.95	\$232.02	\$232.02		
16	\$262.84	\$262.84	\$288.47	\$288.47	\$329.64	\$329.64	\$236.10	\$236.10	\$239.26	\$239.26		
17	\$270.79	\$270.79	\$297.20	\$297.20	\$339.62	\$339.62	\$243.24	\$243.24	\$246.50	\$246.50		
18	\$279.36	\$279.36	\$306.61	\$306.61	\$350.36	\$350.36	\$250.94	\$250.94	\$254.30	\$254.30		
19	\$287.93	\$287.93	\$316.01	\$316.01	\$361.10	\$361.10	\$258.64	\$258.64	\$262.10	\$262.10		
20	\$296.80	\$296.80	\$325.75	\$325.75	\$372.23	\$372.23	\$266.61	\$266.61	\$270.17	\$270.17		
21	\$305.99	\$305.99	\$335.83	\$335.83	\$383.76	\$383.76	\$274.86	\$274.86	\$278.54	\$278.54		
22	\$305.99	\$305.99	\$335.83	\$335.83	\$383.76	\$383.76	\$274.86	\$274.86	\$278.54	\$278.54		
23	\$305.99	\$305.99	\$335.83	\$335.83	\$383.76	\$383.76	\$274.86	\$274.86	\$278.54	\$278.54		
24	\$305.99	\$305.99	\$335.83	\$335.83	\$383.76	\$383.76	\$274.86	\$274.86	\$278.54	\$278.54		
25	\$307.20	\$307.20	\$337.17	\$337.17	\$385.28	\$385.28	\$275.95	\$275.95	\$279.64	\$279.64		
26	\$313.32	\$313.32	\$343.88	\$343.88	\$395.46	\$395.46	\$281.45	\$281.45	\$285.21	\$285.21		
27	\$320.67	\$320.67	\$351.94	\$351.94	\$402.17	\$402.17	\$288.05	\$288.05	\$291.90	\$291.90		
28	\$332.60	\$332.60	\$365.04	\$365.04	\$419.80	\$419.80	\$298.76	\$298.76	\$302.76	\$302.76		
29	\$342.39	\$342.39	\$375.79	\$375.79	\$429.41	\$429.41	\$307.56	\$307.56	\$311.67	\$311.67		
30	\$347.29	\$347.29	\$381.16	\$381.16	\$435.55	\$435.55	\$311.96	\$311.96	\$316.13	\$316.13		
31	\$354.63	\$354.63	\$389.22	\$389.22	\$444.76	\$444.76	\$318.55	\$318.55	\$322.82	\$322.82		
32	\$361.97	\$361.97	\$397.28	\$397.28	\$453.97	\$453.97	\$325.15	\$325.15	\$329.50	\$329.50		
33	\$366.56	\$366.56	\$402.32	\$402.32	\$459.73	\$459.73	\$328.69	\$328.69	\$333.68	\$333.68		
34	\$371.46	\$371.46	\$407.69	\$407.69	\$465.87	\$465.87	\$333.67	\$333.67	\$338.13	\$338.13		
35	\$373.91	\$373.91	\$429.99	\$429.99	\$471.93	\$471.93	\$335.87	\$335.87	\$340.36	\$340.36		
36	\$376.35	\$376.35	\$413.06	\$413.06	\$475.02	\$475.02	\$338.07	\$338.07	\$342.59	\$342.59		
37	\$378.80	\$378.80	\$435.62	\$435.62	\$478.11	\$478.11	\$340.27	\$340.27	\$344.82	\$344.82		
38	\$381.25	\$381.25	\$418.43	\$418.43	\$481.20	\$481.20	\$342.47	\$342.47	\$347.05	\$347.05		
39	\$386.15	\$386.15	\$444.07	\$444.07	\$487.38	\$487.38	\$346.86	\$346.86	\$351.50	\$351.50		
40	\$391.04	\$391.04	\$449.70	\$449.70	\$493.56	\$493.56	\$351.26	\$351.26	\$355.96	\$355.96		
41	\$398.38	\$398.38	\$458.14	\$458.14	\$499.64	\$499.64	\$357.86	\$357.86	\$362.65	\$362.65		
42	\$405.42	\$405.42	\$466.24	\$466.24	\$508.46	\$508.46	\$364.18	\$364.18	\$369.05	\$369.05		
43	\$415.21	\$415.21	\$477.50	\$477.50	\$520.74	\$520.74	\$372.97	\$372.97	\$377.96	\$377.96		
44	\$427.45	\$427.45	\$469.14	\$469.14	\$536.09	\$536.09	\$383.97	\$383.97	\$389.11	\$389.11		
45	\$441.83	\$441.83	\$508.11	\$508.11	\$554.13	\$554.13	\$396.89	\$396.89	\$402.20	\$402.20		
46	\$458.97	\$458.97	\$527.81	\$527.81	\$575.62	\$575.62	\$412.28	\$412.28	\$417.79	\$417.79		
47	\$478.25	\$478.25	\$549.98	\$549.98	\$599.79	\$599.79	\$429.59	\$429.59	\$435.34	\$435.34		
48	\$500.28	\$500.28	\$575.32	\$575.32	\$627.42	\$627.42	\$449.38	\$449.38	\$455.40	\$455.40		
49	\$522.00	\$522.00	\$600.30	\$600.30	\$654.67	\$654.67	\$468.90	\$468.90	\$475.17	\$475.17		
50	\$546.48	\$546.48	\$628.45	\$628.45	\$689.78	\$689.78	\$490.89	\$490.89	\$497.45	\$497.45		
51	\$570.65	\$570.65	\$656.25	\$656.25	\$720.26	\$720.26	\$512.60	\$512.60	\$519.46	\$519.46		
52	\$597.27	\$597.27	\$686.86	\$686.86	\$753.85	\$753.85	\$536.51	\$536.51	\$543.69	\$543.69		
53	\$624.20	\$624.20	\$717.83	\$717.83	\$787.84	\$787.84	\$560.70	\$560.70	\$568.20	\$568.20		
54	\$653.27	\$653.27	\$751.26	\$751.26	\$824.53	\$824.53	\$586.81	\$586.81	\$594.66	\$594.66		
55	\$682.33	\$682.33	\$784.68	\$784.68	\$861.22	\$861.22	\$612.92	\$612.92	\$621.12	\$621.12		
56	\$713.85	\$713.85	\$820.93	\$820.93	\$901.00	\$901.00	\$641.23	\$641.23	\$649.81	\$649.81		
57	\$745.67	\$745.67	\$857.52	\$857.52	\$941.16	\$941.16	\$669.81	\$669.81	\$678.78	\$678.78		
58	\$779.64	\$779.64	\$896.58	\$896.58	\$984.03	\$984.03	\$700.32	\$700.32	\$709.69	\$709.69		
59	\$796.46	\$796.46	\$915.93	\$915.93	\$1,005.27	\$1,005.27	\$715.44	\$715.44	\$725.01	\$725.01		
60	\$830.43	\$830.43	\$954.99	\$954.99	\$1,041.42	\$1,041.42	\$745.95	\$745.95	\$755.93	\$755.93		
61	\$859.80	\$859.80	\$988.77	\$988.77	\$1,085.21	\$1,085.21	\$772.33	\$772.33	\$782.67	\$782.67		
62	\$879.08	\$879.08	\$1,010.94	\$1,010.94	\$1,109.54	\$1,109.54	\$789.65	\$789.65	\$800.22	\$800.22		
63	\$903.25	\$903.25	\$1,038.74	\$1,038.74	\$1,140.05	\$1,140.05	\$811.36	\$811.36	\$822.22	\$822.22		
64+	\$917.93	\$917.93	\$1,055.62	\$1,055.62	\$1,158.58	\$1,158.58	\$824.55	\$824.55	\$835.58	\$835.58		

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

HIOS Plan ID (On Exchange)=>	86199PA0040002		86199PA0040001		86199PA0010025		86199PA0010035		86199PA0010004			
HIOS Plan ID (Off Exchange)=>	86199PA0040002		86199PA0040001		86199PA0010025		86199PA0010035		86199PA0010004			
Plan Marketing Name =>	Ambetter Balanced Care 207 + Vision + Adult Dental		Ambetter Balanced Care 209 + Vision + Adult Dental		Ambetter Secure Care 5		Ambetter Secure Care 20		Ambetter Balanced Care 11			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 8		Rating Area 8		Rating Area 8			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Silver		Silver		Gold		Gold		Silver			
Deductible =>	\$0 Med / \$1,500 Rx		\$2995 INT		\$1450 INT		\$750 INT		\$6000 INT			
Coinurance =>	50% Preferred Brand Drugs		30%		20%		35%		40%			
Copays =>	\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$65 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$55 Preferred Brand Drugs		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs			
OOP Maximum =>	\$8,200		\$8,400		\$6,300		\$7,500		\$8,500			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$232.57	\$232.57	\$231.40	\$231.40	\$253.20	\$253.20	\$238.15	\$238.15	\$257.98	\$257.98		
15	\$253.24	\$253.24	\$251.97	\$251.97	\$275.71	\$275.71	\$259.32	\$259.32	\$280.91	\$280.91		
16	\$261.14	\$261.14	\$259.83	\$259.83	\$284.31	\$284.31	\$267.41	\$267.41	\$289.68	\$289.68		
17	\$269.05	\$269.05	\$267.70	\$267.70	\$292.92	\$292.92	\$275.50	\$275.50	\$298.44	\$298.44		
18	\$277.56	\$277.56	\$276.17	\$276.17	\$302.19	\$302.19	\$284.22	\$284.22	\$307.89	\$307.89		
19	\$286.07	\$286.07	\$284.64	\$284.64	\$311.45	\$311.45	\$292.94	\$292.94	\$317.33	\$317.33		
20	\$294.89	\$294.89	\$293.41	\$293.41	\$321.05	\$321.05	\$301.97	\$301.97	\$327.11	\$327.11		
21	\$304.02	\$304.02	\$302.49	\$302.49	\$330.99	\$330.99	\$311.31	\$311.31	\$337.23	\$337.23		
22	\$304.02	\$304.02	\$302.49	\$302.49	\$330.99	\$330.99	\$311.31	\$311.31	\$337.23	\$337.23		
23	\$304.02	\$304.02	\$302.49	\$302.49	\$330.99	\$330.99	\$311.31	\$311.31	\$337.23	\$337.23		
24	\$304.02	\$304.02	\$302.49	\$302.49	\$330.99	\$330.99	\$311.31	\$311.31	\$337.23	\$337.23		
25	\$305.23	\$305.23	\$303.69	\$303.69	\$332.31	\$332.31	\$312.55	\$312.55	\$338.57	\$338.57		
26	\$311.31	\$311.31	\$309.74	\$309.74	\$338.93	\$338.93	\$318.78	\$318.78	\$345.32	\$345.32		
27	\$318.60	\$318.60	\$317.00	\$317.00	\$346.87	\$346.87	\$326.25	\$326.25	\$375.18	\$375.18		
28	\$320.46	\$320.46	\$328.80	\$328.80	\$378.12	\$378.12	\$338.39	\$338.39	\$389.15	\$389.15		
29	\$340.19	\$340.19	\$338.48	\$338.48	\$370.37	\$370.37	\$348.35	\$348.35	\$400.60	\$400.60		
30	\$345.05	\$345.05	\$343.32	\$343.32	\$375.66	\$375.66	\$353.33	\$353.33	\$406.33	\$406.33		
31	\$352.35	\$352.35	\$350.58	\$350.58	\$403.17	\$403.17	\$360.80	\$360.80	\$414.92	\$414.92		
32	\$359.64	\$359.64	\$357.84	\$357.84	\$391.55	\$391.55	\$423.51	\$423.51	\$398.94	\$398.94		
33	\$364.20	\$364.20	\$362.38	\$362.38	\$396.52	\$396.52	\$428.88	\$428.88	\$403.99	\$403.99		
34	\$369.07	\$369.07	\$367.22	\$367.22	\$401.81	\$401.81	\$434.61	\$434.61	\$409.39	\$409.39		
35	\$371.50	\$371.50	\$369.64	\$369.64	\$404.46	\$404.46	\$437.48	\$437.48	\$412.09	\$412.09		
36	\$373.93	\$373.93	\$372.06	\$372.06	\$407.11	\$407.11	\$440.34	\$440.34	\$414.79	\$414.79		
37	\$376.36	\$376.36	\$374.47	\$374.47	\$409.76	\$409.76	\$443.20	\$443.20	\$417.48	\$417.48		
38	\$378.80	\$378.80	\$376.89	\$376.89	\$412.40	\$412.40	\$446.07	\$446.07	\$420.18	\$420.18		
39	\$383.66	\$383.66	\$381.73	\$381.73	\$417.70	\$417.70	\$451.80	\$451.80	\$425.58	\$425.58		
40	\$388.53	\$388.53	\$386.57	\$386.57	\$423.00	\$423.00	\$457.52	\$457.52	\$430.97	\$430.97		
41	\$395.82	\$395.82	\$393.83	\$393.83	\$430.94	\$430.94	\$466.12	\$466.12	\$439.07	\$439.07		
42	\$402.81	\$402.81	\$400.79	\$400.79	\$438.55	\$438.55	\$474.35	\$474.35	\$446.82	\$446.82		
43	\$412.54	\$412.54	\$410.47	\$410.47	\$449.14	\$449.14	\$482.44	\$482.44	\$457.61	\$457.61		
44	\$424.70	\$424.70	\$422.57	\$422.57	\$462.38	\$462.38	\$494.89	\$494.89	\$471.10	\$471.10		
45	\$438.99	\$438.99	\$436.79	\$436.79	\$477.94	\$477.94	\$516.95	\$516.95	\$486.95	\$486.95		
46	\$456.02	\$456.02	\$453.73	\$453.73	\$496.47	\$496.47	\$537.04	\$537.04	\$505.84	\$505.84		
47	\$475.17	\$475.17	\$472.78	\$472.78	\$517.32	\$517.32	\$569.92	\$569.92	\$527.08	\$527.08		
48	\$497.06	\$497.06	\$494.56	\$494.56	\$541.16	\$541.16	\$602.33	\$602.33	\$551.36	\$551.36		
49	\$518.64	\$518.64	\$516.04	\$516.04	\$564.66	\$564.66	\$649.35	\$649.35	\$581.08	\$581.08		
50	\$542.96	\$542.96	\$540.24	\$540.24	\$591.13	\$591.13	\$679.80	\$679.80	\$609.39	\$609.39		
51	\$566.98	\$566.98	\$564.13	\$564.13	\$617.28	\$617.28	\$709.87	\$709.87	\$637.67	\$637.67		
52	\$593.43	\$593.43	\$590.45	\$590.45	\$646.08	\$646.08	\$742.99	\$742.99	\$668.82	\$668.82		
53	\$620.18	\$620.18	\$617.07	\$617.07	\$675.20	\$675.20	\$776.48	\$776.48	\$695.06	\$695.06		
54	\$649.06	\$649.06	\$645.80	\$645.80	\$706.65	\$706.65	\$812.64	\$812.64	\$724.33	\$724.33		
55	\$677.94	\$677.94	\$674.54	\$674.54	\$738.09	\$738.09	\$848.80	\$848.80	\$758.21	\$758.21		
56	\$709.26	\$709.26	\$705.69	\$705.69	\$772.18	\$772.18	\$888.01	\$888.01	\$786.74	\$786.74		
57	\$740.87	\$740.87	\$737.15	\$737.15	\$806.60	\$806.60	\$927.59	\$927.59	\$821.81	\$821.81		
58	\$774.62	\$774.62	\$770.73	\$770.73	\$843.34	\$843.34	\$969.84	\$969.84	\$859.25	\$859.25		
59	\$791.34	\$791.34	\$787.37	\$787.37	\$861.55	\$861.55	\$990.78	\$990.78	\$877.79	\$877.79		
60	\$825.08	\$825.08	\$820.94	\$820.94	\$898.29	\$898.29	\$1,033.03	\$1,033.03	\$915.23	\$915.23		
61	\$854.27	\$854.27	\$849.98	\$849.98	\$930.06	\$930.06	\$1,069.57	\$1,069.57	\$947.60	\$947.60		
62	\$873.42	\$873.42	\$869.04	\$869.04	\$950.91	\$950.91	\$1,093.55	\$1,093.55	\$968.84	\$968.84		
63	\$897.44	\$897.44	\$892.93	\$892.93	\$977.06	\$977.06	\$1,123.62	\$1,123.62	\$995.49	\$995.49		
64+	\$912.02	\$912.02	\$907.44	\$907.44	\$992.94	\$992.94	\$1,148.88	\$1,148.88	\$1,011.66	\$1,011.66		

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

HIOS Plan ID (On Exchange)=>	86199PA0010012		86199PA0010032		86199PA0010033		86199PA0010034		86199PA0010022			
HIOS Plan ID (Off Exchange)=>	86199PA0010012		86199PA0010032		86199PA0010033		86199PA0010034		86199PA0010022			
Plan Marketing Name =>	Ambetter Balanced Care 12		Ambetter Balanced Care 30		Ambetter Balanced Care 31		Ambetter Balanced Care 32		Ambetter Essential Care 2 HSA			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Silver		Silver		Silver		Silver		Bronze			
Deductible =>	\$6500 INT		\$6100 INT		\$5450 INT		\$8100 INT		\$6900 INT			
Coinurance =>	40%		0%		10%		50%		0%			
Copays =>	\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$70 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$60 Preferred Brand Drugs						\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs					
OOP Maximum =>	\$8,400		\$6,100		\$6,450		\$8,700		\$6,900			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$254.07	\$254.07	\$231.18	\$231.18	\$231.68	\$231.68	\$244.46	\$244.46	\$180.85	\$180.85		
15	\$276.66	\$276.66	\$251.73	\$251.73	\$252.27	\$252.27	\$266.19	\$266.19	\$196.92	\$196.92		
16	\$285.29	\$285.29	\$259.58	\$259.58	\$260.15	\$260.15	\$274.50	\$274.50	\$203.07	\$203.07		
17	\$293.93	\$293.93	\$267.44	\$267.44	\$268.02	\$268.02	\$282.81	\$282.81	\$209.21	\$209.21		
18	\$303.23	\$303.23	\$275.90	\$275.90	\$276.50	\$276.50	\$291.76	\$291.76	\$215.83	\$215.83		
19	\$312.53	\$312.53	\$284.36	\$284.36	\$284.98	\$284.98	\$300.71	\$300.71	\$222.45	\$222.45		
20	\$322.16	\$322.16	\$293.13	\$293.13	\$293.76	\$293.76	\$309.97	\$309.97	\$229.31	\$229.31		
21	\$332.13	\$332.13	\$302.20	\$302.20	\$302.86	\$302.86	\$319.57	\$319.57	\$236.41	\$236.41		
22	\$332.13	\$332.13	\$302.20	\$302.20	\$302.86	\$302.86	\$319.57	\$319.57	\$236.41	\$236.41		
23	\$332.13	\$332.13	\$302.20	\$302.20	\$302.86	\$302.86	\$319.57	\$319.57	\$236.41	\$236.41		
24	\$332.13	\$332.13	\$302.20	\$302.20	\$302.86	\$302.86	\$319.57	\$319.57	\$236.41	\$236.41		
25	\$333.45	\$333.45	\$303.40	\$303.40	\$304.06	\$304.06	\$320.84	\$320.84	\$237.95	\$237.95		
26	\$340.09	\$340.09	\$309.45	\$309.45	\$310.12	\$310.12	\$327.23	\$327.23	\$242.07	\$242.07		
27	\$348.07	\$348.07	\$316.70	\$316.70	\$317.38	\$317.38	\$334.90	\$334.90	\$247.75	\$247.75		
28	\$361.02	\$361.02	\$328.48	\$328.48	\$329.19	\$329.19	\$347.36	\$347.36	\$256.97	\$256.97		
29	\$371.65	\$371.65	\$338.15	\$338.15	\$338.89	\$338.89	\$359.72	\$359.72	\$264.53	\$264.53		
30	\$433.50	\$433.50	\$342.99	\$342.99	\$343.73	\$343.73	\$362.70	\$362.70	\$268.31	\$268.31		
31	\$384.93	\$442.67	\$350.24	\$402.78	\$351.00	\$403.65	\$370.37	\$425.93	\$273.99	\$315.09		
32	\$392.90	\$451.84	\$357.50	\$411.12	\$358.27	\$412.01	\$378.04	\$434.75	\$279.66	\$321.61		
33	\$397.88	\$457.57	\$362.03	\$416.33	\$362.81	\$417.23	\$382.83	\$440.26	\$283.21	\$325.69		
34	\$403.20	\$463.68	\$366.86	\$421.89	\$367.66	\$422.80	\$387.95	\$446.14	\$286.99	\$330.04		
35	\$405.85	\$466.73	\$369.28	\$424.67	\$370.08	\$425.59	\$390.50	\$449.08	\$288.88	\$332.21		
36	\$408.51	\$469.79	\$371.70	\$427.45	\$372.50	\$428.38	\$393.06	\$452.02	\$290.77	\$334.39		
37	\$411.17	\$472.84	\$374.12	\$430.23	\$374.92	\$431.16	\$395.62	\$454.96	\$292.66	\$336.56		
38	\$413.83	\$475.90	\$376.53	\$433.01	\$377.35	\$433.95	\$398.17	\$457.90	\$294.55	\$338.74		
39	\$419.14	\$482.01	\$381.37	\$438.57	\$382.19	\$439.52	\$403.29	\$463.78	\$298.34	\$343.09		
40	\$424.45	\$488.12	\$386.20	\$444.13	\$387.04	\$445.09	\$408.40	\$469.66	\$302.12	\$347.44		
41	\$432.42	\$497.29	\$393.46	\$452.47	\$394.31	\$453.45	\$416.07	\$478.48	\$307.79	\$353.96		
42	\$440.06	\$506.07	\$400.41	\$460.47	\$401.27	\$461.46	\$423.42	\$486.93	\$313.23	\$360.21		
43	\$450.69	\$518.29	\$410.08	\$471.59	\$410.96	\$472.61	\$433.64	\$498.69	\$320.79	\$368.91		
44	\$463.98	\$533.57	\$422.16	\$485.49	\$423.08	\$486.54	\$446.43	\$513.39	\$330.25	\$379.79		
45	\$479.59	\$551.52	\$436.37	\$501.82	\$437.31	\$502.91	\$461.45	\$530.66	\$341.36	\$392.57		
46	\$498.18	\$572.91	\$453.29	\$521.28	\$454.27	\$522.41	\$479.34	\$551.24	\$354.60	\$407.79		
47	\$519.11	\$596.97	\$472.33	\$543.18	\$473.35	\$544.35	\$499.47	\$574.39	\$369.49	\$424.92		
48	\$543.02	\$624.47	\$494.09	\$568.20	\$495.15	\$569.43	\$522.48	\$600.85	\$386.51	\$444.49		
49	\$566.60	\$651.59	\$515.54	\$592.87	\$516.66	\$594.16	\$545.17	\$626.95	\$403.30	\$463.79		
50	\$593.17	\$682.15	\$539.72	\$620.68	\$540.88	\$622.02	\$570.74	\$656.35	\$422.21	\$485.54		
51	\$619.41	\$712.32	\$563.59	\$648.13	\$564.81	\$649.53	\$595.98	\$685.38	\$440.89	\$507.02		
52	\$648.30	\$745.55	\$589.88	\$678.36	\$591.16	\$679.83	\$623.78	\$717.35	\$461.45	\$530.67		
53	\$677.53	\$779.16	\$616.48	\$708.95	\$617.81	\$710.48	\$651.90	\$749.69	\$482.26	\$554.59		
54	\$709.08	\$815.45	\$645.18	\$741.96	\$646.58	\$743.56	\$682.26	\$784.60	\$504.71	\$580.42		
55	\$740.63	\$851.73	\$673.89	\$774.98	\$675.35	\$776.65	\$712.62	\$819.51	\$527.17	\$606.25		
56	\$774.84	\$891.07	\$705.02	\$810.77	\$706.54	\$812.52	\$745.54	\$857.37	\$551.52	\$634.25		
57	\$809.38	\$930.79	\$736.45	\$846.91	\$738.04	\$848.74	\$778.77	\$895.59	\$576.11	\$662.52		
58	\$846.25	\$973.19	\$769.99	\$885.49	\$771.65	\$887.40	\$814.24	\$936.38	\$602.35	\$692.70		
59	\$864.52	\$994.19	\$786.61	\$904.60	\$788.31	\$906.56	\$831.82	\$956.59	\$615.35	\$707.65		
60	\$901.38	\$1,036.59	\$820.15	\$943.18	\$821.93	\$945.21	\$867.29	\$997.38	\$641.59	\$737.83		
61	\$933.27	\$1,073.26	\$849.16	\$976.54	\$851.00	\$978.65	\$897.97	\$1,032.66	\$664.28	\$763.93		
62	\$954.19	\$1,097.32	\$868.20	\$998.43	\$870.08	\$1,000.59	\$918.10	\$1,055.81	\$679.18	\$781.05		
63	\$980.43	\$1,127.49	\$892.08	\$1,025.89	\$894.00	\$1,028.10	\$943.34	\$1,084.85	\$697.85	\$802.53		
64+	\$996.36	\$1,145.82	\$906.57	\$1,042.56	\$908.53	\$1,044.81	\$958.67	\$1,102.47	\$709.19	\$815.57		

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

HIOS Plan ID (On Exchange) =>	86199PA0010028		86199PA0010006		86199PA0010031		86199PA0010030		86199PA0030007			
HIOS Plan ID (Off Exchange) =>	86199PA0010028		86199PA0010006		86199PA0010031		86199PA0010030		86199PA0030007			
Plan Marketing Name =>	Ambetter Essential Care 5		Ambetter Essential Care 10		Ambetter Essential Care: \$0 Medical Deductible		Ambetter Essential Care: \$1,500 Medical Deductible		Ambetter Secure Care 201 HSA			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Bronze		Bronze		Bronze		Bronze		Gold			
Deductible =>	\$8300 INT		\$7200 INT		\$0 Med / \$3,800 Rx		\$1,500 Med / \$3,800 Rx		\$3200 INT			
Coinurance =>	50% Preferred Brand Drugs		50%		50%		50%		0%			
Copays =>	\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$25 Generic Drugs		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$125 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs					
OOP Maximum =>	\$8,700		\$8,400		\$8,700		\$8,700		\$3,200			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$190.66	\$190.66	\$184.44	\$184.44	\$218.55	\$218.55	\$206.93	\$206.93	\$227.11	\$227.11	\$227.11	\$227.11
15	\$207.60	\$207.60	\$200.83	\$200.83	\$237.98	\$237.98	\$225.32	\$225.32	\$247.30	\$247.30	\$247.30	\$247.30
16	\$214.08	\$214.08	\$207.10	\$207.10	\$245.40	\$245.40	\$232.36	\$232.36	\$255.02	\$255.02	\$255.02	\$255.02
17	\$220.56	\$220.56	\$213.37	\$213.37	\$252.83	\$252.83	\$239.39	\$239.39	\$262.74	\$262.74	\$262.74	\$262.74
18	\$227.54	\$227.54	\$220.12	\$220.12	\$260.83	\$260.83	\$246.96	\$246.96	\$271.05	\$271.05	\$271.05	\$271.05
19	\$234.52	\$234.52	\$226.87	\$226.87	\$268.83	\$268.83	\$254.54	\$254.54	\$279.36	\$279.36	\$279.36	\$279.36
20	\$241.75	\$241.75	\$233.87	\$233.87	\$277.11	\$277.11	\$262.38	\$262.38	\$287.97	\$287.97	\$287.97	\$287.97
21	\$249.24	\$249.24	\$241.11	\$241.11	\$285.69	\$285.69	\$270.51	\$270.51	\$296.89	\$296.89	\$296.89	\$296.89
22	\$249.24	\$249.24	\$241.11	\$241.11	\$285.69	\$285.69	\$270.51	\$270.51	\$296.89	\$296.89	\$296.89	\$296.89
23	\$249.24	\$249.24	\$241.11	\$241.11	\$285.69	\$285.69	\$270.51	\$270.51	\$296.89	\$296.89	\$296.89	\$296.89
24	\$249.24	\$249.24	\$241.11	\$241.11	\$285.69	\$285.69	\$270.51	\$270.51	\$296.89	\$296.89	\$296.89	\$296.89
25	\$250.22	\$250.22	\$242.06	\$242.06	\$286.83	\$286.83	\$271.58	\$271.58	\$304.01	\$304.01	\$304.01	\$304.01
26	\$255.21	\$255.21	\$246.88	\$246.88	\$292.54	\$292.54	\$276.99	\$276.99	\$318.54	\$318.54	\$318.54	\$318.54
27	\$261.19	\$261.19	\$252.67	\$252.67	\$299.40	\$299.40	\$283.48	\$283.48	\$331.13	\$331.13	\$331.13	\$331.13
28	\$270.91	\$270.91	\$262.07	\$262.07	\$310.54	\$310.54	\$294.03	\$294.03	\$338.14	\$338.14	\$338.14	\$338.14
29	\$278.88	\$278.88	\$269.79	\$269.79	\$319.68	\$319.68	\$302.69	\$302.69	\$348.09	\$348.09	\$348.09	\$348.09
30	\$282.87	\$282.87	\$273.65	\$273.65	\$324.25	\$324.25	\$307.01	\$307.01	\$353.96	\$353.96	\$353.96	\$353.96
31	\$288.85	\$288.85	\$279.43	\$279.43	\$331.11	\$331.11	\$313.51	\$313.51	\$363.02	\$363.02	\$363.02	\$363.02
32	\$294.83	\$294.83	\$285.22	\$285.22	\$337.97	\$337.97	\$320.00	\$320.00	\$371.21	\$371.21	\$371.21	\$371.21
33	\$298.57	\$298.57	\$288.84	\$288.84	\$342.25	\$342.25	\$324.06	\$324.06	\$376.66	\$376.66	\$376.66	\$376.66
34	\$302.56	\$302.56	\$292.69	\$292.69	\$346.82	\$346.82	\$328.38	\$328.38	\$382.38	\$382.38	\$382.38	\$382.38
35	\$304.55	\$304.55	\$294.62	\$294.62	\$349.11	\$349.11	\$330.55	\$330.55	\$386.13	\$386.13	\$386.13	\$386.13
36	\$306.55	\$306.55	\$296.55	\$296.55	\$351.39	\$351.39	\$332.71	\$332.71	\$389.16	\$389.16	\$389.16	\$389.16
37	\$308.54	\$308.54	\$298.48	\$298.48	\$353.68	\$353.68	\$334.88	\$334.88	\$392.54	\$392.54	\$392.54	\$392.54
38	\$310.54	\$310.54	\$300.41	\$300.41	\$355.96	\$355.96	\$337.04	\$337.04	\$395.91	\$395.91	\$395.91	\$395.91
39	\$314.52	\$314.52	\$304.27	\$304.27	\$360.53	\$360.53	\$341.37	\$341.37	\$399.57	\$399.57	\$399.57	\$399.57
40	\$318.51	\$318.51	\$308.12	\$308.12	\$365.11	\$365.11	\$345.70	\$345.70	\$403.23	\$403.23	\$403.23	\$403.23
41	\$324.49	\$324.49	\$313.91	\$313.91	\$371.96	\$371.96	\$352.19	\$352.19	\$406.92	\$406.92	\$406.92	\$406.92
42	\$330.22	\$330.22	\$319.46	\$319.46	\$378.53	\$378.53	\$358.41	\$358.41	\$412.17	\$412.17	\$412.17	\$412.17
43	\$338.20	\$338.20	\$327.17	\$327.17	\$387.67	\$387.67	\$367.07	\$367.07	\$422.13	\$422.13	\$422.13	\$422.13
44	\$348.17	\$348.17	\$336.81	\$336.81	\$399.10	\$399.10	\$377.89	\$377.89	\$434.57	\$434.57	\$434.57	\$434.57
45	\$359.88	\$359.88	\$348.15	\$348.15	\$400.37	\$400.37	\$390.60	\$390.60	\$449.19	\$449.19	\$449.19	\$449.19
46	\$373.84	\$373.84	\$361.65	\$361.65	\$428.53	\$428.53	\$405.75	\$405.75	\$466.61	\$466.61	\$466.61	\$466.61
47	\$389.54	\$389.54	\$376.84	\$376.84	\$446.53	\$446.53	\$422.79	\$422.79	\$486.21	\$486.21	\$486.21	\$486.21
48	\$407.48	\$407.48	\$394.20	\$394.20	\$467.09	\$467.09	\$442.26	\$442.26	\$508.60	\$508.60	\$508.60	\$508.60
49	\$425.18	\$425.18	\$411.31	\$411.31	\$487.38	\$487.38	\$461.47	\$461.47	\$530.69	\$530.69	\$530.69	\$530.69
50	\$445.12	\$445.12	\$430.60	\$430.60	\$495.19	\$495.19	\$483.11	\$483.11	\$555.57	\$555.57	\$555.57	\$555.57
51	\$464.81	\$464.81	\$449.65	\$449.65	\$517.10	\$517.10	\$504.48	\$504.48	\$580.15	\$580.15	\$580.15	\$580.15
52	\$486.49	\$486.49	\$470.62	\$470.62	\$541.22	\$541.22	\$528.01	\$528.01	\$607.21	\$607.21	\$607.21	\$607.21
53	\$508.42	\$508.42	\$491.84	\$491.84	\$565.62	\$565.62	\$551.82	\$551.82	\$634.59	\$634.59	\$634.59	\$634.59
54	\$532.10	\$532.10	\$514.74	\$514.74	\$591.96	\$591.96	\$577.51	\$577.51	\$664.14	\$664.14	\$664.14	\$664.14
55	\$555.77	\$555.77	\$537.65	\$537.65	\$618.30	\$618.30	\$603.21	\$603.21	\$693.69	\$693.69	\$693.69	\$693.69
56	\$581.44	\$581.44	\$562.48	\$562.48	\$646.85	\$646.85	\$631.07	\$631.07	\$725.73	\$725.73	\$725.73	\$725.73
57	\$607.36	\$607.36	\$587.56	\$587.56	\$675.69	\$675.69	\$659.20	\$659.20	\$758.08	\$758.08	\$758.08	\$758.08
58	\$635.03	\$635.03	\$614.32	\$614.32	\$706.47	\$706.47	\$689.23	\$689.23	\$792.61	\$792.61	\$792.61	\$792.61
59	\$648.73	\$648.73	\$627.58	\$627.58	\$721.72	\$721.72	\$704.11	\$704.11	\$809.72	\$809.72	\$809.72	\$809.72
60	\$676.40	\$676.40	\$654.34	\$654.34	\$752.49	\$752.49	\$734.13	\$734.13	\$844.25	\$844.25	\$844.25	\$844.25
61	\$700.32	\$700.32	\$677.49	\$677.49	\$779.11	\$779.11	\$760.10	\$760.10	\$874.11	\$874.11	\$874.11	\$874.11
62	\$716.03	\$716.03	\$692.68	\$692.68	\$796.58	\$796.58	\$777.14	\$777.14	\$893.71	\$893.71	\$893.71	\$893.71
63	\$735.71	\$735.71	\$711.72	\$711.72	\$818.48	\$818.48	\$798.51	\$798.51	\$918.29	\$918.29	\$918.29	\$918.29
64+	\$747.67	\$747.67	\$723.28	\$723.28	\$831.78	\$831.78	\$811.48	\$811.48	\$933.21	\$933.21	\$933.21	\$933.21

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

HIOS Plan ID (On Exchange)=>	86199PA0030008		86199PA0030016		86199PA0030003		86199PA0030004		86199PA0030002			
HIOS Plan ID (Off Exchange)=>	86199PA0030008		86199PA0030016		86199PA0030003		86199PA0030004		86199PA0030002			
Plan Marketing Name =>	Ambetter Secure Care 202		Ambetter Secure Care 203		Ambetter Balanced Care 201 HSA		Ambetter Balanced Care 203		Ambetter Balanced Care 207			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Gold		Gold		Silver		Silver		Silver			
Deductible =>	\$1150 INT		\$2000 INT		\$5800 INT		\$6450 INT		\$0 Med / \$1,500 Rx			
Coinurance =>	20%		20% Laboratory Outpatient and Professional Services		0%		1st Visit; 25% Mental/Behavioral Health and Substance Use Disorder Outpat		50% Preferred Brand Drugs			
Copays =>	\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$65 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs				\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs		\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$50 Generic Drugs			
OOP Maximum =>	\$4,450		\$6,500		\$5,800		\$8,200		\$8,200			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$259.52	\$259.52	\$233.92	\$233.92	\$185.88	\$185.88	\$188.37	\$188.37	\$188.37	\$205.60	\$205.60	
15	\$282.59	\$282.59	\$254.71	\$254.71	\$202.40	\$202.40	\$205.11	\$205.11	\$205.11	\$223.87	\$223.87	
16	\$291.41	\$291.41	\$262.66	\$262.66	\$208.72	\$208.72	\$211.51	\$211.51	\$211.51	\$230.86	\$230.86	
17	\$300.23	\$300.23	\$270.61	\$270.61	\$215.04	\$215.04	\$217.91	\$217.91	\$217.91	\$237.85	\$237.85	
18	\$309.73	\$309.73	\$279.18	\$279.18	\$221.84	\$221.84	\$224.81	\$224.81	\$224.81	\$245.38	\$245.38	
19	\$319.23	\$319.23	\$287.74	\$287.74	\$228.64	\$228.64	\$231.70	\$231.70	\$231.70	\$252.90	\$252.90	
20	\$329.07	\$329.07	\$296.61	\$296.61	\$235.69	\$235.69	\$238.84	\$238.84	\$238.84	\$260.69	\$260.69	
21	\$339.26	\$339.14	\$305.79	\$305.79	\$242.99	\$242.99	\$246.24	\$246.24	\$246.24	\$268.77	\$268.77	
22	\$339.26	\$339.14	\$305.79	\$305.79	\$242.99	\$242.99	\$246.24	\$246.24	\$246.24	\$268.77	\$268.77	
23	\$339.26	\$339.14	\$305.79	\$305.79	\$242.99	\$242.99	\$246.24	\$246.24	\$246.24	\$268.77	\$268.77	
24	\$339.26	\$339.14	\$305.79	\$305.79	\$242.99	\$242.99	\$246.24	\$246.24	\$246.24	\$268.77	\$268.77	
25	\$340.60	\$339.14	\$307.00	\$307.00	\$243.95	\$243.95	\$247.22	\$247.22	\$247.22	\$269.83	\$269.83	
26	\$347.39	\$339.50	\$313.12	\$313.12	\$248.81	\$248.81	\$252.14	\$252.14	\$252.14	\$275.21	\$275.21	
27	\$355.53	\$408.86	\$320.46	\$320.46	\$254.64	\$254.64	\$258.05	\$258.05	\$258.05	\$281.66	\$281.66	
28	\$368.76	\$424.07	\$322.38	\$322.38	\$264.12	\$264.12	\$267.65	\$267.65	\$267.65	\$292.14	\$292.14	
29	\$379.62	\$436.56	\$342.17	\$342.17	\$271.89	\$271.89	\$275.53	\$275.53	\$275.53	\$300.74	\$300.74	
30	\$442.80	\$442.80	\$347.06	\$347.06	\$275.78	\$275.78	\$279.47	\$279.47	\$279.47	\$305.04	\$305.04	
31	\$493.19	\$452.16	\$354.40	\$354.40	\$281.61	\$281.61	\$283.86	\$283.86	\$283.86	\$311.49	\$311.49	
32	\$401.33	\$461.53	\$361.74	\$361.74	\$287.45	\$287.45	\$291.29	\$291.29	\$291.29	\$317.94	\$317.94	
33	\$406.42	\$467.38	\$366.32	\$366.32	\$291.09	\$291.09	\$294.98	\$294.98	\$294.98	\$321.97	\$321.97	
34	\$411.85	\$473.62	\$371.22	\$371.22	\$294.98	\$294.98	\$298.92	\$298.92	\$298.92	\$326.27	\$326.27	
35	\$414.56	\$476.74	\$373.66	\$373.66	\$296.92	\$296.92	\$300.89	\$300.89	\$300.89	\$328.42	\$328.42	
36	\$417.27	\$479.86	\$376.11	\$376.11	\$298.87	\$298.87	\$302.86	\$302.86	\$302.86	\$330.57	\$330.57	
37	\$419.99	\$482.98	\$378.55	\$378.55	\$300.81	\$300.81	\$304.83	\$304.83	\$304.83	\$332.72	\$332.72	
38	\$422.70	\$486.11	\$381.00	\$381.00	\$302.75	\$302.75	\$306.80	\$306.80	\$306.80	\$334.87	\$334.87	
39	\$428.13	\$492.35	\$385.89	\$385.89	\$306.64	\$306.64	\$310.74	\$310.74	\$310.74	\$339.17	\$339.17	
40	\$433.56	\$498.59	\$390.79	\$390.79	\$310.53	\$310.53	\$315.11	\$315.11	\$315.11	\$343.47	\$343.47	
41	\$441.70	\$507.95	\$398.12	\$398.12	\$316.36	\$316.36	\$320.59	\$320.59	\$320.59	\$349.92	\$349.92	
42	\$449.50	\$516.93	\$405.16	\$405.16	\$321.95	\$321.95	\$326.26	\$326.26	\$326.26	\$356.10	\$356.10	
43	\$460.36	\$529.41	\$414.94	\$414.94	\$327.18	\$327.18	\$332.14	\$332.14	\$332.14	\$364.70	\$364.70	
44	\$473.93	\$545.02	\$427.17	\$427.17	\$339.44	\$339.44	\$343.98	\$343.98	\$343.98	\$375.45	\$375.45	
45	\$489.87	\$563.35	\$441.55	\$441.55	\$350.86	\$350.86	\$355.56	\$355.56	\$355.56	\$388.09	\$388.09	
46	\$508.87	\$585.20	\$458.67	\$458.67	\$364.47	\$364.47	\$369.35	\$369.35	\$369.35	\$403.14	\$403.14	
47	\$530.24	\$609.78	\$477.93	\$477.93	\$379.78	\$379.78	\$384.86	\$384.86	\$384.86	\$420.07	\$420.07	
48	\$554.67	\$637.87	\$499.95	\$499.95	\$397.27	\$397.27	\$402.59	\$402.59	\$402.59	\$439.42	\$439.42	
49	\$578.75	\$665.57	\$521.66	\$521.66	\$414.52	\$414.52	\$420.07	\$420.07	\$420.07	\$458.50	\$458.50	
50	\$605.89	\$696.78	\$546.12	\$546.12	\$433.96	\$433.96	\$439.77	\$439.77	\$439.77	\$480.00	\$480.00	
51	\$632.69	\$727.60	\$570.28	\$570.28	\$453.16	\$453.16	\$459.22	\$459.22	\$459.22	\$501.23	\$501.23	
52	\$662.21	\$761.54	\$596.88	\$596.88	\$474.30	\$474.30	\$485.44	\$485.44	\$485.44	\$524.61	\$524.61	
53	\$692.06	\$795.87	\$623.79	\$623.79	\$495.68	\$495.68	\$502.31	\$502.31	\$502.31	\$548.26	\$548.26	
54	\$724.29	\$832.93	\$652.84	\$652.84	\$518.76	\$518.76	\$525.70	\$525.70	\$525.70	\$573.80	\$573.80	
55	\$756.52	\$870.00	\$681.89	\$681.89	\$541.85	\$541.85	\$549.10	\$549.10	\$549.10	\$599.33	\$599.33	
56	\$791.46	\$910.18	\$713.38	\$713.38	\$566.87	\$566.87	\$574.46	\$574.46	\$574.46	\$627.01	\$627.01	
57	\$826.74	\$950.75	\$745.18	\$745.18	\$592.14	\$592.14	\$600.06	\$600.06	\$600.06	\$654.96	\$654.96	
58	\$864.40	\$994.06	\$779.13	\$779.13	\$619.11	\$619.11	\$627.40	\$627.40	\$627.40	\$684.79	\$684.79	
59	\$883.06	\$1,015.52	\$795.94	\$795.94	\$632.48	\$632.48	\$640.94	\$640.94	\$640.94	\$699.57	\$699.57	
60	\$920.71	\$1,058.82	\$829.89	\$829.89	\$659.45	\$659.45	\$668.27	\$668.27	\$668.27	\$729.41	\$729.41	
61	\$953.28	\$1,096.27	\$859.24	\$859.24	\$682.77	\$682.77	\$691.91	\$691.91	\$691.91	\$755.21	\$755.21	
62	\$974.65	\$1,120.85	\$878.50	\$878.50	\$698.08	\$698.08	\$707.42	\$707.42	\$707.42	\$772.14	\$772.14	
63	\$1,001.46	\$1,151.67	\$902.66	\$902.66	\$717.28	\$717.28	\$726.87	\$726.87	\$726.87	\$793.37	\$793.37	
64+	\$1,017.73	\$1,170.39	\$917.33	\$917.33	\$1,054.93	\$1,054.93	\$728.93	\$728.93	\$728.93	\$806.26	\$806.26	

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

HIOS Plan ID (On Exchange)=>	86199PA0030001		86199PA0030012		86199PA0030009		86199PA0030010		86199PA0020025			
HIOS Plan ID (Off Exchange)=>	86199PA0030001		86199PA0030012		86199PA0030009		86199PA0030010		86199PA0020025			
Plan Marketing Name =>	Ambetter Balanced Care 209		Ambetter Balanced Care 210		Ambetter Essential Care 201		Ambetter Essential Care 202 HSA		Ambetter Secure Care 5 + Vision + Adult Dental			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Silver		Silver		Bronze		Bronze		Gold			
Deductible =>	\$2995 INT		\$6100 INT		\$8600 INT		\$6900 INT		\$1450 INT			
Coinurance =>	30%		0%		0%		0%		20%			
Copays =>	\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$65 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$55 Preferred Brand Drugs				\$25 Generic Drugs				\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs			
OOP Maximum =>	\$8,400		\$6,100		\$8,600		\$6,900		\$6,300			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$204.57	\$204.57	\$175.61	\$175.61	\$175.86	\$175.86	\$180.85	\$180.85	\$266.17	\$266.17		
15	\$222.75	\$222.75	\$191.22	\$191.22	\$191.50	\$191.50	\$196.92	\$196.92	\$289.83	\$289.83		
16	\$229.70	\$229.70	\$197.19	\$197.19	\$197.47	\$197.47	\$203.07	\$203.07	\$298.88	\$298.88		
17	\$236.66	\$236.66	\$203.16	\$203.16	\$203.45	\$203.45	\$209.21	\$209.21	\$307.92	\$307.92		
18	\$244.14	\$244.14	\$209.58	\$209.58	\$209.89	\$209.89	\$215.83	\$215.83	\$317.66	\$317.66		
19	\$251.63	\$251.63	\$216.01	\$216.01	\$216.32	\$216.32	\$222.45	\$222.45	\$327.41	\$327.41		
20	\$259.39	\$259.39	\$222.67	\$222.67	\$222.99	\$222.99	\$229.31	\$229.31	\$337.50	\$337.50		
21	\$267.42	\$267.42	\$229.57	\$229.57	\$229.90	\$229.90	\$236.41	\$236.41	\$347.94	\$347.94		
22	\$267.42	\$267.42	\$229.57	\$229.57	\$229.90	\$229.90	\$236.41	\$236.41	\$347.94	\$347.94		
23	\$267.42	\$267.42	\$229.57	\$229.57	\$229.90	\$229.90	\$236.41	\$236.41	\$347.94	\$347.94		
24	\$267.42	\$267.42	\$229.57	\$229.57	\$229.90	\$229.90	\$236.41	\$236.41	\$347.94	\$347.94		
25	\$268.48	\$268.48	\$230.47	\$230.47	\$230.81	\$230.81	\$237.35	\$237.35	\$349.33	\$349.33		
26	\$273.83	\$273.83	\$235.07	\$235.07	\$235.40	\$235.40	\$242.07	\$242.07	\$356.28	\$356.28		
27	\$280.24	\$280.24	\$240.57	\$240.57	\$240.92	\$240.92	\$247.75	\$247.75	\$364.63	\$364.63		
28	\$290.67	\$290.67	\$249.53	\$249.53	\$249.89	\$249.89	\$256.97	\$256.97	\$378.20	\$378.20		
29	\$299.23	\$299.23	\$256.87	\$256.87	\$257.24	\$257.24	\$264.53	\$264.53	\$389.34	\$389.34		
30	\$303.51	\$303.51	\$260.55	\$260.55	\$260.92	\$260.92	\$268.31	\$268.31	\$394.90	\$394.90		
31	\$309.93	\$309.93	\$266.06	\$266.06	\$266.44	\$266.44	\$273.99	\$273.99	\$403.26	\$403.26		
32	\$316.34	\$316.34	\$271.57	\$271.57	\$271.96	\$271.96	\$279.66	\$279.66	\$411.61	\$411.61		
33	\$320.35	\$320.35	\$275.01	\$275.01	\$275.40	\$275.40	\$283.21	\$283.21	\$416.82	\$416.82		
34	\$324.63	\$324.63	\$278.68	\$278.68	\$279.08	\$279.08	\$286.99	\$286.99	\$422.39	\$422.39		
35	\$326.77	\$326.77	\$280.52	\$280.52	\$280.92	\$280.92	\$288.88	\$288.88	\$425.18	\$425.18		
36	\$328.91	\$328.91	\$282.35	\$282.35	\$282.76	\$282.76	\$290.77	\$290.77	\$427.96	\$427.96		
37	\$331.05	\$331.05	\$284.19	\$284.19	\$284.60	\$284.60	\$292.66	\$292.66	\$430.74	\$430.74		
38	\$333.19	\$333.19	\$286.03	\$286.03	\$286.44	\$286.44	\$294.55	\$294.55	\$433.53	\$433.53		
39	\$337.47	\$337.47	\$289.70	\$289.70	\$290.12	\$290.12	\$298.34	\$298.34	\$439.09	\$439.09		
40	\$341.75	\$341.75	\$293.37	\$293.37	\$293.79	\$293.79	\$302.12	\$302.12	\$444.66	\$444.66		
41	\$348.16	\$348.16	\$298.88	\$298.88	\$299.31	\$299.31	\$307.79	\$307.79	\$453.01	\$453.01		
42	\$354.31	\$354.31	\$304.16	\$304.16	\$304.60	\$304.60	\$313.23	\$313.23	\$461.01	\$461.01		
43	\$362.87	\$362.87	\$311.51	\$311.51	\$311.96	\$311.96	\$318.75	\$318.75	\$469.91	\$469.91		
44	\$373.57	\$373.57	\$320.69	\$320.69	\$321.15	\$321.15	\$324.25	\$324.25	\$478.20	\$478.20		
45	\$386.14	\$386.14	\$331.48	\$331.48	\$331.96	\$331.96	\$330.79	\$330.79	\$486.06	\$486.06		
46	\$401.11	\$401.11	\$344.33	\$344.33	\$344.83	\$344.83	\$337.31	\$337.31	\$494.29	\$494.29		
47	\$417.96	\$417.96	\$358.80	\$358.80	\$359.31	\$359.31	\$343.81	\$343.81	\$502.42	\$502.42		
48	\$437.21	\$437.21	\$375.32	\$375.32	\$375.86	\$375.86	\$350.29	\$350.29	\$510.36	\$510.36		
49	\$456.20	\$456.20	\$391.62	\$391.62	\$392.19	\$392.19	\$357.75	\$357.75	\$518.11	\$518.11		
50	\$477.59	\$477.59	\$409.99	\$409.99	\$410.58	\$410.58	\$365.19	\$365.19	\$525.67	\$525.67		
51	\$498.71	\$498.71	\$573.52	\$428.12	\$428.74	\$428.74	\$493.05	\$493.05	\$507.02	\$507.02		
52	\$521.98	\$600.28	\$448.09	\$515.31	\$448.74	\$448.74	\$516.05	\$461.45	\$530.67	\$679.17		
53	\$545.51	\$627.34	\$468.29	\$538.54	\$468.97	\$468.97	\$539.31	\$482.26	\$554.59	\$709.78		
54	\$570.91	\$656.55	\$490.10	\$563.62	\$490.81	\$490.81	\$564.43	\$504.71	\$580.42	\$742.84		
55	\$596.32	\$685.77	\$511.91	\$588.70	\$512.65	\$512.65	\$589.54	\$527.17	\$606.25	\$775.89		
56	\$623.86	\$717.44	\$535.55	\$615.89	\$536.32	\$536.32	\$616.77	\$551.52	\$634.25	\$811.73		
57	\$651.67	\$749.42	\$559.43	\$643.34	\$560.23	\$560.23	\$644.27	\$576.11	\$662.52	\$847.91		
58	\$681.35	\$783.56	\$584.91	\$672.65	\$585.75	\$585.75	\$673.61	\$602.35	\$692.70	\$886.54		
59	\$696.06	\$800.47	\$597.53	\$687.17	\$598.39	\$598.39	\$688.15	\$615.35	\$707.65	\$905.67		
60	\$725.74	\$834.61	\$623.02	\$716.47	\$623.91	\$623.91	\$717.50	\$641.59	\$737.83	\$944.29		
61	\$751.41	\$864.13	\$645.05	\$741.81	\$645.98	\$645.98	\$742.88	\$664.28	\$763.99	\$977.69		
62	\$768.26	\$883.50	\$659.52	\$758.44	\$660.46	\$660.46	\$759.53	\$679.18	\$781.05	\$999.61		
63	\$789.39	\$907.79	\$677.65	\$779.30	\$678.62	\$678.62	\$780.42	\$697.85	\$802.53	\$1,027.10		
64+	\$802.21	\$922.55	\$688.66	\$791.96	\$689.65	\$689.65	\$793.10	\$709.19	\$815.57	\$1,043.79		

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

HIOS Plan ID (On Exchange)=>	86199PA0020035		86199PA0020004		86199PA0020016		86199PA0020033		86199PA0020034			
HIOS Plan ID (Off Exchange)=>	86199PA0020035		86199PA0020004		86199PA0020016		86199PA0020033		86199PA0020034			
Plan Marketing Name =>	Ambetter Secure Care 20 + Vision + Adult Dental		Ambetter Balanced Care 11 + Vision + Adult Dental		Ambetter Balanced Care 12 + Vision + Adult Dental		Ambetter Balanced Care 31 + Vision + Adult Dental		Ambetter Balanced Care 32 + Vision + Adult Dental			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Gold		Silver		Silver		Silver		Silver			
Deductible =>	\$750 INT		\$6000 INT		\$6500 INT		\$5450 INT		\$8100 INT			
Coinurance =>	35%		40%		40%		10%		50%			
Copays =>	\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$70 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$60 Preferred Brand Drugs				\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs			
OOP Maximum =>	\$7,500		\$8,500		\$8,400		\$6,450		\$8,700			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$250.34	\$250.34	\$271.19	\$271.19	\$267.09	\$267.09	\$243.54	\$243.54	\$256.98	\$256.98		
15	\$272.60	\$272.60	\$295.29	\$295.29	\$290.83	\$290.83	\$265.19	\$265.19	\$279.83	\$279.83		
16	\$281.11	\$281.11	\$304.51	\$304.51	\$299.91	\$299.91	\$273.47	\$273.47	\$288.56	\$288.56		
17	\$289.61	\$289.61	\$313.73	\$313.73	\$308.98	\$308.98	\$281.75	\$281.75	\$297.30	\$297.30		
18	\$298.78	\$298.78	\$323.65	\$323.65	\$318.76	\$318.76	\$290.66	\$290.66	\$306.70	\$306.70		
19	\$307.94	\$307.94	\$333.58	\$333.58	\$328.53	\$328.53	\$299.57	\$299.57	\$316.11	\$316.11		
20	\$317.43	\$317.43	\$343.86	\$343.86	\$338.66	\$338.66	\$308.81	\$308.81	\$325.85	\$325.85		
21	\$327.26	\$327.26	\$354.51	\$354.51	\$349.14	\$349.14	\$318.37	\$318.37	\$335.94	\$335.94		
22	\$327.26	\$327.26	\$354.51	\$354.51	\$349.14	\$349.14	\$318.37	\$318.37	\$335.94	\$335.94		
23	\$327.26	\$327.26	\$354.51	\$354.51	\$349.14	\$349.14	\$318.37	\$318.37	\$335.94	\$335.94		
24	\$327.26	\$327.26	\$354.51	\$354.51	\$349.14	\$349.14	\$318.37	\$318.37	\$335.94	\$335.94		
25	\$328.56	\$328.56	\$355.91	\$355.91	\$350.53	\$350.53	\$319.63	\$319.63	\$337.27	\$337.27		
26	\$335.10	\$335.10	\$363.00	\$363.00	\$357.51	\$357.51	\$326.00	\$326.00	\$343.99	\$343.99		
27	\$342.96	\$342.96	\$371.51	\$371.51	\$365.89	\$365.89	\$333.64	\$333.64	\$352.05	\$352.05		
28	\$355.72	\$355.72	\$385.34	\$385.34	\$379.51	\$379.51	\$346.05	\$346.05	\$365.15	\$365.15		
29	\$366.19	\$366.19	\$396.68	\$396.68	\$390.68	\$390.68	\$356.24	\$356.24	\$375.90	\$375.90		
30	\$371.43	\$371.43	\$402.35	\$402.35	\$396.27	\$396.27	\$361.34	\$361.34	\$381.28	\$381.28		
31	\$379.28	\$379.28	\$410.86	\$410.86	\$404.65	\$404.65	\$368.98	\$368.98	\$389.34	\$389.34		
32	\$387.13	\$387.13	\$419.37	\$419.37	\$413.02	\$413.02	\$376.62	\$376.62	\$397.40	\$397.40		
33	\$392.04	\$392.04	\$424.69	\$424.69	\$418.26	\$418.26	\$381.39	\$381.39	\$402.44	\$402.44		
34	\$397.28	\$397.28	\$430.36	\$430.36	\$423.85	\$423.85	\$386.49	\$386.49	\$407.82	\$407.82		
35	\$399.90	\$399.90	\$433.19	\$433.19	\$426.64	\$426.64	\$389.03	\$389.03	\$410.50	\$410.50		
36	\$402.52	\$402.52	\$436.03	\$436.03	\$429.43	\$429.43	\$391.58	\$391.58	\$413.19	\$413.19		
37	\$405.13	\$405.13	\$438.87	\$438.87	\$432.23	\$432.23	\$394.13	\$394.13	\$415.88	\$415.88		
38	\$407.75	\$407.75	\$441.70	\$441.70	\$435.02	\$435.02	\$396.67	\$396.67	\$418.57	\$418.57		
39	\$412.99	\$412.99	\$447.37	\$447.37	\$440.61	\$440.61	\$401.77	\$401.77	\$423.94	\$423.94		
40	\$418.22	\$418.22	\$453.05	\$453.05	\$446.19	\$446.19	\$406.86	\$406.86	\$429.32	\$429.32		
41	\$426.08	\$426.08	\$459.99	\$459.99	\$454.57	\$454.57	\$412.82	\$412.82	\$437.38	\$437.38		
42	\$433.60	\$433.60	\$469.71	\$469.71	\$462.60	\$462.60	\$418.10	\$418.10	\$445.10	\$445.10		
43	\$444.08	\$444.08	\$481.05	\$481.05	\$473.77	\$473.77	\$424.01	\$424.01	\$455.85	\$455.85		
44	\$457.17	\$457.17	\$495.23	\$495.23	\$487.74	\$487.74	\$434.75	\$434.75	\$469.29	\$469.29		
45	\$472.55	\$472.55	\$511.89	\$511.89	\$504.15	\$504.15	\$447.54	\$447.54	\$485.08	\$485.08		
46	\$490.87	\$490.87	\$531.74	\$531.74	\$523.70	\$523.70	\$477.54	\$477.54	\$503.89	\$503.89		
47	\$511.49	\$511.49	\$588.21	\$588.21	\$637.19	\$637.19	\$497.59	\$497.59	\$525.05	\$525.05		
48	\$535.05	\$535.05	\$615.31	\$615.31	\$666.54	\$666.54	\$520.51	\$520.51	\$549.24	\$549.24		
49	\$558.29	\$558.29	\$642.03	\$642.03	\$695.48	\$695.48	\$543.12	\$543.12	\$573.09	\$573.09		
50	\$584.47	\$584.47	\$672.13	\$672.13	\$728.10	\$728.10	\$568.59	\$568.59	\$599.97	\$599.97		
51	\$610.32	\$610.32	\$701.87	\$701.87	\$760.30	\$760.30	\$593.74	\$593.74	\$626.50	\$626.50		
52	\$638.79	\$638.79	\$734.61	\$734.61	\$795.77	\$795.77	\$621.43	\$621.43	\$655.73	\$655.73		
53	\$667.59	\$667.59	\$773.17	\$773.17	\$831.65	\$831.65	\$649.45	\$649.45	\$685.09	\$685.09		
54	\$698.67	\$698.67	\$803.48	\$803.48	\$870.37	\$870.37	\$679.69	\$679.69	\$717.21	\$717.21		
55	\$729.76	\$729.76	\$839.23	\$839.23	\$909.10	\$909.10	\$709.94	\$709.94	\$749.12	\$749.12		
56	\$763.47	\$763.47	\$877.99	\$877.99	\$951.09	\$951.09	\$742.73	\$742.73	\$783.72	\$783.72		
57	\$797.50	\$797.50	\$917.13	\$917.13	\$993.49	\$993.49	\$775.84	\$775.84	\$818.66	\$818.66		
58	\$833.83	\$833.83	\$958.90	\$958.90	\$1,038.74	\$1,038.74	\$811.17	\$811.17	\$855.94	\$855.94		
59	\$851.83	\$851.83	\$979.60	\$979.60	\$1,061.16	\$1,061.16	\$828.68	\$828.68	\$874.42	\$874.42		
60	\$888.15	\$888.15	\$1,021.37	\$1,021.37	\$1,106.42	\$1,106.42	\$864.02	\$864.02	\$911.71	\$911.71		
61	\$919.57	\$919.57	\$1,057.50	\$1,057.50	\$1,145.55	\$1,145.55	\$894.58	\$894.58	\$943.96	\$943.96		
62	\$940.18	\$940.18	\$1,081.21	\$1,081.21	\$1,171.24	\$1,171.24	\$914.64	\$914.64	\$965.12	\$965.12		
63	\$966.04	\$966.04	\$1,110.94	\$1,110.94	\$1,203.44	\$1,203.44	\$939.79	\$939.79	\$991.66	\$991.66		
64+	\$981.73	\$981.73	\$1,129.00	\$1,129.00	\$1,223.00	\$1,223.00	\$955.06	\$955.06	\$1,007.77	\$1,007.77		

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

HIOS Plan ID (On Exchange)=>	86199PA0020022		86199PA0020028		86199PA0020006		86199PA0020031		86199PA0020030			
HIOS Plan ID (Off Exchange)=>	86199PA0020022		86199PA0020028		86199PA0020006		86199PA0020031		86199PA0020030			
Plan Marketing Name =>	Ambetter Essential Care 2 HSA + Vision + Adult Dental		Ambetter Essential Care 5 + Vision + Adult Dental		Ambetter Essential Care 10 + Vision + Adult Dental		Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental		Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Bronze		Bronze		Bronze		Bronze		Bronze			
Deductible =>	\$6900 INT		\$8300 INT		\$7200 INT		\$0 Med / \$3,800 Rx		\$1,500 Med / \$3,800 Rx			
Coinsurance =>	0%		50% Preferred Brand Drugs		50%		50%		50%			
Copays =>			\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$25 Generic Drugs		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$125 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs			
OOP Maximum =>	\$6,900		\$8,700		\$8,400		\$8,700		\$8,700			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$190.11	\$190.11	\$200.42	\$200.42	\$193.89	\$193.89	\$229.74	\$229.74	\$217.53	\$217.53		
15	\$207.01	\$207.01	\$218.24	\$218.24	\$211.12	\$211.12	\$250.16	\$250.16	\$236.86	\$236.86		
16	\$213.47	\$213.47	\$225.05	\$225.05	\$217.71	\$217.71	\$257.97	\$257.97	\$244.26	\$244.26		
17	\$219.93	\$219.93	\$231.86	\$231.86	\$224.30	\$224.30	\$265.78	\$265.78	\$251.65	\$251.65		
18	\$226.89	\$226.89	\$239.20	\$239.20	\$231.40	\$231.40	\$274.19	\$274.19	\$259.61	\$259.61		
19	\$233.85	\$233.85	\$246.53	\$246.53	\$238.49	\$238.49	\$282.60	\$282.60	\$267.57	\$267.57		
20	\$241.05	\$241.05	\$254.13	\$254.13	\$245.84	\$245.84	\$291.31	\$291.31	\$275.82	\$275.82		
21	\$248.52	\$248.52	\$262.00	\$262.00	\$253.46	\$253.46	\$300.33	\$300.33	\$284.36	\$284.36		
22	\$248.52	\$248.52	\$262.00	\$262.00	\$253.46	\$253.46	\$300.33	\$300.33	\$284.36	\$284.36		
23	\$248.52	\$248.52	\$262.00	\$262.00	\$253.46	\$253.46	\$300.33	\$300.33	\$284.36	\$284.36		
24	\$248.52	\$248.52	\$262.00	\$262.00	\$253.46	\$253.46	\$300.33	\$300.33	\$284.36	\$284.36		
25	\$249.50	\$249.50	\$263.04	\$263.04	\$254.46	\$254.46	\$301.52	\$301.52	\$285.49	\$285.49		
26	\$254.47	\$254.47	\$269.28	\$269.28	\$259.53	\$259.53	\$307.52	\$307.52	\$291.18	\$291.18		
27	\$260.44	\$260.44	\$274.57	\$274.57	\$265.61	\$265.61	\$314.73	\$314.73	\$298.00	\$298.00		
28	\$270.13	\$270.13	\$284.78	\$284.78	\$275.50	\$275.50	\$326.44	\$326.44	\$309.09	\$309.09		
29	\$278.08	\$278.08	\$293.17	\$293.17	\$283.61	\$283.61	\$336.05	\$336.05	\$318.19	\$318.19		
30	\$282.06	\$282.06	\$297.36	\$297.36	\$287.66	\$287.66	\$340.86	\$340.86	\$322.74	\$322.74		
31	\$288.02	\$288.02	\$303.65	\$303.65	\$293.74	\$293.74	\$347.81	\$347.81	\$329.56	\$329.56		
32	\$293.98	\$293.98	\$309.93	\$309.93	\$299.83	\$299.83	\$355.27	\$355.27	\$336.39	\$336.39		
33	\$297.71	\$297.71	\$313.86	\$313.86	\$303.63	\$303.63	\$359.78	\$359.78	\$340.65	\$340.65		
34	\$301.69	\$301.69	\$318.06	\$318.06	\$307.68	\$307.68	\$364.58	\$364.58	\$345.20	\$345.20		
35	\$303.68	\$303.68	\$349.23	\$349.23	\$320.15	\$320.15	\$368.17	\$368.17	\$347.48	\$347.48		
36	\$305.66	\$305.66	\$322.25	\$322.25	\$370.59	\$370.59	\$379.39	\$379.39	\$349.75	\$349.75		
37	\$307.65	\$307.65	\$353.80	\$353.80	\$373.00	\$373.00	\$383.80	\$383.80	\$352.03	\$352.03		
38	\$309.64	\$309.64	\$356.09	\$356.09	\$375.41	\$375.41	\$374.19	\$374.19	\$354.30	\$354.30		
39	\$313.62	\$313.62	\$360.66	\$360.66	\$380.23	\$380.23	\$379.00	\$379.00	\$358.85	\$358.85		
40	\$317.59	\$317.59	\$365.23	\$365.23	\$384.82	\$384.82	\$372.49	\$372.49	\$363.40	\$363.40		
41	\$323.56	\$323.56	\$372.09	\$372.09	\$341.11	\$341.11	\$392.28	\$392.28	\$370.23	\$370.23		
42	\$329.27	\$329.27	\$378.66	\$378.66	\$347.14	\$347.14	\$399.21	\$399.21	\$376.77	\$376.77		
43	\$337.22	\$337.22	\$387.81	\$387.81	\$355.52	\$355.52	\$408.85	\$408.85	\$385.87	\$385.87		
44	\$347.17	\$347.17	\$399.24	\$399.24	\$366.00	\$366.00	\$420.90	\$420.90	\$397.24	\$397.24		
45	\$358.85	\$358.85	\$412.67	\$412.67	\$378.31	\$378.31	\$435.06	\$435.06	\$410.60	\$410.60		
46	\$372.76	\$372.76	\$428.68	\$428.68	\$392.99	\$392.99	\$451.93	\$451.93	\$426.53	\$426.53		
47	\$388.42	\$388.42	\$446.68	\$446.68	\$409.49	\$409.49	\$470.91	\$470.91	\$444.44	\$444.44		
48	\$406.31	\$406.31	\$467.26	\$467.26	\$428.35	\$428.35	\$492.61	\$492.61	\$464.91	\$464.91		
49	\$423.95	\$423.95	\$487.55	\$487.55	\$446.96	\$446.96	\$514.00	\$514.00	\$489.19	\$489.19		
50	\$443.83	\$443.83	\$510.41	\$510.41	\$467.91	\$467.91	\$538.10	\$538.10	\$516.82	\$516.82		
51	\$463.47	\$463.47	\$532.99	\$532.99	\$488.61	\$488.61	\$561.90	\$561.90	\$544.10	\$544.10		
52	\$485.09	\$485.09	\$557.85	\$557.85	\$511.40	\$511.40	\$588.12	\$588.12	\$567.15	\$567.15		
53	\$506.96	\$506.96	\$583.00	\$583.00	\$534.46	\$534.46	\$614.63	\$614.63	\$594.59	\$594.59		
54	\$530.56	\$530.56	\$610.15	\$610.15	\$559.35	\$559.35	\$643.25	\$643.25	\$621.18	\$621.18		
55	\$554.17	\$554.17	\$637.30	\$637.30	\$584.24	\$584.24	\$671.87	\$671.87	\$649.96	\$649.96		
56	\$579.77	\$579.77	\$666.73	\$666.73	\$611.22	\$611.22	\$702.91	\$702.91	\$679.98	\$679.98		
57	\$605.61	\$605.61	\$696.46	\$696.46	\$638.47	\$638.47	\$734.24	\$734.24	\$710.30	\$710.30		
58	\$633.20	\$633.20	\$728.18	\$728.18	\$667.55	\$667.55	\$767.68	\$767.68	\$742.65	\$742.65		
59	\$646.87	\$646.87	\$743.90	\$743.90	\$681.96	\$681.96	\$784.25	\$784.25	\$758.72	\$758.72		
60	\$674.45	\$674.45	\$775.62	\$775.62	\$711.04	\$711.04	\$817.70	\$817.70	\$791.03	\$791.03		
61	\$698.31	\$698.31	\$803.05	\$803.05	\$736.19	\$736.19	\$846.62	\$846.62	\$819.01	\$819.01		
62	\$713.96	\$713.96	\$821.06	\$821.06	\$752.70	\$752.70	\$865.60	\$865.60	\$837.37	\$837.37		
63	\$733.59	\$733.59	\$843.63	\$843.63	\$773.39	\$773.39	\$889.40	\$889.40	\$860.40	\$860.40		
64+	\$745.51	\$745.51	\$857.34	\$857.34	\$785.96	\$785.96	\$903.86	\$903.86	\$874.38	\$874.38		

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

HIOS Plan ID (On Exchange)=>	86199PA0040007		86199PA0040008		86199PA0040003	
HIOS Plan ID (Off Exchange)=>	86199PA0040007		86199PA0040008		86199PA0040003	
Plan Marketing Name =>	Ambetter Secure Care 201 HSA + Vision + Adult Dental		Ambetter Secure Care 202 + Vision + Adult Dental		Ambetter Balanced Care 201 HSA + Vision + Adult Dental	
Form # =>	86199		86199		86199	
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8	
Network =>	Ambetter		Ambetter		Ambetter	
Metal =>	Gold		Gold		Silver	
Deductible =>	\$3200 INT		\$1150 INT		\$5800 INT	
Coinsurance =>	0%		20%		0%	
Copays =>			\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs			
OOP Maximum =>	\$3,200		\$4,450		\$5,800	
Pediatric Dental (Yes/No) =>	No		No		No	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$238.75	\$238.75	\$272.82	\$272.82	\$195.40	\$195.40
15	\$259.97	\$259.97	\$297.07	\$297.07	\$212.77	\$212.77
16	\$268.08	\$268.08	\$306.34	\$306.34	\$219.41	\$219.41
17	\$276.20	\$276.20	\$315.61	\$315.61	\$226.05	\$226.05
18	\$284.93	\$284.93	\$325.60	\$325.60	\$233.20	\$233.20
19	\$293.67	\$293.67	\$335.58	\$335.58	\$240.35	\$240.35
20	\$302.72	\$302.72	\$345.92	\$345.92	\$247.76	\$247.76
21	\$312.10	\$312.10	\$356.63	\$410.12	\$255.43	\$293.75
22	\$312.10	\$312.10	\$356.63	\$410.12	\$255.43	\$293.75
23	\$312.10	\$312.10	\$356.63	\$410.12	\$255.43	\$293.75
24	\$312.10	\$312.10	\$356.63	\$410.12	\$255.43	\$293.75
25	\$313.33	\$360.33	\$358.05	\$411.75	\$256.45	\$294.91
26	\$319.58	\$367.51	\$365.18	\$419.96	\$261.55	\$300.79
27	\$327.07	\$376.13	\$373.74	\$429.80	\$267.69	\$307.84
28	\$339.24	\$389.12	\$387.65	\$445.79	\$277.65	\$319.29
29	\$349.22	\$401.61	\$399.06	\$458.92	\$285.82	\$328.69
30	\$354.22	\$407.35	\$404.77	\$465.48	\$289.91	\$333.39
31	\$361.71	\$415.96	\$413.32	\$475.32	\$296.04	\$340.44
32	\$369.20	\$424.58	\$421.88	\$485.17	\$302.17	\$347.49
33	\$373.88	\$429.96	\$427.23	\$491.32	\$306.00	\$351.90
34	\$378.87	\$435.70	\$432.94	\$497.88	\$310.09	\$356.60
35	\$381.37	\$438.57	\$435.79	\$501.16	\$312.13	\$358.95
36	\$383.87	\$441.44	\$438.64	\$504.44	\$314.17	\$361.30
37	\$386.36	\$444.32	\$441.50	\$507.72	\$316.22	\$363.65
38	\$388.86	\$447.19	\$444.35	\$511.00	\$318.26	\$366.00
39	\$393.85	\$452.93	\$450.06	\$517.56	\$322.35	\$370.70
40	\$398.85	\$458.67	\$455.76	\$524.13	\$326.43	\$375.40
41	\$406.34	\$467.29	\$464.32	\$533.97	\$332.56	\$382.45
42	\$413.51	\$475.54	\$472.52	\$543.40	\$338.44	\$389.20
43	\$423.50	\$487.03	\$483.94	\$556.53	\$346.61	\$398.60
44	\$435.98	\$501.38	\$498.20	\$572.93	\$356.83	\$410.35
45	\$450.65	\$518.25	\$514.96	\$592.21	\$368.83	\$424.16
46	\$468.13	\$538.35	\$534.93	\$615.17	\$383.14	\$440.61
47	\$487.79	\$560.96	\$557.40	\$641.01	\$399.23	\$459.11
48	\$510.26	\$586.80	\$583.08	\$670.54	\$417.62	\$480.26
49	\$532.42	\$612.28	\$608.40	\$699.66	\$435.75	\$501.12
50	\$557.38	\$640.99	\$636.93	\$732.46	\$456.19	\$524.62
51	\$582.04	\$669.35	\$665.10	\$764.86	\$476.37	\$547.82
52	\$609.19	\$700.57	\$696.12	\$800.54	\$498.59	\$573.38
53	\$636.65	\$732.15	\$727.51	\$836.63	\$521.07	\$599.23
54	\$666.30	\$766.25	\$761.39	\$875.59	\$545.33	\$627.13
55	\$695.95	\$800.34	\$795.27	\$914.56	\$569.60	\$655.04
56	\$728.10	\$837.31	\$832.00	\$956.80	\$595.91	\$685.29
57	\$760.55	\$874.64	\$869.09	\$999.45	\$622.47	\$715.84
58	\$795.19	\$914.47	\$908.67	\$1,044.97	\$650.82	\$748.45
59	\$812.36	\$934.21	\$928.29	\$1,067.53	\$664.87	\$764.60
60	\$847.00	\$974.05	\$967.87	\$1,113.05	\$693.22	\$797.21
61	\$876.96	\$1,008.50	\$1,002.11	\$1,152.42	\$717.74	\$825.40
62	\$896.62	\$1,031.11	\$1,024.57	\$1,178.26	\$733.83	\$843.91
63	\$921.28	\$1,059.47	\$1,052.75	\$1,210.66	\$754.01	\$867.12
64+	\$936.25	\$1,076.68	\$1,069.85	\$1,230.33	\$766.26	\$881.20

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

HIOS Plan ID (On Exchange)=>	86199PA0040004		86199PA0040002		86199PA0040001	
HIOS Plan ID (Off Exchange)=>	86199PA0040004		86199PA0040002		86199PA0040001	
Plan Marketing Name =>	Ambetter Balanced Care 203 + Vision + Adult Dental		Ambetter Balanced Care 207 + Vision + Adult Dental		Ambetter Balanced Care 209 + Vision + Adult Dental	
Form # =>	86199		86199		86199	
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8	
Network =>	Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Silver		Silver	
Deductible =>	\$6450 INT		\$0 Med / \$1,500 Rx		\$2995 INT	
Coinsurance =>	1st Visit; 25% Mental/Behavioral Health and Substance Use Disorder Outpat		50% Preferred Brand Drugs		30%	
Copays =>	\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs		\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$65 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$55 Preferred Brand Drugs	
OOP Maximum =>	\$8,200		\$8,200		\$8,400	
Pediatric Dental (Yes/No) =>	No		No		No	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$198.01	\$198.01	\$216.13	\$216.13	\$215.04	\$215.04
15	\$215.62	\$215.62	\$235.34	\$235.34	\$234.16	\$234.16
16	\$222.35	\$222.35	\$242.69	\$242.69	\$241.47	\$241.47
17	\$229.08	\$229.08	\$250.03	\$250.03	\$248.78	\$248.78
18	\$236.32	\$236.32	\$257.94	\$257.94	\$256.65	\$256.65
19	\$243.57	\$243.57	\$265.85	\$265.85	\$264.52	\$264.52
20	\$251.08	\$251.08	\$274.05	\$274.05	\$272.67	\$272.67
21	\$258.85	\$258.85	\$282.53	\$282.53	\$281.11	\$281.11
22	\$258.85	\$258.85	\$282.53	\$282.53	\$281.11	\$281.11
23	\$258.85	\$258.85	\$282.53	\$282.53	\$281.11	\$281.11
24	\$258.85	\$258.85	\$282.53	\$282.53	\$281.11	\$281.11
25	\$259.88	\$259.88	\$289.86	\$289.86	\$287.85	\$287.85
26	\$265.05	\$265.05	\$304.81	\$304.81	\$302.70	\$302.70
27	\$271.27	\$271.27	\$311.96	\$311.96	\$309.80	\$309.80
28	\$281.36	\$281.36	\$323.57	\$323.57	\$315.17	\$315.17
29	\$289.64	\$289.64	\$333.09	\$333.09	\$325.56	\$325.56
30	\$293.79	\$293.79	\$337.85	\$337.85	\$331.05	\$331.05
31	\$300.00	\$300.00	\$342.44	\$342.44	\$336.56	\$336.56
32	\$306.21	\$306.21	\$347.22	\$347.22	\$342.16	\$342.16
33	\$310.09	\$310.09	\$352.13	\$352.13	\$347.87	\$347.87
34	\$314.23	\$314.23	\$357.17	\$357.17	\$353.69	\$353.69
35	\$316.31	\$316.31	\$362.34	\$362.34	\$359.62	\$359.62
36	\$318.38	\$318.38	\$367.63	\$367.63	\$365.66	\$365.66
37	\$320.45	\$320.45	\$373.04	\$373.04	\$371.81	\$371.81
38	\$322.52	\$322.52	\$378.57	\$378.57	\$378.11	\$378.11
39	\$326.66	\$326.66	\$384.22	\$384.22	\$384.54	\$384.54
40	\$330.80	\$330.80	\$390.00	\$390.00	\$391.08	\$391.08
41	\$337.01	\$337.01	\$395.91	\$395.91	\$397.74	\$397.74
42	\$342.97	\$342.97	\$401.86	\$401.86	\$404.53	\$404.53
43	\$351.25	\$351.25	\$407.94	\$407.94	\$412.43	\$412.43
44	\$361.60	\$361.60	\$414.15	\$414.15	\$420.45	\$420.45
45	\$373.77	\$373.77	\$420.50	\$420.50	\$428.58	\$428.58
46	\$388.26	\$388.26	\$427.00	\$427.00	\$436.82	\$436.82
47	\$404.57	\$404.57	\$433.63	\$433.63	\$445.17	\$445.17
48	\$423.21	\$423.21	\$440.39	\$440.39	\$453.72	\$453.72
49	\$441.58	\$441.58	\$447.28	\$447.28	\$462.47	\$462.47
50	\$462.29	\$462.29	\$454.29	\$454.29	\$471.40	\$471.40
51	\$482.74	\$482.74	\$461.42	\$461.42	\$480.47	\$480.47
52	\$505.26	\$505.26	\$468.67	\$468.67	\$489.68	\$489.68
53	\$528.04	\$528.04	\$476.04	\$476.04	\$499.03	\$499.03
54	\$552.63	\$552.63	\$483.53	\$483.53	\$508.52	\$508.52
55	\$577.22	\$577.22	\$491.14	\$491.14	\$518.15	\$518.15
56	\$603.88	\$603.88	\$498.87	\$498.87	\$527.92	\$527.92
57	\$630.80	\$630.80	\$506.72	\$506.72	\$537.83	\$537.83
58	\$659.53	\$659.53	\$514.69	\$514.69	\$547.88	\$547.88
59	\$673.77	\$673.77	\$522.78	\$522.78	\$558.07	\$558.07
60	\$702.50	\$702.50	\$530.99	\$530.99	\$568.40	\$568.40
61	\$727.35	\$727.35	\$539.32	\$539.32	\$578.87	\$578.87
62	\$743.65	\$743.65	\$547.77	\$547.77	\$589.48	\$589.48
63	\$764.10	\$764.10	\$556.34	\$556.34	\$600.23	\$600.23
64+	\$776.52	\$776.52	\$565.03	\$565.03	\$611.12	\$611.12

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

02-01-2021 Number of Covered Lives by Rating County					RATING AREA 3												
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	36	4	0	123	153	0	12	0	5	28	0	39	18
					Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
86199PA00100025	Ambetter Secure Care 5	HMO	Gold	On	\$288.43	\$288.43		\$288.43	\$288.43		\$288.43		\$288.43	\$288.43			\$288.43
86199PA00100035	Ambetter Secure Care 20	HMO	Gold	On	\$271.28	\$271.28		\$271.28	\$271.28		\$271.28		\$271.28	\$271.28			\$271.28
86199PA0010004	Ambetter Balanced Care 11	HMO	Silver	On	\$293.87	\$293.87		\$293.87	\$293.87		\$293.87		\$293.87	\$293.87			\$293.87
86199PA0010012	Ambetter Balanced Care 12	HMO	Silver	On	\$289.42	\$289.42		\$289.42	\$289.42		\$289.42		\$289.42	\$289.42			\$289.42
86199PA0010032	Ambetter Balanced Care 30	HMO	Silver	On	\$263.34	\$263.34		\$263.34	\$263.34		\$263.34		\$263.34	\$263.34			\$263.34
86199PA0010033	Ambetter Balanced Care 31	HMO	Silver	On	\$263.91	\$263.91		\$263.91	\$263.91		\$263.91		\$263.91	\$263.91			\$263.91
86199PA0010034	Ambetter Balanced Care 32	HMO	Silver	On	\$278.47	\$278.47		\$278.47	\$278.47		\$278.47		\$278.47	\$278.47			\$278.47
86199PA0010022	Ambetter Essential Care 2 HSA	HMO	Bronze	On	\$206.01	\$206.01		\$206.01	\$206.01		\$206.01		\$206.01	\$206.01			\$206.01
86199PA0010028	Ambetter Essential Care 5	HMO	Bronze	On	\$217.18	\$217.18		\$217.18	\$217.18		\$217.18		\$217.18	\$217.18			\$217.18
86199PA0010006	Ambetter Essential Care 10	HMO	Bronze	On	\$210.10	\$210.10		\$210.10	\$210.10		\$210.10		\$210.10	\$210.10			\$210.10
86199PA0010031	Ambetter Essential Care: \$0 Medical Deductible	HMO	Bronze	On	\$248.95	\$248.95		\$248.95	\$248.95		\$248.95		\$248.95	\$248.95			\$248.95
86199PA0010030	Ambetter Essential Care: \$1,500 Medical Deductible	HMO	Bronze	On	\$235.72	\$235.72		\$235.72	\$235.72		\$235.72		\$235.72	\$235.72			\$235.72
86199PA0030007	Ambetter Secure Care 201 HSA	HMO	Gold	Off	\$258.71	\$258.71		\$258.71	\$258.71		\$258.71		\$258.71	\$258.71			\$258.71
86199PA0030008	Ambetter Secure Care 202	HMO	Gold	Off	\$295.63	\$295.63		\$295.63	\$295.63		\$295.63		\$295.63	\$295.63			\$295.63
86199PA0030016	Ambetter Secure Care 203	HMO	Gold	Off	\$266.46	\$266.46		\$266.46	\$266.46		\$266.46		\$266.46	\$266.46			\$266.46
86199PA0030003	Ambetter Balanced Care 201 HSA	HMO	Silver	Off	\$211.74	\$211.74		\$211.74	\$211.74		\$211.74		\$211.74	\$211.74			\$211.74
86199PA0030004	Ambetter Balanced Care 203	HMO	Silver	Off	\$214.57	\$214.57		\$214.57	\$214.57		\$214.57		\$214.57	\$214.57			\$214.57
86199PA0030002	Ambetter Balanced Care 207	HMO	Silver	Off	\$234.20	\$234.20		\$234.20	\$234.20		\$234.20		\$234.20	\$234.20			\$234.20
86199PA0030001	Ambetter Balanced Care 209	HMO	Silver	Off	\$233.03	\$233.03		\$233.03	\$233.03		\$233.03		\$233.03	\$233.03			\$233.03
86199PA0030012	Ambetter Balanced Care 210	HMO	Silver	Off	\$200.04	\$200.04		\$200.04	\$200.04		\$200.04		\$200.04	\$200.04			\$200.04
86199PA0030009	Ambetter Essential Care 201	HMO	Bronze	Off	\$200.33	\$200.33		\$200.33	\$200.33		\$200.33		\$200.33	\$200.33			\$200.33
86199PA0030010	Ambetter Essential Care 202 HSA	HMO	Bronze	Off	\$206.01	\$206.01		\$206.01	\$206.01		\$206.01		\$206.01	\$206.01			\$206.01
86199PA0020025	Ambetter Secure Care 5 + Vision + Adult Dental	HMO	Gold	On	\$303.20	\$303.20		\$303.20	\$303.20		\$303.20		\$303.20	\$303.20			\$303.20
86199PA0020035	Ambetter Secure Care 20 + Vision + Adult Dental	HMO	Gold	On	\$285.17	\$285.17		\$285.17	\$285.17		\$285.17		\$285.17	\$285.17			\$285.17
86199PA0020004	Ambetter Balanced Care 11 + Vision + Adult Dental	HMO	Silver	On	\$308.92	\$308.92		\$308.92	\$308.92		\$308.92		\$308.92	\$308.92			\$308.92
86199PA0020016	Ambetter Balanced Care 12 + Vision + Adult Dental	HMO	Silver	On	\$304.24	\$304.24		\$304.24	\$304.24		\$304.24		\$304.24	\$304.24			\$304.24
86199PA0020033	Ambetter Balanced Care 31 + Vision + Adult Dental	HMO	Silver	On	\$277.43	\$277.43		\$277.43	\$277.43		\$277.43		\$277.43	\$277.43			\$277.43
86199PA0020034	Ambetter Balanced Care 32 + Vision + Adult Dental	HMO	Silver	On	\$292.74	\$292.74		\$292.74	\$292.74		\$292.74		\$292.74	\$292.74			\$292.74
86199PA0020022	Ambetter Essential Care 2 HSA + Vision + Adult Dental	HMO	Bronze	On	\$216.56	\$216.56		\$216.56	\$216.56		\$216.56		\$216.56	\$216.56			\$216.56
86199PA0020028	Ambetter Essential Care 5 + Vision + Adult Dental	HMO	Bronze	On	\$228.31	\$228.31		\$228.31	\$228.31		\$228.31		\$228.31	\$228.31			\$228.31
86199PA0020006	Ambetter Essential Care 10 + Vision + Adult Dental	HMO	Bronze	On	\$220.86	\$220.86		\$220.86	\$220.86		\$220.86		\$220.86	\$220.86			\$220.86
86199PA0020031	Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental	HMO	Bronze	On	\$261.70	\$261.70		\$261.70	\$261.70		\$261.70		\$261.70	\$261.70			\$261.70
86199PA0020030	Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental	HMO	Bronze	On	\$247.79	\$247.79		\$247.79	\$247.79		\$247.79		\$247.79	\$247.79			\$247.79
86199PA0040007	Ambetter Secure Care 201 HSA + Vision + Adult Dental	HMO	Gold	Off	\$271.96	\$271.96		\$271.96	\$271.96		\$271.96		\$271.96	\$271.96			\$271.96
86199PA0040008	Ambetter Secure Care 202 + Vision + Adult Dental	HMO	Gold	Off	\$310.77	\$310.77		\$310.77	\$310.77		\$310.77		\$310.77	\$310.77			\$310.77
86199PA0040003	Ambetter Balanced Care 201 HSA + Vision + Adult Dental	HMO	Silver	Off	\$222.59	\$222.59		\$222.59	\$222.59		\$222.59		\$222.59	\$222.59			\$222.59
86199PA0040004	Ambetter Balanced Care 203 + Vision + Adult Dental	HMO	Silver	Off	\$225.56	\$225.56		\$225.56	\$225.56		\$225.56		\$225.56	\$225.56			\$225.56
86199PA0040002	Ambetter Balanced Care 207 + Vision + Adult Dental	HMO	Silver	Off	\$246.20	\$246.20		\$246.20	\$246.20		\$246.20		\$246.20	\$246.20			\$246.20
86199PA0040001	Ambetter Balanced Care 209 + Vision + Adult Dental	HMO	Silver	Off	\$244.96	\$244.96		\$244.96	\$244.96		\$244.96		\$244.96	\$244.96			\$244.96

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

02-01-2021 Number of Covered Lives by Rating County					RATING AREA 6										RATING AREA 7			
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	7	5	0	0	5	0	2	0	0	0	0	0	
					Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York
86199PA0010025	Ambetter Secure Care 5	HMO	Gold	On	\$340.63	\$340.63	\$340.63			\$340.63		\$340.63					\$356.17	
86199PA0010035	Ambetter Secure Care 20	HMO	Gold	On	\$320.38	\$320.38	\$320.38			\$320.38		\$320.38					\$334.99	
86199PA0010004	Ambetter Balanced Care 11	HMO	Silver	On	\$347.06	\$347.06	\$347.06			\$347.06		\$347.06					\$362.88	
86199PA0010012	Ambetter Balanced Care 12	HMO	Silver	On	\$341.81	\$341.81	\$341.81			\$341.81		\$341.81					\$357.39	
86199PA0010032	Ambetter Balanced Care 30	HMO	Silver	On	\$311.01	\$311.01	\$311.01			\$311.01		\$311.01					\$325.19	
86199PA0010033	Ambetter Balanced Care 31	HMO	Silver	On	\$311.68	\$311.68	\$311.68			\$311.68		\$311.68					\$325.89	
86199PA0010034	Ambetter Balanced Care 32	HMO	Silver	On	\$328.88	\$328.88	\$328.88			\$328.88		\$328.88					\$343.88	
86199PA0010022	Ambetter Essential Care 2 HSA	HMO	Bronze	On	\$243.30	\$243.30	\$243.30			\$243.30		\$243.30					\$254.39	
86199PA0010028	Ambetter Essential Care 5	HMO	Bronze	On	\$256.49	\$256.49	\$256.49			\$256.49		\$256.49					\$268.19	
86199PA0010006	Ambetter Essential Care 10	HMO	Bronze	On	\$248.13	\$248.13	\$248.13			\$248.13		\$248.13					\$259.45	
86199PA0010031	Ambetter Essential Care: \$0 Medical Deductible	HMO	Bronze	On	\$294.02	\$294.02	\$294.02			\$294.02		\$294.02					\$307.42	
86199PA0010030	Ambetter Essential Care: \$1,500 Medical Deductible	HMO	Bronze	On	\$278.39	\$278.39	\$278.39			\$278.39		\$278.39					\$291.08	
86199PA0030007	Ambetter Secure Care 201 HSA	HMO	Gold	Off	\$305.54	\$305.54	\$305.54			\$305.54		\$305.54					\$319.47	
86199PA0030008	Ambetter Secure Care 202	HMO	Gold	Off	\$349.14	\$349.14	\$349.14			\$349.14		\$349.14					\$365.06	
86199PA0030016	Ambetter Secure Care 203	HMO	Gold	Off	\$314.70	\$314.70	\$314.70			\$314.70		\$314.70					\$329.05	
86199PA0030003	Ambetter Balanced Care 201 HSA	HMO	Silver	Off	\$250.07	\$250.07	\$250.07			\$250.07		\$250.07					\$261.47	
86199PA0030004	Ambetter Balanced Care 203	HMO	Silver	Off	\$253.41	\$253.41	\$253.41			\$253.41		\$253.41					\$264.97	
86199PA0030002	Ambetter Balanced Care 207	HMO	Silver	Off	\$276.60	\$276.60	\$276.60			\$276.60		\$276.60					\$289.21	
86199PA0030001	Ambetter Balanced Care 209	HMO	Silver	Off	\$275.21	\$275.21	\$275.21			\$275.21		\$275.21					\$287.76	
86199PA0030012	Ambetter Balanced Care 210	HMO	Silver	Off	\$236.25	\$236.25	\$236.25			\$236.25		\$236.25					\$247.03	
86199PA0030009	Ambetter Essential Care 201	HMO	Bronze	Off	\$236.59	\$236.59	\$236.59			\$236.59		\$236.59					\$247.38	
86199PA0030010	Ambetter Essential Care 202 HSA	HMO	Bronze	Off	\$243.30	\$243.30	\$243.30			\$243.30		\$243.30					\$254.39	
86199PA0020025	Ambetter Secure Care 5 + Vision + Adult Dental	HMO	Gold	On	\$358.08	\$358.08	\$358.08			\$358.08		\$358.08					\$374.41	
86199PA0020035	Ambetter Secure Care 20 + Vision + Adult Dental	HMO	Gold	On	\$336.79	\$336.79	\$336.79			\$336.79		\$336.79					\$352.15	
86199PA0020004	Ambetter Balanced Care 11 + Vision + Adult Dental	HMO	Silver	On	\$364.83	\$364.83	\$364.83			\$364.83		\$364.83					\$381.47	
86199PA0020016	Ambetter Balanced Care 12 + Vision + Adult Dental	HMO	Silver	On	\$359.31	\$359.31	\$359.31			\$359.31		\$359.31					\$375.70	
86199PA0020033	Ambetter Balanced Care 31 + Vision + Adult Dental	HMO	Silver	On	\$327.64	\$327.64	\$327.64			\$327.64		\$327.64					\$342.58	
86199PA0020034	Ambetter Balanced Care 32 + Vision + Adult Dental	HMO	Silver	On	\$345.72	\$345.72	\$345.72			\$345.72		\$345.72					\$361.49	
86199PA0020022	Ambetter Essential Care 2 HSA + Vision + Adult Dental	HMO	Bronze	On	\$255.76	\$255.76	\$255.76			\$255.76		\$255.76					\$267.42	
86199PA0020028	Ambetter Essential Care 5 + Vision + Adult Dental	HMO	Bronze	On	\$269.63	\$269.63	\$269.63			\$269.63		\$269.63					\$281.93	
86199PA0020006	Ambetter Essential Care 10 + Vision + Adult Dental	HMO	Bronze	On	\$260.84	\$260.84	\$260.84			\$260.84		\$260.84					\$272.73	
86199PA0020031	Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental	HMO	Bronze	On	\$309.07	\$309.07	\$309.07			\$309.07		\$309.07					\$323.17	
86199PA0020030	Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental	HMO	Bronze	On	\$292.64	\$292.64	\$292.64			\$292.64		\$292.64					\$305.99	
86199PA0040007	Ambetter Secure Care 201 HSA + Vision + Adult Dental	HMO	Gold	Off	\$321.19	\$321.19	\$321.19			\$321.19		\$321.19					\$335.83	
86199PA0040008	Ambetter Secure Care 202 + Vision + Adult Dental	HMO	Gold	Off	\$367.02	\$367.02	\$367.02			\$367.02		\$367.02					\$383.76	
86199PA0040003	Ambetter Balanced Care 201 HSA + Vision + Adult Dental	HMO	Silver	Off	\$262.87	\$262.87	\$262.87			\$262.87		\$262.87					\$274.86	
86199PA0040004	Ambetter Balanced Care 203 + Vision + Adult Dental	HMO	Silver	Off	\$266.39	\$266.39	\$266.39			\$266.39		\$266.39					\$278.54	
86199PA0040002	Ambetter Balanced Care 207 + Vision + Adult Dental	HMO	Silver	Off	\$290.76	\$290.76	\$290.76			\$290.76		\$290.76					\$304.02	
86199PA0040001	Ambetter Balanced Care 209 + Vision + Adult Dental	HMO	Silver	Off	\$289.30	\$289.30	\$289.30			\$289.30		\$289.30					\$302.49	

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

02-01-2021 Number of Covered Lives by Rating County					RATING AREA 8					RATING AREA 9						
					500	152	1,602	538	1,204	0	0	0	0	0	0	
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Junata	Lebanon	Perry
86199PA0010025	Ambetter Secure Care 5	HMO	Gold	On	\$330.99	\$330.99	\$330.99	\$330.99	\$330.99							
86199PA0010035	Ambetter Secure Care 20	HMO	Gold	On	\$311.31	\$311.31	\$311.31	\$311.31	\$311.31							
86199PA0010004	Ambetter Balanced Care 11	HMO	Silver	On	\$337.23	\$337.23	\$337.23	\$337.23	\$337.23							
86199PA0010012	Ambetter Balanced Care 12	HMO	Silver	On	\$332.13	\$332.13	\$332.13	\$332.13	\$332.13							
86199PA0010032	Ambetter Balanced Care 30	HMO	Silver	On	\$302.20	\$302.20	\$302.20	\$302.20	\$302.20							
86199PA0010033	Ambetter Balanced Care 31	HMO	Silver	On	\$302.86	\$302.86	\$302.86	\$302.86	\$302.86							
86199PA0010034	Ambetter Balanced Care 32	HMO	Silver	On	\$319.57	\$319.57	\$319.57	\$319.57	\$319.57							
86199PA0010022	Ambetter Essential Care 2 HSA	HMO	Bronze	On	\$236.41	\$236.41	\$236.41	\$236.41	\$236.41							
86199PA0010028	Ambetter Essential Care 5	HMO	Bronze	On	\$249.24	\$249.24	\$249.24	\$249.24	\$249.24							
86199PA0010006	Ambetter Essential Care 10	HMO	Bronze	On	\$241.11	\$241.11	\$241.11	\$241.11	\$241.11							
86199PA0010031	Ambetter Essential Care: \$0 Medical Deductible	HMO	Bronze	On	\$285.69	\$285.69	\$285.69	\$285.69	\$285.69							
86199PA0010030	Ambetter Essential Care: \$1,500 Medical Deductible	HMO	Bronze	On	\$270.51	\$270.51	\$270.51	\$270.51	\$270.51							
86199PA0030007	Ambetter Secure Care 201 HSA	HMO	Gold	Off	\$296.89	\$296.89	\$296.89	\$296.89	\$296.89							
86199PA0030008	Ambetter Secure Care 202	HMO	Gold	Off	\$339.26	\$339.26	\$339.26	\$339.26	\$339.26							
86199PA0030016	Ambetter Secure Care 203	HMO	Gold	Off	\$305.79	\$305.79	\$305.79	\$305.79	\$305.79							
86199PA0030003	Ambetter Balanced Care 201 HSA	HMO	Silver	Off	\$242.99	\$242.99	\$242.99	\$242.99	\$242.99							
86199PA0030004	Ambetter Balanced Care 203	HMO	Silver	Off	\$246.24	\$246.24	\$246.24	\$246.24	\$246.24							
86199PA0030002	Ambetter Balanced Care 207	HMO	Silver	Off	\$268.77	\$268.77	\$268.77	\$268.77	\$268.77							
86199PA0030001	Ambetter Balanced Care 209	HMO	Silver	Off	\$267.42	\$267.42	\$267.42	\$267.42	\$267.42							
86199PA0030012	Ambetter Balanced Care 210	HMO	Silver	Off	\$229.57	\$229.57	\$229.57	\$229.57	\$229.57							
86199PA0030009	Ambetter Essential Care 201	HMO	Bronze	Off	\$229.90	\$229.90	\$229.90	\$229.90	\$229.90							
86199PA0030010	Ambetter Essential Care 202 HSA	HMO	Bronze	Off	\$236.41	\$236.41	\$236.41	\$236.41	\$236.41							
86199PA0020025	Ambetter Secure Care 5 + Vision + Adult Dental	HMO	Gold	On	\$347.94	\$347.94	\$347.94	\$347.94	\$347.94							
86199PA0020035	Ambetter Secure Care 20 + Vision + Adult Dental	HMO	Gold	On	\$327.26	\$327.26	\$327.26	\$327.26	\$327.26							
86199PA0020004	Ambetter Balanced Care 11 + Vision + Adult Dental	HMO	Silver	On	\$354.51	\$354.51	\$354.51	\$354.51	\$354.51							
86199PA0020016	Ambetter Balanced Care 12 + Vision + Adult Dental	HMO	Silver	On	\$349.14	\$349.14	\$349.14	\$349.14	\$349.14							
86199PA0020033	Ambetter Balanced Care 31 + Vision + Adult Dental	HMO	Silver	On	\$318.37	\$318.37	\$318.37	\$318.37	\$318.37							
86199PA0020034	Ambetter Balanced Care 32 + Vision + Adult Dental	HMO	Silver	On	\$335.94	\$335.94	\$335.94	\$335.94	\$335.94							
86199PA0020022	Ambetter Essential Care 2 HSA + Vision + Adult Dental	HMO	Bronze	On	\$248.52	\$248.52	\$248.52	\$248.52	\$248.52							
86199PA0020028	Ambetter Essential Care 5 + Vision + Adult Dental	HMO	Bronze	On	\$262.00	\$262.00	\$262.00	\$262.00	\$262.00							
86199PA0020006	Ambetter Essential Care 10 + Vision + Adult Dental	HMO	Bronze	On	\$253.46	\$253.46	\$253.46	\$253.46	\$253.46							
86199PA0020031	Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental	HMO	Bronze	On	\$300.33	\$300.33	\$300.33	\$300.33	\$300.33							
86199PA0020030	Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental	HMO	Bronze	On	\$284.36	\$284.36	\$284.36	\$284.36	\$284.36							
86199PA0040007	Ambetter Secure Care 201 HSA + Vision + Adult Dental	HMO	Gold	Off	\$312.10	\$312.10	\$312.10	\$312.10	\$312.10							
86199PA0040008	Ambetter Secure Care 202 + Vision + Adult Dental	HMO	Gold	Off	\$356.63	\$356.63	\$356.63	\$356.63	\$356.63							
86199PA0040003	Ambetter Balanced Care 201 HSA + Vision + Adult Dental	HMO	Silver	Off	\$255.43	\$255.43	\$255.43	\$255.43	\$255.43							
86199PA0040004	Ambetter Balanced Care 203 + Vision + Adult Dental	HMO	Silver	Off	\$258.85	\$258.85	\$258.85	\$258.85	\$258.85							
86199PA0040002	Ambetter Balanced Care 207 + Vision + Adult Dental	HMO	Silver	Off	\$282.53	\$282.53	\$282.53	\$282.53	\$282.53							
86199PA0040001	Ambetter Balanced Care 209 + Vision + Adult Dental	HMO	Silver	Off	\$281.11	\$281.11	\$281.11	\$281.11	\$281.11							

Unified Rate Review v5.3

Company Legal Name: **Pennsylvania Health & Wellness, Inc.**
 HIOS Issuer ID: **86199**
 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 + I.
 To finalize, select the Finalize button or Ctrl + Shift + F.

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:	1/1/2020	to	12/31/2020	
		Total		PMPM
Allowed Claims		\$10,194,704.47		\$229.16
Reinsurance		\$0.00		\$0.00
Incurred Claims in Experience Period		\$8,259,460.88		\$185.66
Risk Adjustment		-\$5,582,827.51		-\$125.49
Experience Period Premium		\$24,176,109.20		\$543.44
Experience Period Member Months		44,487		

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	\$51.12	1.105	1.025	1.105	1.025	\$65.58
Outpatient Hospital	\$47.45	1.099	1.025	1.099	1.025	\$60.21
Professional	\$52.90	1.098	1.025	1.098	1.025	\$67.01
Other Medical	\$3.83	1.000	1.025	1.000	1.025	\$4.02
Capitation	\$2.57	1.000	1.000	1.000	1.000	\$2.57
Prescription Drug	\$70.56	1.025	1.040	1.025	1.040	\$80.18
Total	\$228.43					\$279.57

Morbidity Adjustment	1.064
Demographic Shift	1.041
Plan Design Changes	0.995
Other	0.997
Adjusted Trended EHB Allowed Claims PMPM for 1/1/2022	\$307.19

Manual EHB Allowed Claims PMPM	\$405.29
Applied Credibility %	59.66%

Projected Period Totals			
Projected Index Rate for 1/1/2022	\$346.76	\$44,053,083.92	
Reinsurance	\$20.94	\$2,660,259.48	
Risk Adjustment Payment/Charge	-\$138.88	-\$17,643,592.96	
Exchange User Fees	3.56%	\$2,179,278.78	
Market Adjusted Index Rate	\$481.85	\$61,215,696.18	
Projected Member Months	127,042		

Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.

Product-Plan Data Collection

Company Legal Name: Pennsylvania Health & Wellness, Inc.
HIOS Issuer ID: 86199
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
To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or
To validate, select the Validate button or Ctrl + Shift + I
To finalize, select the Finalize button or Ctrl + Shift + F
To remove a product, navigate to the corresponding Product Name/Product ID J
To remove a plan, navigate to the corresponding Plan Name/Plan ID field and so

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

Table with 16 columns representing different plan variants and 13 rows of general product information including Plan Name, Component ID, Metal, Value, Category, Type, Exchange Plan, Effective Date, and Rate Changes.

Worksheet 1 Totals Section II: Experience Period and Current Plan Level Information

Table with 16 columns for plan variants and 26 rows of financial and operational data including Allowed Claims, Reinsurance, Member Cost Sharing, Incurred Claims, Risk Adjustment Transfer Amount, Premium, and Loss Ratio.

Section III: Plan Adjustment Factors

Table with 16 columns for plan variants and 14 rows of adjustment factors including Market Adjusted Index Rate, AV and Cost Sharing Design, Provider Network Adjustment, Administrative Costs, Taxes and Fees, Profit & Risk Load, Catastrophic Adjustment, Age Calibration, Geographic Calibration, and Tobacco Calibration.

Section IV: Projected Plan Level Information

Table with 16 columns for plan variants and 17 rows of projected financial and operational data including Allowed Claims, Reinsurance, Member Cost Sharing, Incurred Claims, Risk Adjustment Transfer Amount, Premium, Projected Member Months, Loss Ratio, and various adjustment factors.

Product-Plan Data Collection

ton or Ctrl + Shift + P.
Ctrl + Shift + L.

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

ield and select the Remove Product button or Ctrl + Shift + Q.
lect the Remove Plan button or Ctrl + Shift + A.

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name	Ambetter 86199PA03																			
1.2 Product ID																				
1.3 Plan Name	Balanced Care 28	Balanced Care 14	Balanced Care 15	Balanced Care 24	Balanced Care 25	Care 15	Essential Care 201	Essential Care 202	Balanced Care 201	Balanced Care 203	Balanced Care 207	Balanced Care 209	Balanced Care 210	Care 201 HSA	Care 202	Care 203	Balanced Care 204	Balanced Care 205		
1.4 Plan ID (Standard Component ID)	86199PA010010	86199PA010014	86199PA010015	86199PA010027	86199PA010008	86199PA010026	86199PA030009	86199PA030010	86199PA030003	86199PA030004	86199PA030002	86199PA030001	86199PA030012	86199PA030007	86199PA030008	86199PA030016	86199PA030006	86199PA030005		
1.5 Metal	Silver	Silver	Silver	Silver	Silver	Silver	Gold	Bronze	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Gold	Gold	Silver	Silver	
1.6 AV Metal Value	0.706	0.715	0.720	0.692	0.700	0.797	0.616	0.648	0.669	0.667	0.696	0.714	0.661	0.787	0.814	0.779	0.700	0.697		
1.7 Plan Category	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	New	New	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	New	Terminated	Terminated		
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO		
1.9 Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No		
1.10 Effective Date of Proposed Rates	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022		
1.11 Cumulative Rate Change % (over 12 mos prior)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-7.82%	0.00%	-11.68%	-10.54%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
1.12 Product Rate Increase %																				
1.13 Submission Level Rate Increase %																-9.48%					-7.08%

Section II: Experience Period and Current Plan Level

2.1 Plan ID (Standard Component ID)	86199PA010010	86199PA010014	86199PA010015	86199PA010027	86199PA010008	86199PA010026	86199PA030009	86199PA030010	86199PA030003	86199PA030004	86199PA030002	86199PA030001	86199PA030012	86199PA030007	86199PA030008	86199PA030016	86199PA030006	86199PA030005
2.2 Allowed Claims	\$0	\$57,982	\$3,186	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$0	\$24,544	\$1,466	\$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
2.6 Incurred Claims	\$0	\$33,438	\$1,720	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.7 Risk Adjustment Transfer Amount	\$0	-\$18,067	-\$28,837	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.8 Premium	\$0	\$247,740	\$49,142	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.9 Experience Period Member Months	0	383	60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2.10 Current Enrollment	22	133	9	137	91	133	0	3	0	1	0	1	0	0	0	0	0	0
2.11 Current Premium PMPM	\$574.97	\$0.00	\$0.00	\$667.75	\$631.43	\$590.13	\$0.00	\$0.00	\$539.01	\$0.00	\$761.85	\$467.21	\$0.00	\$0.00	\$0.00	\$0.00	\$391.79	\$0.00
2.12 Loss Ratio	#DIV/0!	14.56%	8.47%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Per Member Per Month																		
2.13 Allowed Claims	#DIV/0!	\$151.39	\$53.11	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.14 Reinsurance	#DIV/0!	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.15 Member Cost Sharing	#DIV/0!	\$64.08	\$24.44	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.16 Cost Sharing Reduction	#DIV/0!	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.17 Incurred Claims	#DIV/0!	\$87.31	\$28.67	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.18 Risk Adjustment Transfer Amount	#DIV/0!	-\$47.17	-\$480.62	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.19 Premium	#DIV/0!	\$646.84	\$819.03	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	86199PA010010	86199PA010014	86199PA010015	86199PA010027	86199PA010008	86199PA010026	86199PA030009	86199PA030010	86199PA030003	86199PA030004	86199PA030002	86199PA030001	86199PA030012	86199PA030007	86199PA030008	86199PA030016	86199PA030006	86199PA030005	
3.2 Market Adjusted Index Rate																			\$481.85
3.3 AV and Cost Sharing Design of Plan	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.6410	0.6591	0.6775	0.6865	0.7493	0.7456	0.6400	0.8277	0.9459	0.8526	0.0000	0.0000	
3.4 Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Administrative Costs																			
3.6 Administrative Expense	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	13.03%	13.03%	13.03%	13.03%	13.03%	13.03%	13.03%	13.03%	13.03%	13.03%	0.00%	0.00%	
3.7 Taxes and Fees	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.00%	0.00%	
3.8 Profit & Risk Load	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	0.00%	0.00%	
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3.10 Plan Adjusted Index Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$367.18	\$377.54	\$388.08	\$393.24	\$429.21	\$427.09	\$366.60	\$474.12	\$541.83	\$488.38	\$0.00	\$0.00	
3.11 Age Calibration Factor																			0.6088
3.12 Geographic Calibration Factor																			1.0000
3.13 Tobacco Calibration Factor																			0.9952
3.14 Calibrated Plan Adjusted Index Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$222.46	\$228.75	\$235.13	\$238.25	\$260.05	\$258.77	\$222.12	\$287.26	\$328.28	\$295.90	\$0.00	\$0.00	

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	86199PA010010	86199PA010014	86199PA010015	86199PA010027	86199PA010008	86199PA010026	86199PA030009	86199PA030010	86199PA030003	86199PA030004	86199PA030002	86199PA030001	86199PA030012	86199PA030007	86199PA030008	86199PA030016	86199PA030006	86199PA030005
4.2 Allowed Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$5,569	\$5,805	\$5,308	\$5,164	\$5,243	\$5,244	\$6,583	\$4,641	\$4,582	\$5,395	\$0	\$0
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$316	\$316	\$281	\$281	\$281	\$281	\$351	\$228	\$228	\$228	\$0	\$0
4.4 Member Cost Sharing	\$0	\$0	\$0	\$0	\$0	\$0	\$1,775	\$1,646	\$1,568	\$1,262	\$1,119	\$1,124	\$2,010	\$838	\$559	\$919	\$0	\$0
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$3,479	\$3,843	\$3,459	\$3,622	\$3,843	\$3,839	\$4,222	\$3,575	\$3,795	\$4,196	\$0	\$0
4.7 Risk Adjustment Transfer Amount	\$0	\$0	\$0	\$0	\$0	\$0	-\$1,897	-\$1,897	-\$2,405	-\$2,406	-\$2,406	-\$2,406	-\$2,221	-\$2,221	-\$2,222	-\$2,734	\$0	\$0
4.8 Premium	\$0	\$0	\$0	\$0	\$0	\$0	\$6,608	\$6,796	\$6,209	\$6,292	\$6,867	\$6,833	\$7,332	\$6,164	\$7,043	\$7,813	\$0	\$0
4.9 Projected Member Months	0	0	0	0	0	0	18	18	16	16	16	16	20	13	13	16	0	0
4.10 Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	73.83%	78.45%	90.95%	93.20%	86.16%	86.73%	97.61%	90.67%	78.71%	82.59%	#DIV/0!	#DIV/0!
Per Member Per Month																		
4.11 Allowed Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$309.39	\$322.48	\$331.74	\$322.77	\$327.71	\$327.73	\$329.16	\$352.46	\$337.22	\$337.22	#DIV/0!	#DIV/0!
4.12 Reinsurance	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$17.55	\$17.55	\$17.55	\$17.55	\$17.55	\$17.55	\$17.55	\$17.55	\$17.55	\$17.55	#DIV/0!	#DIV/0!
4.13 Member Cost Sharing	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$98.59	\$91.45	\$98.00	\$78.87	\$69.95	\$70.25	\$100.49	\$64.46	\$42.99	\$57.44	#DIV/0!	#DIV/0!
4.14 Cost Sharing Reduction	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!
4.15 Incurred Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$193.25	\$213.49	\$216.19	\$226.35	\$240.22	\$239.94	\$211.12	\$274.99	\$291.93	\$262.23	#DIV/0!	#DIV/0!
4.16 Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-\$105.38	-\$105.41	-\$150.34	-\$150.38	-\$150.40	-\$150.40	-\$150.32	-\$170.86	-\$170.90	-\$170.85	#DIV/0!	#DIV/0!
4.17 Premium	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$367.14	\$377.54	\$388.05	\$393.24	\$429.21	\$427.06	\$366.61	\$474.13	\$541.79	\$488.3		

Product-Plan Data Collection

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

Product/Plan Level Calculations

Section I: General Product and Plan Information										
1.1 Product Name	Ambetter + Vision + Adult Dental									
1.2 Product ID	86199PA004									
1.3 Plan Name	Balanced Care 25	Care 15 + Vision	Balanced Care 201	Balanced Care 203	Balanced Care 207	Balanced Care 209	Care 201 HSA +	Care 202 + Vision	Balanced Care 204	Balanced Care 205
1.4 Plan ID (Standard Component ID)	86199PA0020008	86199PA0020026	86199PA0040003	86199PA0040004	86199PA0040002	86199PA0040001	86199PA0040007	86199PA0040008	86199PA0040006	86199PA0040005
1.5 Metal	Silver	Gold	Silver	Silver	Silver	Silver	Gold	Gold	Silver	Silver
1.6 AV Metal Value	0.700	0.797	0.669	0.667	0.696	0.714	0.787	0.814	0.700	0.697
1.7 Plan Category	Terminated	Terminated	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Terminated	Terminated
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
1.9 Exchange Plan?	No	No	No	No	No	No	No	No	No	No
1.10 Effective Date of Proposed Rates	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022
1.11 Cumulative Rate Change % (over 12 mos prior)	0.00%	0.00%	-10.65%	0.00%	0.00%	0.00%	0.00%	-6.39%	0.00%	0.00%
1.12 Product Rate Increase %	-7.45%									
1.13 Submission Level Rate Increase %										

Section II: Experience Period and Current Plan Level										
2.1 Plan ID (Standard Component ID)	86199PA0020008	86199PA0020026	86199PA0040003	86199PA0040004	86199PA0040002	86199PA0040001	86199PA0040007	86199PA0040008	86199PA0040006	86199PA0040005
2.2 Allowed Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.7 Risk Adjustment Transfer Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.8 Premium	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.9 Experience Period Member Months	0	0	0	0	0	0	0	0	0	0
2.10 Current Enrollment	9	36	1	0	0	0	0	1	0	0
2.11 Current Premium PMPM	\$581.72	\$524.51	\$278.73	\$0.00	\$0.00	\$0.00	\$0.00	\$849.52	\$0.00	\$0.00
2.12 Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Per Member Per Month										
2.13 Allowed Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.14 Reinsurance	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.15 Member Cost Sharing	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.16 Cost Sharing Reduction	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.17 Incurred Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.18 Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.19 Premium	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section III: Plan Adjustment Factors										
3.1 Plan ID (Standard Component ID)	86199PA0020008	86199PA0020026	86199PA0040003	86199PA0040004	86199PA0040002	86199PA0040001	86199PA0040007	86199PA0040008	86199PA0040006	86199PA0040005
3.2 Market Adjusted Index Rate										
3.3 AV and Cost Sharing Design of Plan	0.0000	0.0000	0.6775	0.6865	0.7493	0.7456	0.8277	0.9459	0.0000	0.0000
3.4 Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0512	1.0512	1.0512	1.0512	1.0512	1.0512	1.0000	1.0000
Administrative Costs										
3.6 Administrative Expense	0.00%	0.00%	13.03%	13.03%	13.03%	13.03%	13.03%	13.03%	0.00%	0.00%
3.7 Taxes and Fees	0.00%	0.00%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.00%	0.00%
3.8 Profit & Risk Load	0.00%	0.00%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	0.00%	0.00%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate	\$0.00	\$0.00	\$407.95	\$413.37	\$451.19	\$448.96	\$498.40	\$569.57	\$0.00	\$0.00

3.11 Age Calibration Factor										
3.12 Geographic Calibration Factor										
3.13 Tobacco Calibration Factor										
3.14 Calibrated Plan Adjusted Index Rate	\$0.00	\$0.00	\$247.17	\$250.45	\$273.36	\$272.01	\$301.97	\$345.09	\$0.00	\$0.00

Section IV: Projected Plan Level Information										
4.1 Plan ID (Standard Component ID)	86199PA0020008	86199PA0020026	86199PA0040003	86199PA0040004	86199PA0040002	86199PA0040001	86199PA0040007	86199PA0040008	86199PA0040006	86199PA0040005
4.2 Allowed Claims	\$0	\$0	\$1,424	\$1,388	\$1,408	\$1,408	\$1,144	\$1,130	\$0	\$0
4.3 Reinsurance	\$0	\$0	\$70	\$70	\$70	\$70	\$53	\$53	\$0	\$0
4.4 Member Cost Sharing	\$0	\$0	\$412	\$336	\$300	\$301	\$209	\$144	\$0	\$0
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$0	\$0	\$941	\$982	\$1,037	\$1,036	\$882	\$933	\$0	\$0
4.7 Risk Adjustment Transfer Amount	\$0	\$0	-\$601	-\$602	-\$602	-\$602	-\$513	-\$513	\$0	\$0
4.8 Premium	\$0	\$0	\$1,632	\$1,654	\$1,805	\$1,796	\$1,495	\$1,709	\$0	\$0
4.9 Projected Member Months	0	0	4	4	4	4	3	3	0	0
4.10 Loss Ratio	#DIV/0!	#DIV/0!	91.33%	93.32%	86.20%	86.76%	89.77%	78.02%	#DIV/0!	#DIV/0!
Per Member Per Month										
4.11 Allowed Claims	#DIV/0!	#DIV/0!	\$355.92	\$346.96	\$351.90	\$351.92	\$381.18	\$376.65	#DIV/0!	#DIV/0!
4.12 Reinsurance	#DIV/0!	#DIV/0!	\$17.55	\$17.55	\$17.55	\$17.55	\$17.55	\$17.55	#DIV/0!	#DIV/0!
4.13 Member Cost Sharing	#DIV/0!	#DIV/0!	\$103.12	\$83.99	\$75.06	\$75.36	\$69.57	\$48.10	#DIV/0!	#DIV/0!
4.14 Cost Sharing Reduction	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!
4.15 Incurred Claims	#DIV/0!	#DIV/0!	\$235.26	\$245.43	\$259.29	\$259.02	\$294.06	\$311.00	#DIV/0!	#DIV/0!
4.16 Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!	-\$150.34	-\$150.38	-\$150.40	-\$150.40	-\$170.86	-\$170.90	#DIV/0!	#DIV/0!
4.17 Premium	#DIV/0!	#DIV/0!	\$407.92	\$413.38	\$451.20	\$448.93	\$498.41	\$569.54	#DIV/0!	#DIV/0!

Rating Area Data Collection

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

Rating Area	Rating Factor
Rating Area 3	0.9005
Rating Area 6	1.0635
Rating Area 7	1.1120
Rating Area 8	1.0334

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*	86199				
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
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	220.64	220.64
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	15	240.25	240.25
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	16	247.75	247.75
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	17	255.25	255.25
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	18	263.32	263.32
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	19	271.40	271.40
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	20	279.76	279.76
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	21	288.43	331.69
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	22	288.43	331.69
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	23	288.43	331.69
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	24	288.43	331.69
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	25	289.57	333.01
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	26	295.34	339.64
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	27	302.26	347.60
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	28	313.51	360.53
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	29	322.74	371.15
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	30	327.35	376.46
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	31	334.27	384.42
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	32	341.20	392.38
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	33	345.52	397.35
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	34	350.14	402.66
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	35	352.44	405.31
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	36	354.75	407.96
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	37	357.06	410.62
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	38	359.37	413.27
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	39	363.98	418.58
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	40	368.60	423.89
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	41	375.52	431.85
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	42	382.15	439.47
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	43	391.38	450.09
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	44	402.92	463.36
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	45	416.47	478.94
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	46	432.62	497.52
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	47	450.79	518.41
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	48	471.56	542.29
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	49	492.04	565.84
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	50	515.11	592.38
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	51	537.90	618.58
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	52	562.99	647.44
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	53	588.37	676.62
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	54	615.77	708.13
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	55	643.17	739.64
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	56	672.88	773.81
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	57	702.87	808.30
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	58	734.88	845.12
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	59	750.75	863.36
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	60	782.76	900.18
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	61	810.45	932.02
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	62	828.62	952.91
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	63	851.40	979.12
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	865.24	995.03
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	260.58	260.58
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	15	283.74	283.74
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	16	292.59	292.59
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	17	301.45	301.45
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	18	310.99	310.99
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	19	320.53	320.53
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	20	330.40	330.40
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	21	340.63	391.73
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	22	340.63	391.73
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	23	340.63	391.73
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	24	340.63	391.73
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	25	341.99	393.28
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	26	348.80	401.12
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	27	356.97	410.52
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	28	370.26	425.80
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	29	381.16	438.33
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	30	386.61	444.60
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	31	394.78	454.00
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	32	402.96	463.40
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	33	408.07	469.28
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	34	413.52	475.54
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	35	416.24	478.68
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	36	418.97	481.81
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	37	421.69	484.94
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	38	424.42	488.08
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	39	429.87	494.35
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	40	435.32	500.61
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	41	443.49	510.01
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	42	451.32	519.02
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	43	462.22	531.56
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	44	475.85	547.23
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	45	491.86	565.64
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	46	510.93	587.57
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	47	532.39	612.25
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	48	556.92	640.46
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	49	581.10	668.27
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	50	608.35	699.60
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	51	635.26	730.55
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	52	664.90	764.63
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	53	694.87	799.10
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	54	727.23	836.31
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	55	759.59	873.53
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	56	794.67	913.87
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	57	830.10	954.61
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	58	867.91	998.09
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	59	886.64	1019.64
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	60	924.45	1063.12
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	61	957.15	1100.72
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	62	978.61	1125.40
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	63	1005.52	1156.35
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1021.86	1175.14
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	272.46	272.46
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	15	296.68	296.68
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	16	305.94	305.94
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	17	315.20	315.20
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	18	325.17	325.17
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	19	335.14	335.14
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	20	345.47	345.47
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	21	356.17	409.59
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	22	356.17	409.59
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	23	356.17	409.59

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*	86199					
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	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	24	356.17	409.59	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	25	357.58	411.22	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	26	364.70	419.41	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	27	373.25	429.24	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	28	387.14	445.21	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	29	398.54	458.32	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	30	404.24	464.87	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	31	412.79	474.70	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	32	421.33	484.53	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	33	426.68	490.68	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	34	432.37	497.23	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	35	435.22	500.51	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	36	438.07	503.78	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	37	440.92	507.06	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	38	443.77	510.34	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	39	449.47	516.89	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	40	455.17	523.44	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	41	463.72	533.27	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	42	471.91	542.69	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	43	483.30	555.80	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	44	497.55	572.18	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	45	514.29	591.43	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	46	534.23	614.37	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	47	556.67	640.17	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	48	582.32	669.66	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	49	607.60	698.74	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	50	636.10	731.51	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	51	664.23	763.87	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	52	695.22	799.50	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	53	726.56	835.54	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	54	760.39	874.45	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	55	794.23	913.36	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	56	830.91	955.55	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	57	867.95	998.15	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	58	907.49	1043.61	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	59	927.08	1066.14	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	60	966.61	1111.60	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	61	1000.80	1150.92	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	62	1023.24	1176.72	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	63	1051.37	1209.08	
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1068.46	1228.73	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	253.20	253.20	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	15	275.71	275.71	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	16	284.31	284.31	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	17	292.92	292.92	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	18	302.19	302.19	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	19	311.45	311.45	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	20	321.05	321.05	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	21	330.99	380.64	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	22	330.99	380.64	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	23	330.99	380.64	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	24	330.99	380.64	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	25	332.31	382.15	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	26	338.93	389.76	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	27	346.87	398.90	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	28	359.78	413.74	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	29	370.37	425.92	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	30	375.66	432.01	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	31	383.61	441.15	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	32	391.55	450.28	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	33	396.52	455.99	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	34	401.81	462.08	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	35	404.46	465.13	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	36	407.11	468.17	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	37	409.76	471.22	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	38	412.40	474.26	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	39	417.70	480.35	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	40	423.00	486.44	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	41	430.94	495.58	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	42	438.55	504.33	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	43	449.14	516.51	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	44	462.38	531.74	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	45	477.94	549.63	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	46	496.47	570.94	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	47	517.32	594.92	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	48	541.16	622.33	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	49	564.66	649.35	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	50	591.13	679.80	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	51	617.28	709.87	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	52	646.08	742.99	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	53	675.20	776.48	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	54	706.65	812.64	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	55	738.09	848.80	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	56	772.18	888.01	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	57	806.60	927.59	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	58	843.34	969.84	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	59	861.55	990.78	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	60	898.29	1033.03	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	61	930.06	1069.57	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	62	950.91	1093.55	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	63	977.06	1123.62	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	992.94	1141.88	
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	207.52	207.52	
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	15	225.97	225.97	
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	16	233.02	233.02	
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	17	240.07	240.07	
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	18	247.67	247.67	
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	19	255.26	255.26	
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	20	263.13	263.13	
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	21	271.28	311.97	
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	22	271.28	311.97	
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	23	271.28	311.97	

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*	86199				
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
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	24	271.28	311.97
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	25	272.35	313.21
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	26	277.78	319.45
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	27	284.29	326.93
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	28	294.87	339.10
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	29	303.55	349.08
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	30	307.89	354.07
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	31	314.40	361.56
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	32	320.91	369.05
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	33	324.98	373.73
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	34	329.32	378.72
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	35	331.49	381.21
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	36	333.66	383.71
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	37	335.83	386.21
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	38	338.00	388.70
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	39	342.34	393.69
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	40	346.68	398.68
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	41	353.19	406.17
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	42	359.43	413.35
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	43	368.11	423.33
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	44	378.96	435.81
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	45	391.71	450.47
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	46	406.90	467.94
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	47	423.99	487.59
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	48	443.52	510.05
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	49	462.78	532.20
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	50	484.49	557.16
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	51	505.92	581.80
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	52	529.52	608.94
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	53	553.39	636.40
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	54	579.16	666.03
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	55	604.93	695.67
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	56	632.87	727.80
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	57	661.08	760.25
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	58	691.19	794.87
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	59	706.11	812.03
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	60	736.22	846.66
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	61	762.27	876.61
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	62	779.36	896.26
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	63	800.79	920.90
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	813.80	935.87
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	245.08	245.08
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	15	266.87	266.87
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	16	275.20	275.20
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	17	283.53	283.53
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	18	292.50	292.50
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	19	301.47	301.47
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	20	310.76	310.76
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	21	320.38	368.44
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	22	320.38	368.44
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	23	320.38	368.44
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	24	320.38	368.44
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	25	321.65	369.90
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	26	328.06	377.27
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	27	335.75	386.11
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	28	348.24	400.48

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*	86199				
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
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	29	358.50	412.27
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	30	363.62	418.17
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	31	371.31	427.01
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	32	379.00	435.85
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	33	383.81	441.38
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	34	388.93	447.27
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	35	391.49	450.22
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	36	394.06	453.17
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	37	396.62	456.11
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	38	399.18	459.06
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	39	404.31	464.96
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	40	409.43	470.85
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	41	417.12	479.69
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	42	424.49	488.17
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	43	434.74	499.96
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	44	447.56	514.69
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	45	462.62	532.01
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	46	480.56	552.64
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	47	500.74	575.85
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	48	523.81	602.38
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	49	546.55	628.54
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	50	572.18	658.01
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	51	597.49	687.12
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	52	625.37	719.17
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	53	653.56	751.59
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	54	683.99	786.59
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	55	714.43	821.59
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	56	747.43	859.54
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	57	780.75	897.86
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	58	816.31	938.75
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	59	833.93	959.02
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	60	869.49	999.91
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	61	900.24	1035.28
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	62	920.43	1058.49
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	63	945.74	1087.60
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	961.10	1105.27
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	256.26	256.26
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	15	279.04	279.04
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	16	287.75	287.75
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	17	296.46	296.46
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	18	305.84	305.84
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	19	315.22	315.22
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	20	324.93	324.93
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	21	334.99	385.24
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	22	334.99	385.24
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	23	334.99	385.24
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	24	334.99	385.24
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	25	336.32	386.77
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	26	343.02	394.47
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	27	351.06	403.72
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	28	364.13	418.74
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	29	374.84	431.07
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	30	380.20	437.24
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	31	388.24	446.48
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	32	396.28	455.73
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	33	401.31	461.50

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*	86199				
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
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	34	406.67	467.67
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	35	409.35	470.75
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	36	412.03	473.83
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	37	414.71	476.91
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	38	417.39	480.00
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	39	422.75	486.16
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	40	428.11	492.32
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	41	436.15	501.57
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	42	443.85	510.43
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	43	454.57	522.76
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	44	467.97	538.17
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	45	483.71	556.27
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	46	502.47	577.84
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	47	523.58	602.11
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	48	547.70	629.85
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	49	571.48	657.20
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	50	598.28	688.02
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	51	624.74	718.45
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	52	653.88	751.97
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	53	683.36	785.87
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	54	715.19	822.46
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	55	747.01	859.06
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	56	781.51	898.74
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	57	816.35	938.80
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	58	853.53	981.56
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	59	871.96	1002.75
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	60	909.14	1045.51
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	61	941.30	1082.49
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	62	962.40	1106.76
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	63	988.87	1137.20
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1004.94	1155.68
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	238.15	238.15
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	15	259.32	259.32
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	16	267.41	267.41
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	17	275.50	275.50
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	18	284.22	284.22
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	19	292.94	292.94
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	20	301.97	301.97
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	21	311.31	358.01
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	22	311.31	358.01
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	23	311.31	358.01
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	24	311.31	358.01
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	25	312.55	359.43
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	26	318.78	366.59
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	27	326.25	375.18
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	28	338.39	389.15
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	29	348.35	400.60
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	30	353.33	406.33
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	31	360.80	414.92
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	32	368.27	423.51
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	33	372.94	428.88
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	34	377.92	434.61
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	35	380.41	437.48
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	36	382.90	440.34
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	37	385.39	443.20
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	38	387.89	446.07

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*	86199				
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
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	39	392.87	451.80
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	40	397.85	457.52
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	41	405.32	466.12
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	42	412.48	474.35
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	43	422.44	485.81
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	44	434.89	500.13
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	45	449.52	516.95
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	46	466.96	537.00
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	47	486.57	559.55
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	48	508.98	585.33
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	49	531.08	610.75
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	50	555.99	639.39
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	51	580.58	667.67
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	52	607.67	698.82
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	53	635.06	730.32
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	54	664.63	764.33
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	55	694.21	798.34
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	56	726.27	835.21
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	57	758.65	872.45
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	58	793.20	912.18
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	59	810.32	931.87
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	60	844.88	971.61
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	61	874.76	1005.98
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	62	894.38	1028.53
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	63	918.97	1056.82
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	933.90	1073.99
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	224.80	224.80
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	15	244.78	244.78
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	16	252.42	252.42
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	17	260.06	260.06
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	18	268.29	268.29
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	19	276.52	276.52
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	20	285.04	285.04
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	21	293.87	337.94
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	22	293.87	337.94
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	23	293.87	337.94
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	24	293.87	337.94
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	25	295.03	339.29
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	26	300.91	346.04
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	27	307.96	354.15
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	28	319.42	367.33
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	29	328.82	378.15
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	30	333.53	383.55
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	31	340.58	391.67
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	32	347.63	399.78
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	33	352.04	404.84
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	34	356.74	410.25
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	35	359.09	412.95
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	36	361.44	415.66
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	37	363.79	418.36
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	38	366.14	421.07
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	39	370.85	426.47
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	40	375.55	431.88
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	41	382.60	439.99
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	42	389.36	447.76
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	43	398.76	458.58

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*	86199				
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
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	44	410.52	472.09
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	45	424.33	487.98
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	46	440.78	506.90
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	47	459.30	528.19
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	48	480.45	552.52
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	49	501.32	576.51
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	50	524.83	603.55
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	51	548.04	630.25
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	52	573.61	659.65
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	53	599.47	689.38
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	54	627.38	721.49
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	55	655.30	753.59
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	56	685.56	788.40
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	57	716.13	823.54
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	58	748.74	861.06
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	59	764.91	879.64
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	60	797.52	917.15
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	61	825.73	949.59
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	62	844.25	970.88
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	63	867.46	997.58
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	881.56	1013.79
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	265.49	265.49
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	15	289.09	289.09
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	16	298.11	298.11
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	17	307.14	307.14
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	18	316.85	316.85
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	19	326.57	326.57
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	20	336.63	336.63
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	21	347.06	399.11
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	22	347.06	399.11
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	23	347.06	399.11
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	24	347.06	399.11
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	25	348.43	400.70
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	26	355.38	408.68
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	27	363.70	418.26
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	28	377.24	433.83
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	29	388.34	446.60
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	30	393.90	452.98
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	31	402.23	462.56
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	32	410.56	472.14
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	33	415.76	478.13
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	34	421.31	484.51
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	35	424.09	487.70
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	36	426.87	490.90
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	37	429.64	494.09
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	38	432.42	497.28
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	39	437.97	503.67
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	40	443.53	510.05
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	41	451.85	519.63
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	42	459.84	528.81
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	43	470.94	541.58
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	44	484.82	557.55
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	45	501.13	576.31
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	46	520.57	598.65
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	47	542.43	623.80
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	48	567.42	652.53

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		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*	86199				
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
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	49	592.06	680.87
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	50	619.82	712.80
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	51	647.24	744.33
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	52	677.43	779.05
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	53	707.97	814.17
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	54	740.94	852.09
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	55	773.91	890.00
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	56	809.66	931.11
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	57	845.75	972.61
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	58	884.27	1016.92
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	59	903.36	1038.87
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	60	941.88	1083.17
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	61	975.20	1121.48
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	62	997.06	1146.62
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	63	1024.48	1178.15
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1041.13	1197.30
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	277.60	277.60
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	15	302.27	302.27
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	16	311.71	311.71
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	17	321.14	321.14
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	18	331.30	331.30
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	19	341.46	341.46
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	20	351.99	351.99
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	21	362.88	417.31
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	22	362.88	417.31
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	23	362.88	417.31
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	24	362.88	417.31
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	25	364.32	418.97
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	26	371.58	427.32
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	27	380.29	437.33
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	28	394.44	453.61
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	29	406.05	466.96
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	30	411.86	473.64
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	31	420.57	483.66
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	32	429.28	493.67
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	33	434.72	499.93
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	34	440.53	506.61
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	35	443.43	509.95
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	36	446.33	513.28
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	37	449.24	516.62
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	38	452.14	519.96
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	39	457.95	526.64
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	40	463.75	533.31
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	41	472.46	543.33
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	42	480.81	552.93
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	43	492.42	566.28
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	44	506.93	582.97
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	45	523.99	602.59
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	46	544.31	625.96
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	47	567.17	652.25
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	48	593.30	682.29
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	49	619.06	711.92
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	50	648.09	745.31
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	51	676.76	778.27
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	52	708.33	814.58
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	53	740.26	851.30

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*	86199				
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
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	54	774.73	890.94
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	55	809.21	930.59
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	56	846.58	973.57
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	57	884.32	1016.97
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	58	924.60	1063.29
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	59	944.56	1086.24
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	60	984.84	1132.56
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	61	1019.67	1172.62
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	62	1042.53	1198.91
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	63	1071.20	1231.88
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1088.61	1251.90
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	257.98	257.98
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	15	280.91	280.91
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	16	289.68	289.68
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	17	298.44	298.44
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	18	307.89	307.89
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	19	317.33	317.33
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	20	327.11	327.11
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	21	337.23	387.82
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	22	337.23	387.82
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	23	337.23	387.82
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	24	337.23	387.82
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	25	338.57	389.36
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	26	345.32	397.11
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	27	353.41	406.42
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	28	366.56	421.55
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	29	377.35	433.96
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	30	382.75	440.16
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	31	390.84	449.47
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	32	398.94	458.78
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	33	403.99	464.59
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	34	409.39	470.80
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	35	412.09	473.90
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	36	414.79	477.00
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	37	417.48	480.11
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	38	420.18	483.21
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	39	425.58	489.41
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	40	430.97	495.62
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	41	439.07	504.93
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	42	446.82	513.85
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	43	457.61	526.25
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	44	471.10	541.77
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	45	486.95	559.99
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	46	505.84	581.71
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	47	527.08	606.14
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	48	551.36	634.07
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	49	575.30	661.60
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	50	602.28	692.62
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	51	628.92	723.26
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	52	658.26	757.00
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	53	687.94	791.13
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	54	719.97	827.97
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	55	752.01	864.81
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	56	786.74	904.76
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	57	821.81	945.09
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	58	859.25	988.13

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*	86199				
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
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	59	877.79	1009.46
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	60	915.23	1052.51
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	61	947.60	1089.74
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	62	968.84	1114.17
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	63	995.49	1144.81
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1011.66	1163.41
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	221.40	221.40
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	15	241.08	241.08
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	16	248.60	248.60
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	17	256.13	256.13
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	18	264.23	264.23
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	19	272.34	272.34
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	20	280.73	280.73
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	21	289.42	332.83
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	22	289.42	332.83
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	23	289.42	332.83
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	24	289.42	332.83
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	25	290.57	334.15
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	26	296.36	340.81
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	27	303.30	348.80
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	28	314.59	361.78
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	29	323.85	372.43
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	30	328.48	377.75
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	31	335.43	385.74
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	32	342.37	393.73
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	33	346.71	398.72
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	34	351.34	404.05
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	35	353.66	406.71
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	36	355.98	409.37
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	37	358.29	412.03
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	38	360.61	414.70
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	39	365.24	420.02
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	40	369.87	425.35
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	41	376.81	433.33
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	42	383.47	440.99
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	43	392.73	451.64
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	44	404.31	464.95
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	45	417.91	480.60
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	46	434.12	499.23
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	47	452.35	520.20
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	48	473.19	544.16
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	49	493.73	567.79
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	50	516.89	594.42
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	51	539.75	620.71
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	52	564.93	649.67
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	53	590.40	678.96
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	54	617.89	710.58
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	55	645.39	742.19
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	56	675.20	776.47
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	57	705.29	811.09
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	58	737.42	848.03
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	59	753.34	866.34
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	60	785.46	903.28
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	61	813.24	935.23
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	62	831.48	956.20
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	63	854.34	982.49

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*	86199				
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
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	868.22	998.46
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	261.47	261.47
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	15	284.72	284.72
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	16	293.60	293.60
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	17	302.49	302.49
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	18	312.06	312.06
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	19	321.63	321.63
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	20	331.54	331.54
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	21	341.81	393.08
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	22	341.81	393.08
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	23	341.81	393.08
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	24	341.81	393.08
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	25	343.16	394.64
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	26	350.00	402.50
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	27	358.20	411.93
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	28	371.53	427.26
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	29	382.47	439.84
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	30	387.94	446.13
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	31	396.14	455.56
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	32	404.35	465.00
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	33	409.47	470.89
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	34	414.94	477.18
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	35	417.68	480.33
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	36	420.41	483.47
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	37	423.14	486.62
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	38	425.88	489.76
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	39	431.35	496.05
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	40	436.82	502.34
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	41	445.02	511.77
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	42	452.88	520.81
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	43	463.82	533.39
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	44	477.49	549.11
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	45	493.55	567.59
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	46	512.70	589.60
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	47	534.23	614.36
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	48	558.84	642.66
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	49	583.11	670.57
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	50	610.45	702.02
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	51	637.45	733.07
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	52	667.19	767.27
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	53	697.27	801.86
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	54	729.74	839.20
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	55	762.21	876.54
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	56	797.41	917.02
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	57	832.96	957.90
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	58	870.90	1001.53
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	59	889.70	1023.15
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	60	927.64	1066.78
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	61	960.45	1104.52
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	62	981.98	1129.28
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	63	1008.98	1160.33
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1025.38	1179.19
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	273.40	273.40
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	15	297.70	297.70
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	16	306.99	306.99
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	17	316.29	316.29

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.			
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		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*	86199				
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
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	18	326.29	326.29
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	19	336.30	336.30
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	20	346.66	346.66
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	21	357.39	411.00
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	22	357.39	411.00
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	23	357.39	411.00
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	24	357.39	411.00
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	25	358.81	412.64
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	26	365.96	420.86
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	27	374.54	430.72
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	28	388.48	446.75
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	29	399.91	459.90
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	30	405.63	466.48
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	31	414.21	476.34
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	32	422.79	486.20
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	33	428.15	492.37
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	34	433.86	498.94
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	35	436.72	502.23
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	36	439.58	505.52
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	37	442.44	508.81
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	38	445.30	512.10
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	39	451.02	518.67
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	40	456.74	525.25
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	41	465.31	535.11
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	42	473.53	544.56
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	43	484.97	557.72
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	44	499.27	574.16
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	45	516.06	593.47
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	46	536.08	616.49
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	47	558.59	642.38
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	48	584.32	671.97
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	49	609.70	701.15
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	50	638.29	734.03
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	51	666.52	766.50
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	52	697.61	802.26
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	53	729.06	838.42
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	54	763.02	877.47
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	55	796.97	916.51
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	56	833.78	958.84
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	57	870.95	1001.59
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	58	910.62	1047.21
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	59	930.27	1069.81
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	60	969.94	1115.43
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	61	1004.25	1154.89
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	62	1026.77	1180.78
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	63	1055.00	1213.25
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1072.14	1232.97
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	254.07	254.07
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	15	276.66	276.66
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	16	285.29	285.29
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	17	293.93	293.93
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	18	303.23	303.23
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	19	312.53	312.53
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	20	322.16	322.16
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	21	332.13	381.95
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	22	332.13	381.95

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*	86199				
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
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	23	332.13	381.95
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	24	332.13	381.95
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	25	333.45	383.47
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	26	340.09	391.11
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	27	348.07	400.27
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	28	361.02	415.17
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	29	371.65	427.39
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	30	376.96	433.50
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	31	384.93	442.67
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	32	392.90	451.84
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	33	397.88	457.57
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	34	403.20	463.68
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	35	405.85	466.73
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	36	408.51	469.79
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	37	411.17	472.84
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	38	413.83	475.90
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	39	419.14	482.01
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	40	424.45	488.12
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	41	432.42	497.29
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	42	440.06	506.07
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	43	450.69	518.29
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	44	463.98	533.57
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	45	479.59	551.52
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	46	498.18	572.91
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	47	519.11	596.97
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	48	543.02	624.47
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	49	566.60	651.59
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	50	593.17	682.15
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	51	619.41	712.32
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	52	648.30	745.55
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	53	677.53	779.16
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	54	709.08	815.45
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	55	740.63	851.73
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	56	774.84	891.07
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	57	809.38	930.79
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	58	846.25	973.19
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	59	864.52	994.19
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	60	901.38	1036.59
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	61	933.27	1073.26
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	62	954.19	1097.32
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	63	980.43	1127.49
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	996.36	1145.82
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	201.45	201.45
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	15	219.35	219.35
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	16	226.20	226.20
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	17	233.05	233.05
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	18	240.42	240.42
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	19	247.79	247.79
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	20	255.43	255.43
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	21	263.34	302.84
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	22	263.34	302.84
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	23	263.34	302.84
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	24	263.34	302.84
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	25	264.38	304.04
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	26	269.65	310.10
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	27	275.97	317.37

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*	86199				
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
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	28	286.24	329.18
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	29	294.67	338.87
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	30	298.88	343.71
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	31	305.20	350.98
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	32	311.52	358.25
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	33	315.47	362.79
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	34	319.68	367.64
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	35	321.79	370.06
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	36	323.90	372.48
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	37	326.00	374.90
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	38	328.11	377.33
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	39	332.32	382.17
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	40	336.54	387.02
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	41	342.86	394.28
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	42	348.91	401.25
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	43	357.34	410.94
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	44	367.87	423.05
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	45	380.25	437.29
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	46	395.00	454.24
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	47	411.59	473.32
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	48	430.55	495.13
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	49	449.24	516.63
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	50	470.31	540.85
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	51	491.11	564.78
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	52	514.02	591.12
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	53	537.19	617.77
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	54	562.21	646.54
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	55	587.23	675.31
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	56	614.35	706.50
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	57	641.74	738.00
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	58	670.97	771.61
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	59	685.45	788.27
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	60	714.68	821.88
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	61	739.96	850.95
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	62	756.55	870.03
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	63	777.35	893.95
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	789.98	908.48
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	237.91	237.91
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	15	259.06	259.06
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	16	267.15	267.15
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	17	275.23	275.23
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	18	283.94	283.94
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	19	292.65	292.65
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	20	301.67	301.67
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	21	311.01	357.66
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	22	311.01	357.66
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	23	311.01	357.66
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	24	311.01	357.66
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	25	312.24	359.08
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	26	318.46	366.23
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	27	325.92	374.81
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	28	338.05	388.76
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	29	348.00	400.21
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	30	352.98	405.93
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	31	360.44	414.51
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	32	367.91	423.09

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.			
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		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*	86199				
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
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	33	372.57	428.46
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	34	377.55	434.18
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	35	380.04	437.04
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	36	382.52	439.90
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	37	385.01	442.76
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	38	387.50	445.63
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	39	392.48	451.35
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	40	397.45	457.07
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	41	404.92	465.65
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	42	412.07	473.88
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	43	422.02	485.32
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	44	434.46	499.63
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	45	449.08	516.44
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	46	466.49	536.47
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	47	486.09	559.00
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	48	508.48	584.75
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	49	530.56	610.14
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	50	555.44	638.75
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	51	580.01	667.01
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	52	607.06	698.12
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	53	634.43	729.60
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	54	663.98	763.57
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	55	693.52	797.55
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	56	725.55	834.39
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	57	757.90	871.58
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	58	792.42	911.28
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	59	809.52	930.95
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	60	844.04	970.65
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	61	873.90	1004.98
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	62	893.49	1027.51
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	63	918.06	1055.77
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	932.98	1072.93
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	248.76	248.76
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	15	270.87	270.87
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	16	279.33	279.33
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	17	287.78	287.78
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	18	296.89	296.89
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	19	305.99	305.99
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	20	315.42	315.42
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	21	325.19	373.97
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	22	325.19	373.97
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	23	325.19	373.97
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	24	325.19	373.97
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	25	326.48	375.45
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	26	332.98	382.93
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	27	340.79	391.91
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	28	353.47	406.49
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	29	363.87	418.46
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	30	369.08	424.44
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	31	376.88	433.41
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	32	384.69	442.39
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	33	389.56	448.00
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	34	394.77	453.98
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	35	397.37	456.97
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	36	399.97	459.97
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	37	402.57	462.96

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*	86199				
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
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	38	405.17	465.95
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	39	410.38	471.93
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	40	415.58	477.92
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	41	423.38	486.89
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	42	430.86	495.49
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	43	441.27	507.46
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	44	454.27	522.42
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	45	469.56	539.99
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	46	487.77	560.93
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	47	508.25	584.49
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	48	531.67	611.42
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	49	554.75	637.97
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	50	580.77	667.88
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	51	606.46	697.43
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	52	634.75	729.96
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	53	663.36	762.87
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	54	694.26	798.39
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	55	725.15	833.92
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	56	758.64	872.44
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	57	792.46	911.33
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	58	828.56	952.84
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	59	846.44	973.41
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	60	882.53	1014.92
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	61	913.75	1050.81
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	62	934.24	1074.37
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	63	959.93	1103.92
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	975.53	1121.86
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	231.18	231.18
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	15	251.73	251.73
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	16	259.58	259.58
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	17	267.44	267.44
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	18	275.90	275.90
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	19	284.36	284.36
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	20	293.13	293.13
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	21	302.20	347.53
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	22	302.20	347.53
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	23	302.20	347.53
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	24	302.20	347.53
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	25	303.40	348.91
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	26	309.45	355.86
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	27	316.70	364.20
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	28	328.48	377.76
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	29	338.15	388.88
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	30	342.99	394.44
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	31	350.24	402.78
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	32	357.50	411.12
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	33	362.03	416.33
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	34	366.86	421.89
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	35	369.28	424.67
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	36	371.70	427.45
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	37	374.12	430.23
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	38	376.53	433.01
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	39	381.37	438.57
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	40	386.20	444.13
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	41	393.46	452.47
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	42	400.41	460.47

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*	86199				
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
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	43	410.08	471.59
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	44	422.16	485.49
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	45	436.37	501.82
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	46	453.29	521.28
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	47	472.33	543.18
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	48	494.09	568.20
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	49	515.54	592.87
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	50	539.72	620.68
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	51	563.59	648.13
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	52	589.88	678.36
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	53	616.48	708.95
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	54	645.18	741.96
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	55	673.89	774.98
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	56	705.02	810.77
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	57	736.45	846.91
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	58	769.99	885.49
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	59	786.61	904.60
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	60	820.15	943.18
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	61	849.16	976.54
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	62	868.20	998.43
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	63	892.08	1025.89
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	906.57	1042.56
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	201.88	201.88
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	15	219.83	219.83
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	16	226.69	226.69
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	17	233.55	233.55
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	18	240.94	240.94
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	19	248.33	248.33
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	20	255.98	255.98
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	21	263.91	303.49
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	22	263.91	303.49
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	23	263.91	303.49
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	24	263.91	303.49
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	25	264.95	304.70
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	26	270.23	310.77
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	27	276.57	318.05
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	28	286.86	329.89
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	29	295.30	339.60
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	30	299.53	344.45
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	31	305.86	351.74
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	32	312.19	359.02
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	33	316.15	363.57
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	34	320.37	368.43
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	35	322.48	370.86
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	36	324.60	373.29
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	37	326.71	375.71
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	38	328.82	378.14
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	39	333.04	383.00
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	40	337.26	387.85
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	41	343.60	395.14
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	42	349.67	402.12
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	43	358.11	411.83
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	44	368.67	423.97
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	45	381.07	438.23
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	46	395.85	455.23
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	47	412.47	474.35

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*	86199				
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
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	48	431.48	496.20
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	49	450.21	517.74
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	50	471.32	542.02
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	51	492.17	566.00
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	52	515.13	592.40
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	53	538.35	619.11
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	54	563.42	647.94
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	55	588.50	676.77
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	56	615.68	708.03
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	57	643.12	739.59
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	58	672.42	773.28
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	59	686.93	789.97
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	60	716.22	823.66
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	61	741.56	852.79
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	62	758.18	871.91
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	63	779.03	895.89
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	791.69	910.44
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	238.43	238.43
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	15	259.62	259.62
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	16	267.72	267.72
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	17	275.83	275.83
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	18	284.55	284.55
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	19	293.28	293.28
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	20	302.32	302.32
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	21	311.68	358.43
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	22	311.68	358.43
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	23	311.68	358.43
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	24	311.68	358.43
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	25	312.91	359.85
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	26	319.15	367.02
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	27	326.63	375.62
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	28	338.78	389.60
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	29	348.76	401.07
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	30	353.74	406.80
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	31	361.22	415.41
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	32	368.70	424.01
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	33	373.38	429.38
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	34	378.36	435.12
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	35	380.86	437.99
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	36	383.35	440.85
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	37	385.84	443.72
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	38	388.34	446.59
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	39	393.32	452.32
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	40	398.31	458.06
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	41	405.79	466.66
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	42	412.96	474.90
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	43	422.93	486.37
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	44	435.40	500.71
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	45	450.05	517.56
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	46	467.50	537.63
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	47	487.14	560.21
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	48	509.58	586.01
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	49	531.71	611.46
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	50	556.64	640.13
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	51	581.26	668.45
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	52	608.38	699.63

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*	86199				
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
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	53	635.80	731.17
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	54	665.41	765.22
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	55	695.02	799.27
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	56	727.12	836.19
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	57	759.53	873.46
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	58	794.13	913.25
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	59	811.27	932.96
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	60	845.87	972.75
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	61	875.79	1007.15
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	62	895.42	1029.73
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	63	920.04	1058.05
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	934.99	1075.24
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	249.30	249.30
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	15	271.46	271.46
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	16	279.93	279.93
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	17	288.40	288.40
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	18	297.53	297.53
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	19	306.65	306.65
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	20	316.10	316.10
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	21	325.89	374.77
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	22	325.89	374.77
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	23	325.89	374.77
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	24	325.89	374.77
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	25	327.18	376.26
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	26	333.70	383.76
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	27	341.52	392.75
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	28	354.23	407.37
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	29	364.66	419.36
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	30	369.88	425.36
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	31	377.70	434.35
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	32	385.52	443.35
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	33	390.41	448.97
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	34	395.62	454.96
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	35	398.23	457.96
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	36	400.83	460.96
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	37	403.44	463.96
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	38	406.05	466.96
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	39	411.26	472.95
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	40	416.48	478.95
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	41	424.30	487.94
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	42	431.79	496.56
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	43	442.22	508.55
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	44	455.26	523.54
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	45	470.57	541.16
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	46	488.82	562.14
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	47	509.35	585.76
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	48	532.82	612.74
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	49	555.95	639.35
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	50	582.02	669.33
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	51	607.77	698.93
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	52	636.12	731.54
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	53	664.80	764.52
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	54	695.76	800.12
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	55	726.71	835.72
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	56	760.28	874.32
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	57	794.17	913.30

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*	86199				
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
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	58	830.35	954.90
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	59	848.27	975.51
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	60	884.44	1017.11
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	61	915.73	1053.08
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	62	936.26	1076.70
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	63	962.00	1106.30
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	977.63	1124.28
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	231.68	231.68
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	15	252.27	252.27
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	16	260.15	260.15
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	17	268.02	268.02
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	18	276.50	276.50
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	19	284.98	284.98
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	20	293.76	293.76
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	21	302.86	348.28
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	22	302.86	348.28
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	23	302.86	348.28
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	24	302.86	348.28
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	25	304.06	349.67
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	26	310.12	356.63
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	27	317.38	364.99
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	28	329.19	378.57
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	29	338.89	389.72
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	30	343.73	395.29
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	31	351.00	403.65
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	32	358.27	412.01
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	33	362.81	417.23
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	34	367.66	422.80
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	35	370.08	425.59
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	36	372.50	428.38
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	37	374.92	431.16
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	38	377.35	433.95
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	39	382.19	439.52
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	40	387.04	445.09
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	41	394.31	453.45
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	42	401.27	461.46
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	43	410.96	472.61
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	44	423.08	486.54
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	45	437.31	502.91
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	46	454.27	522.41
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	47	473.35	544.35
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	48	495.15	569.43
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	49	516.66	594.16
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	50	540.88	622.02
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	51	564.81	649.53
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	52	591.16	679.83
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	53	617.81	710.48
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	54	646.58	743.56
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	55	675.35	776.65
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	56	706.54	812.52
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	57	738.04	848.74
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	58	771.65	887.40
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	59	788.31	906.56
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	60	821.93	945.21
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	61	851.00	978.65
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	62	870.08	1000.59

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.			
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		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*	86199				
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
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	63	894.00	1028.10
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	908.53	1044.81
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	213.02	213.02
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	15	231.96	231.96
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	16	239.20	239.20
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	17	246.44	246.44
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	18	254.24	254.24
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	19	262.03	262.03
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	20	270.11	270.11
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	21	278.47	320.24
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	22	278.47	320.24
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	23	278.47	320.24
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	24	278.47	320.24
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	25	279.58	321.51
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	26	285.15	327.92
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	27	291.83	335.60
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	28	302.69	348.09
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	29	311.60	358.34
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	30	316.06	363.46
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	31	322.74	371.15
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	32	329.42	378.84
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	33	333.60	383.64
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	34	338.06	388.76
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	35	340.28	391.33
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	36	342.51	393.89
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	37	344.74	396.45
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	38	346.97	399.01
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	39	351.42	404.13
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	40	355.88	409.26
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	41	362.56	416.94
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	42	368.96	424.31
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	43	377.88	434.56
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	44	389.01	447.37
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	45	402.10	462.42
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	46	417.70	480.35
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	47	435.24	500.52
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	48	455.29	523.58
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	49	475.06	546.32
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	50	497.34	571.94
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	51	519.34	597.24
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	52	543.56	625.10
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	53	568.07	653.28
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	54	594.52	683.70
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	55	620.97	714.12
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	56	649.66	747.10
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	57	678.62	780.41
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	58	709.53	815.95
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	59	724.84	833.57
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	60	755.75	869.11
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	61	782.48	899.86
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	62	800.03	920.03
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	63	822.03	945.33
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	835.38	960.69
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	251.58	251.58
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	15	273.95	273.95
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	16	282.50	282.50

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.			
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		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*	86199				
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
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	17	291.05	291.05
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	18	300.26	300.26
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	19	309.47	309.47
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	20	319.00	319.00
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	21	328.88	378.21
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	22	328.88	378.21
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	23	328.88	378.21
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	24	328.88	378.21
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	25	330.18	379.71
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	26	336.76	387.28
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	27	344.65	396.35
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	28	357.48	411.10
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	29	368.00	423.20
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	30	373.27	429.26
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	31	381.16	438.33
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	32	389.05	447.41
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	33	393.98	453.08
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	34	399.25	459.13
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	35	401.88	462.16
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	36	404.51	465.18
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	37	407.14	468.21
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	38	409.77	471.24
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	39	415.03	477.29
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	40	420.29	483.34
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	41	428.19	492.42
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	42	435.75	501.11
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	43	446.27	513.22
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	44	459.43	528.34
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	45	474.89	546.12
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	46	493.30	567.30
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	47	514.02	591.13
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	48	537.70	618.36
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	49	561.05	645.21
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	50	587.36	675.46
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	51	613.34	705.34
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	52	641.95	738.24
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	53	670.89	771.53
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	54	702.13	807.45
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	55	733.38	843.38
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	56	767.25	882.34
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	57	801.45	921.67
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	58	837.96	963.65
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	59	856.05	984.45
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	60	892.55	1026.43
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	61	924.12	1062.74
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	62	944.84	1086.57
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	63	970.82	1116.44
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	986.60	1134.59
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	263.06	263.06
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	15	286.44	286.44
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	16	295.38	295.38
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	17	304.32	304.32
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	18	313.95	313.95
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	19	323.58	323.58
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	20	333.55	333.55
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	21	343.88	395.46

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.			
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		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*	86199				
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
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	22	343.88	395.46
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	23	343.88	395.46
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	24	343.88	395.46
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	25	345.24	397.03
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	26	352.12	404.94
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	27	360.37	414.43
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	28	373.78	429.85
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	29	384.79	442.50
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	30	390.29	448.83
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	31	398.54	458.32
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	32	406.79	467.81
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	33	411.95	473.74
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	34	417.45	480.07
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	35	420.20	483.24
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	36	422.96	486.40
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	37	425.71	489.56
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	38	428.46	492.73
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	39	433.96	499.05
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	40	439.46	505.38
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	41	447.71	514.87
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	42	455.62	523.97
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	43	466.63	536.62
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	44	480.38	552.44
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	45	496.54	571.02
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	46	515.80	593.17
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	47	537.46	618.08
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	48	562.22	646.55
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	49	586.64	674.63
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	50	614.15	706.27
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	51	641.31	737.51
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	52	671.23	771.91
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	53	701.49	806.71
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	54	734.15	844.28
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	55	766.82	881.85
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	56	802.24	922.58
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	57	838.00	963.70
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	58	876.17	1007.60
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	59	895.08	1029.35
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	60	933.25	1073.24
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	61	966.26	1111.20
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	62	987.93	1136.12
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	63	1015.09	1167.36
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1031.59	1186.33
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	244.46	244.46
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	15	266.19	266.19
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	16	274.50	274.50
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	17	282.81	282.81
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	18	291.76	291.76
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	19	300.71	300.71
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	20	309.97	309.97
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	21	319.57	367.50
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	22	319.57	367.50
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	23	319.57	367.50
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	24	319.57	367.50
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	25	320.84	368.96
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	26	327.23	376.31

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*	86199				
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
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	27	334.90	385.13
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	28	347.36	399.47
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	29	357.59	411.23
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	30	362.70	417.11
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	31	370.37	425.93
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	32	378.04	434.75
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	33	382.83	440.26
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	34	387.95	446.14
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	35	390.50	449.08
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	36	393.06	452.02
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	37	395.62	454.96
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	38	398.17	457.90
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	39	403.29	463.78
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	40	408.40	469.66
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	41	416.07	478.48
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	42	423.42	486.93
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	43	433.64	498.69
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	44	446.43	513.39
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	45	461.45	530.66
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	46	479.34	551.24
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	47	499.47	574.39
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	48	522.48	600.85
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	49	545.17	626.95
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	50	570.74	656.35
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	51	595.98	685.38
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	52	623.78	717.35
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	53	651.90	749.69
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	54	682.26	784.60
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	55	712.62	819.51
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	56	745.54	857.37
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	57	778.77	895.59
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	58	814.24	936.38
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	59	831.82	956.59
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	60	867.29	997.38
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	61	897.97	1032.66
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	62	918.10	1055.81
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	63	943.34	1084.85
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	958.67	1102.47
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	157.59	157.59
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	15	171.60	171.60
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	16	176.95	176.95
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	17	182.31	182.31
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	18	188.08	188.08
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	19	193.84	193.84
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	20	199.82	199.82
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	21	206.01	236.91
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	22	206.01	236.91
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	23	206.01	236.91
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	24	206.01	236.91
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	25	206.82	237.85
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	26	210.94	242.58
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	27	215.89	248.27
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	28	223.92	257.51
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	29	230.51	265.09
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	30	233.81	268.88
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	31	238.75	274.56

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		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*	86199				
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
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	32	243.70	280.25
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	33	246.79	283.80
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	34	250.08	287.59
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	35	251.73	289.49
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	36	253.38	291.38
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	37	255.03	293.28
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	38	256.67	295.17
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	39	259.97	298.96
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	40	263.27	302.76
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	41	268.21	308.44
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	42	272.95	313.89
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	43	279.54	321.47
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	44	287.78	330.95
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	45	297.46	342.08
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	46	309.00	355.35
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	47	321.97	370.27
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	48	336.81	387.33
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	49	351.43	404.15
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	50	367.91	423.10
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	51	384.19	441.81
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	52	402.11	462.42
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	53	420.24	483.27
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	54	439.81	505.78
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	55	459.38	528.28
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	56	480.59	552.68
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	57	502.02	577.32
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	58	524.88	603.62
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	59	536.21	616.64
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	60	559.08	642.94
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	61	578.85	665.68
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	62	591.83	680.61
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	63	608.11	699.32
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	617.98	710.68
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	186.11	186.11
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	15	202.66	202.66
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	16	208.98	208.98
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	17	215.31	215.31
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	18	222.12	222.12
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	19	228.93	228.93
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	20	235.99	235.99
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	21	243.30	279.79
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	22	243.30	279.79
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	23	243.30	279.79
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	24	243.30	279.79
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	25	244.26	280.90
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	26	249.12	286.49
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	27	254.96	293.21
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	28	264.45	304.12
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	29	272.24	313.07
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	30	276.13	317.55
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	31	281.97	324.26
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	32	287.81	330.98
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	33	291.46	335.17
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	34	295.35	339.65
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	35	297.30	341.89
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	36	299.24	344.13

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		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		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*	86199				
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
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	37	301.19	346.37
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	38	303.13	348.60
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	39	307.03	353.08
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	40	310.92	357.56
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	41	316.76	364.27
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	42	322.35	370.71
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	43	330.14	379.66
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	44	339.87	390.85
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	45	351.30	404.00
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	46	364.93	419.67
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	47	380.26	437.29
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	48	397.77	457.44
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	49	415.05	477.30
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	50	434.51	499.68
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	51	453.73	521.79
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	52	474.89	546.13
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	53	496.30	570.75
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	54	519.42	597.33
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	55	542.53	623.91
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	56	567.59	652.72
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	57	592.89	681.82
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	58	619.89	712.88
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	59	633.27	728.26
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	60	660.28	759.32
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	61	683.63	786.18
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	62	698.96	803.80
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	63	718.18	825.91
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	729.85	839.33
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	194.60	194.60
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	15	211.90	211.90
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	16	218.51	218.51
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	17	225.13	225.13
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	18	232.25	232.25
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	19	239.37	239.37
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	20	246.75	246.75
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	21	254.39	292.55
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	22	254.39	292.55
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	23	254.39	292.55
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	24	254.39	292.55
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	25	255.40	293.71
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	26	260.49	299.56
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	27	266.59	306.58
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	28	276.51	317.99
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	29	284.65	327.35
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	30	288.72	332.03
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	31	294.83	339.05
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	32	300.93	346.07
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	33	304.75	350.46
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	34	308.82	355.14
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	35	310.85	357.48
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	36	312.89	359.82
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	37	314.92	362.16
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	38	316.96	364.50
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	39	321.03	369.18
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	40	325.10	373.86
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	41	331.20	380.88

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*	86199				
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
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	42	337.05	387.61
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	43	345.19	396.97
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	44	355.37	408.68
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	45	367.33	422.42
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	46	381.57	438.81
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	47	397.60	457.24
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	48	415.91	478.30
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	49	433.97	499.07
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	50	454.32	522.47
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	51	474.42	545.58
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	52	496.55	571.03
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	53	518.94	596.78
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	54	543.10	624.57
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	55	567.27	652.36
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	56	593.47	682.49
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	57	619.93	712.91
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	58	648.16	745.39
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	59	662.15	761.48
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	60	690.39	793.95
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	61	714.81	822.03
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	62	730.84	840.46
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	63	750.93	863.57
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	763.13	877.60
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	180.85	180.85
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	15	196.92	196.92
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	16	203.07	203.07
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	17	209.21	209.21
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	18	215.83	215.83
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	19	222.45	222.45
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	20	229.31	229.31
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	21	236.41	271.87
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	22	236.41	271.87
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	23	236.41	271.87
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	24	236.41	271.87
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	25	237.35	272.95
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	26	242.07	278.38
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	27	247.75	284.91
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	28	256.97	295.51
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	29	264.53	304.21
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	30	268.31	308.56
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	31	273.99	315.09
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	32	279.66	321.61
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	33	283.21	325.69
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	34	286.99	330.04
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	35	288.88	332.21
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	36	290.77	334.39
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	37	292.66	336.56
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	38	294.55	338.74
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	39	298.34	343.09
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	40	302.12	347.44
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	41	307.79	353.96
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	42	313.23	360.21
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	43	320.79	368.91
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	44	330.25	379.79
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	45	341.36	392.57
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	46	354.60	407.79
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	47	369.49	424.92

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.			
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		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*	86199				
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
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	48	386.51	444.49
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	49	403.30	463.79
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	50	422.21	485.54
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	51	440.89	507.02
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	52	461.45	530.67
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	53	482.26	554.59
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	54	504.71	580.42
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	55	527.17	606.25
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	56	551.52	634.25
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	57	576.11	662.52
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	58	602.35	692.70
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	59	615.35	707.65
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	60	641.59	737.83
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	61	664.28	763.93
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	62	679.18	781.05
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	63	697.85	802.53
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	709.19	815.57
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	166.14	166.14
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	15	180.91	180.91
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	16	186.55	186.55
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	17	192.20	192.20
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	18	198.28	198.28
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	19	204.36	204.36
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	20	210.66	210.66
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	21	217.18	249.76
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	22	217.18	249.76
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	23	217.18	249.76
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	24	217.18	249.76
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	25	218.04	250.75
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	26	222.39	255.74
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	27	227.60	261.74
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	28	236.07	271.48
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	29	243.02	279.47
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	30	246.49	283.47
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	31	251.70	289.46
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	32	256.92	295.45
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	33	260.17	299.20
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	34	263.65	303.20
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	35	265.39	305.19
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	36	267.12	307.19
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	37	268.86	309.19
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	38	270.60	311.19
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	39	274.07	315.18
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	40	277.55	319.18
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	41	282.76	325.17
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	42	287.76	330.92
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	43	294.71	338.91
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	44	303.39	348.90
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	45	313.60	360.64

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.			
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		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*	86199				
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
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	46	325.76	374.63
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	47	339.44	390.36
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	48	355.08	408.34
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	49	370.50	426.07
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	50	387.87	446.05
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	51	405.03	465.78

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*	86199				
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
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	52	423.92	487.51
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	53	443.04	509.49
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	54	463.67	533.22
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	55	484.30	556.94
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	56	506.67	582.67
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	57	529.25	608.64
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	58	553.36	636.36
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	59	565.30	650.10
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	60	589.41	677.82
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	61	610.26	701.80
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	62	623.94	717.53
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	63	641.10	737.26
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	651.51	749.24
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	196.21	196.21
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	15	213.65	213.65
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	16	220.32	220.32
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	17	226.99	226.99
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	18	234.17	234.17
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	19	241.35	241.35
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	20	248.79	248.79
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	21	256.49	294.97
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	22	256.49	294.97
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	23	256.49	294.97
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	24	256.49	294.97
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	25	257.51	296.14
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	26	262.64	302.04
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	27	268.80	309.12
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	28	278.80	320.62
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	29	287.01	330.06
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	30	291.11	334.78
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	31	297.27	341.86
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	32	303.42	348.93
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	33	307.27	353.36
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	34	311.37	358.08
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	35	313.42	360.44
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	36	315.48	362.80
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	37	317.53	365.16
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	38	319.58	367.52
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	39	323.68	372.24
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	40	327.79	376.96
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	41	333.94	384.03
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	42	339.84	390.82
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	43	348.05	400.26
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	44	358.31	412.06
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	45	370.36	425.92
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	46	384.73	442.44
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	47	400.89	461.02
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	48	419.35	482.26
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	49	437.56	503.20
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	50	458.08	526.79
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	51	478.34	550.10
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	52	500.66	575.76
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	53	523.23	601.71
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	54	547.60	629.73
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	55	571.96	657.76
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	56	598.38	688.14

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*	86199				
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
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	57	625.05	718.81
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	58	653.52	751.55
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	59	667.63	767.77
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	60	696.10	800.52
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	61	720.72	828.83
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	62	736.88	847.41
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	63	757.14	870.71
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	769.44	884.86
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	205.16	205.16
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	15	223.40	223.40
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	16	230.37	230.37
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	17	237.34	237.34
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	18	244.85	244.85
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	19	252.36	252.36
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	20	260.14	260.14
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	21	268.19	308.42
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	22	268.19	308.42
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	23	268.19	308.42
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	24	268.19	308.42
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	25	269.25	309.64
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	26	274.62	315.81
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	27	281.05	323.21
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	28	291.51	335.24
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	29	300.10	345.11
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	30	304.39	350.04
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	31	310.82	357.45
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	32	317.26	364.85
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	33	321.28	369.47
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	34	325.57	374.41
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	35	327.72	376.88
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	36	329.86	379.34
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	37	332.01	381.81
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	38	334.15	384.28
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	39	338.45	389.21
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	40	342.74	394.15
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	41	349.17	401.55
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	42	355.34	408.64
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	43	363.92	418.51
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	44	374.65	430.85
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	45	387.25	445.34
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	46	402.27	462.61
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	47	419.17	482.04
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	48	438.48	504.25
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	49	457.52	526.15
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	50	478.97	550.82
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	51	500.16	575.18
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	52	523.49	602.01
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	53	547.09	629.15
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	54	572.57	658.45
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	55	598.05	687.75
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	56	625.67	719.52
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	57	653.56	751.59
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	58	683.33	785.83
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	59	698.08	802.79
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	60	727.85	837.02
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	61	753.59	866.63

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*	86199				
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
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	62	770.49	886.06
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	63	791.67	910.42
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	804.54	925.22
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	190.66	190.66
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	15	207.60	207.60
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	16	214.08	214.08
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	17	220.56	220.56
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	18	227.54	227.54
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	19	234.52	234.52
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	20	241.75	241.75
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	21	249.24	286.62
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	22	249.24	286.62
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	23	249.24	286.62
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	24	249.24	286.62
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	25	250.22	287.76
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	26	255.21	293.49
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	27	261.19	300.37
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	28	270.91	311.54
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	29	278.88	320.72
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	30	282.87	325.30
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	31	288.85	332.18
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	32	294.83	339.06
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	33	298.57	343.36
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	34	302.56	347.94
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	35	304.55	350.24
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	36	306.55	352.53
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	37	308.54	354.82
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	38	310.54	357.12
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	39	314.52	361.70
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	40	318.51	366.29
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	41	324.49	373.17
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	42	330.22	379.76
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	43	338.20	388.93
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	44	348.17	400.39
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	45	359.88	413.86
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	46	373.84	429.91
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	47	389.54	447.97
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	48	407.48	468.61
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	49	425.18	488.96
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	50	445.12	511.88
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	51	464.81	534.53
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	52	486.49	559.46
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	53	508.42	584.68
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	54	532.10	611.91
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	55	555.77	639.14
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	56	581.44	668.66
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	57	607.36	698.47
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	58	635.03	730.28
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	59	648.73	746.04
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	60	676.40	777.86
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	61	700.32	805.37
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	62	716.03	823.43
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	63	735.71	846.07
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	747.67	859.82
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	160.72	160.72
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	15	175.01	175.01

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*	86199				
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
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	16	180.47	180.47
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	17	185.93	185.93
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	18	191.81	191.81
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	19	197.70	197.70
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	20	203.79	203.79
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	21	210.10	241.62
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	22	210.10	241.62
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	23	210.10	241.62
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	24	210.10	241.62
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	25	210.93	242.57
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	26	215.13	247.40
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	27	220.18	253.20
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	28	228.37	262.63
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	29	235.09	270.36
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	30	238.45	274.22
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	31	243.50	280.02
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	32	248.54	285.82
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	33	251.69	289.44
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	34	255.05	293.31
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	35	256.73	295.24
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	36	258.41	297.17
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	37	260.09	299.11
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	38	261.77	301.04
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	39	265.14	304.91
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	40	268.50	308.77
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	41	273.54	314.57
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	42	278.37	320.13
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	43	285.09	327.86
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	44	293.50	337.52
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	45	303.37	348.88
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	46	315.14	362.41
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	47	328.37	377.63
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	48	343.50	395.03
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	49	358.42	412.18
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	50	375.22	431.51
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	51	391.82	450.59
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	52	410.10	471.61
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	53	428.59	492.88
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	54	448.55	515.83
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	55	468.50	538.78
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	56	490.14	563.67
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	57	511.99	588.79
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	58	535.31	615.61
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	59	546.87	628.90
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	60	570.19	655.72
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	61	590.36	678.91
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	62	603.59	694.13
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	63	620.19	713.22
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	630.27	724.81
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	189.81	189.81
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	15	206.68	206.68
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	16	213.14	213.14
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	17	219.59	219.59
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	18	226.53	226.53
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	19	233.48	233.48
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	20	240.68	240.68

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		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*	86199				
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
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	21	248.13	285.35
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	22	248.13	285.35
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	23	248.13	285.35
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	24	248.13	285.35
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	25	249.11	286.48
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	26	254.08	292.19
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	27	260.03	299.04
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	28	269.71	310.16
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	29	277.65	319.29
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	30	281.62	323.86
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	31	287.57	330.71
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	32	293.53	337.56
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	33	297.25	341.84
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	34	301.22	346.40
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	35	303.20	348.68
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	36	305.19	350.97
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	37	307.17	353.25
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	38	309.16	355.53
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	39	313.13	360.10
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	40	317.10	364.66
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	41	323.05	371.51
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	42	328.76	378.07
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	43	336.70	387.20
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	44	346.62	398.62
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	45	358.29	412.03
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	46	372.18	428.01
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	47	387.81	445.98
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	48	405.68	466.53
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	49	423.29	486.79
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	50	443.14	509.62
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	51	462.75	532.16
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	52	484.33	556.98
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	53	506.17	582.09
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	54	529.74	609.20
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	55	553.31	636.31
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	56	578.87	665.70
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	57	604.67	695.37
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	58	632.21	727.04
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	59	645.86	742.74
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	60	673.40	774.41
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	61	697.22	801.80
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	62	712.85	819.78
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	63	732.45	842.32
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	744.35	856.01
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	198.47	198.47
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	15	216.11	216.11
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	16	222.86	222.86
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	17	229.60	229.60
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	18	236.87	236.87
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	19	244.13	244.13
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	20	251.65	251.65
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	21	259.45	298.36
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	22	259.45	298.36
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	23	259.45	298.36
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	24	259.45	298.36
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	25	260.47	299.54

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*	86199				
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
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	26	265.66	305.51
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	27	271.89	312.67
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	28	282.01	324.31
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	29	290.31	333.86
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	30	294.46	338.63
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	31	300.69	345.79
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	32	306.91	352.95
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	33	310.80	357.42
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	34	314.96	362.20
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	35	317.03	364.59
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	36	319.11	366.97
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	37	321.18	369.36
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	38	323.26	371.75
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	39	327.41	376.52
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	40	331.56	381.29
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	41	337.79	388.45
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	42	343.75	395.32
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	43	352.05	404.86
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	44	362.43	416.80
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	45	374.63	430.82
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	46	389.15	447.53
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	47	405.50	466.32
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	48	424.18	487.80
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	49	442.60	508.99
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	50	463.35	532.86
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	51	483.85	556.43
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	52	506.42	582.38
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	53	529.25	608.64
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	54	553.90	636.98
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	55	578.54	665.32
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	56	605.26	696.05
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	57	632.25	727.08
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	58	661.04	760.20
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	59	675.31	776.61
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	60	704.11	809.73
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	61	729.02	838.37
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	62	745.36	857.16
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	63	765.86	880.73
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	778.30	895.04
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	184.44	184.44
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	15	200.83	200.83
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	16	207.10	207.10
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	17	213.37	213.37
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	18	220.12	220.12
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	19	226.87	226.87
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	20	233.87	233.87
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	21	241.11	277.27
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	22	241.11	277.27
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	23	241.11	277.27
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	24	241.11	277.27
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	25	242.06	278.37
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	26	246.88	283.92
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	27	252.67	290.57
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	28	262.07	301.38
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	29	269.79	310.26
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	30	273.65	314.69

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*	86199				
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
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	31	279.43	321.35
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	32	285.22	328.00
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	33	288.84	332.16
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	34	292.69	336.60
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	35	294.62	338.82
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	36	296.55	341.03
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	37	298.48	343.25
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	38	300.41	345.47
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	39	304.27	349.91
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	40	308.12	354.34
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	41	313.91	361.00
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	42	319.46	367.37
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	43	327.17	376.25
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	44	336.81	387.34
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	45	348.15	400.37
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	46	361.65	415.89
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	47	376.84	433.36
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	48	394.20	453.32
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	49	411.31	473.01
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	50	430.60	495.19
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	51	449.65	517.10
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	52	470.62	541.22
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	53	491.84	565.62
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	54	514.74	591.96
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	55	537.65	618.30
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	56	562.48	646.85
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	57	587.56	675.69
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	58	614.32	706.47
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	59	627.58	721.72
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	60	654.34	752.49
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	61	677.49	779.11
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	62	692.68	796.58
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	63	711.72	818.48
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	723.28	831.78
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	190.44	190.44
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	15	207.37	207.37
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	16	213.84	213.84
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	17	220.32	220.32
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	18	227.29	227.29
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	19	234.26	234.26
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	20	241.48	241.48
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	21	248.95	286.30
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	22	248.95	286.30
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	23	248.95	286.30
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	24	248.95	286.30
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	25	249.94	287.43
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	26	254.92	293.16
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	27	260.89	300.03
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	28	270.60	311.19
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	29	278.57	320.35
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	30	282.55	324.93
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	31	288.53	331.81
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	32	294.50	338.68
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	33	298.24	342.97
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	34	302.22	347.55
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	35	304.21	349.84

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*	86199				
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
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	36	306.20	352.13
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	37	308.19	354.42
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	38	310.18	356.71
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	39	314.17	361.29
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	40	318.15	365.87
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	41	324.13	372.74
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	42	329.85	379.33
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	43	337.82	388.49
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	44	347.78	399.94
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	45	359.48	413.40
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	46	373.42	429.43
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	47	389.10	447.47
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	48	407.02	468.08
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	49	424.70	488.40
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	50	444.61	511.31
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	51	464.28	533.92
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	52	485.94	558.83
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	53	507.85	584.02
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	54	531.50	611.22
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	55	555.15	638.42
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	56	580.79	667.91
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	57	606.68	697.68
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	58	634.31	729.46
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	59	648.00	745.20
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	60	675.64	776.98
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	61	699.53	804.46
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	62	715.22	822.50
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	63	734.88	845.12
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	746.82	858.85
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	224.91	224.91
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	15	244.91	244.91
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	16	252.55	252.55
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	17	260.20	260.20
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	18	268.43	268.43
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	19	276.66	276.66
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	20	285.19	285.19
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	21	294.02	338.12
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	22	294.02	338.12
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	23	294.02	338.12
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	24	294.02	338.12
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	25	295.18	339.46
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	26	301.06	346.22
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	27	308.12	354.34
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	28	319.58	367.52
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	29	328.99	378.34
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	30	333.70	383.75
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	31	340.75	391.87
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	32	347.81	399.98
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	33	352.22	405.05
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	34	356.92	410.46
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	35	359.28	413.17
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	36	361.63	415.87
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	37	363.98	418.58
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	38	366.33	421.28
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	39	371.04	426.69
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	40	375.74	432.10

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*	86199				
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
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	41	382.80	440.22
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	42	389.56	447.99
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	43	398.97	458.81
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	44	410.73	472.34
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	45	424.54	488.23
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	46	441.01	507.16
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	47	459.53	528.46
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	48	480.70	552.81
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	49	501.57	576.81
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	50	525.09	603.86
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	51	548.32	630.57
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	52	573.90	659.99
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	53	599.77	689.74
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	54	627.70	721.86
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	55	655.63	753.98
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	56	685.92	788.80
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	57	716.49	823.97
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	58	749.13	861.50
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	59	765.30	880.09
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	60	797.93	917.62
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	61	826.16	950.08
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	62	844.68	971.38
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	63	867.91	998.09
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	882.01	1014.31
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	235.17	235.17
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	15	256.08	256.08
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	16	264.07	264.07
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	17	272.06	272.06
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	18	280.67	280.67
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	19	289.28	289.28
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	20	298.19	298.19
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	21	307.42	353.54
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	22	307.42	353.54
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	23	307.42	353.54
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	24	307.42	353.54
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	25	308.64	354.94
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	26	314.79	362.01
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	27	322.17	370.50
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	28	334.16	384.28
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	29	344.00	395.60
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	30	348.91	401.25
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	31	356.29	409.74
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	32	363.67	418.22
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	33	368.28	423.52
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	34	373.20	429.18
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	35	375.66	432.01
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	36	378.12	434.84
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	37	380.58	437.67
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	38	383.04	440.49
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	39	387.96	446.15
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	40	392.88	451.81
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	41	400.25	460.29
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	42	407.32	468.42
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	43	417.16	479.73
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	44	429.46	493.88
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	45	443.91	510.49

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*	86199					
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	
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	46	461.12	530.29	
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	47	480.49	552.56	
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	48	502.62	578.02	
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	49	524.45	603.12	
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	50	549.04	631.40	
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	51	573.33	659.33	
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	52	600.07	690.08	
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	53	627.12	721.19	
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	54	656.33	754.78	
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	55	685.53	788.36	
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	56	717.20	824.78	
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	57	749.17	861.54	
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	58	783.29	900.78	
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	59	800.20	920.23	
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	60	834.32	959.47	
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	61	863.83	993.41	
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	62	883.20	1015.68	
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	63	907.49	1043.61	
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	922.23	1060.57	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	218.55	218.55	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	15	237.98	237.98	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	16	245.40	245.40	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	17	252.83	252.83	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	18	260.83	260.83	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	19	268.83	268.83	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	20	277.11	277.11	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	21	285.69	328.55	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	22	285.69	328.55	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	23	285.69	328.55	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	24	285.69	328.55	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	25	286.83	329.85	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	26	292.54	336.42	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	27	299.40	344.31	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	28	310.54	357.12	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	29	319.68	367.63	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	30	324.25	372.89	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	31	331.11	380.78	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	32	337.97	388.66	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	33	342.25	393.59	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	34	346.82	398.84	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	35	349.11	401.47	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	36	351.39	404.10	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	37	353.68	406.73	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	38	355.96	409.36	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	39	360.53	414.61	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	40	365.11	419.87	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	41	371.96	427.76	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	42	378.53	435.31	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	43	387.67	445.83	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	44	399.10	458.97	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	45	412.53	474.41	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	46	428.53	492.81	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	47	446.53	513.50	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	48	467.09	537.16	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	49	487.38	560.49	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	50	510.23	586.77	

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*	86199				
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
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	51	532.80	612.72
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	52	557.66	641.31
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	53	582.80	670.22
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	54	609.94	701.43
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	55	637.08	732.64
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	56	666.50	766.48
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	57	696.21	800.65
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	58	727.93	837.11
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	59	743.64	855.18
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	60	775.35	891.65
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	61	802.77	923.19
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	62	820.77	943.89
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	63	843.34	969.84
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	857.04	985.60
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	180.32	180.32
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	15	196.35	196.35
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	16	202.48	202.48
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	17	208.60	208.60
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	18	215.20	215.20
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	19	221.80	221.80
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	20	228.64	228.64
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	21	235.72	271.08
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	22	235.72	271.08
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	23	235.72	271.08
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	24	235.72	271.08
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	25	236.65	272.15
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	26	241.37	277.57
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	27	247.02	284.08
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	28	256.22	294.65
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	29	263.76	303.32
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	30	267.53	307.66
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	31	273.19	314.17
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	32	278.85	320.67
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	33	282.38	324.74
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	34	286.15	329.08
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	35	288.04	331.24
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	36	289.92	333.41
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	37	291.81	335.58
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	38	293.70	337.75
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	39	297.47	342.09
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	40	301.24	346.42
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	41	306.89	352.93
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	42	312.32	359.16
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	43	319.86	367.84
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	44	329.29	378.68
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	45	340.37	391.42
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	46	353.57	406.60
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	47	368.42	423.68
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	48	385.39	443.19
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	49	402.12	462.44
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	50	420.98	484.13
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	51	439.60	505.54
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	52	460.11	529.12
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	53	480.85	552.98
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	54	503.24	578.73
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	55	525.63	604.48

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.			
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		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*	86199				
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
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	56	549.91	632.40
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	57	574.43	660.59
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	58	600.59	690.68
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	59	613.55	705.59
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	60	639.72	735.68
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	61	662.35	761.70
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	62	677.20	778.78
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	63	695.82	800.19
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	707.12	813.19
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	212.96	212.96
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	15	231.89	231.89
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	16	239.13	239.13
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	17	246.36	246.36
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	18	254.16	254.16
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	19	261.95	261.95
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	20	270.03	270.03
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	21	278.39	320.14
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	22	278.39	320.14
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	23	278.39	320.14
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	24	278.39	320.14
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	25	279.49	321.41
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	26	285.06	327.82
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	27	291.74	335.50
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	28	302.60	347.98
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	29	311.50	358.23
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	30	315.96	363.35
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	31	322.64	371.03
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	32	329.32	378.72
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	33	333.49	383.52
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	34	337.95	388.64
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	35	340.18	391.20
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	36	342.40	393.76
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	37	344.63	396.32
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	38	346.86	398.89
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	39	351.31	404.01
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	40	355.77	409.13
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	41	362.45	416.81
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	42	368.85	424.18
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	43	377.76	434.42
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	44	388.89	447.23
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	45	401.98	462.27
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	46	417.56	480.20
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	47	435.10	500.37
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	48	455.15	523.42
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	49	474.91	546.15
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	50	497.18	571.76
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	51	519.17	597.05
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	52	543.39	624.90
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	53	567.89	653.07
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	54	594.33	683.48
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	55	620.78	713.90
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	56	649.45	746.87
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	57	678.40	780.16
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	58	709.30	815.70
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	59	724.61	833.31
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	60	755.51	868.84

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*	86199				
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
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	61	782.24	899.57
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	62	799.78	919.74
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	63	821.77	945.03
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	835.12	960.39
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	222.67	222.67
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	15	242.46	242.46
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	16	250.03	250.03
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	17	257.60	257.60
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	18	265.75	265.75
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	19	273.90	273.90
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	20	282.34	282.34
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	21	291.08	334.74
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	22	291.08	334.74
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	23	291.08	334.74
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	24	291.08	334.74
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	25	292.24	336.07
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	26	298.06	342.77
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	27	305.04	350.80
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	28	316.39	363.85
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	29	325.71	374.57
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	30	330.37	379.92
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	31	337.35	387.95
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	32	344.34	395.99
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	33	348.70	401.01
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	34	353.36	406.36
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	35	355.69	409.04
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	36	358.02	411.72
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	37	360.35	414.40
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	38	362.68	417.08
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	39	367.33	422.43
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	40	371.99	427.79
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	41	378.98	435.82
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	42	385.67	443.52
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	43	394.98	454.23
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	44	406.63	467.62
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	45	420.31	483.35
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	46	436.61	502.10
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	47	454.94	523.19
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	48	475.90	547.29
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	49	496.57	571.05
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	50	519.85	597.83
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	51	542.85	624.28
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	52	568.17	653.40
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	53	593.79	682.85
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	54	621.44	714.65
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	55	649.09	746.45
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	56	679.07	780.93
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	57	709.34	815.74
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	58	741.65	852.90
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	59	757.66	871.31
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	60	789.97	908.46
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	61	817.91	940.60
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	62	836.25	961.69
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	63	859.24	988.13
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	873.20	1004.19
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	206.93	206.93

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*	86199				
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
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	15	225.32	225.32
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	16	232.36	232.36
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	17	239.39	239.39
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	18	246.96	246.96
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	19	254.54	254.54
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	20	262.38	262.38
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	21	270.51	311.08
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	22	270.51	311.08
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	23	270.51	311.08
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	24	270.51	311.08
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	25	271.58	312.32
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	26	276.99	318.54
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	27	283.48	326.00
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	28	294.03	338.14
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	29	302.69	348.09
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	30	307.01	353.07
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	31	313.51	360.53
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	32	320.00	368.00
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	33	324.06	372.66
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	34	328.38	377.64
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	35	330.55	380.13
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	36	332.71	382.62
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	37	334.88	385.11
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	38	337.04	387.60
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	39	341.37	392.57
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	40	345.70	397.55
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	41	352.19	405.02
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	42	358.41	412.17
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	43	367.07	422.13
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	44	377.89	434.57
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	45	390.60	449.19
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	46	405.75	466.61
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	47	422.79	486.21
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	48	442.26	508.60
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	49	461.47	530.69
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	50	483.11	555.57
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	51	504.48	580.15
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	52	528.01	607.21
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	53	551.82	634.59
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	54	577.51	664.14
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	55	603.21	693.69
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	56	631.07	725.73
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	57	659.20	758.08
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	58	689.23	792.61
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	59	704.11	809.72
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	60	734.13	844.25
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	61	760.10	874.11
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	62	777.14	893.71
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	63	798.51	918.29
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	811.48	933.21
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	197.91	197.91
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	15	215.50	215.50
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	16	222.22	222.22
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	17	228.95	228.95
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	18	236.19	236.19
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	19	243.44	243.44

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*	86199				
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
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	20	250.94	250.94
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	21	258.71	297.52
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	22	258.71	297.52
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	23	258.71	297.52
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	24	258.71	297.52
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	25	259.73	298.70
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	26	264.91	304.65
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	27	271.12	311.79
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	28	281.21	323.39
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	29	289.49	332.91
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	30	293.62	337.67
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	31	299.83	344.81
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	32	306.04	351.95
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	33	309.92	356.41
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	34	314.06	361.17
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	35	316.13	363.55
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	36	318.20	365.93
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	37	320.27	368.31
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	38	322.34	370.69
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	39	326.48	375.45
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	40	330.62	380.21
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	41	336.83	387.35
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	42	342.78	394.19
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	43	351.06	403.71
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	44	361.40	415.61
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	45	373.56	429.60
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	46	388.05	446.26
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	47	404.35	465.00
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	48	422.97	486.42
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	49	441.34	507.54
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	50	462.04	531.34
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	51	482.48	554.85
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	52	504.98	580.73
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	53	527.75	606.91
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	54	552.32	635.17
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	55	576.90	663.44
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	56	603.55	694.08
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	57	630.45	725.02
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	58	659.17	758.04
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	59	673.40	774.41
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	60	702.11	807.43
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	61	726.95	835.99
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	62	743.25	854.73
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	63	763.68	878.24
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	776.09	892.51
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	233.73	233.73
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	15	254.50	254.50
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	16	262.45	262.45
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	17	270.39	270.39
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	18	278.95	278.95
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	19	287.50	287.50
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	20	296.36	296.36
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	21	305.54	351.37
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	22	305.54	351.37
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	23	305.54	351.37
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	24	305.54	351.37

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*	86199				
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
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	25	306.75	352.76
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	26	312.86	359.79
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	27	320.19	368.22
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	28	332.11	381.92
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	29	341.89	393.17
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	30	346.77	398.79
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	31	354.11	407.22
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	32	361.44	415.66
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	33	366.02	420.93
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	34	370.91	426.55
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	35	373.35	429.36
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	36	375.80	432.17
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	37	378.24	434.98
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	38	380.69	437.79
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	39	385.58	443.41
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	40	390.46	449.03
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	41	397.80	457.47
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	42	404.82	465.55
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	43	414.60	476.79
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	44	426.82	490.85
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	45	441.18	507.36
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	46	458.29	527.04
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	47	477.54	549.17
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	48	499.54	574.47
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	49	521.23	599.41
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	50	545.67	627.52
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	51	569.81	655.28
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	52	596.39	685.85
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	53	623.28	716.77
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	54	652.30	750.15
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	55	681.33	783.53
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	56	712.80	819.72
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	57	744.57	856.26
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	58	778.48	895.26
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	59	795.29	914.58
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	60	829.20	953.58
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	61	858.53	987.31
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	62	877.78	1009.45
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	63	901.92	1037.21
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	916.57	1054.06
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	244.39	244.39
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	15	266.11	266.11
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	16	274.42	274.42
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	17	282.72	282.72
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	18	291.67	291.67
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	19	300.61	300.61
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	20	309.88	309.88
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	21	319.47	367.39
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	22	319.47	367.39
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	23	319.47	367.39
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	24	319.47	367.39
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	25	320.74	368.85
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	26	327.13	376.20
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	27	334.80	385.01
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	28	347.25	399.34
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	29	357.48	411.10

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*	86199				
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
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	30	362.59	416.98
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	31	370.26	425.79
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	32	377.92	434.61
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	33	382.71	440.12
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	34	387.83	446.00
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	35	390.38	448.94
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	36	392.94	451.88
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	37	395.49	454.82
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	38	398.05	457.76
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	39	403.16	463.63
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	40	408.27	469.51
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	41	415.94	478.33
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	42	423.29	486.78
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	43	433.51	498.53
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	44	446.29	513.23
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	45	461.30	530.50
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	46	479.19	551.07
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	47	499.32	574.22
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	48	522.32	600.67
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	49	545.00	626.75
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	50	570.56	656.14
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	51	595.79	685.16
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	52	623.59	717.13
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	53	651.70	749.46
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	54	682.05	784.36
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	55	712.40	819.26
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	56	745.30	857.10
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	57	778.53	895.31
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	58	813.99	936.08
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	59	831.56	956.29
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	60	867.02	997.07
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	61	897.69	1032.34
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	62	917.81	1055.48
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	63	943.05	1084.51
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	958.37	1102.13
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	227.11	227.11
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	15	247.30	247.30
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	16	255.02	255.02
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	17	262.74	262.74
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	18	271.05	271.05
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	19	279.36	279.36
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	20	287.97	287.97
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	21	296.89	341.42
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	22	296.89	341.42
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	23	296.89	341.42
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	24	296.89	341.42
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	25	298.07	342.78
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	26	304.01	349.61
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	27	311.13	357.80
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	28	322.71	371.12
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	29	332.21	382.04
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	30	336.96	387.50
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	31	344.08	395.70
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	32	351.21	403.89
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	33	355.66	409.01
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	34	360.41	414.47

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*	86199				
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
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	35	362.79	417.21
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	36	365.16	419.94
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	37	367.54	422.67
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	38	369.91	425.40
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	39	374.66	430.86
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	40	379.41	436.33
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	41	386.54	444.52
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	42	393.37	452.37
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	43	402.87	463.30
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	44	414.74	476.95
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	45	428.70	493.00
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	46	445.32	512.12
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	47	464.02	533.63
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	48	485.40	558.21
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	49	506.48	582.45
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	50	530.23	609.76
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	51	553.68	636.73
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	52	579.51	666.44
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	53	605.64	696.48
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	54	633.84	728.92
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	55	662.04	761.35
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	56	692.62	796.52
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	57	723.50	832.02
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	58	756.45	869.92
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	59	772.78	888.70
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	60	805.73	926.59
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	61	834.23	959.37
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	62	852.94	980.88
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	63	876.39	1007.85
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	890.63	1024.23
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	226.15	226.15
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	15	246.25	246.25
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	16	253.94	253.94
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	17	261.62	261.62
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	18	269.90	269.90
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	19	278.18	278.18
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	20	286.75	286.75
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	21	295.63	339.97
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	22	295.63	339.97
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	23	295.63	339.97
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	24	295.63	339.97
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	25	296.80	341.32
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	26	302.71	348.12
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	27	309.81	356.28
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	28	321.34	369.54
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	29	330.80	380.42
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	30	335.53	385.85
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	31	342.62	394.01
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	32	349.72	402.17
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	33	354.15	407.27
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	34	358.88	412.71
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	35	361.24	415.43
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	36	363.61	418.15
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	37	365.97	420.87
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	38	368.34	423.59
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	39	373.07	429.03

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*	86199				
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
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	40	377.80	434.47
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	41	384.89	442.63
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	42	391.69	450.45
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	43	401.15	461.33
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	44	412.98	474.92
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	45	426.87	490.90
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	46	443.43	509.94
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	47	462.05	531.36
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	48	483.33	555.84
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	49	504.32	579.97
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	50	527.97	607.17
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	51	551.33	634.03
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	52	577.05	663.60
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	53	603.06	693.52
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	54	631.14	725.82
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	55	659.23	758.11
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	56	689.68	793.13
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	57	720.42	828.48
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	58	753.23	866.22
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	59	769.49	884.92
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	60	802.31	922.65
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	61	830.69	955.29
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	62	849.31	976.71
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	63	872.66	1003.56
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	886.84	1019.87
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	267.08	267.08
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	15	290.82	290.82
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	16	299.90	299.90
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	17	308.98	308.98
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	18	318.75	318.75
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	19	328.53	328.53
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	20	338.65	338.65
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	21	349.14	401.51
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	22	349.14	401.51
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	23	349.14	401.51
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	24	349.14	401.51
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	25	350.52	403.10
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	26	357.51	411.13
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	27	365.89	420.77
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	28	379.50	436.43
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	29	390.67	449.27
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	30	396.26	455.70
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	31	404.64	465.33
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	32	413.02	474.97
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	33	418.25	480.99
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	34	423.84	487.42
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	35	426.63	490.63
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	36	429.43	493.84
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	37	432.22	497.05
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	38	435.01	500.26
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	39	440.60	506.69
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	40	446.19	513.11
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	41	454.56	522.75
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	42	462.59	531.98
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	43	473.77	544.83
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	44	487.73	560.89
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	45	504.14	579.76

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*	86199				
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
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	46	523.69	602.25
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	47	545.69	627.54
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	48	570.82	656.45
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	49	595.61	684.95
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	50	623.54	717.07
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	51	651.12	748.79
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	52	681.50	783.72
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	53	712.22	819.05
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	54	745.39	857.20
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	55	778.55	895.34
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	56	814.51	936.69
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	57	850.82	978.45
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	58	889.58	1023.01
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	59	908.78	1045.10
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	60	947.53	1089.66
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	61	981.05	1128.21
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	62	1003.04	1153.50
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	63	1030.62	1185.22
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1047.37	1204.48
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	279.26	279.26
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	15	304.09	304.09
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	16	313.58	313.58
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	17	323.07	323.07
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	18	333.29	333.29
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	19	343.51	343.51
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	20	354.10	354.10
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	21	365.06	419.82
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	22	365.06	419.82
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	23	365.06	419.82
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	24	365.06	419.82
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	25	366.51	421.49
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	26	373.81	429.88
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	27	382.57	439.96
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	28	396.81	456.33
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	29	408.49	469.76
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	30	414.33	476.48
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	31	423.09	486.56
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	32	431.85	496.63
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	33	437.33	502.93
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	34	443.17	509.65
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	35	446.09	513.00
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	36	449.01	516.36
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	37	451.93	519.72
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	38	454.85	523.08
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	39	460.69	529.80
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	40	466.53	536.51
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	41	475.29	546.59
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	42	483.69	556.24
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	43	495.37	569.68
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	44	509.97	586.47
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	45	527.13	606.20
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	46	547.57	629.71
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	47	570.57	656.16
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	48	596.86	686.38
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	49	622.77	716.19
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	50	651.98	749.77
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	51	680.82	782.94

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*	86199				
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
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	52	712.58	819.46
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	53	744.70	856.41
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	54	779.38	896.29
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	55	814.06	936.17
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	56	851.66	979.41
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	57	889.62	1023.07
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	58	930.15	1069.67
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	59	950.22	1092.76
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	60	990.74	1139.36
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	61	1025.79	1179.66
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	62	1048.79	1206.10
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	63	1077.63	1239.27
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1095.14	1259.41
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	259.52	259.52
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	15	282.59	282.59
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	16	291.41	291.41
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	17	300.23	300.23
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	18	309.73	309.73
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	19	319.23	319.23
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	20	329.07	329.07
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	21	339.26	390.14
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	22	339.26	390.14
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	23	339.26	390.14
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	24	339.26	390.14
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	25	340.60	391.69
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	26	347.39	399.50
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	27	355.53	408.86
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	28	368.76	424.07
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	29	379.62	436.56
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	30	385.04	442.80
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	31	393.19	452.16
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	32	401.33	461.53
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	33	406.42	467.38
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	34	411.85	473.62
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	35	414.56	476.74
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	36	417.27	479.86
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	37	419.99	482.98
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	38	422.70	486.11
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	39	428.13	492.35
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	40	433.56	498.59
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	41	441.70	507.95
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	42	449.50	516.93
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	43	460.36	529.41
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	44	473.93	545.02
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	45	489.87	563.35
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	46	508.87	585.20
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	47	530.24	609.78
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	48	554.67	637.87
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	49	578.75	665.57
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	50	605.89	696.78
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	51	632.69	727.60
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	52	662.21	761.54
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	53	692.06	795.87
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	54	724.29	832.93
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	55	756.52	870.00
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	56	791.46	910.18
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	57	826.74	950.75

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*	86199				
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
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	58	864.40	994.06
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	59	883.06	1015.52
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	60	920.71	1058.82
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	61	953.28	1096.27
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	62	974.65	1120.85
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	63	1001.46	1151.67
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1017.73	1170.39
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	203.84	203.84
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	15	221.96	221.96
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	16	228.88	228.88
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	17	235.81	235.81
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	18	243.27	243.27
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	19	250.73	250.73
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	20	258.46	258.46
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	21	266.46	306.43
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	22	266.46	306.43
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	23	266.46	306.43
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	24	266.46	306.43
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	25	267.52	307.65
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	26	272.85	313.78
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	27	279.24	321.13
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	28	289.64	333.08
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	29	298.16	342.89
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	30	302.43	347.79
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	31	308.82	355.14
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	32	315.22	362.50
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	33	319.21	367.09
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	34	323.48	372.00
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	35	325.61	374.45
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	36	327.74	376.90
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	37	329.87	379.35
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	38	332.00	381.80
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	39	336.27	386.71
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	40	340.53	391.61
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	41	346.92	398.96
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	42	353.05	406.01
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	43	361.58	415.82
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	44	372.24	428.07
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	45	384.76	442.47
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	46	399.68	459.63
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	47	416.47	478.94
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	48	435.65	501.00
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	49	454.57	522.76
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	50	475.89	547.27
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	51	496.94	571.48
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	52	520.12	598.14
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	53	543.57	625.10
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	54	568.88	654.21
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	55	594.19	683.32
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	56	621.64	714.88
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	57	649.35	746.75
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	58	678.93	780.77
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	59	693.58	797.62
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	60	723.16	831.63
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	61	748.74	861.05
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	62	765.52	880.35
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	63	786.57	904.56

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*	86199				
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
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	799.35	919.26
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	240.73	240.73
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	15	262.13	262.13
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	16	270.32	270.32
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	17	278.50	278.50
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	18	287.31	287.31
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	19	296.12	296.12
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	20	305.25	305.25
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	21	314.70	361.90
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	22	314.70	361.90
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	23	314.70	361.90
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	24	314.70	361.90
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	25	315.94	363.34
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	26	322.24	370.57
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	27	329.79	379.26
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	28	342.06	393.37
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	29	352.13	404.95
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	30	357.17	410.74
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	31	364.72	419.43
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	32	372.27	428.11
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	33	376.99	433.54
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	34	382.03	439.33
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	35	384.55	442.23
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	36	387.06	445.12
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	37	389.58	448.02
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	38	392.10	450.91
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	39	397.13	456.70
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	40	402.17	462.49
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	41	409.72	471.18
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	42	416.96	479.50
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	43	427.03	491.08
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	44	439.62	505.56
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	45	454.41	522.57
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	46	472.03	542.83
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	47	491.85	565.63
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	48	514.51	591.69
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	49	536.85	617.38
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	50	562.03	646.33
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	51	586.89	674.92
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	52	614.27	706.41
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	53	641.96	738.25
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	54	671.85	772.63
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	55	701.75	807.01
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	56	734.16	844.29
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	57	766.89	881.92
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	58	801.82	922.09
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	59	819.13	942.00
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	60	854.06	982.17
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	61	884.27	1016.91
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	62	904.09	1039.71
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	63	928.95	1068.30
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	944.05	1085.66
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	251.71	251.71
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	15	274.09	274.09
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	16	282.64	282.64
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	17	291.20	291.20
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	18	300.41	300.41

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*	86199				
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
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	19	309.62	309.62
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	20	319.17	319.17
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	21	329.05	378.40
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	22	329.05	378.40
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	23	329.05	378.40
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	24	329.05	378.40
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	25	330.35	379.91
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	26	336.93	387.47
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	27	344.83	396.56
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	28	357.66	411.31
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	29	368.19	423.42
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	30	373.46	429.48
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	31	381.35	438.56
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	32	389.25	447.64
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	33	394.19	453.31
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	34	399.45	459.37
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	35	402.08	462.40
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	36	404.72	465.42
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	37	407.35	468.45
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	38	409.98	471.48
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	39	415.24	477.53
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	40	420.51	483.59
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	41	428.41	492.67
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	42	435.97	501.37
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	43	446.50	513.48
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	44	459.66	528.61
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	45	475.13	546.40
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	46	493.56	567.59
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	47	514.28	591.43
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	48	537.98	618.67
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	49	561.34	645.54
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	50	587.66	675.81
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	51	613.65	705.70
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	52	642.28	738.62
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	53	671.24	771.92
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	54	702.49	807.87
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	55	733.75	843.82
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	56	767.64	882.79
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	57	801.86	922.14
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	58	838.39	964.14
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	59	856.48	984.96
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	60	893.01	1026.96
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	61	924.59	1063.28
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	62	945.32	1087.12
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	63	971.32	1117.01
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	987.10	1135.17
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	233.92	233.92
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	15	254.71	254.71
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	16	262.66	262.66
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	17	270.61	270.61
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	18	279.18	279.18
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	19	287.74	287.74
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	20	296.61	296.61
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	21	305.79	351.66
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	22	305.79	351.66
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	23	305.79	351.66
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	24	305.79	351.66

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*	86199				
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
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	25	307.00	353.05
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	26	313.12	360.09
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	27	320.46	368.53
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	28	332.38	382.24
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	29	342.17	393.49
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	30	347.06	399.12
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	31	354.40	407.56
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	32	361.74	416.00
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	33	366.32	421.27
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	34	371.22	426.90
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	35	373.66	429.71
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	36	376.11	432.52
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	37	378.55	435.34
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	38	381.00	438.15
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	39	385.89	443.78
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	40	390.79	449.40
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	41	398.12	457.84
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	42	405.16	465.93
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	43	414.94	477.18
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	44	427.17	491.25
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	45	441.55	507.78
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	46	458.67	527.47
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	47	477.93	549.62
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	48	499.95	574.94
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	49	521.66	599.91
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	50	546.12	628.04
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	51	570.28	655.82
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	52	596.88	686.41
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	53	623.79	717.36
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	54	652.84	750.76
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	55	681.89	784.17
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	56	713.38	820.39
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	57	745.18	856.96
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	58	779.13	895.99
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	59	795.94	915.34
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	60	829.89	954.37
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	61	859.24	988.13
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	62	878.50	1010.28
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	63	902.66	1038.06
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	917.33	1054.93
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	161.97	161.97
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	15	176.37	176.37
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	16	181.88	181.88
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	17	187.38	187.38
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	18	193.31	193.31
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	19	199.24	199.24
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	20	205.38	205.38
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	21	211.74	243.50
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	22	211.74	243.50
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	23	211.74	243.50
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	24	211.74	243.50
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	25	212.58	244.47
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	26	216.81	249.34
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	27	221.89	255.18
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	28	230.15	264.68
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	29	236.93	272.47
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	30	240.32	276.36

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		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*	86199				
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
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	31	245.40	282.21
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	32	250.48	288.05
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	33	253.65	291.70
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	34	257.04	295.60
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	35	258.74	297.55
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	36	260.43	299.49
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	37	262.12	301.44
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	38	263.82	303.39
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	39	267.21	307.29
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	40	270.59	311.18
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	41	275.67	317.03
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	42	280.54	322.63
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	43	287.32	330.42
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	44	295.79	340.16
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	45	305.74	351.60
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	46	317.60	365.24
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	47	330.94	380.58
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	48	346.18	398.11
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	49	361.21	415.40
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	50	378.15	434.88
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	51	394.88	454.11
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	52	413.30	475.30
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	53	431.93	496.72
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	54	452.05	519.85
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	55	472.16	542.99
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	56	493.97	568.07
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	57	515.99	593.39
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	58	539.49	620.42
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	59	551.14	633.81
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	60	574.64	660.84
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	61	594.97	684.21
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	62	608.31	699.55
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	63	625.03	718.79
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	635.19	730.46
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	191.29	191.29
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	15	208.30	208.30
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	16	214.80	214.80
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	17	221.30	221.30
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	18	228.30	228.30
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	19	235.30	235.30
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	20	242.56	242.56
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	21	250.07	287.58
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	22	250.07	287.58
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	23	250.07	287.58
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	24	250.07	287.58
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	25	251.06	288.72
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	26	256.06	294.47
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	27	262.06	301.37
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	28	271.81	312.58
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	29	279.81	321.79
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	30	283.82	326.39
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	31	289.82	333.29
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	32	295.82	340.19
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	33	299.57	344.50
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	34	303.57	349.11
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	35	305.57	351.41
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	36	307.57	353.71

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*	86199				
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
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	37	309.57	356.01
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	38	311.57	358.31
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	39	315.57	362.91
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	40	319.57	367.51
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	41	325.57	374.41
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	42	331.33	381.02
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	43	339.33	390.23
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	44	349.33	401.73
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	45	361.08	415.25
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	46	375.09	431.35
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	47	390.84	449.47
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	48	408.84	470.17
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	49	426.60	490.59
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	50	446.60	513.59
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	51	466.36	536.31
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	52	488.11	561.33
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	53	510.12	586.63
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	54	533.87	613.95
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	55	557.63	641.27
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	56	583.38	670.89
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	57	609.39	700.80
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	58	637.15	732.72
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	59	650.90	748.53
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	60	678.66	780.45
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	61	702.66	808.06
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	62	718.41	826.18
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	63	738.17	848.89
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	750.16	862.69
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	200.02	200.02
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	15	217.80	217.80
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	16	224.59	224.59
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	17	231.39	231.39
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	18	238.71	238.71
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	19	246.03	246.03
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	20	253.62	253.62
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	21	261.47	300.69
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	22	261.47	300.69
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	23	261.47	300.69
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	24	261.47	300.69
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	25	262.51	301.88
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	26	267.74	307.90
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	27	274.01	315.11
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	28	284.21	326.84
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	29	292.57	336.46
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	30	296.76	341.27
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	31	303.03	348.49
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	32	309.31	355.70
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	33	313.23	360.21
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	34	317.41	365.03
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	35	319.51	367.43
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	36	321.60	369.84
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	37	323.69	372.24
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	38	325.78	374.65
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	39	329.96	379.46
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	40	334.15	384.27
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	41	340.42	391.49
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	42	346.44	398.40

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*	86199				
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
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	43	354.80	408.02
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	44	365.26	420.05
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	45	377.55	434.18
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	46	392.19	451.02
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	47	408.66	469.96
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	48	427.49	491.61
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	49	446.05	512.96
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	50	466.97	537.01
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	51	487.62	560.77
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	52	510.37	586.93
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	53	533.38	613.39
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	54	558.22	641.95
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	55	583.06	670.52
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	56	609.99	701.49
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	57	637.18	732.76
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	58	666.20	766.13
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	59	680.58	782.67
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	60	709.61	816.05
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	61	734.71	844.91
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	62	751.18	863.85
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	63	771.83	887.61
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	784.37	902.03
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	185.88	185.88
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	15	202.40	202.40
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	16	208.72	208.72
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	17	215.04	215.04
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	18	221.84	221.84
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	19	228.64	228.64
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	20	235.69	235.69
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	21	242.99	279.44
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	22	242.99	279.44
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	23	242.99	279.44
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	24	242.99	279.44
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	25	243.95	280.54
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	26	248.81	286.13
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	27	254.64	292.84
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	28	264.12	303.74
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	29	271.89	312.68
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	30	275.78	317.15
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	31	281.61	323.86
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	32	287.45	330.56
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	33	291.09	334.75
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	34	294.98	339.22
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	35	296.92	341.46
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	36	298.87	343.70
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	37	300.81	345.93
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	38	302.75	348.17
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	39	306.64	352.64
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	40	310.53	357.11
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	41	316.36	363.81
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	42	321.95	370.24
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	43	329.72	379.18
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	44	339.44	390.36
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	45	350.86	403.49
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	46	364.47	419.14
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	47	379.78	436.74
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	48	397.27	456.86

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*	86199				
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
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	49	414.52	476.70
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	50	433.96	499.06
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	51	453.16	521.13
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	52	474.30	545.44
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	53	495.68	570.03
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	54	518.76	596.58
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	55	541.85	623.12
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	56	566.87	651.90
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	57	592.14	680.96
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	58	619.11	711.98
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	59	632.48	727.35
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	60	659.45	758.36
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	61	682.77	785.19
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	62	698.08	802.79
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	63	717.28	824.87
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	728.93	838.27
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	164.14	164.14
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	15	178.73	178.73
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	16	184.31	184.31
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	17	189.89	189.89
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	18	195.90	195.90
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	19	201.91	201.91
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	20	208.13	208.13
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	21	214.57	246.76
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	22	214.57	246.76
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	23	214.57	246.76
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	24	214.57	246.76
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	25	215.42	247.74
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	26	219.71	252.67
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	27	224.86	258.59
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	28	233.23	268.22
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	29	240.10	276.11
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	30	243.53	280.06
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	31	248.68	285.98
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	32	253.83	291.90
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	33	257.05	295.61
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	34	260.48	299.55
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	35	262.20	301.53
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	36	263.91	303.50
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	37	265.63	305.48
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	38	267.35	307.45
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	39	270.78	311.40
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	40	274.21	315.35
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	41	279.36	321.27
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	42	284.30	326.94
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	43	291.16	334.84
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	44	299.75	344.71
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	45	309.83	356.31
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	46	321.85	370.12
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	47	335.36	385.67
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	48	350.81	403.44
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	49	366.05	420.95
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	50	383.21	440.69
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	51	400.16	460.19
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	52	418.83	481.65
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	53	437.71	503.37
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	54	458.10	526.81

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.			
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		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*	86199				
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
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	55	478.48	550.25
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	56	500.58	575.67
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	57	522.89	601.33
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	58	546.71	628.72
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	59	558.51	642.29
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	60	582.33	669.68
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	61	602.93	693.37
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	62	616.44	708.91
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	63	633.39	728.40
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	643.68	740.24
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	193.85	193.85
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	15	211.08	211.08
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	16	217.67	217.67
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	17	224.26	224.26
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	18	231.36	231.36
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	19	238.45	238.45
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	20	245.80	245.80
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	21	253.41	291.42
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	22	253.41	291.42
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	23	253.41	291.42
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	24	253.41	291.42
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	25	254.42	292.58
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	26	259.48	298.41
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	27	265.57	305.40
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	28	275.45	316.77
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	29	283.56	326.09
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	30	287.61	330.75
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	31	293.69	337.75
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	32	299.78	344.74
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	33	303.58	349.11
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	34	307.63	353.78
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	35	309.66	356.11
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	36	311.69	358.44
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	37	313.71	360.77
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	38	315.74	363.10
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	39	319.79	367.76
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	40	323.85	372.43
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	41	329.93	379.42
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	42	335.76	386.12
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	43	343.87	395.45
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	44	354.00	407.10
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	45	365.91	420.80
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	46	380.10	437.12
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	47	396.07	455.48
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	48	414.31	476.46
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	49	432.31	497.15
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	50	452.58	520.46
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	51	472.60	543.49
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	52	494.64	568.84
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	53	516.94	594.48
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	54	541.02	622.17
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	55	565.09	649.85
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	56	591.19	679.87
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	57	617.54	710.17
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	58	645.67	742.52
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	59	659.61	758.55
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	60	687.74	790.90

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*	86199				
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
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	61	712.06	818.87
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	62	728.03	837.23
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	63	748.05	860.25
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	760.20	874.23
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	202.69	202.69
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	15	220.71	220.71
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	16	227.60	227.60
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	17	234.49	234.49
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	18	241.91	241.91
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	19	249.33	249.33
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	20	257.01	257.01
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	21	264.97	304.71
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	22	264.97	304.71
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	23	264.97	304.71
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	24	264.97	304.71
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	25	266.02	305.92
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	26	271.32	312.02
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	27	277.68	319.33
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	28	288.01	331.21
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	29	296.49	340.96
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	30	300.73	345.84
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	31	307.09	353.15
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	32	313.45	360.46
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	33	317.42	365.03
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	34	321.66	369.91
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	35	323.78	372.35
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	36	325.90	374.78
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	37	328.02	377.22
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	38	330.14	379.66
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	39	334.38	384.54
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	40	338.62	389.41
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	41	344.98	396.72
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	42	351.07	403.73
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	43	359.55	413.48
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	44	370.15	425.67
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	45	382.60	439.99
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	46	397.44	457.05
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	47	414.13	476.25
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	48	433.21	498.19
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	49	452.02	519.82
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	50	473.22	544.20
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	51	494.15	568.27
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	52	517.20	594.78
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	53	540.52	621.59
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	54	565.69	650.54
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	55	590.86	679.49
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	56	618.15	710.87
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	57	645.71	742.56
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	58	675.12	776.38
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	59	689.69	793.14
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	60	719.10	826.96
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	61	744.54	856.22
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	62	761.23	875.41
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	63	782.16	899.48
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	794.87	914.10
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	188.37	188.37
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	15	205.11	205.11

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*	86199				
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
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	16	211.51	211.51
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	17	217.91	217.91
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	18	224.81	224.81
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	19	231.70	231.70
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	20	238.84	238.84
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	21	246.24	283.18
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	22	246.24	283.18
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	23	246.24	283.18
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	24	246.24	283.18
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	25	247.22	284.30
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	26	252.14	289.96
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	27	258.05	296.76
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	28	267.65	307.80
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	29	275.53	316.86
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	30	279.47	321.39
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	31	285.38	328.19
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	32	291.29	334.98
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	33	294.98	339.23
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	34	298.92	343.76
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	35	300.89	346.03
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	36	302.86	348.29
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	37	304.83	350.56
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	38	306.80	352.82
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	39	310.74	357.36
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	40	314.68	361.89
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	41	320.59	368.68
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	42	326.26	375.19
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	43	334.14	384.26
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	44	343.98	395.58
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	45	355.56	408.89
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	46	369.35	424.75
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	47	384.86	442.59
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	48	402.59	462.98
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	49	420.07	483.08
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	50	439.77	505.73
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	51	459.22	528.10
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	52	480.64	552.74
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	53	502.31	577.66
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	54	525.70	604.56
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	55	549.10	631.46
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	56	574.46	660.63
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	57	600.06	690.07
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	58	627.40	721.51
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	59	640.94	737.08
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	60	668.27	768.51
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	61	691.91	795.70
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	62	707.42	813.53
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	63	726.87	835.91
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	738.68	849.49
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	179.16	179.16
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	15	195.08	195.08
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	16	201.17	201.17
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	17	207.26	207.26
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	18	213.82	213.82
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	19	220.38	220.38
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	20	227.17	227.17
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	21	234.20	269.33

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*	86199				
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
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	22	234.20	269.33
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	23	234.20	269.33
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	24	234.20	269.33
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	25	235.13	270.40
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	26	239.81	275.79
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	27	245.43	282.25
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	28	254.57	292.75
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	29	262.06	301.37
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	30	265.81	305.68
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	31	271.43	312.14
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	32	277.05	318.61
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	33	280.56	322.65
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	34	284.31	326.96
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	35	286.18	329.11
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	36	288.06	331.27
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	37	289.93	333.42
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	38	291.81	335.58
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	39	295.55	339.89
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	40	299.30	344.19
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	41	304.92	350.66
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	42	310.31	356.85
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	43	317.80	365.47
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	44	327.17	376.24
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	45	338.18	388.90
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	46	351.29	403.98
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	47	366.04	420.95
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	48	382.91	440.34
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	49	399.53	459.46
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	50	418.27	481.01
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	51	436.77	502.29
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	52	457.15	525.72
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	53	477.76	549.42
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	54	500.00	575.00
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	55	522.25	600.59
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	56	546.37	628.33
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	57	570.73	656.34
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	58	596.73	686.23
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	59	609.61	701.05
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	60	635.60	730.94
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	61	658.08	756.80
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	62	672.84	773.76
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	63	691.34	795.04
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	702.57	807.96
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	211.59	211.59
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	15	230.40	230.40
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	16	237.59	237.59
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	17	244.78	244.78
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	18	252.52	252.52
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	19	260.27	260.27
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	20	268.29	268.29
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	21	276.60	318.08
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	22	276.60	318.08
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	23	276.60	318.08
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	24	276.60	318.08
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	25	277.69	319.35
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	26	283.22	325.71
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	27	289.86	333.34

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*	86199				
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
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	28	300.65	345.75
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	29	309.50	355.92
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	30	313.92	361.01
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	31	320.56	368.65
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	32	327.20	376.28
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	33	331.35	381.05
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	34	335.77	386.14
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	35	337.99	388.69
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	36	340.20	391.23
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	37	342.41	393.77
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	38	344.63	396.32
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	39	349.05	401.41
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	40	353.48	406.50
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	41	360.11	414.13
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	42	366.48	421.45
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	43	375.33	431.62
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	44	386.39	444.35
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	45	399.39	459.30
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	46	414.88	477.11
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	47	432.30	497.15
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	48	452.22	520.05
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	49	471.85	542.63
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	50	493.98	568.08
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	51	515.83	593.21
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	52	539.89	620.88
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	53	564.23	648.87
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	54	590.51	679.09
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	55	616.78	709.30
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	56	645.27	742.06
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	57	674.04	775.14
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	58	704.74	810.45
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	59	719.95	827.94
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	60	750.65	863.25
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	61	777.20	893.78
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	62	794.63	913.82
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	63	816.48	938.95
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	829.75	954.21
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	221.24	221.24
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	15	240.90	240.90
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	16	248.42	248.42
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	17	255.94	255.94
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	18	264.04	264.04
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	19	272.14	272.14
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	20	280.52	280.52
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	21	289.21	332.59
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	22	289.21	332.59
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	23	289.21	332.59
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	24	289.21	332.59
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	25	290.36	333.91
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	26	296.14	340.56
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	27	303.08	348.54
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	28	314.36	361.51
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	29	323.61	372.16
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	30	328.24	377.48
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	31	335.18	385.46
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	32	342.12	393.44
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	33	346.46	398.43

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*	86199				
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
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	34	351.09	403.75
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	35	353.40	406.41
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	36	355.71	409.07
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	37	358.03	411.73
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	38	360.34	414.39
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	39	364.97	419.71
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	40	369.60	425.04
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	41	376.54	433.02
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	42	383.19	440.67
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	43	392.44	451.31
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	44	404.01	464.61
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	45	417.60	480.24
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	46	433.80	498.87
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	47	452.02	519.82
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	48	472.84	543.77
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	49	493.37	567.38
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	50	516.51	593.98
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	51	539.36	620.26
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	52	564.52	649.19
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	53	589.97	678.46
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	54	617.44	710.05
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	55	644.91	741.65
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	56	674.70	775.91
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	57	704.78	810.49
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	58	736.88	847.41
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	59	752.78	865.70
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	60	784.88	902.62
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	61	812.65	934.55
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	62	830.87	955.50
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	63	853.71	981.77
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	867.59	997.73
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	205.60	205.60
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	15	223.87	223.87
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	16	230.86	230.86
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	17	237.85	237.85
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	18	245.38	245.38
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	19	252.90	252.90
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	20	260.69	260.69
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	21	268.77	309.08
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	22	268.77	309.08
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	23	268.77	309.08
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	24	268.77	309.08
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	25	269.83	310.31
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	26	275.21	316.49
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	27	281.66	323.91
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	28	292.14	335.96
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	29	300.74	345.85
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	30	305.04	350.80
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	31	311.49	358.21
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	32	317.94	365.63
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	33	321.97	370.27
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	34	326.27	375.21
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	35	328.42	377.68
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	36	330.57	380.16
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	37	332.72	382.63
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	38	334.87	385.10
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	39	339.17	390.05

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*	86199				
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
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	40	343.47	394.99
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	41	349.92	402.41
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	42	356.10	409.52
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	43	364.70	419.41
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	44	375.45	431.77
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	45	388.09	446.30
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	46	403.14	463.61
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	47	420.07	483.08
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	48	439.42	505.33
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	49	458.50	527.27
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	50	480.00	552.00
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	51	501.23	576.42
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	52	524.61	603.31
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	53	548.26	630.50
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	54	573.80	659.87
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	55	599.33	689.23
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	56	627.01	721.06
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	57	654.96	753.21
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	58	684.79	787.51
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	59	699.57	804.51
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	60	729.41	838.82
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	61	755.21	868.49
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	62	772.14	887.96
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	63	793.37	912.38
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	806.26	927.20
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	178.26	178.26
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	15	194.10	194.10
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	16	200.16	200.16
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	17	206.22	206.22
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	18	212.75	212.75
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	19	219.27	219.27
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	20	226.03	226.03
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	21	233.03	267.98
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	22	233.03	267.98
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	23	233.03	267.98
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	24	233.03	267.98
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	25	233.95	269.04
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	26	238.61	274.40
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	27	244.20	280.83
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	28	253.29	291.28
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	29	260.75	299.86
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	30	264.48	304.15
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	31	270.07	310.58
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	32	275.66	317.01
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	33	279.16	321.03
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	34	282.88	325.32
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	35	284.75	327.46
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	36	286.61	329.60
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	37	288.48	331.75
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	38	290.34	333.89
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	39	294.07	338.18
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	40	297.80	342.47
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	41	303.39	348.90
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	42	308.75	355.06
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	43	316.20	363.64
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	44	325.53	374.35
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	45	336.48	386.95

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*	86199					
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	
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	46	349.53	401.96	
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	47	364.21	418.84	
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	48	380.98	438.13	
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	49	397.53	457.16	
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	50	416.17	478.59	
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	51	434.58	499.76	
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	52	454.85	523.08	
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	53	475.36	546.66	
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	54	497.49	572.12	
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	55	519.63	597.57	
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	56	543.63	625.17	
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	57	567.86	653.04	
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	58	593.73	682.79	
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	59	606.54	697.53	
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	60	632.41	727.27	
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	61	654.78	753.00	
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	62	669.46	769.88	
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	63	687.87	791.05	
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	699.04	803.90	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	210.53	210.53	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	15	229.24	229.24	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	16	236.39	236.39	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	17	243.55	243.55	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	18	251.25	251.25	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	19	258.96	258.96	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	20	266.94	266.94	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	21	275.21	316.49	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	22	275.21	316.49	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	23	275.21	316.49	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	24	275.21	316.49	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	25	276.30	317.74	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	26	281.80	324.07	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	27	288.41	331.67	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	28	299.14	344.01	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	29	307.94	354.14	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	30	312.35	359.20	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	31	318.95	366.80	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	32	325.56	374.39	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	33	329.69	379.14	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	34	334.09	384.20	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	35	336.29	386.73	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	36	338.49	389.27	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	37	340.69	391.80	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	38	342.89	394.33	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	39	347.30	399.39	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	40	351.70	404.46	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	41	358.31	412.05	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	42	364.64	419.33	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	43	373.44	429.46	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	44	384.45	442.12	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	45	397.38	456.99	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	46	412.79	474.71	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	47	430.13	494.65	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	48	449.95	517.44	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	49	469.48	539.91	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	50	491.50	565.23	
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	51	513.24	590.23	

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*	86199				
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
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	52	537.18	617.76
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	53	561.40	645.61
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	54	587.54	675.68
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	55	613.69	705.74
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	56	642.03	738.34
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	57	670.65	771.25
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	58	701.20	806.38
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	59	716.34	823.79
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	60	746.88	858.92
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	61	773.30	889.30
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	62	790.64	909.23
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	63	812.38	934.24
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	825.58	949.42
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	220.13	220.13
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	15	239.69	239.69
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	16	247.17	247.17
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	17	254.66	254.66
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	18	262.71	262.71
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	19	270.77	270.77
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	20	279.11	279.11
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	21	287.76	330.92
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	22	287.76	330.92
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	23	287.76	330.92
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	24	287.76	330.92
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	25	288.90	332.23
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	26	294.65	338.85
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	27	301.56	346.79
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	28	312.78	359.70
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	29	321.99	370.29
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	30	326.59	375.58
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	31	333.50	383.52
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	32	340.40	391.46
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	33	344.72	396.43
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	34	349.32	401.72
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	35	351.63	404.37
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	36	353.93	407.02
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	37	356.23	409.66
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	38	358.53	412.31
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	39	363.14	417.61
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	40	367.74	422.90
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	41	374.65	430.84
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	42	381.26	438.45
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	43	390.47	449.04
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	44	401.98	462.28
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	45	415.51	477.83
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	46	431.62	496.36
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	47	449.75	517.21
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	48	470.47	541.04
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	49	490.90	564.53
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	50	513.92	591.00
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	51	536.65	617.14
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	52	561.68	645.93
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	53	587.00	675.05
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	54	614.34	706.49
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	55	641.67	737.93
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	56	671.31	772.01
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	57	701.24	806.42

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*	86199				
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
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	58	733.18	843.15
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	59	749.00	861.35
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	60	780.94	898.09
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	61	808.57	929.85
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	62	826.70	950.70
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	63	849.43	976.84
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	863.23	992.72
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	204.57	204.57
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	15	222.75	222.75
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	16	229.70	229.70
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	17	236.66	236.66
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	18	244.14	244.14
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	19	251.63	251.63
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	20	259.39	259.39
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	21	267.42	307.53
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	22	267.42	307.53
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	23	267.42	307.53
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	24	267.42	307.53
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	25	268.48	308.75
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	26	273.83	314.90
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	27	280.24	322.28
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	28	290.67	334.27
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	29	299.23	344.11
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	30	303.51	349.03
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	31	309.93	356.41
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	32	316.34	363.79
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	33	320.35	368.41
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	34	324.63	373.33
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	35	326.77	375.79
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	36	328.91	378.25
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	37	331.05	380.71
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	38	333.19	383.17
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	39	337.47	388.09
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	40	341.75	393.01
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	41	348.16	400.39
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	42	354.31	407.46
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	43	362.87	417.30
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	44	373.57	429.60
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	45	386.14	444.06
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	46	401.11	461.28
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	47	417.96	480.65
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	48	437.21	502.79
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	49	456.20	524.63
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	50	477.59	549.23
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	51	498.71	573.52
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	52	521.98	600.28
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	53	545.51	627.34
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	54	570.91	656.55
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	55	596.32	685.77
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	56	623.86	717.44
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	57	651.67	749.42
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	58	681.35	783.56
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	59	696.06	800.47
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	60	725.74	834.61
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	61	751.41	864.13
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	62	768.26	883.50
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	63	789.39	907.79

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*	86199				
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
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	802.21	922.55
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	153.03	153.03
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	15	166.63	166.63
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	16	171.83	171.83
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	17	177.03	177.03
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	18	182.63	182.63
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	19	188.23	188.23
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	20	194.03	194.03
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	21	200.04	230.05
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	22	200.04	230.05
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	23	200.04	230.05
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	24	200.04	230.05
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	25	200.83	230.96
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	26	204.84	235.56
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	27	209.64	241.08
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	28	217.44	250.05
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	29	223.84	257.41
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	30	227.04	261.09
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	31	231.84	266.62
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	32	236.64	272.14
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	33	239.64	275.59
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	34	242.84	279.27
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	35	244.44	281.11
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	36	246.04	282.95
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	37	247.64	284.79
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	38	249.24	286.63
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	39	252.44	290.31
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	40	255.64	293.99
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	41	260.44	299.51
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	42	265.05	304.80
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	43	271.45	312.16
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	44	279.45	321.37
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	45	288.85	332.18
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	46	300.05	345.06
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	47	312.65	359.55
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	48	327.06	376.11
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	49	341.26	392.45
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	50	357.26	410.85
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	51	373.06	429.02
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	52	390.47	449.04
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	53	408.07	469.28
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	54	427.07	491.13
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	55	446.08	512.99
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	56	466.68	536.68
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	57	487.48	560.61
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	58	509.69	586.14
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	59	520.69	598.79
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	60	542.89	624.33
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	61	562.10	646.41
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	62	574.70	660.90
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	63	590.50	679.08
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	600.09	690.11
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	180.73	180.73
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	15	196.79	196.79
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	16	202.93	202.93
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	17	209.07	209.07
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	18	215.69	215.69

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		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*	86199				
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
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	19	222.30	222.30
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	20	229.16	229.16
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	21	236.25	271.69
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	22	236.25	271.69
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	23	236.25	271.69
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	24	236.25	271.69
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	25	237.19	272.77
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	26	241.91	278.20
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	27	247.58	284.72
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	28	256.80	295.32
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	29	264.36	304.01
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	30	268.14	308.36
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	31	273.81	314.88
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	32	279.47	321.40
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	33	283.02	325.47
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	34	286.80	329.82
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	35	288.69	331.99
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	36	290.58	334.17
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	37	292.47	336.34
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	38	294.36	338.51
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	39	298.14	342.86
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	40	301.92	347.21
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	41	307.59	353.73
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	42	313.02	359.97
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	43	320.58	368.67
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	44	330.03	379.54
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	45	341.13	392.30
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	46	354.36	407.52
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	47	369.25	424.63
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	48	386.26	444.20
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	49	403.03	463.48
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	50	421.93	485.22
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	51	440.59	506.68
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	52	461.15	530.32
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	53	481.93	554.23
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	54	504.38	580.03
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	55	526.82	605.84
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	56	551.15	633.83
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	57	575.72	662.08
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	58	601.95	692.24
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	59	614.94	707.18
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	60	641.16	737.34
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	61	663.84	763.42
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	62	678.72	780.53
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	63	697.39	802.00
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	708.72	815.03
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	188.97	188.97
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	15	205.76	205.76
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	16	212.19	212.19
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	17	218.61	218.61
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	18	225.53	225.53
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	19	232.44	232.44
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	20	239.61	239.61
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	21	247.03	284.08
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	22	247.03	284.08
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	23	247.03	284.08
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	24	247.03	284.08

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*	86199				
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
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	25	248.00	285.20
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	26	252.94	290.89
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	27	258.87	297.70
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	28	268.51	308.78
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	29	276.41	317.87
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	30	280.36	322.42
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	31	286.29	329.24
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	32	292.22	336.05
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	33	295.93	340.31
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	34	299.88	344.86
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	35	301.85	347.13
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	36	303.83	349.40
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	37	305.81	351.68
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	38	307.78	353.95
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	39	311.73	358.49
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	40	315.69	363.04
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	41	321.62	369.86
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	42	327.30	376.39
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	43	335.20	385.48
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	44	345.08	396.84
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	45	356.69	410.20
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	46	370.52	426.10
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	47	386.09	444.00
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	48	403.87	464.45
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	49	421.41	484.62
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	50	441.17	507.35
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	51	460.69	529.79
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	52	482.18	554.50
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	53	503.91	579.50
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	54	527.38	606.49
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	55	550.85	633.47
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	56	576.29	662.73
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	57	601.98	692.28
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	58	629.40	723.81
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	59	642.98	739.43
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	60	670.40	770.96
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	61	694.12	798.23
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	62	709.68	816.13
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	63	729.19	838.57
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	741.04	852.20
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	175.61	175.61
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	15	191.22	191.22
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	16	197.19	197.19
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	17	203.16	203.16
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	18	209.58	209.58
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	19	216.01	216.01
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	20	222.67	222.67
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	21	229.57	264.00
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	22	229.57	264.00
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	23	229.57	264.00
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	24	229.57	264.00
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	25	230.47	265.05
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	26	235.07	270.33
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	27	240.57	276.66
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	28	249.53	286.96
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	29	256.87	295.40
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	30	260.55	299.63

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*	86199				
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
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	31	266.06	305.96
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	32	271.57	312.30
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	33	275.01	316.26
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	34	278.68	320.48
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	35	280.52	322.60
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	36	282.35	324.71
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	37	284.19	326.82
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	38	286.03	328.93
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	39	289.70	333.15
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	40	293.37	337.38
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	41	298.88	343.71
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	42	304.16	349.79
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	43	311.51	358.23
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	44	320.69	368.79
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	45	331.48	381.20
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	46	344.33	395.98
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	47	358.80	412.62
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	48	375.32	431.62
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	49	391.62	450.37
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	50	409.99	471.49
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	51	428.12	492.34
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	52	448.09	515.31
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	53	468.29	538.54
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	54	490.10	563.62
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	55	511.91	588.70
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	56	535.55	615.89
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	57	559.43	643.34
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	58	584.91	672.65
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	59	597.53	687.17
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	60	623.02	716.47
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	61	645.05	741.81
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	62	659.52	758.44
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	63	677.65	779.30
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	688.66	791.96
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	153.25	153.25
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	15	166.87	166.87
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	16	172.08	172.08
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	17	177.28	177.28
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	18	182.89	182.89
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	19	188.50	188.50
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	20	194.31	194.31
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	21	200.33	230.38
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	22	200.33	230.38
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	23	200.33	230.38
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	24	200.33	230.38
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	25	201.12	231.29
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	26	205.13	235.90
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	27	209.94	241.43
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	28	217.75	250.41
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	29	224.16	257.78
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	30	227.37	261.47
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	31	232.17	267.00
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	32	236.98	272.53
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	33	239.99	275.98
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	34	243.19	279.67
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	35	244.79	281.51
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	36	246.40	283.36

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		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*	86199				
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
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	37	248.00	285.20
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	38	249.60	287.04
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	39	252.81	290.73
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	40	256.01	294.41
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	41	260.82	299.94
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	42	265.43	305.24
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	43	271.84	312.61
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	44	279.85	321.83
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	45	289.26	332.65
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	46	300.48	345.56
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	47	313.10	360.07
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	48	327.53	376.66
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	49	341.75	393.01
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	50	357.77	411.44
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	51	373.60	429.64
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	52	391.03	449.68
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	53	408.66	469.95
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	54	427.69	491.84
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	55	446.72	513.73
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	56	467.35	537.45
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	57	488.18	561.41
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	58	510.42	586.98
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	59	521.44	599.65
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	60	543.67	625.22
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	61	562.90	647.34
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	62	575.52	661.85
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	63	591.35	680.05
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	600.96	691.10
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	180.99	180.99
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	15	197.07	197.07
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	16	203.22	203.22
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	17	209.38	209.38
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	18	216.00	216.00
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	19	222.62	222.62
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	20	229.48	229.48
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	21	236.59	272.08
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	22	236.59	272.08
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	23	236.59	272.08
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	24	236.59	272.08
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	25	237.53	273.16
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	26	242.26	278.60
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	27	247.94	285.13
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	28	257.16	295.74
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	29	264.74	304.45
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	30	268.52	308.80
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	31	274.20	315.33
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	32	279.88	321.86
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	33	283.43	325.94
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	34	287.21	330.29
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	35	289.10	332.47
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	36	291.00	334.65
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	37	292.89	336.82
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	38	294.78	339.00
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	39	298.57	343.35
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	40	302.35	347.70
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	41	308.03	354.23
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	42	313.47	360.49

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*	86199				
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
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	43	321.04	369.20
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	44	330.51	380.08
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	45	341.62	392.87
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	46	354.87	408.10
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	47	369.78	425.24
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	48	386.81	444.83
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	49	403.61	464.15
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	50	422.54	485.92
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	51	441.23	507.41
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	52	461.81	531.08
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	53	482.63	555.02
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	54	505.10	580.87
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	55	527.58	606.72
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	56	551.95	634.74
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	57	576.55	663.03
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	58	602.81	693.23
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	59	615.82	708.20
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	60	642.08	738.40
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	61	664.80	764.52
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	62	679.70	781.66
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	63	698.39	803.15
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	709.74	816.20
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	189.24	189.24
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	15	206.06	206.06
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	16	212.49	212.49
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	17	218.92	218.92
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	18	225.85	225.85
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	19	232.78	232.78
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	20	239.95	239.95
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	21	247.38	284.49
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	22	247.38	284.49
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	23	247.38	284.49
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	24	247.38	284.49
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	25	248.36	285.61
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	26	253.31	291.30
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	27	259.25	298.13
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	28	268.89	309.23
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	29	276.81	318.33
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	30	280.77	322.88
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	31	286.70	329.71
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	32	292.64	336.54
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	33	296.35	340.80
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	34	300.31	345.36
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	35	302.29	347.63
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	36	304.27	349.91
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	37	306.25	352.18
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	38	308.22	354.46
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	39	312.18	359.01
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	40	316.14	363.56
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	41	322.08	370.39
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	42	327.77	376.93
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	43	335.68	386.04
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	44	345.58	397.41
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	45	357.20	410.78
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	46	371.06	426.72
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	47	386.64	444.64
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	48	404.45	465.12

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*	86199				
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
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	49	422.02	485.32
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	50	441.81	508.08
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	51	461.35	530.55
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	52	482.87	555.30
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	53	504.64	580.33
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	54	528.14	607.36
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	55	551.64	634.38
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	56	577.12	663.68
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	57	602.84	693.27
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	58	630.30	724.85
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	59	643.91	740.49
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	60	671.37	772.07
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	61	695.11	799.38
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	62	710.70	817.30
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	63	730.24	839.78
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	742.10	853.42
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	175.86	175.86
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	15	191.50	191.50
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	16	197.47	197.47
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	17	203.45	203.45
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	18	209.89	209.89
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	19	216.32	216.32
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	20	222.99	222.99
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	21	229.90	264.38
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	22	229.90	264.38
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	23	229.90	264.38
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	24	229.90	264.38
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	25	230.81	265.43
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	26	235.40	270.71
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	27	240.92	277.06
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	28	249.89	287.37
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	29	257.24	295.83
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	30	260.92	300.06
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	31	266.44	306.40
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	32	271.96	312.75
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	33	275.40	316.71
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	34	279.08	320.94
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	35	280.92	323.06
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	36	282.76	325.17
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	37	284.60	327.29
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	38	286.44	329.40
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	39	290.12	333.63
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	40	293.79	337.86
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	41	299.31	344.21
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	42	304.60	350.29
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	43	311.96	358.75
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	44	321.15	369.32
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	45	331.96	381.75
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	46	344.83	396.55
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	47	359.31	413.21
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	48	375.86	432.24
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	49	392.19	451.01
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	50	410.58	472.16
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	51	428.74	493.05
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	52	448.74	516.05
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	53	468.97	539.31
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	54	490.81	564.43

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*	86199				
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
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	55	512.65	589.54
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	56	536.32	616.77
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	57	560.23	644.27
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	58	585.75	673.61
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	59	598.39	688.15
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	60	623.91	717.50
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	61	645.98	742.88
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	62	660.46	759.53
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	63	678.62	780.42
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	689.65	793.10
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	157.59	157.59
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	15	171.60	171.60
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	16	176.95	176.95
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	17	182.31	182.31
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	18	188.08	188.08
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	19	193.84	193.84
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	20	199.82	199.82
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	21	206.01	236.91
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	22	206.01	236.91
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	23	206.01	236.91
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	24	206.01	236.91
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	25	206.82	237.85
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	26	210.94	242.58
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	27	215.89	248.27
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	28	223.92	257.51
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	29	230.51	265.09
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	30	233.81	268.88
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	31	238.75	274.56
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	32	243.70	280.25
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	33	246.79	283.80
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	34	250.08	287.59
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	35	251.73	289.49
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	36	253.38	291.38
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	37	255.03	293.28
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	38	256.67	295.17
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	39	259.97	298.96
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	40	263.27	302.76
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	41	268.21	308.44
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	42	272.95	313.89
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	43	279.54	321.47
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	44	287.78	330.95
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	45	297.46	342.08
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	46	309.00	355.35
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	47	321.97	370.27
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	48	336.81	387.33
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	49	351.43	404.15
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	50	367.91	423.10
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	51	384.19	441.81
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	52	402.11	462.42
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	53	420.24	483.27
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	54	439.81	505.78
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	55	459.38	528.28
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	56	480.59	552.68
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	57	502.02	577.32
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	58	524.88	603.62
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	59	536.21	616.64
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	60	559.08	642.94

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*	86199				
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
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	61	578.85	665.68
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	62	591.83	680.61
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	63	608.11	699.32
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	617.98	710.68
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	186.11	186.11
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	15	202.66	202.66
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	16	208.98	208.98
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	17	215.31	215.31
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	18	222.12	222.12
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	19	228.93	228.93
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	20	235.99	235.99
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	21	243.30	279.79
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	22	243.30	279.79
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	23	243.30	279.79
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	24	243.30	279.79
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	25	244.26	280.90
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	26	249.12	286.49
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	27	254.96	293.21
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	28	264.45	304.12
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	29	272.24	313.07
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	30	276.13	317.55
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	31	281.97	324.26
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	32	287.81	330.98
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	33	291.46	335.17
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	34	295.35	339.65
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	35	297.30	341.89
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	36	299.24	344.13
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	37	301.19	346.37
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	38	303.13	348.60
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	39	307.03	353.08
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	40	310.92	357.56
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	41	316.76	364.27
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	42	322.35	370.71
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	43	330.14	379.66
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	44	339.87	390.85
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	45	351.30	404.00
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	46	364.93	419.67
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	47	380.26	437.29
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	48	397.77	457.44
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	49	415.05	477.30
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	50	434.51	499.68
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	51	453.73	521.79
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	52	474.89	546.13
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	53	496.30	570.75
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	54	519.42	597.33
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	55	542.53	623.91
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	56	567.59	652.72
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	57	592.89	681.82
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	58	619.89	712.88
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	59	633.27	728.26
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	60	660.28	759.32
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	61	683.63	786.18
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	62	698.96	803.80
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	63	718.18	825.91
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	729.85	839.33
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	194.60	194.60
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	15	211.90	211.90

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*	86199				
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
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	16	218.51	218.51
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	17	225.13	225.13
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	18	232.25	232.25
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	19	239.37	239.37
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	20	246.75	246.75
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	21	254.39	292.55
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	22	254.39	292.55
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	23	254.39	292.55
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	24	254.39	292.55
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	25	255.40	293.71
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	26	260.49	299.56
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	27	266.59	306.58
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	28	276.51	317.99
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	29	284.65	327.35
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	30	288.72	332.03
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	31	294.83	339.05
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	32	300.93	346.07
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	33	304.75	350.46
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	34	308.82	355.14
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	35	310.85	357.48
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	36	312.89	359.82
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	37	314.92	362.16
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	38	316.96	364.50
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	39	321.03	369.18
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	40	325.10	373.86
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	41	331.20	380.88
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	42	337.05	387.61
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	43	345.19	396.97
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	44	355.37	408.68
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	45	367.33	422.42
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	46	381.57	438.81
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	47	397.60	457.24
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	48	415.91	478.30
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	49	433.97	499.07
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	50	454.32	522.47
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	51	474.42	545.58
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	52	496.55	571.03
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	53	518.94	596.78
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	54	543.10	624.57
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	55	567.27	652.36
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	56	593.47	682.49
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	57	619.93	712.91
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	58	648.16	745.39
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	59	662.15	761.48
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	60	690.39	793.95
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	61	714.81	822.03
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	62	730.84	840.46
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	63	750.93	863.57
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	763.13	877.60
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	180.85	180.85
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	15	196.92	196.92
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	16	203.07	203.07
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	17	209.21	209.21
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	18	215.83	215.83
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	19	222.45	222.45
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	20	229.31	229.31
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	21	236.41	271.87

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*	86199				
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
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	22	236.41	271.87
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	23	236.41	271.87
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	24	236.41	271.87
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	25	237.35	272.95
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	26	242.07	278.38
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	27	247.75	284.91
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	28	256.97	295.51
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	29	264.53	304.21
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	30	268.31	308.56
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	31	273.99	315.09
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	32	279.66	321.61
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	33	283.21	325.69
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	34	286.99	330.04
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	35	288.88	332.21
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	36	290.77	334.39
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	37	292.66	336.56
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	38	294.55	338.74
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	39	298.34	343.09
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	40	302.12	347.44
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	41	307.79	353.96
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	42	313.23	360.21
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	43	320.79	368.91
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	44	330.25	379.79
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	45	341.36	392.57
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	46	354.60	407.79
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	47	369.49	424.92
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	48	386.51	444.49
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	49	403.30	463.79
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	50	422.21	485.54
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	51	440.89	507.02
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	52	461.45	530.67
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	53	482.26	554.59
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	54	504.71	580.42
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	55	527.17	606.25
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	56	551.52	634.25
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	57	576.11	662.52
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	58	602.35	692.70
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	59	615.35	707.65
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	60	641.59	737.83
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	61	664.28	763.93
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	62	679.18	781.05
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	63	697.85	802.53
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	709.19	815.57
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	231.94	231.94
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	15	252.56	252.56
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	16	260.44	260.44
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	17	268.32	268.32
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	18	276.81	276.81
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	19	285.30	285.30
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	20	294.09	294.09
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	21	303.20	348.68
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	22	303.20	348.68
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	23	303.20	348.68
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	24	303.20	348.68
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	25	304.40	350.06
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	26	310.46	357.03
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	27	317.74	365.40

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*	86199				
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
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	28	329.57	379.00
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	29	339.27	390.16
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	30	344.12	395.74
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	31	351.39	404.10
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	32	358.67	412.47
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	33	363.22	417.70
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	34	368.07	423.28
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	35	370.50	426.07
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	36	372.92	428.86
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	37	375.35	431.65
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	38	377.77	434.44
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	39	382.62	440.02
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	40	387.47	445.60
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	41	394.75	453.96
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	42	401.72	461.98
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	43	411.43	473.14
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	44	423.55	487.09
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	45	437.80	503.47
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	46	454.78	523.00
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	47	473.88	544.97
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	48	495.71	570.07
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	49	517.24	594.82
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	50	541.49	622.72
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	51	565.45	650.26
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	52	591.82	680.60
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	53	618.50	711.28
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	54	647.31	744.40
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	55	676.11	777.53
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	56	707.34	813.44
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	57	738.87	849.70
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	58	772.52	888.40
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	59	789.20	907.58
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	60	822.85	946.28
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	61	851.96	979.75
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	62	871.06	1001.72
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	63	895.01	1029.26
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	909.55	1045.99
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	273.92	273.92
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	15	298.27	298.27
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	16	307.58	307.58
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	17	316.89	316.89
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	18	326.92	326.92
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	19	336.94	336.94
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	20	347.33	347.33
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	21	358.08	411.79
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	22	358.08	411.79
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	23	358.08	411.79
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	24	358.08	411.79
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	25	359.50	413.43
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	26	366.66	421.66
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	27	375.26	431.54
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	28	389.22	447.60
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	29	400.68	460.78
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	30	406.41	467.37
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	31	415.00	477.25
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	32	423.59	487.13
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	33	428.97	493.31

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*	86199				
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
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	34	434.69	499.90
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	35	437.56	503.19
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	36	440.42	506.49
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	37	443.29	509.78
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	38	446.15	513.08
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	39	451.88	519.66
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	40	457.61	526.25
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	41	466.20	536.14
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	42	474.44	545.61
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	43	485.90	558.78
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	44	500.22	575.25
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	45	517.05	594.61
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	46	537.10	617.67
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	47	559.66	643.61
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	48	585.44	673.26
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	49	610.86	702.49
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	50	639.51	735.44
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	51	667.80	767.97
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	52	698.95	803.79
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	53	730.46	840.03
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	54	764.48	879.15
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	55	798.49	918.27
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	56	835.37	960.68
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	57	872.61	1003.50
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	58	912.36	1049.21
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	59	932.05	1071.86
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	60	971.80	1117.57
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	61	1006.17	1157.10
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	62	1028.73	1183.04
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	63	1057.02	1215.57
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1074.19	1235.33
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	286.41	286.41
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	15	311.87	311.87
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	16	321.61	321.61
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	17	331.34	331.34
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	18	341.82	341.82
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	19	352.31	352.31
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	20	363.17	363.17
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	21	374.41	430.57
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	22	374.41	430.57
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	23	374.41	430.57
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	24	374.41	430.57
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	25	375.90	432.28
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	26	383.38	440.89
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	27	392.37	451.22
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	28	406.97	468.02
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	29	418.95	481.79
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	30	424.94	488.68
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	31	433.93	499.02
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	32	442.91	509.35
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	33	448.53	515.81
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	34	454.52	522.70
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	35	457.51	526.14
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	36	460.51	529.59
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	37	463.50	533.03
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	38	466.50	536.47
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	39	472.49	543.36

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*	86199				
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
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	40	478.48	550.25
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	41	487.47	560.59
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	42	496.08	570.49
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	43	508.06	584.27
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	44	523.03	601.49
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	45	540.63	621.72
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	46	561.60	645.84
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	47	585.18	672.96
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	48	612.14	703.96
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	49	638.72	734.53
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	50	668.67	768.98
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	51	698.25	802.99
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	52	730.82	840.45
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	53	763.77	878.34
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	54	799.34	919.24
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	55	834.91	960.14
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	56	873.47	1004.49
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	57	912.41	1049.27
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	58	953.96	1097.06
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	59	974.56	1120.74
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	60	1016.11	1168.53
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	61	1052.06	1209.87
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	62	1075.64	1236.99
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	63	1105.22	1271.00
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1123.18	1291.66
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	266.17	266.17
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	15	289.83	289.83
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	16	298.88	298.88
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	17	307.92	307.92
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	18	317.66	317.66
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	19	327.41	327.41
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	20	337.50	337.50
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	21	347.94	400.13
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	22	347.94	400.13
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	23	347.94	400.13
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	24	347.94	400.13
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	25	349.33	401.72
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	26	356.28	409.73
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	27	364.63	419.33
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	28	378.20	434.93
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	29	389.34	447.74
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	30	394.90	454.14
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	31	403.26	463.74
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	32	411.61	473.35
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	33	416.82	479.35
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	34	422.39	485.75
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	35	425.18	488.95
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	36	427.96	492.15
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	37	430.74	495.35
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	38	433.53	498.55
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	39	439.09	504.96
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	40	444.66	511.36
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	41	453.01	520.96
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	42	461.01	530.16
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	43	472.15	542.97
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	44	486.06	558.97
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	45	502.42	577.78

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		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*	86199				
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
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	46	521.90	600.19
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	47	543.82	625.39
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	48	568.87	654.20
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	49	593.58	682.61
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	50	621.41	714.62
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	51	648.90	746.23
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	52	679.17	781.04
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	53	709.78	816.25
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	54	742.84	854.26
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	55	775.89	892.28
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	56	811.73	933.49
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	57	847.91	975.10
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	58	886.54	1019.52
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	59	905.67	1041.52
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	60	944.29	1085.94
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	61	977.69	1124.35
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	62	999.61	1149.56
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	63	1027.10	1181.17
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1043.79	1200.36
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	218.15	218.15
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	15	237.54	237.54
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	16	244.95	244.95
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	17	252.37	252.37
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	18	260.35	260.35
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	19	268.34	268.34
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	20	276.61	276.61
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	21	285.17	327.95
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	22	285.17	327.95
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	23	285.17	327.95
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	24	285.17	327.95
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	25	286.30	329.25
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	26	292.01	335.81
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	27	298.85	343.68
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	28	309.97	356.47
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	29	319.10	366.96
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	30	323.66	372.21
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	31	330.50	380.08
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	32	337.35	387.95
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	33	341.62	392.87
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	34	346.19	398.12
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	35	348.47	400.74
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	36	350.75	403.36
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	37	353.03	405.99
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	38	355.31	408.61
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	39	359.88	413.86
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	40	364.44	419.10
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	41	371.28	426.97
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	42	377.84	434.52
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	43	386.97	445.01
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	44	398.37	458.13
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	45	411.77	473.54
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	46	427.74	491.91
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	47	445.71	512.57
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	48	466.24	536.18
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	49	486.49	559.46
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	50	509.30	585.70
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	51	531.83	611.60

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		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*	86199				
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
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	52	556.64	640.13
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	53	581.73	668.99
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	54	608.82	700.15
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	55	635.91	731.30
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	56	665.28	765.08
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	57	694.94	799.18
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	58	726.59	835.58
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	59	742.28	853.62
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	60	773.93	890.02
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	61	801.31	921.50
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	62	819.27	942.16
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	63	841.80	968.07
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	855.48	983.80
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	257.64	257.64
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	15	280.54	280.54
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	16	289.29	289.29
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	17	298.05	298.05
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	18	307.48	307.48
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	19	316.91	316.91
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	20	326.68	326.68
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	21	336.79	387.31
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	22	336.79	387.31
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	23	336.79	387.31
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	24	336.79	387.31
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	25	338.13	388.85
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	26	344.86	396.59
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	27	352.95	405.89
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	28	366.08	420.99
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	29	376.86	433.39
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	30	382.25	439.58
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	31	390.33	448.88
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	32	398.41	458.17
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	33	403.46	463.98
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	34	408.85	470.18
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	35	411.55	473.28
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	36	414.24	476.38
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	37	416.93	479.47
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	38	419.63	482.57
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	39	425.02	488.77
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	40	430.40	494.97
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	41	438.49	504.26
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	42	446.23	513.17
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	43	457.01	525.56
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	44	470.48	541.05
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	45	486.31	559.26
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	46	505.17	580.95
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	47	526.39	605.35
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	48	550.64	633.23
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	49	574.55	660.73
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	50	601.49	691.71
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	51	628.09	722.31
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	52	657.39	756.00
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	53	687.03	790.09
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	54	719.03	826.88
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	55	751.02	863.67
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	56	785.71	903.56
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	57	820.73	943.84

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*	86199				
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
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	58	858.12	986.83
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	59	876.64	1008.13
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	60	914.02	1051.12
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	61	946.35	1088.30
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	62	967.57	1112.70
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	63	994.17	1143.30
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1010.33	1161.88
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	269.39	269.39
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	15	293.33	293.33
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	16	302.49	302.49
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	17	311.64	311.64
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	18	321.50	321.50
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	19	331.36	331.36
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	20	341.57	341.57
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	21	352.15	404.97
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	22	352.15	404.97
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	23	352.15	404.97
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	24	352.15	404.97
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	25	353.55	406.58
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	26	360.59	414.68
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	27	369.04	424.40
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	28	382.77	440.19
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	29	394.04	453.15
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	30	399.68	459.63
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	31	408.13	469.35
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	32	416.58	479.07
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	33	421.86	485.14
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	34	427.50	491.62
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	35	430.31	494.86
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	36	433.13	498.10
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	37	435.95	501.34
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	38	438.76	504.58
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	39	444.40	511.06
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	40	450.03	517.54
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	41	458.48	527.26
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	42	466.58	536.57
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	43	477.85	549.53
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	44	491.94	565.73
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	45	508.49	584.76
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	46	528.21	607.44
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	47	550.39	632.95
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	48	575.75	662.11
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	49	600.75	690.86
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	50	628.92	723.26
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	51	656.74	755.25
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	52	687.37	790.48
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	53	718.36	826.12
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	54	751.82	864.59
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	55	785.27	903.06
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	56	821.54	944.77
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	57	858.16	986.89
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	58	897.25	1031.84
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	59	916.62	1054.11
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	60	955.70	1099.06
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	61	989.51	1137.94
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	62	1011.69	1163.45
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	63	1039.51	1195.44

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*	86199				
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
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1056.41	1214.87
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	250.34	250.34
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	15	272.60	272.60
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	16	281.11	281.11
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	17	289.61	289.61
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	18	298.78	298.78
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	19	307.94	307.94
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	20	317.43	317.43
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	21	327.26	376.35
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	22	327.26	376.35
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	23	327.26	376.35
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	24	327.26	376.35
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	25	328.56	377.84
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	26	335.10	385.37
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	27	342.96	394.40
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	28	355.72	409.08
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	29	366.19	421.12
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	30	371.43	427.14
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	31	379.28	436.17
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	32	387.13	445.20
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	33	392.04	450.85
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	34	397.28	456.87
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	35	399.90	459.88
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	36	402.52	462.89
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	37	405.13	465.90
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	38	407.75	468.91
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	39	412.99	474.94
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	40	418.22	480.96
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	41	426.08	489.99
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	42	433.60	498.64
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	43	444.08	510.69
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	44	457.17	525.74
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	45	472.55	543.43
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	46	490.87	564.50
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	47	511.49	588.21
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	48	535.05	615.31
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	49	558.29	642.03
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	50	584.47	672.13
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	51	610.32	701.87
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	52	638.79	734.61
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	53	667.59	767.72
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	54	698.67	803.48
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	55	729.76	839.23
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	56	763.47	877.99
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	57	797.50	917.13
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	58	833.83	958.90
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	59	851.83	979.60
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	60	888.15	1021.37
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	61	919.57	1057.50
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	62	940.18	1081.21
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	63	966.04	1110.94
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	981.73	1129.00
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	236.31	236.31
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	15	257.32	257.32
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	16	265.35	265.35
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	17	273.38	273.38
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	18	282.03	282.03

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*	86199				
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
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	19	290.68	290.68
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	20	299.64	299.64
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	21	308.92	355.25
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	22	308.92	355.25
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	23	308.92	355.25
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	24	308.92	355.25
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	25	310.14	356.66
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	26	316.32	363.77
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	27	323.73	372.29
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	28	335.78	386.15
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	29	345.67	397.52
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	30	350.61	403.20
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	31	358.02	411.72
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	32	365.44	420.25
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	33	370.07	425.58
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	34	375.01	431.26
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	35	377.48	434.11
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	36	379.95	436.95
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	37	382.43	439.79
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	38	384.90	442.63
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	39	389.84	448.31
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	40	394.78	454.00
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	41	402.20	462.52
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	42	409.30	470.69
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	43	419.18	482.06
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	44	431.54	496.27
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	45	446.06	512.97
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	46	463.36	532.86
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	47	482.82	555.24
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	48	505.06	580.82
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	49	526.99	606.04
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	50	551.71	634.46
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	51	576.11	662.53
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	52	602.98	693.43
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	53	630.17	724.69
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	54	659.51	758.44
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	55	688.86	792.19
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	56	720.68	828.78
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	57	752.80	865.72
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	58	787.09	905.16
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	59	804.08	924.69
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	60	838.37	964.13
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	61	868.02	998.23
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	62	887.49	1020.61
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	63	911.89	1048.67
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	926.71	1065.71
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	279.09	279.09
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	15	303.90	303.90
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	16	313.38	313.38
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	17	322.87	322.87
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	18	333.08	333.08
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	19	343.30	343.30
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	20	353.88	353.88
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	21	364.83	419.55
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	22	364.83	419.55
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	23	364.83	419.55
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	24	364.83	419.55

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.			
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		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*	86199				
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
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	25	366.28	421.22
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	26	373.58	429.61
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	27	382.33	439.68
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	28	396.56	456.04
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	29	408.23	469.47
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	30	414.07	476.18
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	31	422.83	486.25
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	32	431.58	496.32
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	33	437.06	502.61
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	34	442.89	509.33
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	35	445.81	512.68
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	36	448.73	516.04
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	37	451.65	519.40
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	38	454.57	522.75
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	39	460.40	529.46
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	40	466.24	536.18
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	41	475.00	546.25
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	42	483.39	555.90
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	43	495.06	569.32
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	44	509.65	586.10
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	45	526.80	605.82
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	46	547.23	629.32
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	47	570.21	655.75
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	48	596.48	685.95
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	49	622.38	715.74
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	50	651.57	749.31
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	51	680.39	782.45
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	52	712.13	818.95
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	53	744.23	855.87
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	54	778.89	895.73
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	55	813.55	935.58
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	56	851.13	978.80
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	57	889.07	1022.43
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	58	929.56	1069.00
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	59	949.63	1092.07
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	60	990.12	1138.64
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	61	1025.15	1178.92
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	62	1048.13	1205.35
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	63	1076.95	1238.49
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1094.45	1258.62
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	291.82	291.82
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	15	317.75	317.75
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	16	327.67	327.67
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	17	337.59	337.59
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	18	348.27	348.27
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	19	358.95	358.95
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	20	370.01	370.01
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	21	381.47	438.69
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	22	381.47	438.69
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	23	381.47	438.69
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	24	381.47	438.69
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	25	382.98	440.43
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	26	390.61	449.21
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	27	399.77	459.73
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	28	414.65	476.84
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	29	426.85	490.88
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	30	432.96	497.90

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*	86199				
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
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	31	442.11	508.43
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	32	451.27	518.95
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	33	456.99	525.53
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	34	463.09	532.55
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	35	466.14	536.06
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	36	469.19	539.57
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	37	472.25	543.08
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	38	475.30	546.59
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	39	481.40	553.61
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	40	487.50	560.63
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	41	496.66	571.16
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	42	505.43	581.25
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	43	517.64	595.28
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	44	532.90	612.83
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	45	550.83	633.45
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	46	572.19	658.02
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	47	596.22	685.65
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	48	623.68	717.24
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	49	650.77	748.38
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	50	681.28	783.48
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	51	711.42	818.13
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	52	744.61	856.30
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	53	778.17	894.90
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	54	814.41	936.58
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	55	850.65	978.25
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	56	889.94	1023.43
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	57	929.61	1069.06
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	58	971.96	1117.75
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	59	992.94	1141.88
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	60	1035.28	1190.57
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	61	1071.90	1232.68
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	62	1095.93	1260.32
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	63	1126.06	1294.97
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1144.36	1316.02
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	271.19	271.19
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	15	295.29	295.29
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	16	304.51	304.51
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	17	313.73	313.73
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	18	323.65	323.65
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	19	333.58	333.58
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	20	343.86	343.86
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	21	354.51	407.68
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	22	354.51	407.68
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	23	354.51	407.68
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	24	354.51	407.68
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	25	355.91	409.30
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	26	363.00	417.45
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	27	371.51	427.24
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	28	385.34	443.14
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	29	396.68	456.18
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	30	402.35	462.71
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	31	410.86	472.49
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	32	419.37	482.27
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	33	424.69	488.39
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	34	430.36	494.91
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	35	433.19	498.17
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	36	436.03	501.43

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*	86199				
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
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	37	438.87	504.70
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	38	441.70	507.96
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	39	447.37	514.48
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	40	453.05	521.00
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	41	461.55	530.79
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	42	469.71	540.16
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	43	481.05	553.21
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	44	495.23	569.51
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	45	511.89	588.68
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	46	531.74	611.50
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	47	554.08	637.19
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	48	579.60	666.54
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	49	604.77	695.48
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	50	633.13	728.10
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	51	661.13	760.30
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	52	691.98	795.77
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	53	723.17	831.65
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	54	756.85	870.37
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	55	790.52	909.10
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	56	827.04	951.09
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	57	863.91	993.49
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	58	903.25	1038.74
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	59	922.75	1061.16
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	60	962.10	1106.42
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	61	996.13	1145.55
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	62	1018.47	1171.24
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	63	1046.47	1203.44
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1063.48	1223.00
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	232.74	232.74
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	15	253.43	253.43
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	16	261.34	261.34
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	17	269.25	269.25
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	18	277.76	277.76
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	19	286.28	286.28
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	20	295.11	295.11
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	21	304.24	349.88
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	22	304.24	349.88
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	23	304.24	349.88
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	24	304.24	349.88
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	25	305.45	351.27
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	26	311.53	358.27
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	27	318.84	366.66
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	28	330.70	380.31
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	29	340.44	391.50
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	30	345.30	397.10
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	31	352.61	405.50
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	32	359.91	413.89
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	33	364.47	419.14
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	34	369.34	424.74
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	35	371.77	427.54
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	36	374.21	430.34
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	37	376.64	433.14
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	38	379.07	435.94
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	39	383.94	441.53
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	40	388.81	447.13
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	41	396.11	455.53
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	42	403.11	463.58

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*	86199				
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
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	43	412.84	474.77
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	44	425.01	488.77
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	45	439.31	505.21
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	46	456.35	524.80
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	47	475.52	546.84
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	48	497.42	572.03
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	49	519.02	596.88
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	50	543.36	624.86
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	51	567.40	652.50
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	52	593.86	682.94
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	53	620.64	713.73
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	54	649.54	746.97
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	55	678.44	780.21
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	56	709.78	816.24
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	57	741.42	852.63
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	58	775.19	891.46
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	59	791.92	910.71
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	60	825.69	949.54
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	61	854.90	983.13
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	62	874.06	1005.17
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	63	898.10	1032.81
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	912.69	1049.59
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	274.87	274.87
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	15	299.30	299.30
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	16	308.64	308.64
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	17	317.98	317.98
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	18	328.04	328.04
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	19	338.10	338.10
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	20	348.52	348.52
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	21	359.31	413.21
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	22	359.31	413.21
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	23	359.31	413.21
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	24	359.31	413.21
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	25	360.74	414.85
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	26	367.93	423.11
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	27	376.55	433.03
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	28	390.56	449.15
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	29	402.06	462.37
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	30	407.81	468.98
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	31	416.43	478.90
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	32	425.06	488.81
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	33	430.44	495.01
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	34	436.19	501.62
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	35	439.07	504.93
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	36	441.94	508.23
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	37	444.82	511.54
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	38	447.69	514.84
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	39	453.44	521.46
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	40	459.19	528.07
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	41	467.81	537.98
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	42	476.08	547.49
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	43	487.57	560.71
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	44	501.95	577.24
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	45	518.83	596.66
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	46	538.95	619.80
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	47	561.59	645.83
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	48	587.46	675.58

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*	86199				
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
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	49	612.97	704.92
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	50	641.71	737.97
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	51	670.10	770.61
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	52	701.36	806.56
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	53	732.98	842.92
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	54	767.11	882.18
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	55	801.25	921.43
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	56	838.25	963.99
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	57	875.62	1006.96
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	58	915.50	1052.83
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	59	935.26	1075.55
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	60	975.15	1121.42
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	61	1009.64	1161.09
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	62	1032.28	1187.12
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	63	1060.66	1219.76
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1077.90	1239.58
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	287.40	287.40
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	15	312.95	312.95
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	16	322.72	322.72
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	17	332.48	332.48
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	18	343.00	343.00
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	19	353.52	353.52
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	20	364.42	364.42
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	21	375.70	432.05
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	22	375.70	432.05
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	23	375.70	432.05
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	24	375.70	432.05
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	25	377.19	433.77
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	26	384.70	442.41
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	27	393.72	452.78
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	28	408.37	469.63
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	29	420.40	483.45
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	30	426.41	490.37
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	31	435.42	500.74
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	32	444.44	511.11
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	33	450.07	517.59
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	34	456.09	524.50
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	35	459.09	527.95
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	36	462.10	531.41
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	37	465.10	534.87
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	38	468.11	538.32
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	39	474.12	545.24
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	40	480.13	552.15
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	41	489.15	562.52
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	42	497.79	572.46
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	43	509.81	586.28
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	44	524.84	603.56
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	45	542.49	623.87
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	46	563.53	648.06
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	47	587.20	675.28
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	48	614.25	706.39
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	49	640.92	737.06
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	50	670.98	771.63
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	51	700.66	805.76
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	52	733.34	843.35
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	53	766.40	881.36
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	54	802.09	922.41

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*	86199				
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
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	55	837.79	963.45
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	56	876.48	1007.95
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	57	915.55	1052.89
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	58	957.25	1100.84
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	59	977.92	1124.60
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	60	1019.62	1172.56
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	61	1055.68	1214.04
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	62	1079.35	1241.26
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	63	1109.03	1275.39
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1127.06	1296.11
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	267.09	267.09
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	15	290.83	290.83
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	16	299.91	299.91
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	17	308.98	308.98
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	18	318.76	318.76
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	19	328.53	328.53
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	20	338.66	338.66
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	21	349.14	401.51
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	22	349.14	401.51
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	23	349.14	401.51
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	24	349.14	401.51
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	25	350.53	403.11
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	26	357.51	411.14
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	27	365.89	420.78
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	28	379.51	436.43
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	29	390.68	449.28
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	30	396.27	455.71
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	31	404.65	465.34
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	32	413.02	474.98
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	33	418.26	481.00
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	34	423.85	487.43
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	35	426.64	490.64
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	36	429.43	493.85
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	37	432.23	497.06
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	38	435.02	500.27
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	39	440.61	506.70
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	40	446.19	513.12
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	41	454.57	522.76
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	42	462.60	531.99
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	43	473.77	544.84
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	44	487.74	560.90
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	45	504.15	579.77
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	46	523.70	602.26
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	47	545.70	627.55
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	48	570.83	656.46
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	49	595.62	684.96
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	50	623.55	717.09
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	51	651.13	748.80
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	52	681.51	783.73
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	53	712.23	819.07
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	54	745.40	857.21
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	55	778.57	895.35
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	56	814.53	936.71
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	57	850.84	978.46
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	58	889.59	1023.03
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	59	908.79	1045.11
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	60	947.55	1089.68

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.			
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		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*	86199				
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
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	61	981.06	1128.22
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	62	1003.06	1153.52
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	63	1030.64	1185.24
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1047.39	1204.50
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	212.22	212.22
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	15	231.09	231.09
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	16	238.30	238.30
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	17	245.51	245.51
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	18	253.28	253.28
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	19	261.05	261.05
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	20	269.09	269.09
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	21	277.43	319.04
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	22	277.43	319.04
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	23	277.43	319.04
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	24	277.43	319.04
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	25	278.52	320.30
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	26	284.07	326.68
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	27	290.73	334.34
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	28	301.55	346.78
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	29	310.43	356.99
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	30	314.87	362.10
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	31	321.52	369.75
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	32	328.18	377.41
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	33	332.34	382.20
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	34	336.78	387.30
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	35	339.00	389.85
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	36	341.22	392.40
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	37	343.44	394.96
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	38	345.66	397.51
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	39	350.10	402.61
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	40	354.54	407.72
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	41	361.19	415.37
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	42	367.58	422.71
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	43	376.45	432.92
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	44	387.55	445.68
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	45	400.59	460.68
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	46	416.12	478.54
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	47	433.60	498.64
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	48	453.57	521.61
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	49	473.27	544.26
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	50	495.46	569.78
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	51	517.38	594.99
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	52	541.51	622.74
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	53	565.93	650.82
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	54	592.28	681.12
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	55	618.64	711.43
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	56	647.21	744.29
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	57	676.06	777.47
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	58	706.85	812.88
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	59	722.11	830.43
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	60	752.91	865.84
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	61	779.54	896.47
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	62	797.01	916.57
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	63	818.93	941.77
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	832.24	957.07
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	250.64	250.64
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	15	272.92	272.92

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.			
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		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*	86199				
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
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	16	281.43	281.43
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	17	289.95	289.95
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	18	299.13	299.13
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	19	308.30	308.30
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	20	317.80	317.80
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	21	327.64	376.78
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	22	327.64	376.78
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	23	327.64	376.78
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	24	327.64	376.78
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	25	328.94	378.28
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	26	335.49	385.82
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	27	343.36	394.86
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	28	356.13	409.55
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	29	366.62	421.61
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	30	371.86	427.64
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	31	379.72	436.68
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	32	387.59	445.72
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	33	392.50	451.38
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	34	397.74	457.40
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	35	400.36	460.42
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	36	402.99	463.43
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	37	405.61	466.45
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	38	408.23	469.46
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	39	413.47	475.49
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	40	418.71	481.52
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	41	426.57	490.56
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	42	434.11	499.23
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	43	444.59	511.28
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	44	457.70	526.35
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	45	473.10	544.06
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	46	491.45	565.16
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	47	512.09	588.90
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	48	535.68	616.03
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	49	558.94	642.78
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	50	585.15	672.92
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	51	611.03	702.69
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	52	639.53	735.46
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	53	668.37	768.62
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	54	699.49	804.41
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	55	730.62	840.21
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	56	764.36	879.02
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	57	798.44	918.20
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	58	834.80	960.02
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	59	852.82	980.75
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	60	889.19	1022.57
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	61	920.64	1058.74
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	62	941.28	1082.47
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	63	967.16	1112.24
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	982.88	1130.31
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	262.07	262.07
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	15	285.36	285.36
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	16	294.27	294.27
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	17	303.18	303.18
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	18	312.77	312.77
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	19	322.36	322.36
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	20	332.29	332.29
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	21	342.58	393.97

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*	86199				
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
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	22	342.58	393.97
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	23	342.58	393.97
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	24	342.58	393.97
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	25	343.94	395.53
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	26	350.79	403.41
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	27	359.02	412.87
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	28	372.38	428.23
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	29	383.34	440.84
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	30	388.82	447.14
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	31	397.04	456.60
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	32	405.26	466.05
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	33	410.40	471.96
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	34	415.88	478.26
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	35	418.62	481.42
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	36	421.36	484.57
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	37	424.10	487.72
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	38	426.84	490.87
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	39	432.33	497.17
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	40	437.81	503.48
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	41	446.03	512.93
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	42	453.91	521.99
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	43	464.87	534.60
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	44	478.57	550.36
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	45	494.67	568.87
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	46	513.86	590.94
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	47	535.44	615.76
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	48	560.10	644.12
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	49	584.43	672.09
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	50	611.83	703.61
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	51	638.90	734.73
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	52	668.70	769.00
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	53	698.85	803.67
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	54	731.39	841.10
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	55	763.93	878.53
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	56	799.22	919.10
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	57	834.85	960.07
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	58	872.87	1003.80
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	59	891.71	1025.47
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	60	929.74	1069.20
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	61	962.63	1107.02
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	62	984.21	1131.84
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	63	1011.27	1162.96
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1027.70	1181.86
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	243.54	243.54
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	15	265.19	265.19
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	16	273.47	273.47
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	17	281.75	281.75
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	18	290.66	290.66
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	19	299.57	299.57
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	20	308.81	308.81
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	21	318.37	366.12
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	22	318.37	366.12
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	23	318.37	366.12
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	24	318.37	366.12
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	25	319.63	367.58
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	26	326.00	374.90
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	27	333.64	383.68

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*	86199				
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
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	28	346.05	397.96
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	29	356.24	409.68
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	30	361.34	415.54
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	31	368.98	424.32
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	32	376.62	433.11
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	33	381.39	438.60
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	34	386.49	444.46
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	35	389.03	447.39
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	36	391.58	450.32
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	37	394.13	453.25
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	38	396.67	456.17
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	39	401.77	462.03
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	40	406.86	467.89
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	41	414.50	476.68
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	42	421.82	485.10
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	43	432.01	496.81
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	44	444.75	511.46
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	45	459.71	528.66
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	46	477.54	549.17
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	47	497.59	572.23
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	48	520.51	598.59
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	49	543.12	624.59
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	50	568.59	653.87
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	51	593.74	682.80
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	52	621.43	714.65
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	53	649.45	746.87
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	54	679.69	781.65
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	55	709.94	816.43
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	56	742.73	854.14
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	57	775.84	892.21
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	58	811.17	932.85
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	59	828.68	952.99
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	60	864.02	993.63
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	61	894.58	1028.77
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	62	914.64	1051.84
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	63	939.79	1080.76
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	955.06	1098.32
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	223.94	223.94
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	15	243.84	243.84
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	16	251.45	251.45
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	17	259.06	259.06
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	18	267.26	267.26
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	19	275.45	275.45
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	20	283.94	283.94
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	21	292.74	336.64
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	22	292.74	336.64
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	23	292.74	336.64
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	24	292.74	336.64
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	25	293.90	337.98
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	26	299.75	344.71
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	27	306.78	352.79
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	28	318.19	365.92
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	29	327.56	376.69
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	30	332.24	382.08
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	31	339.27	390.16
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	32	346.29	398.24
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	33	350.69	403.29

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.			
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		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*	86199				
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
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	34	355.37	408.67
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	35	357.71	411.37
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	36	360.05	414.06
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	37	362.39	416.75
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	38	364.74	419.45
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	39	369.42	424.83
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	40	374.10	430.22
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	41	381.13	438.30
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	42	387.86	446.04
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	43	397.23	456.81
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	44	408.94	470.28
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	45	422.70	486.10
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	46	439.09	504.95
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	47	457.53	526.16
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	48	478.61	550.40
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	49	499.39	574.30
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	50	522.81	601.23
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	51	545.93	627.82
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	52	571.40	657.11
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	53	597.16	686.73
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	54	624.97	718.71
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	55	652.78	750.70
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	56	682.93	785.37
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	57	713.37	820.38
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	58	745.87	857.75
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	59	761.97	876.26
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	60	794.46	913.63
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	61	822.56	945.94
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	62	841.00	967.15
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	63	864.13	993.75
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	878.17	1009.89
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	264.47	264.47
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	15	287.98	287.98
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	16	296.97	296.97
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	17	305.96	305.96
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	18	315.64	315.64
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	19	325.32	325.32
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	20	335.34	335.34
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	21	345.72	397.58
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	22	345.72	397.58
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	23	345.72	397.58
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	24	345.72	397.58
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	25	347.10	399.16
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	26	354.01	407.11
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	27	362.31	416.65
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	28	375.79	432.16
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	29	386.85	444.88
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	30	392.38	451.24
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	31	400.68	460.78
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	32	408.98	470.32
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	33	414.16	476.29
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	34	419.69	482.65
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	35	422.46	485.83
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	36	425.23	489.01
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	37	427.99	492.19
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	38	430.76	495.37
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	39	436.29	501.73

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.			
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		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*	86199				
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
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	40	441.82	508.09
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	41	450.12	517.63
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	42	458.07	526.78
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	43	469.13	539.50
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	44	482.96	555.40
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	45	499.21	574.09
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	46	518.57	596.35
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	47	540.35	621.40
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	48	565.24	650.03
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	49	589.79	678.25
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	50	617.44	710.06
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	51	644.75	741.47
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	52	674.83	776.05
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	53	705.25	811.04
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	54	738.10	848.81
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	55	770.94	886.58
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	56	806.55	927.53
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	57	842.50	968.88
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	58	880.87	1013.01
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	59	899.89	1034.87
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	60	938.26	1079.00
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	61	971.45	1117.17
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	62	993.23	1142.22
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	63	1020.54	1173.62
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1037.13	1192.70
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	276.53	276.53
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	15	301.11	301.11
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	16	310.51	310.51
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	17	319.91	319.91
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	18	330.03	330.03
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	19	340.15	340.15
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	20	350.63	350.63
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	21	361.49	415.71
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	22	361.49	415.71
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	23	361.49	415.71
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	24	361.49	415.71
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	25	362.92	417.36
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	26	370.15	425.68
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	27	378.83	435.65
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	28	392.93	451.87
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	29	404.49	465.17
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	30	410.28	471.82
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	31	418.95	481.80
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	32	427.63	491.77
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	33	433.05	498.01
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	34	438.83	504.66
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	35	441.73	507.99
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	36	444.62	511.31
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	37	447.51	514.64
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	38	450.40	517.96
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	39	456.19	524.61
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	40	461.97	531.26
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	41	470.64	541.24
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	42	478.96	550.80
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	43	490.53	564.10
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	44	504.98	580.73
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	45	521.97	600.27

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*	86199				
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
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	46	542.22	623.55
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	47	564.99	649.74
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	48	591.02	679.67
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	49	616.68	709.18
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	50	645.60	742.44
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	51	674.16	775.28
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	52	705.61	811.45
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	53	737.42	848.03
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	54	771.76	887.52
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	55	806.10	927.01
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	56	843.33	969.83
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	57	880.92	1013.06
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	58	921.05	1059.20
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	59	940.93	1082.07
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	60	981.05	1128.21
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	61	1015.75	1168.12
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	62	1038.53	1194.31
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	63	1067.08	1227.15
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1084.42	1247.09
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	256.98	256.98
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	15	279.83	279.83
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	16	288.56	288.56
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	17	297.30	297.30
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	18	306.70	306.70
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	19	316.11	316.11
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	20	325.85	325.85
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	21	335.94	386.33
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	22	335.94	386.33
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	23	335.94	386.33
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	24	335.94	386.33
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	25	337.27	387.86
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	26	343.99	395.59
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	27	352.05	404.86
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	28	365.15	419.93
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	29	375.90	432.29
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	30	381.28	438.47
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	31	389.34	447.74
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	32	397.40	457.01
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	33	402.44	462.81
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	34	407.82	468.99
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	35	410.50	472.08
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	36	413.19	475.17
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	37	415.88	478.26
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	38	418.57	481.35
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	39	423.94	487.53
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	40	429.32	493.71
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	41	437.38	502.98
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	42	445.10	511.87
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	43	455.85	524.23
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	44	469.29	539.68
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	45	485.08	557.84
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	46	503.89	579.48
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	47	525.05	603.81
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	48	549.24	631.63
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	49	573.09	659.06
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	50	599.97	689.96
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	51	626.50	720.48

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*	86199				
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
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	52	655.73	754.09
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	53	685.29	788.09
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	54	717.21	824.79
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	55	749.12	861.49
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	56	783.72	901.28
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	57	818.66	941.45
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	58	855.94	984.34
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	59	874.42	1005.58
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	60	911.71	1048.46
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	61	943.96	1085.55
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	62	965.12	1109.89
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	63	991.66	1140.41
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1007.77	1158.94
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	165.66	165.66
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	15	180.38	180.38
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	16	186.02	186.02
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	17	191.65	191.65
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	18	197.71	197.71
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	19	203.77	203.77
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	20	210.05	210.05
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	21	216.56	249.04
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	22	216.56	249.04
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	23	216.56	249.04
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	24	216.56	249.04
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	25	217.41	250.03
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	26	221.75	255.01
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	27	226.94	260.98
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	28	235.39	270.70
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	29	242.32	278.67
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	30	245.78	282.65
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	31	250.98	288.63
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	32	256.18	294.60
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	33	259.43	298.34
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	34	262.89	302.32
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	35	264.62	304.32
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	36	266.35	306.31
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	37	268.09	308.30
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	38	269.82	310.29
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	39	273.28	314.28
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	40	276.75	318.26
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	41	281.95	324.24
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	42	286.93	329.97
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	43	293.86	337.93
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	44	302.52	347.90
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	45	312.70	359.60
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	46	324.82	373.55
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	47	338.47	389.23
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	48	354.06	407.17
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	49	369.43	424.85
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	50	386.76	444.77
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	51	403.86	464.44
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	52	422.70	486.11
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	53	441.76	508.02
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	54	462.33	531.68
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	55	482.90	555.34
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	56	505.21	580.99
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	57	527.73	606.89

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*	86199				
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
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	58	551.77	634.53
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	59	563.68	648.23
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	60	587.71	675.87
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	61	608.50	699.78
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	62	622.14	715.47
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	63	639.25	735.14
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	649.64	747.08
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	195.65	195.65
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	15	213.04	213.04
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	16	219.69	219.69
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	17	226.34	226.34
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	18	233.50	233.50
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	19	240.66	240.66
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	20	248.07	248.07
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	21	255.76	294.12
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	22	255.76	294.12
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	23	255.76	294.12
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	24	255.76	294.12
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	25	256.77	295.28
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	26	261.88	301.17
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	27	268.02	308.23
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	28	278.00	319.70
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	29	286.18	329.11
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	30	290.27	333.81
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	31	296.41	340.87
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	32	302.55	347.93
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	33	306.38	352.34
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	34	310.48	357.05
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	35	312.52	359.40
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	36	314.57	361.75
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	37	316.61	364.11
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	38	318.66	366.46
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	39	322.75	371.16
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	40	326.84	375.87
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	41	332.98	382.93
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	42	338.86	389.69
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	43	347.05	399.10
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	44	357.28	410.87
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	45	369.30	424.69
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	46	383.62	441.16
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	47	399.73	459.69
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	48	418.14	480.87
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	49	436.30	501.75
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	50	456.76	525.28
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	51	476.97	548.51
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	52	499.22	574.10
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	53	521.72	599.98
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	54	546.02	627.92
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	55	570.31	655.86
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	56	596.66	686.15
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	57	623.25	716.74
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	58	651.64	749.39
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	59	665.71	765.56
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	60	694.09	798.21
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	61	718.65	826.44
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	62	734.76	844.97
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	63	754.96	868.21

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*	86199				
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
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	767.23	882.31
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	204.57	204.57
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	15	222.75	222.75
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	16	229.70	229.70
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	17	236.66	236.66
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	18	244.14	244.14
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	19	251.63	251.63
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	20	259.39	259.39
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	21	267.42	307.53
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	22	267.42	307.53
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	23	267.42	307.53
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	24	267.42	307.53
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	25	268.48	308.75
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	26	273.83	314.90
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	27	280.24	322.28
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	28	290.67	334.27
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	29	299.23	344.12
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	30	303.51	349.04
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	31	309.93	356.42
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	32	316.34	363.80
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	33	320.36	368.41
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	34	324.63	373.33
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	35	326.77	375.79
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	36	328.91	378.25
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	37	331.05	380.71
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	38	333.19	383.17
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	39	337.47	388.09
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	40	341.75	393.01
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	41	348.17	400.39
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	42	354.32	407.46
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	43	362.87	417.31
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	44	373.57	429.61
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	45	386.14	444.06
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	46	401.11	461.28
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	47	417.96	480.65
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	48	437.21	502.80
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	49	456.20	524.63
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	50	477.59	549.23
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	51	498.72	573.53
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	52	521.98	600.28
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	53	545.51	627.34
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	54	570.92	656.56
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	55	596.32	685.77
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	56	623.87	717.45
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	57	651.68	749.43
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	58	681.36	783.56
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	59	696.07	800.48
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	60	725.75	834.61
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	61	751.42	864.13
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	62	768.27	883.51
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	63	789.39	907.80
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	802.22	922.55
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	190.11	190.11
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	15	207.01	207.01
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	16	213.47	213.47
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	17	219.93	219.93
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	18	226.89	226.89

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*	86199				
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
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	19	233.85	233.85
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	20	241.05	241.05
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	21	248.52	285.79
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	22	248.52	285.79
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	23	248.52	285.79
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	24	248.52	285.79
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	25	249.50	286.93
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	26	254.47	292.64
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	27	260.44	299.50
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	28	270.13	310.65
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	29	278.08	319.79
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	30	282.06	324.36
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	31	288.02	331.22
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	32	293.98	338.08
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	33	297.71	342.37
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	34	301.69	346.94
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	35	303.68	349.23
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	36	305.66	351.51
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	37	307.65	353.80
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	38	309.64	356.09
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	39	313.62	360.66
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	40	317.59	365.23
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	41	323.56	372.09
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	42	329.27	378.66
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	43	337.22	387.81
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	44	347.17	399.24
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	45	358.85	412.67
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	46	372.76	428.68
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	47	388.42	446.68
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	48	406.31	467.26
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	49	423.95	487.55
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	50	443.83	510.41
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	51	463.47	532.99
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	52	485.09	557.85
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	53	506.96	583.00
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	54	530.56	610.15
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	55	554.17	637.30
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	56	579.77	666.73
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	57	605.61	696.46
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	58	633.20	728.18
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	59	646.87	743.90
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	60	674.45	775.62
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	61	698.31	803.05
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	62	713.96	821.06
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	63	733.59	843.63
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	745.51	857.34
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	174.65	174.65
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	15	190.17	190.17
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	16	196.11	196.11
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	17	202.04	202.04
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	18	208.44	208.44
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	19	214.83	214.83
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	20	221.45	221.45
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	21	228.31	262.55
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	22	228.31	262.55
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	23	228.31	262.55
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	24	228.31	262.55

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*	86199				
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
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	25	229.21	263.59
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	26	233.78	268.84
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	27	239.26	275.14
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	28	248.16	285.38
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	29	255.46	293.78
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	30	259.12	297.98
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	31	264.60	304.29
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	32	270.08	310.59
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	33	273.50	314.52
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	34	277.15	318.73
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	35	278.98	320.83
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	36	280.81	322.93
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	37	282.63	325.03
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	38	284.46	327.13
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	39	288.11	331.33
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	40	291.76	335.53
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	41	297.24	341.83
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	42	302.49	347.87
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	43	309.80	356.27
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	44	318.93	366.77
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	45	329.66	379.11
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	46	342.45	393.81
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	47	356.83	410.35
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	48	373.27	429.26
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	49	389.47	447.90
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	50	407.74	468.90
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	51	425.77	489.64
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	52	445.64	512.48
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	53	465.73	535.58
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	54	487.41	560.53
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	55	509.10	585.47
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	56	532.62	612.51
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	57	556.36	639.81
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	58	581.70	668.96
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	59	594.26	683.40
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	60	619.60	712.54
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	61	641.51	737.74
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	62	655.90	754.28
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	63	673.93	775.02
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	684.88	787.61
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	206.26	206.26
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	15	224.59	224.59
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	16	231.60	231.60
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	17	238.61	238.61
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	18	246.16	246.16
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	19	253.71	253.71
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	20	261.53	261.53
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	21	269.63	310.07
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	22	269.63	310.07
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	23	269.63	310.07
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	24	269.63	310.07
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	25	270.70	311.30
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	26	276.09	317.51
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	27	282.56	324.95
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	28	293.08	337.04
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	29	301.71	346.96
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	30	306.02	351.92

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*	86199				
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
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	31	312.49	359.36
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	32	318.96	366.81
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	33	323.01	371.46
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	34	327.32	376.42
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	35	329.48	378.90
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	36	331.63	381.38
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	37	333.79	383.86
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	38	335.95	386.34
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	39	340.26	391.30
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	40	344.58	396.26
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	41	351.05	403.70
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	42	357.25	410.84
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	43	365.88	420.76
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	44	376.66	433.16
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	45	389.33	447.73
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	46	404.43	465.10
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	47	421.42	484.63
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	48	440.83	506.96
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	49	459.97	528.97
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	50	481.54	553.77
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	51	502.84	578.27
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	52	526.30	605.25
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	53	550.03	632.53
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	54	575.64	661.99
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	55	601.26	691.44
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	56	629.03	723.38
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	57	657.07	755.63
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	58	686.99	790.04
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	59	701.82	807.10
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	60	731.75	841.51
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	61	757.64	871.28
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	62	774.62	890.81
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	63	795.92	915.31
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	808.85	930.18
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	215.67	215.67
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	15	234.84	234.84
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	16	242.17	242.17
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	17	249.50	249.50
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	18	257.39	257.39
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	19	265.28	265.28
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	20	273.46	273.46
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	21	281.93	324.21
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	22	281.93	324.21
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	23	281.93	324.21
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	24	281.93	324.21
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	25	283.04	325.50
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	26	288.68	331.99
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	27	295.45	339.77
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	28	306.44	352.41
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	29	315.47	362.78
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	30	319.98	367.97
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	31	326.74	375.75
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	32	333.51	383.53
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	33	337.74	388.40
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	34	342.25	393.58
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	35	344.50	396.18
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	36	346.76	398.77

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*	86199				
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
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	37	349.01	401.37
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	38	351.27	403.96
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	39	355.78	409.15
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	40	360.29	414.33
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	41	367.06	422.11
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	42	373.54	429.57
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	43	382.56	439.95
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	44	393.84	452.91
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	45	407.09	468.15
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	46	422.88	486.31
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	47	440.64	506.73
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	48	460.93	530.07
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	49	480.95	553.09
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	50	503.50	579.03
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	51	525.78	604.64
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	52	550.30	632.85
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	53	575.11	661.38
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	54	601.89	692.18
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	55	628.67	722.98
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	56	657.71	756.37
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	57	687.03	790.09
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	58	718.32	826.07
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	59	733.83	843.90
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	60	765.12	879.89
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	61	792.19	911.01
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	62	809.95	931.44
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	63	832.22	957.05
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	845.74	972.60
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	200.42	200.42
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	15	218.24	218.24
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	16	225.05	225.05
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	17	231.86	231.86
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	18	239.20	239.20
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	19	246.53	246.53
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	20	254.13	254.13
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	21	262.00	301.30
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	22	262.00	301.30
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	23	262.00	301.30
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	24	262.00	301.30
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	25	263.04	302.49
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	26	268.28	308.52
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	27	274.57	315.75
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	28	284.78	327.50
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	29	293.17	337.14
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	30	297.36	341.96
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	31	303.65	349.19
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	32	309.93	356.42
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	33	313.86	360.94
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	34	318.06	365.76
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	35	320.15	368.17
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	36	322.25	370.59
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	37	324.34	373.00
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	38	326.44	375.41
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	39	330.63	380.23
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	40	334.82	385.05
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	41	341.11	392.28
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	42	347.14	399.21

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*	86199				
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
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	43	355.52	408.85
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	44	366.00	420.90
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	45	378.31	435.06
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	46	392.99	451.93
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	47	409.49	470.91
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	48	428.35	492.61
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	49	446.96	514.00
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	50	467.91	538.10
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	51	488.61	561.90
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	52	511.40	588.12
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	53	534.46	614.63
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	54	559.35	643.25
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	55	584.24	671.87
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	56	611.22	702.91
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	57	638.47	734.24
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	58	667.55	767.68
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	59	681.96	784.25
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	60	711.04	817.70
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	61	736.19	846.62
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	62	752.70	865.60
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	63	773.39	889.40
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	785.96	903.86
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	168.95	168.95
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	15	183.97	183.97
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	16	189.71	189.71
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	17	195.45	195.45
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	18	201.64	201.64
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	19	207.82	207.82
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	20	214.23	214.23
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	21	220.86	253.99
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	22	220.86	253.99
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	23	220.86	253.99
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	24	220.86	253.99
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	25	221.74	255.00
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	26	226.15	260.08
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	27	231.45	266.17
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	28	240.07	276.08
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	29	247.13	284.20
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	30	250.67	288.27
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	31	255.97	294.36
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	32	261.27	300.46
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	33	264.58	304.27
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	34	268.11	308.33
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	35	269.88	310.36
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	36	271.65	312.40
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	37	273.41	314.43
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	38	275.18	316.46
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	39	278.72	320.52
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	40	282.25	324.59
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	41	287.55	330.68
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	42	292.63	336.52
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	43	299.70	344.65
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	44	308.53	354.81
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	45	318.91	366.75
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	46	331.28	380.97
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	47	345.19	396.97
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	48	361.09	415.26

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.			
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		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*	86199				
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
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	49	376.77	433.29
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	50	394.44	453.61
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	51	411.89	473.67
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	52	431.10	495.77
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	53	450.54	518.12
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	54	471.52	542.25
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	55	492.50	566.37
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	56	515.25	592.53
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	57	538.22	618.95
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	58	562.73	647.14
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	59	574.88	661.11
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	60	599.39	689.30
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	61	620.59	713.68
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	62	634.51	729.68
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	63	651.96	749.75
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	662.55	761.93
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	199.53	199.53
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	15	217.27	217.27
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	16	224.05	224.05
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	17	230.83	230.83
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	18	238.14	238.14
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	19	245.44	245.44
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	20	253.00	253.00
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	21	260.84	299.96
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	22	260.84	299.96
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	23	260.84	299.96
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	24	260.84	299.96
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	25	261.87	301.15
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	26	267.09	307.15
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	27	273.35	314.35
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	28	283.52	326.05
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	29	291.87	335.65
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	30	296.04	340.45
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	31	302.30	347.65
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	32	308.56	354.84
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	33	312.47	359.34
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	34	316.65	364.14
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	35	318.73	366.54
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	36	320.82	368.94
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	37	322.91	371.34
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	38	324.99	373.74
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	39	329.17	378.54
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	40	333.34	383.34
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	41	339.60	390.54
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	42	345.60	397.44
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	43	353.94	407.04
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	44	364.38	419.03
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	45	376.64	433.13
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	46	391.24	449.93
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	47	407.68	468.83
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	48	426.45	490.42
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	49	444.97	511.72
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	50	465.84	535.72
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	51	486.45	559.41
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	52	509.14	585.51
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	53	532.09	611.90
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	54	556.87	640.40

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*	86199				
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
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	55	581.65	668.89
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	56	608.51	699.79
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	57	635.64	730.99
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	58	664.59	764.28
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	59	678.94	780.78
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	60	707.89	814.07
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	61	732.93	842.87
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	62	749.36	861.76
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	63	769.97	885.46
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	782.48	899.85
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	208.63	208.63
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	15	227.18	227.18
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	16	234.27	234.27
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	17	241.36	241.36
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	18	249.00	249.00
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	19	256.63	256.63
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	20	264.54	264.54
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	21	272.73	313.64
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	22	272.73	313.64
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	23	272.73	313.64
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	24	272.73	313.64
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	25	273.81	314.89
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	26	279.27	321.16
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	27	285.81	328.69
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	28	296.45	340.92
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	29	305.18	350.95
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	30	309.54	355.97
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	31	316.09	363.50
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	32	322.63	371.03
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	33	326.72	375.73
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	34	331.09	380.75
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	35	333.27	383.26
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	36	335.45	385.77
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	37	337.63	388.28
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	38	339.81	390.79
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	39	344.18	395.80
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	40	348.54	400.82
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	41	355.09	408.35
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	42	361.36	415.56
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	43	370.09	425.60
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	44	380.99	438.14
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	45	393.81	452.88
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	46	409.09	470.45
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	47	426.27	490.21
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	48	445.90	512.79
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	49	465.27	535.06
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	50	487.08	560.15
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	51	508.63	584.92
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	52	532.36	612.21
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	53	556.36	639.81
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	54	582.26	669.60
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	55	608.17	699.40
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	56	636.26	731.70
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	57	664.63	764.32
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	58	694.90	799.13
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	59	709.90	816.38
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	60	740.17	851.20

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*	86199				
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
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	61	766.35	881.31
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	62	783.53	901.06
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	63	805.08	925.84
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	818.16	940.89
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	193.89	193.89
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	15	211.12	211.12
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	16	217.71	217.71
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	17	224.30	224.30
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	18	231.40	231.40
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	19	238.49	238.49
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	20	245.84	245.84
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	21	253.46	291.47
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	22	253.46	291.47
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	23	253.46	291.47
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	24	253.46	291.47
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	25	254.46	292.63
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	26	259.53	298.46
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	27	265.61	305.45
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	28	275.50	316.82
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	29	283.61	326.15
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	30	287.66	330.81
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	31	293.74	337.81
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	32	299.83	344.80
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	33	303.63	349.17
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	34	307.68	353.84
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	35	309.71	356.17
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	36	311.74	358.50
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	37	313.77	360.83
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	38	315.79	363.16
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	39	319.85	367.83
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	40	323.90	372.49
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	41	329.99	379.49
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	42	335.82	386.19
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	43	343.93	395.52
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	44	354.06	407.17
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	45	365.98	420.87
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	46	380.17	437.20
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	47	396.14	455.56
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	48	414.38	476.54
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	49	432.38	497.24
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	50	452.66	520.55
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	51	472.68	543.58
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	52	494.73	568.94
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	53	517.03	594.59
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	54	541.11	622.27
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	55	565.19	649.96
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	56	591.29	679.98
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	57	617.65	710.30
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	58	645.78	742.65
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	59	659.72	758.68
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	60	687.85	791.03
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	61	712.18	819.01
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	62	728.15	837.37
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	63	748.17	860.40
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	760.33	874.38
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	200.20	200.20
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	15	217.99	217.99

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		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*	86199				
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
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	16	224.80	224.80
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	17	231.60	231.60
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	18	238.93	238.93
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	19	246.25	246.25
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	20	253.84	253.84
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	21	261.70	300.96
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	22	261.70	300.96
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	23	261.70	300.96
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	24	261.70	300.96
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	25	262.74	302.15
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	26	267.98	308.17
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	27	274.26	315.39
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	28	284.46	327.13
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	29	292.84	336.76
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	30	297.02	341.58
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	31	303.30	348.80
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	32	309.58	356.02
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	33	313.51	360.54
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	34	317.70	365.35
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	35	319.79	367.76
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	36	321.88	370.17
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	37	323.98	372.57
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	38	326.07	374.98
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	39	330.26	379.80
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	40	334.45	384.61
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	41	340.73	391.84
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	42	346.75	398.76
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	43	355.12	408.39
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	44	365.59	420.43
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	45	377.89	434.57
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	46	392.54	451.42
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	47	409.03	470.38
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	48	427.87	492.05
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	49	446.45	513.42
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	50	467.39	537.49
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	51	488.06	561.27
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	52	510.83	587.45
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	53	533.86	613.94
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	54	558.72	642.53
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	55	583.58	671.12
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	56	610.53	702.11
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	57	637.75	733.41
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	58	666.80	766.82
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	59	681.19	783.37
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	60	710.24	816.78
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	61	735.36	845.67
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	62	751.85	864.63
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	63	772.52	888.40
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	785.07	902.84
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	236.43	236.43
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	15	257.45	257.45
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	16	265.49	265.49
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	17	273.52	273.52
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	18	282.18	282.18
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	19	290.83	290.83
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	20	299.79	299.79
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	21	309.07	355.43

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*	86199				
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
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	22	309.07	355.43
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	23	309.07	355.43
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	24	309.07	355.43
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	25	310.30	356.85
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	26	316.48	363.95
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	27	323.90	372.48
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	28	335.95	386.35
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	29	345.84	397.72
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	30	350.79	403.41
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	31	358.21	411.94
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	32	365.62	420.47
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	33	370.26	425.80
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	34	375.20	431.48
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	35	377.68	434.33
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	36	380.15	437.17
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	37	382.62	440.01
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	38	385.09	442.86
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	39	390.04	448.54
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	40	394.98	454.23
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	41	402.40	462.76
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	42	409.51	470.94
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	43	419.40	482.31
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	44	431.76	496.53
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	45	446.29	513.23
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	46	463.60	533.14
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	47	483.07	555.53
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	48	505.32	581.12
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	49	527.26	606.35
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	50	551.99	634.79
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	51	576.40	662.87
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	52	603.29	693.79
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	53	630.49	725.06
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	54	659.85	758.83
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	55	689.21	792.59
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	56	721.05	829.20
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	57	753.19	866.17
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	58	787.50	905.62
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	59	804.49	925.17
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	60	838.80	964.62
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	61	868.47	998.74
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	62	887.94	1021.13
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	63	912.36	1049.21
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	927.18	1066.26
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	247.22	247.22
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	15	269.19	269.19
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	16	277.59	277.59
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	17	286.00	286.00
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	18	295.04	295.04
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	19	304.09	304.09
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	20	313.46	313.46
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	21	323.17	371.64
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	22	323.17	371.64
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	23	323.17	371.64
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	24	323.17	371.64
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	25	324.45	373.12
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	26	330.91	380.55
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	27	338.67	389.47

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*	86199				
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
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	28	351.27	403.96
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	29	361.61	415.86
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	30	366.79	421.80
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	31	374.54	430.72
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	32	382.30	439.64
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	33	387.14	445.22
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	34	392.31	451.16
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	35	394.90	454.13
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	36	397.49	457.11
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	37	400.07	460.08
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	38	402.66	463.05
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	39	407.83	469.00
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	40	413.00	474.95
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	41	420.75	483.87
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	42	428.19	492.41
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	43	438.53	504.31
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	44	451.45	519.17
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	45	466.64	536.64
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	46	484.74	557.45
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	47	505.10	580.86
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	48	528.36	607.62
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	49	551.31	634.01
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	50	577.16	663.74
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	51	602.69	693.09
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	52	630.81	725.43
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	53	659.24	758.13
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	54	689.94	793.44
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	55	720.64	828.74
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	56	753.93	867.02
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	57	787.54	905.67
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	58	823.41	946.92
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	59	841.18	967.36
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	60	877.05	1008.61
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	61	908.08	1044.29
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	62	928.44	1067.70
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	63	953.96	1097.06
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	969.47	1114.89
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	229.74	229.74
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	15	250.16	250.16
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	16	257.97	257.97
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	17	265.78	265.78
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	18	274.19	274.19
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	19	282.60	282.60
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	20	291.31	291.31
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	21	300.33	345.37
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	22	300.33	345.37
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	23	300.33	345.37
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	24	300.33	345.37
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	25	301.52	346.75
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	26	307.52	353.65
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	27	314.73	361.94
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	28	326.44	375.41
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	29	336.05	386.46
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	30	340.86	391.99
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	31	348.07	400.28
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	32	355.27	408.57
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	33	359.78	413.75

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		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*	86199				
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
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	34	364.58	419.27
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	35	366.99	422.04
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	36	369.39	424.80
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	37	371.79	427.56
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	38	374.19	430.32
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	39	379.00	435.85
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	40	383.80	441.38
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	41	391.01	449.66
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	42	397.92	457.61
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	43	407.53	468.66
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	44	419.54	482.47
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	45	433.66	498.71
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	46	450.48	518.05
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	47	469.40	539.80
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	48	491.02	564.67
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	49	512.34	589.19
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	50	536.37	616.82
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	51	560.09	644.10
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	52	586.22	674.15
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	53	612.65	704.54
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	54	641.18	737.35
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	55	669.71	770.16
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	56	700.64	805.73
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	57	731.87	841.65
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	58	765.21	879.99
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	59	781.72	898.98
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	60	815.06	937.32
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	61	843.89	970.47
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	62	862.81	992.23
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	63	886.54	1019.52
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	900.94	1036.08
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	189.55	189.55
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	15	206.40	206.40
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	16	212.85	212.85
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	17	219.29	219.29
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	18	226.23	226.23
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	19	233.16	233.16
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	20	240.35	240.35
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	21	247.79	284.96
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	22	247.79	284.96
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	23	247.79	284.96
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	24	247.79	284.96
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	25	248.77	286.09
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	26	253.73	291.79
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	27	259.68	298.63
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	28	269.34	309.74
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	29	277.27	318.86
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	30	281.23	323.42
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	31	287.18	330.26
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	32	293.13	337.10
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	33	296.84	341.37
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	34	300.81	345.93
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	35	302.79	348.21
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	36	304.77	350.49
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	37	306.75	352.77
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	38	308.74	355.05
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	39	312.70	359.61

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.			
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		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*	86199				
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
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	40	316.67	364.17
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	41	322.61	371.00
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	42	328.31	377.56
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	43	336.24	386.68
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	44	346.15	398.08
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	45	357.80	411.47
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	46	371.67	427.43
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	47	387.28	445.38
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	48	405.12	465.89
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	49	422.72	486.12
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	50	442.54	508.92
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	51	462.11	531.43
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	52	483.67	556.22
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	53	505.48	581.30
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	54	529.02	608.37
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	55	552.56	635.44
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	56	578.08	664.79
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	57	603.85	694.42
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	58	631.35	726.05
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	59	644.98	741.72
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	60	672.48	773.35
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	61	696.27	800.71
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	62	711.88	818.66
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	63	731.45	841.17
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	743.34	854.84
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	223.86	223.86
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	15	243.76	243.76
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	16	251.37	251.37
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	17	258.98	258.98
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	18	267.17	267.17
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	19	275.37	275.37
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	20	283.85	283.85
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	21	292.64	336.54
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	22	292.64	336.54
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	23	292.64	336.54
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	24	292.64	336.54
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	25	293.80	337.88
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	26	299.66	344.61
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	27	306.68	352.68
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	28	318.09	365.81
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	29	327.46	376.58
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	30	332.14	381.96
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	31	339.16	390.04
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	32	346.19	398.11
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	33	350.58	403.16
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	34	355.26	408.55
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	35	357.60	411.24
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	36	359.94	413.93
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	37	362.28	416.62
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	38	364.62	419.32
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	39	369.30	424.70
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	40	373.99	430.08
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	41	381.01	438.16
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	42	387.74	445.90
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	43	397.10	456.67
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	44	408.81	470.13
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	45	422.56	485.95

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*	86199				
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
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	46	438.95	504.79
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	47	457.39	525.99
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	48	478.46	550.22
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	49	499.23	574.12
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	50	522.64	601.04
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	51	545.76	627.63
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	52	571.22	656.90
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	53	596.97	686.52
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	54	624.77	718.49
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	55	652.57	750.46
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	56	682.71	785.12
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	57	713.15	820.12
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	58	745.63	857.48
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	59	761.73	875.98
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	60	794.21	913.34
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	61	822.30	945.65
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	62	840.74	966.85
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	63	863.86	993.43
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	877.89	1009.58
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	234.07	234.07
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	15	254.88	254.88
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	16	262.84	262.84
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	17	270.79	270.79
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	18	279.36	279.36
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	19	287.93	287.93
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	20	296.80	296.80
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	21	305.99	351.89
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	22	305.99	351.89
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	23	305.99	351.89
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	24	305.99	351.89
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	25	307.20	353.28
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	26	313.32	360.32
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	27	320.67	368.77
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	28	332.60	382.49
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	29	342.39	393.75
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	30	347.29	399.38
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	31	354.63	407.82
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	32	361.97	416.27
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	33	366.56	421.55
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	34	371.46	427.18
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	35	373.91	429.99
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	36	376.35	432.81
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	37	378.80	435.62
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	38	381.25	438.44
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	39	386.15	444.07
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	40	391.04	449.70
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	41	398.38	458.14
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	42	405.42	466.24
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	43	415.21	477.50
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	44	427.45	491.57
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	45	441.83	508.11
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	46	458.97	527.81
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	47	478.25	549.98
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	48	500.28	575.32
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	49	522.00	600.30
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	50	546.48	628.45
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	51	570.65	656.25

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*	86199				
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
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	52	597.27	686.86
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	53	624.20	717.83
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	54	653.27	751.26
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	55	682.33	784.68
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	56	713.85	820.93
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	57	745.67	857.52
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	58	779.64	896.58
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	59	796.46	915.93
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	60	830.43	954.99
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	61	859.80	988.77
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	62	879.08	1010.94
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	63	903.25	1038.74
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	917.93	1055.62
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	217.53	217.53
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	15	236.86	236.86
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	16	244.26	244.26
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	17	251.65	251.65
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	18	259.61	259.61
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	19	267.57	267.57
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	20	275.82	275.82
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	21	284.36	327.01
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	22	284.36	327.01
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	23	284.36	327.01
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	24	284.36	327.01
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	25	285.49	328.31
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	26	291.18	334.85
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	27	298.00	342.70
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	28	309.09	355.45
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	29	318.19	365.92
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	30	322.74	371.15
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	31	329.56	379.00
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	32	336.39	386.85
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	33	340.65	391.75
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	34	345.20	396.98
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	35	347.48	399.60
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	36	349.75	402.22
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	37	352.03	404.83
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	38	354.30	407.45
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	39	358.85	412.68
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	40	363.40	417.91
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	41	370.23	425.76
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	42	376.77	433.28
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	43	385.87	443.74
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	44	397.24	456.82
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	45	410.60	472.19
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	46	426.53	490.51
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	47	444.44	511.11
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	48	464.91	534.65
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	49	485.10	557.87
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	50	507.85	584.03
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	51	530.32	609.86
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	52	555.05	638.31
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	53	580.08	667.09
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	54	607.09	698.15
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	55	634.10	729.22
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	56	663.39	762.90
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	57	692.96	796.91

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.			
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		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*	86199				
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
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	58	724.53	833.21
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	59	740.17	851.19
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	60	771.73	887.49
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	61	799.03	918.88
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	62	816.94	939.48
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	63	839.41	965.32
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	853.04	981.00
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	208.04	208.04
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	15	226.53	226.53
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	16	233.60	233.60
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	17	240.68	240.68
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	18	248.29	248.29
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	19	255.90	255.90
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	20	263.79	263.79
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	21	271.96	312.75
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	22	271.96	312.75
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	23	271.96	312.75
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	24	271.96	312.75
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	25	273.04	313.99
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	26	278.48	320.25
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	27	285.00	327.75
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	28	295.61	339.95
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	29	304.31	349.96
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	30	308.66	354.96
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	31	315.19	362.47
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	32	321.72	369.97
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	33	325.80	374.67
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	34	330.15	379.67
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	35	332.32	382.17
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	36	334.50	384.67
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	37	336.67	387.18
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	38	338.85	389.68
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	39	343.20	394.68
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	40	347.55	399.68
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	41	354.08	407.19
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	42	360.33	414.38
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	43	369.04	424.39
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	44	379.91	436.90
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	45	392.70	451.60
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	46	407.92	469.11
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	47	425.06	488.82
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	48	444.64	511.33
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	49	463.95	533.54
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	50	485.70	558.56
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	51	507.19	583.26
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	52	530.85	610.47
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	53	554.78	637.99
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	54	580.61	667.70
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	55	606.45	697.42
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	56	634.46	729.63
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	57	662.74	762.15
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	58	692.93	796.87
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	59	707.89	814.07
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	60	738.07	848.78
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	61	764.18	878.81
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	62	781.31	898.51
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	63	802.80	923.22

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.			
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		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*	86199				
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
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	815.84	938.22
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	245.70	245.70
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	15	267.54	267.54
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	16	275.89	275.89
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	17	284.24	284.24
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	18	293.23	293.23
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	19	302.23	302.23
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	20	311.54	311.54
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	21	321.19	369.36
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	22	321.19	369.36
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	23	321.19	369.36
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	24	321.19	369.36
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	25	322.46	370.83
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	26	328.88	378.22
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	27	336.59	387.08
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	28	349.12	401.49
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	29	359.40	413.30
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	30	364.53	419.21
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	31	372.24	428.08
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	32	379.95	436.94
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	33	384.77	442.48
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	34	389.91	448.39
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	35	392.48	451.35
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	36	395.05	454.30
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	37	397.62	457.26
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	38	400.18	460.21
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	39	405.32	466.12
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	40	410.46	472.03
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	41	418.17	480.90
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	42	425.56	489.39
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	43	435.84	501.21
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	44	448.68	515.98
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	45	463.78	533.34
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	46	481.76	554.03
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	47	502.00	577.30
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	48	525.12	603.89
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	49	547.93	630.11
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	50	573.62	659.66
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	51	598.99	688.84
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	52	626.93	720.98
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	53	655.20	753.48
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	54	685.71	788.57
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	55	716.22	823.65
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	56	749.30	861.70
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	57	782.71	900.11
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	58	818.36	941.11
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	59	836.02	961.42
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	60	871.67	1002.42
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	61	902.50	1037.88
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	62	922.74	1061.15
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	63	948.11	1090.33
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	963.52	1108.05
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	256.90	256.90
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	15	279.74	279.74
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	16	288.47	288.47
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	17	297.20	297.20
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	18	306.61	306.61

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*	86199				
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
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	19	316.01	316.01
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	20	325.75	325.75
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	21	335.83	386.21
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	22	335.83	386.21
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	23	335.83	386.21
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	24	335.83	386.21
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	25	337.17	387.74
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	26	343.88	395.46
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	27	351.94	404.73
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	28	365.04	419.80
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	29	375.79	432.15
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	30	381.16	438.33
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	31	389.22	447.60
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	32	397.28	456.87
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	33	402.32	462.66
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	34	407.69	468.84
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	35	410.38	471.93
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	36	413.06	475.02
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	37	415.75	478.11
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	38	418.43	481.20
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	39	423.81	487.38
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	40	429.18	493.56
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	41	437.24	502.83
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	42	444.96	511.71
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	43	455.71	524.07
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	44	469.14	539.52
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	45	484.93	557.67
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	46	503.73	579.29
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	47	524.89	603.62
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	48	549.07	631.43
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	49	572.91	658.85
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	50	599.78	689.75
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	51	626.31	720.26
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	52	655.53	753.85
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	53	685.08	787.84
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	54	716.98	824.53
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	55	748.88	861.22
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	56	783.47	901.00
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	57	818.40	941.16
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	58	855.68	984.03
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	59	874.15	1005.27
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	60	911.42	1048.14
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	61	943.66	1085.21
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	62	964.82	1109.54
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	63	991.35	1140.05
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1007.46	1158.58
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	238.75	238.75
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	15	259.97	259.97
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	16	268.08	268.08
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	17	276.20	276.20
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	18	284.93	284.93
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	19	293.67	293.67
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	20	302.72	302.72
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	21	312.10	358.91
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	22	312.10	358.91
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	23	312.10	358.91
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	24	312.10	358.91

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*	86199				
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
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	25	313.33	360.33
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	26	319.58	367.51
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	27	327.07	376.13
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	28	339.24	390.12
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	29	349.22	401.61
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	30	354.22	407.35
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	31	361.71	415.96
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	32	369.20	424.58
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	33	373.88	429.96
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	34	378.87	435.70
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	35	381.37	438.57
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	36	383.87	441.44
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	37	386.36	444.32
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	38	388.86	447.19
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	39	393.85	452.93
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	40	398.85	458.67
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	41	406.34	467.29
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	42	413.51	475.54
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	43	423.50	487.03
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	44	435.98	501.38
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	45	450.65	518.25
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	46	468.13	538.35
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	47	487.79	560.96
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	48	510.26	586.80
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	49	532.42	612.28
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	50	557.38	640.99
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	51	582.04	669.35
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	52	609.19	700.57
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	53	636.65	732.15
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	54	666.30	766.25
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	55	695.95	800.34
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	56	728.10	837.31
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	57	760.55	874.64
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	58	795.19	914.47
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	59	812.36	934.21
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	60	847.00	974.05
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	61	876.96	1008.50
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	62	896.62	1031.11
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	63	921.28	1059.47
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	936.25	1076.68
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	237.73	237.73
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	15	258.86	258.86
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	16	266.94	266.94
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	17	275.02	275.02
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	18	283.72	283.72
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	19	292.42	292.42
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	20	301.44	301.44
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	21	310.77	357.38
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	22	310.77	357.38
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	23	310.77	357.38
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	24	310.77	357.38
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	25	312.00	358.80
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	26	318.22	365.95
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	27	325.67	374.53
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	28	337.79	388.46
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	29	347.74	399.90
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	30	352.71	405.62

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*	86199				
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
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	31	360.17	414.19
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	32	367.63	422.77
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	33	372.29	428.13
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	34	377.26	433.85
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	35	379.75	436.71
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	36	382.23	439.57
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	37	384.72	442.43
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	38	387.20	445.29
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	39	392.18	451.00
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	40	397.15	456.72
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	41	404.61	465.30
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	42	411.75	473.52
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	43	421.70	484.95
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	44	434.13	499.25
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	45	448.73	516.05
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	46	466.14	536.06
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	47	485.72	558.57
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	48	508.09	584.30
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	49	530.15	609.68
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	50	555.01	638.27
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	51	579.56	666.50
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	52	606.60	697.59
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	53	633.95	729.04
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	54	663.47	762.99
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	55	692.99	796.94
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	56	725.00	833.75
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	57	757.32	870.92
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	58	791.81	910.58
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	59	808.90	930.24
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	60	843.40	969.91
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	61	873.23	1004.22
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	62	892.81	1026.73
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	63	917.36	1054.96
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	932.26	1072.11
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	280.76	280.76
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	15	305.72	305.72
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	16	315.26	315.26
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	17	324.80	324.80
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	18	335.08	335.08
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	19	345.36	345.36
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	20	356.00	356.00
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	21	367.02	422.07
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	22	367.02	422.07
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	23	367.02	422.07
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	24	367.02	422.07
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	25	368.48	423.75
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	26	375.82	432.19
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	27	384.63	442.32
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	28	398.94	458.78
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	29	410.68	472.29
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	30	416.55	479.04
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	31	425.36	489.17
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	32	434.17	499.30
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	33	439.68	505.63
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	34	445.55	512.38
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	35	448.48	515.76
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	36	451.42	519.13

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*	86199				
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
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	37	454.36	522.51
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	38	457.29	525.89
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	39	463.16	532.64
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	40	469.04	539.39
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	41	477.85	549.52
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	42	486.29	559.23
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	43	498.03	572.74
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	44	512.71	589.62
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	45	529.96	609.45
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	46	550.51	633.09
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	47	573.63	659.68
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	48	600.06	690.07
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	49	626.12	720.03
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	50	655.48	753.80
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	51	684.47	787.14
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	52	716.40	823.86
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	53	748.70	861.00
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	54	783.56	901.10
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	55	818.43	941.19
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	56	856.23	984.67
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	57	894.40	1028.56
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	58	935.14	1075.41
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	59	955.32	1098.62
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	60	996.06	1145.47
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	61	1031.29	1185.99
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	62	1054.42	1212.58
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	63	1083.41	1245.92
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1101.02	1266.17
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	293.57	293.57
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	15	319.66	319.66
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	16	329.64	329.64
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	17	339.62	339.62
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	18	350.36	350.36
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	19	361.10	361.10
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	20	372.23	372.23
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	21	383.76	441.32
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	22	383.76	441.32
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	23	383.76	441.32
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	24	383.76	441.32
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	25	385.28	443.07
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	26	392.96	451.90
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	27	402.17	462.49
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	28	417.13	479.70
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	29	429.41	493.82
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	30	435.55	500.88
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	31	444.76	511.48
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	32	453.97	522.07
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	33	459.73	528.69
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	34	465.87	535.75
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	35	468.94	539.28
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	36	472.01	542.81
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	37	475.08	546.34
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	38	478.15	549.87
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	39	484.29	556.93
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	40	490.43	563.99
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	41	499.64	574.58
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	42	508.46	584.73

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*	86199				
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
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	43	520.74	598.85
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	44	536.09	616.51
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	45	554.13	637.25
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	46	575.62	661.96
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	47	599.79	689.76
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	48	627.42	721.54
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	49	654.67	752.87
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	50	685.37	788.18
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	51	715.69	823.04
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	52	749.07	861.43
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	53	782.84	900.27
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	54	819.30	942.19
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	55	855.75	984.12
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	56	895.28	1029.57
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	57	935.19	1075.47
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	58	977.78	1124.45
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	59	998.89	1148.72
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	60	1041.49	1197.71
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	61	1078.33	1240.07
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	62	1102.50	1267.88
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	63	1132.82	1302.74
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1151.23	1323.91
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	272.82	272.82
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	15	297.07	297.07
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	16	306.34	306.34
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	17	315.61	315.61
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	18	325.60	325.60
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	19	335.58	335.58
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	20	345.92	345.92
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	21	356.63	410.12
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	22	356.63	410.12
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	23	356.63	410.12
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	24	356.63	410.12
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	25	358.05	411.75
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	26	365.18	419.96
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	27	373.74	429.80
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	28	387.65	445.79
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	29	399.06	458.92
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	30	404.77	465.48
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	31	413.32	475.32
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	32	421.88	485.17
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	33	427.23	491.32
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	34	432.94	497.88
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	35	435.79	501.16
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	36	438.64	504.44
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	37	441.50	507.72
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	38	444.35	511.00
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	39	450.06	517.56
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	40	455.76	524.13
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	41	464.32	533.97
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	42	472.52	543.40
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	43	483.94	556.53
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	44	498.20	572.93
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	45	514.96	592.21
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	46	534.93	615.17
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	47	557.40	641.01
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	48	583.08	670.54

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*	86199				
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
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	49	608.40	699.66
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	50	636.93	732.46
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	51	665.10	764.86
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	52	696.12	800.54
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	53	727.51	836.63
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	54	761.39	875.59
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	55	795.27	914.56
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	56	832.00	956.80
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	57	869.09	999.45
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	58	908.67	1044.97
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	59	928.29	1067.53
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	60	967.87	1113.05
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	61	1002.11	1152.42
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	62	1024.57	1178.26
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	63	1052.75	1210.66
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1069.85	1230.33
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	170.27	170.27
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	15	185.41	185.41
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	16	191.19	191.19
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	17	196.98	196.98
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	18	203.21	203.21
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	19	209.44	209.44
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	20	215.90	215.90
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	21	222.59	255.97
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	22	222.59	255.97
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	23	222.59	255.97
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	24	222.59	255.97
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	25	223.47	256.99
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	26	227.92	262.11
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	27	233.26	268.25
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	28	241.94	278.23
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	29	249.06	286.42
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	30	252.62	290.52
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	31	257.97	296.66
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	32	263.31	302.80
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	33	266.65	306.64
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	34	270.21	310.74
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	35	271.99	312.79
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	36	273.77	314.83
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	37	275.55	316.88
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	38	277.33	318.93
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	39	280.89	323.02
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	40	284.45	327.12
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	41	289.79	333.26
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	42	294.91	339.15
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	43	302.04	347.34
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	44	310.94	357.58
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	45	321.40	369.61
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	46	333.86	383.94
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	47	347.89	400.07
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	48	363.91	418.50
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	49	379.71	436.67
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	50	397.52	457.15
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	51	415.10	477.37
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	52	434.47	499.64
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	53	454.05	522.16
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	54	475.20	546.48

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*	86199				
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
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	55	496.34	570.80
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	56	519.27	597.16
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	57	542.42	623.78
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	58	567.12	652.19
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	59	579.36	666.27
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	60	604.07	694.68
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	61	625.44	719.25
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	62	639.46	735.38
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	63	657.04	755.60
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	667.72	767.88
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	201.09	201.09
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	15	218.97	218.97
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	16	225.80	225.80
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	17	232.64	232.64
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	18	240.00	240.00
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	19	247.36	247.36
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	20	254.98	254.98
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	21	262.87	302.30
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	22	262.87	302.30
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	23	262.87	302.30
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	24	262.87	302.30
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	25	263.92	303.50
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	26	269.17	309.55
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	27	275.48	316.80
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	28	285.73	328.59
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	29	294.15	338.27
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	30	298.35	343.10
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	31	304.66	350.36
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	32	310.97	357.61
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	33	314.91	362.15
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	34	319.12	366.99
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	35	321.22	369.40
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	36	323.32	371.82
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	37	325.43	374.24
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	38	327.53	376.66
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	39	331.73	381.50
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	40	335.94	386.33
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	41	342.25	393.59
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	42	348.30	400.54
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	43	356.71	410.21
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	44	367.22	422.30
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	45	379.58	436.51
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	46	394.30	453.44
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	47	410.86	472.49
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	48	429.78	494.25
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	49	448.45	515.71
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	50	469.48	539.90
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	51	490.24	563.78
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	52	513.11	590.08
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	53	536.24	616.68
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	54	561.22	645.40
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	55	586.19	674.12
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	56	613.26	705.25
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	57	640.60	736.69
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	58	669.78	770.25
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	59	684.24	786.87
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	60	713.41	820.43

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*	86199				
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
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	61	738.65	849.45
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	62	755.21	868.49
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	63	775.98	892.37
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	788.58	906.87
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	210.26	210.26
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	15	228.95	228.95
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	16	236.10	236.10
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	17	243.24	243.24
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	18	250.94	250.94
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	19	258.64	258.64
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	20	266.61	266.61
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	21	274.86	316.09
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	22	274.86	316.09
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	23	274.86	316.09
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	24	274.86	316.09
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	25	275.95	317.34
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	26	281.45	323.67
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	27	288.05	331.25
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	28	298.76	343.58
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	29	307.56	353.69
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	30	311.96	358.75
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	31	318.55	366.34
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	32	325.15	373.92
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	33	329.27	378.66
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	34	333.67	383.72
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	35	335.87	386.25
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	36	338.07	388.78
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	37	340.27	391.31
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	38	342.47	393.84
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	39	346.86	398.89
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	40	351.26	403.95
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	41	357.86	411.54
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	42	364.18	418.81
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	43	372.97	428.92
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	44	383.97	441.56
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	45	396.89	456.42
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	46	412.28	474.12
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	47	429.59	494.03
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	48	449.38	516.79
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	49	468.90	539.23
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	50	490.89	564.52
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	51	512.60	589.49
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	52	536.51	616.99
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	53	560.70	644.80
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	54	586.81	674.83
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	55	612.92	704.86
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	56	641.23	737.41
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	57	669.81	770.29
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	58	700.32	805.37
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	59	715.44	822.76
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	60	745.95	857.84
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	61	772.33	888.18
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	62	789.65	908.10
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	63	811.36	933.07
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	824.55	948.23
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	195.40	195.40
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	15	212.77	212.77

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*	86199				
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
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	16	219.41	219.41
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	17	226.05	226.05
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	18	233.20	233.20
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	19	240.35	240.35
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	20	247.76	247.76
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	21	255.43	293.75
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	22	255.43	293.75
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	23	255.43	293.75
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	24	255.43	293.75
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	25	256.45	294.91
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	26	261.55	300.79
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	27	267.69	307.84
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	28	277.65	319.29
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	29	285.82	328.69
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	30	289.91	333.39
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	31	296.04	340.44
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	32	302.17	347.49
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	33	306.00	351.90
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	34	310.09	356.60
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	35	312.13	358.95
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	36	314.17	361.30
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	37	316.22	363.65
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	38	318.26	366.00
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	39	322.35	370.70
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	40	326.43	375.40
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	41	332.56	382.45
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	42	338.44	389.20
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	43	346.61	398.60
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	44	356.83	410.35
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	45	368.83	424.16
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	46	383.14	440.61
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	47	399.23	459.11
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	48	417.62	480.26
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	49	435.75	501.12
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	50	456.19	524.62
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	51	476.37	547.82
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	52	498.59	573.38
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	53	521.07	599.23
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	54	545.33	627.13
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	55	569.60	655.04
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	56	595.91	685.29
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	57	622.47	715.84
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	58	650.82	748.45
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	59	664.87	764.60
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	60	693.22	797.21
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	61	717.74	825.40
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	62	733.83	843.91
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	63	754.01	867.12
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	766.26	881.20
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	172.55	172.55
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	15	187.89	187.89
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	16	193.75	193.75
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	17	199.62	199.62
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	18	205.93	205.93
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	19	212.25	212.25
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	20	218.79	218.79
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	21	225.56	259.40

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*	86199				
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
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	22	225.56	259.40
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	23	225.56	259.40
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	24	225.56	259.40
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	25	226.46	260.42
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	26	230.97	265.61
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	27	236.38	271.84
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	28	245.18	281.95
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	29	252.39	290.25
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	30	256.00	294.40
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	31	261.42	300.63
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	32	266.83	306.85
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	33	270.21	310.75
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	34	273.82	314.90
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	35	275.63	316.97
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	36	277.43	319.05
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	37	279.24	321.12
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	38	281.04	323.20
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	39	284.65	327.35
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	40	288.26	331.50
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	41	293.67	337.72
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	42	298.86	343.69
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	43	306.08	351.99
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	44	315.10	362.36
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	45	325.70	374.55
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	46	338.33	389.08
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	47	352.54	405.42
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	48	368.78	424.10
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	49	384.79	442.51
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	50	402.84	463.27
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	51	420.66	483.76
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	52	440.28	506.32
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	53	460.13	529.15
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	54	481.56	553.79
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	55	502.99	578.43
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	56	526.22	605.15
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	57	549.67	632.13
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	58	574.71	660.92
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	59	587.12	675.18
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	60	612.15	703.98
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	61	633.81	728.88
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	62	648.02	745.22
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	63	665.83	765.71
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	676.65	778.15
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	203.78	203.78
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	15	221.90	221.90
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	16	228.82	228.82
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	17	235.75	235.75
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	18	243.21	243.21
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	19	250.66	250.66
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	20	258.39	258.39
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	21	266.39	306.35
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	22	266.39	306.35
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	23	266.39	306.35
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	24	266.39	306.35
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	25	267.45	307.56
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	26	272.77	313.69
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	27	279.17	321.04

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*	86199				
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
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	28	289.56	332.99
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	29	298.08	342.79
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	30	302.34	347.69
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	31	308.74	355.05
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	32	315.13	362.40
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	33	319.12	366.99
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	34	323.39	371.90
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	35	325.52	374.35
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	36	327.65	376.80
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	37	329.78	379.25
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	38	331.91	381.70
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	39	336.17	386.60
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	40	340.44	391.50
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	41	346.83	398.85
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	42	352.96	405.90
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	43	361.48	415.70
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	44	372.13	427.96
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	45	384.65	442.35
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	46	399.57	459.51
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	47	416.35	478.81
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	48	435.53	500.86
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	49	454.45	522.61
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	50	475.76	547.12
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	51	496.80	571.32
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	52	519.98	597.97
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	53	543.42	624.93
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	54	568.72	654.03
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	55	594.03	683.14
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	56	621.47	714.69
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	57	649.17	746.55
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	58	678.74	780.55
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	59	693.39	797.40
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	60	722.96	831.40
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	61	748.53	860.81
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	62	765.31	880.11
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	63	786.36	904.31
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	799.13	919.01
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	213.08	213.08
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	15	232.02	232.02
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	16	239.26	239.26
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	17	246.50	246.50
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	18	254.30	254.30
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	19	262.10	262.10
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	20	270.17	270.17
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	21	278.54	320.32
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	22	278.54	320.32
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	23	278.54	320.32
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	24	278.54	320.32
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	25	279.64	321.59
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	26	285.21	328.00
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	27	291.90	335.68
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	28	302.76	348.18
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	29	311.67	358.43
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	30	316.13	363.55
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	31	322.82	371.24
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	32	329.50	378.93
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	33	333.68	383.73

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*	86199				
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
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	34	338.13	388.86
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	35	340.36	391.42
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	36	342.59	393.98
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	37	344.82	396.54
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	38	347.05	399.10
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	39	351.50	404.23
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	40	355.96	409.35
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	41	362.65	417.04
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	42	369.05	424.41
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	43	377.96	434.66
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	44	389.11	447.47
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	45	402.20	462.53
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	46	417.79	480.46
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	47	435.34	500.64
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	48	455.40	523.71
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	49	475.17	546.45
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	50	497.45	572.07
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	51	519.46	597.38
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	52	543.69	625.24
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	53	568.20	653.43
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	54	594.66	683.86
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	55	621.12	714.29
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	56	649.81	747.28
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	57	678.78	780.59
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	58	709.69	816.15
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	59	725.01	833.76
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	60	755.93	869.32
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	61	782.67	900.07
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	62	800.22	920.25
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	63	822.22	945.55
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	835.58	960.92
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	198.01	198.01
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	15	215.62	215.62
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	16	222.35	222.35
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	17	229.08	229.08
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	18	236.32	236.32
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	19	243.57	243.57
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	20	251.08	251.08
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	21	258.85	297.68
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	22	258.85	297.68
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	23	258.85	297.68
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	24	258.85	297.68
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	25	259.88	298.86
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	26	265.05	304.81
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	27	271.27	311.96
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	28	281.36	323.57
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	29	289.64	333.09
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	30	293.79	337.85
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	31	300.00	345.00
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	32	306.21	352.14
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	33	310.09	356.61
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	34	314.23	361.37
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	35	316.31	363.75
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	36	318.38	366.13
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	37	320.45	368.51
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	38	322.52	370.89
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	39	326.66	375.66

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*	86199				
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
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	40	330.80	380.42
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	41	337.01	387.56
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	42	342.97	394.41
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	43	351.25	403.94
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	44	361.60	415.84
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	45	373.77	429.83
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	46	388.26	446.50
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	47	404.57	465.26
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	48	423.21	486.69
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	49	441.58	507.82
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	50	462.29	531.64
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	51	482.74	555.15
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	52	505.26	581.05
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	53	528.04	607.24
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	54	552.63	635.52
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	55	577.22	663.80
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	56	603.88	694.46
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	57	630.80	725.42
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	58	659.53	758.46
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	59	673.77	774.83
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	60	702.50	807.87
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	61	727.35	836.45
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	62	743.65	855.20
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	63	764.10	878.72
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	776.52	893.00
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	188.33	188.33
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	15	205.07	205.07
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	16	211.48	211.48
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	17	217.88	217.88
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	18	224.77	224.77
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	19	231.66	231.66
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	20	238.80	238.80
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	21	246.20	283.13
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	22	246.20	283.13
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	23	246.20	283.13
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	24	246.20	283.13
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	25	247.17	284.25
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	26	252.10	289.91
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	27	258.01	296.71
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	28	267.61	307.75
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	29	275.48	316.81
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	30	279.42	321.34
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	31	285.33	328.13
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	32	291.24	334.93
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	33	294.93	339.17
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	34	298.87	343.70
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	35	300.84	345.97
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	36	302.81	348.23
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	37	304.78	350.50
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	38	306.75	352.76
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	39	310.69	357.29
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	40	314.63	361.82
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	41	320.54	368.62
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	42	326.20	375.13
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	43	334.08	384.19
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	44	343.92	395.51
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	45	355.50	408.82

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*	86199				
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
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	46	369.28	424.67
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	47	384.79	442.51
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	48	402.52	462.90
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	49	420.00	483.00
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	50	439.69	505.65
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	51	459.14	528.01
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	52	480.56	552.64
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	53	502.22	577.56
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	54	525.61	604.45
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	55	549.00	631.35
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	56	574.36	660.51
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	57	599.96	689.95
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	58	627.29	721.38
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	59	640.83	736.95
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	60	668.15	768.38
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	61	691.79	795.56
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	62	707.30	813.39
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	63	726.75	835.76
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	738.55	849.34
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	222.42	222.42
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	15	242.20	242.20
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	16	249.76	249.76
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	17	257.31	257.31
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	18	265.46	265.46
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	19	273.60	273.60
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	20	282.03	282.03
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	21	290.76	334.37
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	22	290.76	334.37
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	23	290.76	334.37
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	24	290.76	334.37
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	25	291.91	335.70
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	26	297.73	342.39
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	27	304.71	350.41
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	28	316.05	363.45
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	29	325.35	374.15
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	30	330.00	379.50
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	31	336.98	387.53
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	32	343.96	395.55
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	33	348.32	400.57
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	34	352.97	405.92
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	35	355.30	408.59
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	36	357.62	411.27
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	37	359.95	413.94
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	38	362.28	416.62
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	39	366.93	421.97
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	40	371.58	427.32
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	41	378.56	435.34
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	42	385.24	443.03
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	43	394.55	453.73
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	44	406.18	467.11
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	45	419.84	482.82
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	46	436.13	501.55
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	47	454.44	522.61
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	48	475.38	546.68
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	49	496.02	570.42
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	50	519.28	597.17
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	51	542.25	623.59

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*	86199				
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
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	52	567.55	652.68
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	53	593.13	682.10
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	54	620.75	713.87
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	55	648.37	745.63
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	56	678.32	780.07
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	57	708.56	814.84
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	58	740.83	851.96
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	59	756.82	870.35
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	60	789.10	907.46
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	61	817.01	939.56
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	62	835.33	960.63
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	63	858.30	987.04
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	872.24	1003.08
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	232.57	232.57
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	15	253.24	253.24
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	16	261.14	261.14
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	17	269.05	269.05
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	18	277.56	277.56
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	19	286.07	286.07
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	20	294.89	294.89
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	21	304.02	349.62
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	22	304.02	349.62
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	23	304.02	349.62
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	24	304.02	349.62
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	25	305.23	351.01
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	26	311.31	358.00
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	27	318.60	366.39
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	28	330.46	380.03
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	29	340.19	391.22
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	30	345.05	396.81
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	31	352.35	405.20
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	32	359.64	413.59
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	33	364.20	418.84
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	34	369.07	424.43
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	35	371.50	427.23
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	36	373.93	430.02
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	37	376.36	432.82
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	38	378.80	435.62
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	39	383.66	441.21
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	40	388.53	446.80
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	41	395.82	455.19
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	42	402.81	463.24
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	43	412.54	474.42
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	44	424.70	488.41
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	45	438.99	504.84
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	46	456.02	524.42
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	47	475.17	546.44
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	48	497.06	571.62
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	49	518.64	596.44
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	50	542.96	624.41
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	51	566.98	652.03
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	52	593.43	682.44
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	53	620.18	713.21
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	54	649.06	746.42
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	55	677.94	779.63
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	56	709.26	815.64
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	57	740.87	852.00

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*	86199				
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
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	58	774.62	890.81
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	59	791.34	910.04
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	60	825.08	948.85
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	61	854.27	982.41
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	62	873.42	1004.43
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	63	897.44	1032.05
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	912.02	1048.83
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	216.13	216.13
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	15	235.34	235.34
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	16	242.69	242.69
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	17	250.03	250.03
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	18	257.94	257.94
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	19	265.85	265.85
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	20	274.05	274.05
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	21	282.53	324.91
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	22	282.53	324.91
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	23	282.53	324.91
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	24	282.53	324.91
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	25	283.65	326.20
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	26	289.30	332.70
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	27	296.08	340.50
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	28	307.10	353.17
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	29	316.14	363.56
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	30	320.66	368.76
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	31	327.44	376.56
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	32	334.22	384.36
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	33	338.46	389.23
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	34	342.98	394.43
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	35	345.24	397.03
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	36	347.50	399.63
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	37	349.76	402.23
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	38	352.02	404.83
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	39	356.54	410.02
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	40	361.06	415.22
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	41	367.84	423.02
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	42	374.34	430.49
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	43	383.38	440.89
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	44	394.68	453.89
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	45	407.96	469.16
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	46	423.78	487.35
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	47	441.58	507.82
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	48	461.92	531.21
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	49	481.98	554.28
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	50	504.58	580.27
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	51	526.90	605.94
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	52	551.48	634.21
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	53	576.34	662.80
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	54	603.18	693.66
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	55	630.02	724.53
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	56	659.12	757.99
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	57	688.51	791.78
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	58	719.87	827.85
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	59	735.40	845.71
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	60	766.76	881.78
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	61	793.89	912.97
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	62	811.69	933.44
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	63	834.00	959.11

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		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*	86199				
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
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	847.56	974.69
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	187.39	187.39
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	15	204.05	204.05
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	16	210.41	210.41
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	17	216.78	216.78
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	18	223.64	223.64
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	19	230.50	230.50
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	20	237.60	237.60
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	21	244.96	281.70
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	22	244.96	281.70
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	23	244.96	281.70
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	24	244.96	281.70
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	25	245.93	282.82
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	26	250.83	288.46
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	27	256.71	295.22
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	28	266.26	306.20
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	29	274.10	315.22
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	30	278.02	319.72
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	31	283.90	326.48
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	32	289.78	333.24
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	33	293.45	337.47
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	34	297.37	341.98
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	35	299.33	344.23
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	36	301.29	346.48
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	37	303.25	348.74
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	38	305.21	350.99
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	39	309.13	355.50
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	40	313.05	360.01
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	41	318.93	366.77
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	42	324.56	373.25
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	43	332.40	382.26
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	44	342.20	393.53
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	45	353.71	406.77
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	46	367.43	422.54
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	47	382.86	440.29
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	48	400.50	460.57
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	49	417.89	480.57
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	50	437.48	503.11
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	51	456.84	525.36
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	52	478.15	549.87
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	53	499.70	574.66
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	54	522.97	601.42
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	55	546.24	628.18
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	56	571.47	657.19
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	57	596.95	686.49
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	58	624.14	717.76
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	59	637.61	733.25
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	60	664.80	764.52
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	61	688.32	791.56
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	62	703.75	809.31
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	63	723.10	831.56
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	734.85	845.07
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	221.31	221.31
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	15	240.98	240.98
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	16	248.50	248.50
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	17	256.02	256.02
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	18	264.12	264.12

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*	86199				
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
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	19	272.22	272.22
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	20	280.61	280.61
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	21	289.30	332.69
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	22	289.30	332.69
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	23	289.30	332.69
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	24	289.30	332.69
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	25	290.45	334.02
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	26	296.23	340.67
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	27	303.18	348.65
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	28	314.46	361.63
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	29	323.72	372.27
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	30	328.35	377.60
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	31	335.29	385.58
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	32	342.23	393.57
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	33	346.57	398.56
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	34	351.20	403.88
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	35	353.51	406.54
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	36	355.83	409.20
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	37	358.14	411.86
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	38	360.46	414.52
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	39	365.09	419.85
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	40	369.71	425.17
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	41	376.66	433.16
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	42	383.31	440.81
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	43	392.57	451.45
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	44	404.14	464.76
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	45	417.74	480.40
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	46	433.94	499.03
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	47	452.16	519.99
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	48	472.99	543.94
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	49	493.53	567.56
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	50	516.67	594.17
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	51	539.53	620.46
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	52	564.70	649.40
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	53	590.15	678.68
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	54	617.64	710.28
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	55	645.12	741.89
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	56	674.92	776.15
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	57	705.00	810.75
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	58	737.11	847.68
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	59	753.02	865.98
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	60	785.14	902.91
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	61	812.91	934.84
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	62	831.13	955.80
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	63	853.99	982.08
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	867.86	998.04
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	231.40	231.40
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	15	251.97	251.97
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	16	259.83	259.83
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	17	267.70	267.70
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	18	276.17	276.17
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	19	284.64	284.64
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	20	293.41	293.41
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	21	302.49	347.87
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	22	302.49	347.87
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	23	302.49	347.87
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	24	302.49	347.87

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*	86199				
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
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	25	303.69	349.25
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	26	309.74	356.20
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	27	317.00	364.55
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	28	328.80	378.12
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	29	338.48	389.25
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	30	343.32	394.82
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	31	350.58	403.17
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	32	357.84	411.51
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	33	362.38	416.73
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	34	367.22	422.30
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	35	369.64	425.08
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	36	372.06	427.86
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	37	374.47	430.65
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	38	376.89	433.43
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	39	381.73	438.99
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	40	386.57	444.56
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	41	393.83	452.91
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	42	400.79	460.91
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	43	410.47	472.04
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	44	422.57	485.96
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	45	436.79	502.30
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	46	453.73	521.78
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	47	472.78	543.70
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	48	494.56	568.75
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	49	516.04	593.44
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	50	540.24	621.27
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	51	564.13	648.75
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	52	590.45	679.02
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	53	617.07	709.63
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	54	645.80	742.67
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	55	674.54	775.72
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	56	705.69	811.55
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	57	737.15	847.73
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	58	770.73	886.34
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	59	787.37	905.47
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	60	820.94	944.08
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	61	849.98	977.48
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	62	869.04	999.39
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	63	892.93	1026.87
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	907.44	1043.56
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	215.04	215.04
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	15	234.16	234.16
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	16	241.47	241.47
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	17	248.78	248.78
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	18	256.65	256.65
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	19	264.52	264.52
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	20	272.67	272.67
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	21	281.11	323.28
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	22	281.11	323.28
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	23	281.11	323.28
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	24	281.11	323.28
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	25	282.23	324.56
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	26	287.85	331.03
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	27	294.60	338.79
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	28	305.56	351.39
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	29	314.55	361.74
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	30	319.05	366.91

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.			
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		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
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HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
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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
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	31	325.80	374.67
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	32	332.55	382.43
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	33	336.76	387.28
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	34	341.26	392.45
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	35	343.51	395.03
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	36	345.76	397.62
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	37	348.01	400.21
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	38	350.25	402.79
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	39	354.75	407.97
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	40	359.25	413.14
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	41	366.00	420.90
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	42	372.46	428.33
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	43	381.46	438.68
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	44	392.70	451.61
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	45	405.91	466.80
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	46	421.65	484.90
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	47	439.36	505.27
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	48	459.60	528.54
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	49	479.56	551.50
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	50	502.05	577.36
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	51	524.26	602.90
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	52	548.71	631.02
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	53	573.45	659.47
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	54	600.16	690.18
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	55	626.86	720.89
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	56	655.81	754.19
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	57	685.05	787.81
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	58	716.25	823.69
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	59	731.71	841.47
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	60	762.91	877.35
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	61	789.90	908.38
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	62	807.61	928.75
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	63	829.82	954.29
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	843.30	969.80

Part II: Written Justification of Rate Increase

Pennsylvania Health & Wellness, Inc.

Individual Rate Filing

Effective: January 1, 2022

Forms: 86199PA001, 86199PA002, 86199PA003, 86199PA004

Pennsylvania Health & Wellness, Inc. (PHW) is filing rates for the individual block of business, effective January 1, 2022. This document is submitted in conjunction with the Part I Unified Rate Review Template and the Part III Actuarial Memorandum.

This information is intended for use by the Pennsylvania Insurance Department, the Center for Consumer Information and Insurance Oversight (CCIO), and health insurance consumers in Pennsylvania to assist in the review of PHW's individual rate filing.

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

In 2020, earned premium was \$543.44 per member per month (PMPM). Earned premium was \$520.05 PMPM net of minimum loss ratio rebates. Incurred claims in 2020 were \$185.66, or 34.2% of premium. Netting risk adjustment from the claims results in an estimated loss ratio (incurred claims net of estimated risk adjustment transfers, divided by earned premiums) of 57.3%. We expect unit costs to increase for 2022. Further, we have updated underlying experience for the single risk pool, expected administrative expense, assumptions for federal risk adjustment, and impacts of the COVID-19 pandemic. These factors, as well as changes to the assumed morbidity of the single risk pool and medical trend, each contribute to the premium rate change.

Medical trend, or the increase in health care costs over time, is composed of two components: the increase in the unit cost of services and the increase in the utilization of those services. Unit cost increases occur as care providers and their suppliers raise their prices. Utilization increases can occur as people seek more services than before. Additionally, simple services can be replaced with more complex services over time, which is known as service intensity trend. An example of service intensity trend would be the replacement of an X-ray with an MRI scan. Replacing the service with a more intense service causes the total cost of medical services to increase.

Both 2021 and 2022 rate levels assume that there will be no funding of cost-sharing reduction subsidies.

The proposed rate change of -8.8% applies to approximately 4,433 individuals and reflects updated expectations regarding the direct and indirect costs associated with the COVID-19 pandemic in the rating period.

PHW's projected administrative expenses for 2022 are \$58.41 PMPM, or 12.0% of premium. Administrative expense does not include \$15.03 for taxes and fees. The historical administrative expenses for 2020 were \$42.77 PMPM, which excludes taxes and fees. PHW projects a \$17.55 receivable PMPM as a result of the Pennsylvania 1332 Waiver state reinsurance program. The projected loss ratio is 85.4%, which satisfies the federal minimum loss ratio requirement of 80.0%.

Part III: Actuarial Memorandum

[Redacted]

Pennsylvania Health & Wellness, Inc.

Annual Individual Health Rate Filing

Pennsylvania

Effective: January 1, 2022

Forms: 86199PA001, 86199PA002, 86199PA003, 86199PA004

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1. General Information

SCOPE AND PURPOSE

This document contains the Part III Actuarial Memorandum for the individual health rate filing submitted by Pennsylvania Health & Wellness, Inc. (PHW) in the state of Pennsylvania, effective January 1, 2022. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template (URRT) and Part II Written Justification. This is a renewal rate filing.

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

This information is intended for use by the Pennsylvania Insurance Department, the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of PHW's individual rate filing. However, we recognize that this certification may become a public document. Milliman makes no representations or warranties regarding the contents of this letter to other users. Likewise, other users of this letter should not place reliance upon this actuarial memorandum that would result in the creation of any duty or liability for Milliman or its employees under any theory of law.

Consistent with the October 12, 2017 payment memo from the U.S. Department of Health and Human Services (HHS)¹, the premium rates developed and supported by this Actuarial Memorandum assume that cost-sharing reduction (CSR) subsidies will not be funded. Lawsuits regarding the collectability of CSR payments have been ruled upon since the issuance of the 2017 payment memo, but the individual market continues to operate without payments being funded. This actuarial memorandum reflects the estimated impact of the Section 1332 State Relief and Empowerment Waiver for benefit year 2022. Future modifications to the operation and parameters of the State Relief and Empowerment Waiver, as well as to legislation, appropriations and/or court decisions regarding the funding of CSR payments may affect the extent to which the premium rates are neither excessive nor deficient.

As instructed by PHW, the premium rates developed and supported by this Actuarial Memorandum are based on legislative and regulatory provisions in effect at the time of preparation, including the American Rescue Plan Act of 2021 (ARP). Changes to these provisions that impact 2022 may affect the extent to which the premium rates are sufficient and neither excessive nor deficient. PHW reserves the right to file revised rates in the event of changes to the regulatory environment in which they were developed to ensure rates are appropriate.

At the time of this rate filing submission, there remains substantial uncertainty regarding the net impact of the ARP and the COVID-19 pandemic on claim costs in the 2020 experience period and on the trajectory of enrollment and healthcare utilization patterns in the months and years to come. Using the available information at the time of this rate filing, we have made assumptions regarding these impacts to historical claim costs and required 2022 premium rates, with the understanding that additional information may yet emerge to refine our expectations. If subsequent information becomes available that would materially affect this rate filing submission, we would like to work with the Pennsylvania Insurance Department to update our pricing assumptions regarding the impact of the ARP and COVID-19 and resubmit this rate filing.

In addition to CSR payments, Section 1332 Waiver changes, and impacts of COVID-19, material rating impacts could arise from changes to various factors, including but not limited to:

- Advance Premium Tax Credits
- Risk adjustment program payments and operation
- Limit on age rating factors
- Legal challenges to provisions of the Patient Protection and Affordable Care Act (ACA)
- Open enrollment duration and grace period modifications
- Enrollment of other populations (Medicare, Medicaid, high risk pool)
- Non-QHP coverage options (e.g. association health plans, short-term limited-duration insurance)

¹ <https://www.hhs.gov/sites/default/files/csr-payment-memo.pdf>

- Rules for Health Savings Accounts and Health Reimbursement Arrangements
- Pharmacy (e.g. rules concerning mid-year formulary changes, pharmacy rebates, and treatment of cost sharing)
- Taxes and fees

If there are material deviations in the state-wide average premium (SWAP) for 2022 – for example, based on changes in the number of carriers in the market or carriers’ pricing assumptions for 2022 – we would like to work with the Pennsylvania Insurance Department after the initial submission to update our estimated risk adjustment transfer.

The results are actuarial projections. Actual results will vary from those projected in the filing for a number of reasons, including population changes, claims experience, and random deviations from assumptions.

COMPANY IDENTIFYING INFORMATION

- Company Legal Name: Pennsylvania Health & Wellness, Inc.
- State: The State of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 86199
- Market: Individual
- Effective Date: January 1, 2022

COMPANY CONTACT INFORMATION

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

DESCRIPTION OF BENEFITS

These products are issued by PHW as HMO health policies.

The major provisions of this form for each plan design and product can be found in Appendix 1.1.

RATE GUARANTEES

Rates are guaranteed not to change through December 31, 2022.

RENEWABILITY

Each policy is renewable by paying the applicable renewal premiums unless the policy holder no longer meets the eligibility requirements of the policy or the company decides not to renew all the policies in the state.

APPLICABILITY

The rates will apply to new and renewing business.

GENERAL MARKETING METHOD

This product will be sold through agents, direct mailings, the internet, and the Health Insurance Exchange.

ESTIMATED AVERAGE ANNUAL PREMIUM

The estimated average annual premium per policy in calendar year 2022 is \$5,826.

DISTRIBUTION OF BUSINESS

See Appendix 1.2 for the expected age and geographic distributions for these products.

RATE TABLES

See Appendix 1.3 for allowable rating factors. Appendix 1.4 also includes an example of how rating factors will be applied. For family coverage, rates for children are charged to no more than the three oldest covered children under age 21 consistent with the ACA.

2. Proposed Rate Changes

The rate changes for each plan offered in the single risk pool by PHW in the State of Pennsylvania are reflected in Worksheet 2, Section I of the Part I URRT.

REASONS FOR RATE INCREASE(S):

The rate projections for 2022 have been updated from the previous year's projections to reflect the most recent information available.

The following describes and quantifies the significant drivers underlying the proposed rate change for 2022. This breakdown is intended only for explanatory purposes and is distinct from the development of rates, as described in the subsequent sections of this memorandum.

- Risk Adjustment and Statewide Average Premium (-3.1% premium impact versus 2021 filed rates)
Risk adjustment transfer experience for calendar year 2020 was projected forward to 2022, including consideration of changes to the statewide average premium, risk adjustment program, PHW enrollee population morbidity relative to the Pennsylvania single risk pool and the high-cost risk pool.
- Single risk pool experience and utilization trend (-2.3% premium impact versus 2021 filed rates)
The individual single risk pool experience, inclusive of a morbidity adjustment to account for the estimated impacts of the COVID-19 pandemic on base period costs and utilization, and Milliman *Health Cost Guidelines* underlying the rate projections have been updated. The filed rates reflect the projected utilization trend applied to experience (from 2020 to 2022) and the manual base data (from 2021 to 2022). There is a full description of utilization trend and other projection factors applied to experience in Section 6, "Trend Factors." There is a full description of the *Health Cost Guidelines* in Section 8, "Manual Rate Adjustments".
- Unit Cost trend (3.1% premium impact versus 2021 filed rates)
Expected unit cost levels and reimbursement arrangements with providers have changed between 2021 and 2022.
- Benefit Design and CSR Subsidies (-2.7% to 2.8% premium impact versus 2021 filed rates, varies by plan)
PHW's 2022 rates assume no change in covered EHB or non-EHB benefits relative to benefits offered in 2021. The rates do reflect updated projections of actuarial value and cost sharing by plan, as described in Section 12, "Plan Adjusted Index Rate." Premium rates continue to reflect the expectation that PHW will not be reimbursed by the U.S. Department of Health and Human Services (HHS) for cost-sharing on CSR Silver plans. Enrollment projections reflect updated expectations regarding member plan selections by metal and CSR level, which in turn affect the required rate load to compensate for CSR non-funding.
- Administrative Expenses and Profit (-2.2% premium impact versus 2021 filed rates)
See Section 12, "Plan Adjusted Index Rate", for details on projected non-benefit expenses.
- Updated expectations regarding the impacts of COVID-19 in the rating period (-2.6% premium impact versus 2021 filed rates)
PHW's 2021 rates reflected an adjustment for costs attributable to the COVID-19 pandemic, including direct testing, treatment, and vaccination costs and the return of utilization that was deferred in 2020. PHW's 2022 rates reflect updated expectations regarding the direct and indirect costs associated with the COVID-19 pandemic in the rating period.
- Section 1332 Waiver (-2.2% premium impact versus 2021 filed rates)
PHW's 2022 rates reflect the changes to the reinsurance parameters as requested by the PID on September 14th.

The variance in the rate changes across plans does not reflect the incorporation of plan-specific morbidity. When projecting plan rating factors, we have assumed the same demographic and risk characteristics for each plan priced. This pricing method excludes expected differences in the morbidity of members assumed to select the plan. Additional discussion of how the actuarial value of each plan is determined can be found in Section 12, "Plan Adjusted Index Rate", which further addresses how rate changes can vary by plan under a single risk pool methodology.

3. Single Risk Pool

The 2022 rate development is based on the single risk pool set by the State of Pennsylvania, which was established according to the requirements in 45 CFR Part 156.80. The single risk pool is defined as the non-grandfathered individual business in Pennsylvania.

Neither the single risk pool for the experience period nor the projection period include members who are eligible to remain enrolled in transitional plans.

4. Experience and Current Period Premium, Claims, and Enrollment

The following information supports the best estimate of premium and claims for the single risk pool during the experience period, as reported in Worksheet 1, Section I and Worksheet 2, Section II of the URRT. The experience period for this rate filing is calendar year 2020.

Paid Through Date: 3/31/2021

Current Date: 2/28/2021

ALLOWED AND INCURRED CLAIMS INCURRED DURING THE EXPERIENCE PERIOD

A breakout of the claims shown in Worksheet 1, Section I is provided in the appendices as Appendix 4.1.

Allowed and incurred claims, as defined by the URRT instructions, were determined from PHW's claim record system. Incurred but not paid amounts were estimated using a combination, as appropriate, of the loss ratio and completion methodologies. The estimation for incurred but not paid amounts is based on the experience period claims reported. This estimation was performed using a consistent methodology for both allowed and paid claims. Differences in effective completion factors for allowed versus paid claims are attributable to differences in the seasonal patterns of allowed versus paid claims. Actual claims run-out may reflect some variability from expectations.

Incurred claims are defined as allowed claims less member cost-sharing and cost-sharing paid by the U.S. Department of Health and Human Services (HHS) on behalf of low-income members. Cost-sharing paid by HHS will be zero for 2022 under their current guidance.

EXPERIENCE PERIOD RISK ADJUSTMENT AND REINSURANCE ADJUSTMENTS PMPM

The risk adjustment transfer and reinsurance receivables for the experience period is shown on Worksheet 1, Section I of the URRT. The risk adjustment transfer amount reflects the value reported by the U.S. Department of Health and Human Services (HHS) as of June 30, 2021. There were no state or federal reinsurance recoveries in 2020.

CURRENT ENROLLMENT AND PREMIUM

The current enrollment and premium values on Worksheet 2, Section II are reported as of 2/28/2021.

Earned premium in the experience period is not adjusted for taxes, assessments, risk adjustment receivables or payables or MLR rebates.

5. Benefit Categories

The Milliman *Health Cost Guidelines (HCGs)* were used to categorize the projected claims into the benefit categories in Worksheet 1, Section II. The detailed benefit categories from the HCGs were then consolidated into the URRT benefit categories shown on Worksheet 1, Section II of the Part I URRT. See Appendix 5.1 for a description of this mapping.

The algorithm used to assign the experience and manual data utilization and cost information is summarized as follows:

INPATIENT HOSPITAL

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

OUTPATIENT HOSPITAL

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

PROFESSIONAL

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

OTHER MEDICAL

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

CAPITATION

Capitation includes all services provided under one or more capitated arrangements.

PRESCRIPTION DRUG

Prescription drug includes drugs dispensed by a pharmacy and is net of rebates.

6. Trend Factors

This section demonstrates and describes the methodology for developing the trend factors used to project the 2020 experience period Essential Health Benefit (EHB) allowed claims to the 2022 projection period as shown in Worksheet 1, Section II of the URRT. The cost and utilization trend factors for “Year 1” and “Year 2” shown on the URRT are annual trends; the factors for “Year 1” represent 12 months of trend from 2020 to 2021 and the factors for “Year 2” represent 12 months of trend from 2021 to 2022.

TREND FACTORS (URRT COST TREND AND URRT UTILIZATION TREND PROJECTION FACTORS)

The cost trend factors reflect the following:

- Changes in contractual reimbursement and discounts between the experience and projection periods for a fixed basket of services. This is for providers that were already part of the network in 2020, based on actual 2020 contracts and ongoing provider and Pharmacy Benefit Manager (PBM) contracting efforts for 2022, controlling for changes in service mix, the geographic distribution of enrollees, and pharmacy rebates.
- Changes in the distribution of services among network providers other than changes driven by expanding the provider network (there were no other significant network changes from 2020 to 2022).
- Average charge trend between the experience and projection periods normalized for demographics, morbidity, and benefit design.

Appendix 6.1 decomposes the cost trend factor into its constituent parts.

The utilization trend factors reflect the following:

- Assumed changes in the mix or intensity of services provided for a fixed level of illness burden.
- Secular utilization trend, normalized for demographics, morbidity, and benefit design, informed by consideration of multiple sources, including typical industry trend assumptions, the Milliman *Health Cost Guidelines*, and analysis of observed historical trends for Ambetter products.

Appendix 6.2 compares the utilization trend factor by benefit category to various industry trends.

7. Adjustments to Trended EHB Allowed Claims PMPM

This section describes and supports the adjustments other than trend used to project the 2020 experience period Essential Health Benefit (EHB) allowed claims to the 2022 projection period as shown in Worksheet 1, Section II of the URRT. Each factor represents the change between the experience period and projection period. The factors, therefore, are not annualized values.

Appendix 20.4 decomposes each adjustment factor into its components by service category.

MORBIDITY ADJUSTMENT

Claims were adjusted for estimated differences in morbidity between PHW's 2020 membership (44,487) and its projected 2022 membership (127,772).

The components of the morbidity projection factor are:

- An adjustment was applied to experience period claims to remove one-time direct costs of COVID-19 testing and treatment in PHW's 2020 experience.
- An adjustment was applied to experience period claims to account for the estimated one-time net indirect impacts of suppressed utilization attributable to the pandemic on 2020 healthcare costs.
- Utilization was adjusted for projected changes in statewide single risk pool morbidity from 2020 to 2022 based on consideration of regulatory and market uncertainties, including enrollment associated with the American Rescue Plan Act of 2021.
- In order to compensate for the impact of pricing all plans to a single risk pool morbidity, an offsetting "liability-based reweighting" adjustment was applied to reweight allowed claims experience by plan based on relative actuarial value (e.g. such that gold plans would receive more weight than bronze).

Consistent with the 2022 URR Instructions, these morbidity adjustments reflect the component of the change in average allowed claims PMPM holding constant the experience period population's demographics (e.g. age, gender, and region), product mix, and all provider network contracts and time parameters.

The relative morbidity assumption used for projecting claims reflects PHW's expectations regarding the morbidity of its 2022 membership relative to the single risk pool, and is consistent with the relative morbidity assumption used to estimate PHW's risk transfer payment/receivable.

DEMOGRAPHIC SHIFT

Experience period claims were adjusted for differences in the projected mix of 2022 membership by gender and age band using demographic factors from the Milliman *Health Cost Guidelines*.

Experience period claims were also adjusted for differences in the projected mix of 2022 membership by metropolitan statistical area (MSA) using utilization and unit cost area factors from the Milliman *Health Cost Guidelines* and differences in contractual reimbursement by area.

PLAN DESIGN CHANGES

Experience period claims were adjusted for changes in plan mix and plan design.

This adjustment factor reflects anticipated changes in the demand for services due to differences in product mix and cost-sharing requirements from the experience period to the projection period. Population demographics and morbidity were held constant across plan designs for this adjustment to avoid confounding with demographic and morbidity shifts.

Where applicable, this factor is also used to reflect addition or removal of covered benefits to align the 2022 projection with benefits covered by the state EHB benchmark plan:

- No such benefit change adjustments were required from 2020 to 2022.

OTHER ADJUSTMENTS

Experience period claims were also adjusted for the following changes between the experience period and projection period:

- Anticipated changes in capitation contracts.

- Changes in pharmacy rebates and dispensing fees between the experience and projection periods developed based on changes to PBM contracting from 2020 to 2022 and projected drug utilization.
- The reimbursement impact of expanding the provider network from 2020 to 2022 (developed using estimates of the distribution of services and relative unit costs by provider). This only reflects the impact of new providers; the impact of changes in the distribution of services among existing network providers is reflected in unit cost trend.
- Adjustment for expected claims costs without corresponding premium revenue, due to ACA grace period provisions.

8. Manual Rate Adjustments

SOURCE AND APPROPRIATENESS OF EXPERIENCE DATA USED

Manual Experience Basis

The manual rate development is based on the Milliman Managed Care Rating Model (MCRM) and the companion Milliman *Health Cost Guidelines* (HCGs), and consideration of relevant QHP experience in other states. The MCRM includes several adjustments from the HCGs to be consistent with and appropriate for the expected individual population that will be enrolled, including morbidity, geographic area utilization relativities, expected provider reimbursement, and utilization management programs.

The HCGs provide a flexible but consistent basis for the determination of claim costs for a wide variety of health benefit plans. These rating structures are used to anticipate future claim levels, evaluate past experience, and establish interrelationships between different health coverage levels.

The Milliman HCGs are developed as a result of Milliman's continuing research on health care costs. They were first developed in 1954 and have been updated and expanded annually since then. These guidelines are continually monitored as we use them in measuring the experience or evaluating the rates of our clients and as we compare them to other data sources.

The HCGs are a cooperative effort of all Milliman health actuaries and represent a combination of their experience, research, and judgment. An extensive amount of data is used in developing these guidelines including published and unpublished data. In most instances, cost assumptions are based on our evaluation of several data sources and, therefore, are not specifically attributable to a single source. Since these guidelines are a proprietary document of Milliman, they are only available for release to specific clients that lease these guidelines and to Milliman consulting health actuaries.

Market-wide rates were developed based on the adjusted MCRM (see "Adjustments Made to the Data" below for more detail on these adjustments). We used the HCGs to estimate the value of cost-sharing and relative utilization of services for each plan and to inform rating factors.

Manual Morbidity Basis

Composite morbidity factors are used to adjust the Milliman Managed Care Rating Model (MCRM) from the large employer group basis of the HCGs to the projected morbidity of PHW's membership in 2022.

The morbidity for PHW's 2022 membership is assumed to equal the projected morbidity for the Pennsylvania single risk pool times the morbidity of PHW's membership relative to the single risk pool.

We estimated historical single risk pool morbidity by comparing historical risk adjustment results for the Pennsylvania individual market versus the employer group population underlying the HCGs, controlling for risk score differences attributable to non-morbidity factors (e.g. demographics and plan mix). We then projected this historical morbidity snapshot forward to account for expected changes in the risk pool composition over time

The relative morbidity assumption used for projecting claims reflects PHW's expectations regarding the morbidity of its 2022 membership relative to the single risk pool, and is consistent with the relative morbidity assumption used to estimate PHW's risk transfer payment/receivable.

ADJUSTMENTS MADE TO THE DATA

The following adjustments were made to calibrate the pricing model to the expected population:

- Base Data
- Unit Cost Trend
- Utilization Trend
- Change in Induced Utilization
- Change in Morbidity - Reinsurance
- Change in Morbidity - All Other
- Change in Demographics

- Change in Covered Benefits
- Change in Network
- Change in Other

See Appendix 8.1 for a demonstration of these adjustments. The adjustments, which are discussed above, are appropriate and necessary to reflect the anticipated population, region, provider network, and benefits anticipated for the 2022 single risk pool.

INCLUSION OF CAPITATION PAYMENTS

Capitated payments for services are accounted for through a PMPM allocation to claims, where the average capitation amount replaces the projected claims amount.

9. Credibility of Experience

DESCRIPTION OF THE CREDIBILITY METHODOLOGY USED

Credibility is first calculated using the following formula:

If Member Months < 12,000:	0%
If $12,000 \leq$ Member Months < 125,000:	$(\text{Member Months} / 125,000)^{0.5}$
If Member Months \geq 125,000:	100%

Here, "Member Months" is defined as total 2020 member months across PHW's calendar year 2020 individual block of business that are suitable for pricing.

This formula is based on empirical research into the minimum number of member months required such that the projected allowed PMPM of a group based on historical experience is within 10% of the actual allowed PMPM 97% of the time.

TOTAL 2020 MEMBER MONTHS: 44,487

CREDIBILITY LEVEL ASSIGNED TO BASE PERIOD EXPERIENCE: 59.66%

Note that credibility is calculated based on 2020 experience data that is suitable for pricing and may not exactly match the total 2020 member months shown above.

The base period experience was not used to develop the manual rate, so there is no double counting of base period experience.

Actuarial Standard of Practice #25 "Credibility Procedures" was considered when determining the credibility level.

10. Establishing the Index Rate

The Index Rate for the Experience Period (calendar year 2020) is a measurement of the average allowed claims PMPM for EHB benefits. This value (\$228.43) is located on Worksheet 1, Section II of the URRT. The Index Rate for the Experience Period reflects the actual mixture of smoker/non-smoker population, area factors, plan enrollment, and the actual mixture of risk morbidity in the single risk pool during the experience period. The Index Rate for the Experience Period has not been adjusted for payments and charges under the risk adjustment and reinsurance programs or for Exchange user fees. We have adjusted the Index Rate for the Experience Period to remove any non-EHBs. The claim system does not currently distinguish between EHB and non-EHB claims, so this adjustment was made based on the expected percentage of non-EHB claims for the experience period. The experience period did not contain non-single risk pool claims, so no adjustment was made for this.

The Index Rate for the Projection Period (\$346.76) (calendar year 2022) is reflected in Worksheet 1, Section II of the URRT. It was developed following the specifications of 45 CFR part 156.80(d)(1). The Index Rate for the Projection Period represents the estimated total combined projected allowed claims PMPM for EHBs for calendar year 2022 and has not been adjusted for payments and charges under the risk adjustment program or for Exchange user fees. The total allowed claims include benefits in excess of EHBs (coverage for adult vision and adult dental). The Index Rate for the Projection Period was calculated based on the methodology discussed in Section 6, "Trend Factors", Section 7, "Adjustments to Trended EHB Allowed Claims PMPM", and Section 8, "Manual Rate Adjustments", and does not include benefits in excess of the EHBs. The Index Rate for the Projection Period will remain unchanged until a renewal filing effective January 1, 2023.

The development of the Index Rate for the Projection Period is shown in Worksheet 1, Section II. This reflects:

- The projection period of calendar year 2022
- The anticipated claim level of the projection period with respect to trend, benefits, and demographics
- The experience of all policies expected to be in the single risk pool (with necessary adjustments)

Appendix 10.1 demonstrates the calculation of the Projected Index Rate by blending the Experience Period Index Rate with the Credibility Manual Index Rate, as applicable. Note that the Projected Index Rate in Appendix 10.1 (\$346.74) differs from the value in the URRT due to the rounding rules in the URRT. The next two sections further describe the steps taken to develop the Market-Wide Adjusted Index Rate and Plan Adjusted Index Rates.

11. Development of the Market-Wide Adjusted Index Rate

The Index Rate for the Projection Period is adjusted to arrive at the Market-Wide Adjusted Index Rate (\$481.85) based on the following three adjustments, as outlined in 45 CFR 156.80(d)(1):

- Adjustment for Section 1332 State Relief and Empowerment Waiver (state-based reinsurance program)
- Adjustment for the Risk Adjustment Program
- Exchange user fee adjustment

Since the Index Rate is on an allowed claims basis, the market-level adjustments are applied on an allowed basis. Similar to the Index Rate, the Market-Wide Adjusted Index Rate reflects the average demographic characteristics of the single risk pool. The Market-Wide Adjusted Index Rate is not calibrated. Appendix 11.1 shows the development of the Market-Wide Adjusted Index Rate. Note that the Market Adjusted Index Rate in Appendix 11.1 (\$481.86) differs from the value in the URRT due to the rounding rules in the URRT.

REINSURANCE

No federal reinsurance recoveries are expected in the projection period. The reinsurance that was entered in the field for projected reinsurance on URRT Worksheet 1, Section II reflects a reduction in the index rate due to the Section 1332 State Relief and Empowerment Waiver. On Appendix 11.1, the reinsurance adjustment is shown on an allowed basis as a multiplicative factor, and this factor is 0.940.

RISK ADJUSTMENT PAYMENT/CHARGE

The Projected Risk Adjustment Transfer PMPM [REDACTED] is shown on Worksheet 1, Section II on an allowed basis. This amount does not include the 2022 Risk Adjustment User Fee of \$0.25 PMPM (0.05% of premium). The Risk Adjustment User Fee is included with Taxes and Fees on Worksheet 2, line 3.7. Appendix 11.1 shows how the anticipated risk adjustment transfer revenue is applied to the Index Rate in the development of the Market-Wide Adjusted Index Rate. See Appendix 11.2 for the development of the Projected Risk Adjustment Transfer and Appendix 11.3 for the development of the multiplicative adjustment factor.

The state transfer calculation portion of the total risk adjustment transfer is based on the risk adjustment transfer formula, as provided in the Federal Register Volume 78 Number 47, and displayed below.

$$T_i = \left[\frac{PLRS_i \times IDF_i \times GCF_i}{\sum_i (s_i \times PLRS_i \times IDF_i \times GCF_i)} - \frac{AV_i \times ARF_i \times IDF_i \times GCF_i}{\sum_i (s_i \times AV_i \times ARF_i \times IDF_i \times GCF_i)} \right] \bar{P}_s$$

Where:

\bar{P}_s = state average premium;

$PLRS_i$ = plan i 's plan liability risk score;

AV_i = plan i 's metal level AV;

ARF_i = plan i 's allowable rating factor;

IDF_i = plan i 's induced demand factor;

GCF_i = plan i 's geographic cost factor;

s_i = plan i 's share of state enrollment as measured in member months;

and the denominator is summed across all plans in the risk pool in the market in the state.

We project the portfolio average for each factor in the risk adjustment transfer formula using a combination of (i) the state's actual historical risk adjustment factors adjusted to the projected population and (ii) adjustments for market and risk adjustment program changes. The resulting aggregate payment or receivable is then proportionally allocated to all plans in the portfolio.

For the purpose of our modeling, each of these factors was approximated as follows.

P: The state average premium was assumed to be approximately [REDACTED] (net of the 14% administrative cost carve out).

PLRS: The statewide average risk score is projected based on the average PLRS of the single risk pool in 2020, as reported by the U.S. Department of Health and Human Services (HHS) as of June 30, 2021, adjusted for projected changes in the demographics, morbidity, and plan mix of the single risk pool from 2020 to 2022.

The average risk score for PHW's membership is projected by adjusting the projected single risk pool average risk score for risk score differences associated with demographic, plan mix, and morbidity differences between the two populations.

HHS's proposed HCC model and coefficient changes for 2021 and 2022 were considered in the development of the projected risk adjustment transfer. The demographic, plan mix, and morbidity assumptions supporting the projected statewide and PHW risk score projections are consistent with the demographic, plan mix, and morbidity assumptions used to project claims costs.

IDF: The statewide average IDF is projected based on the average IDF of the single risk pool in 2020, as reported by HHS as of June 30, 2021.

The average IDF for PHW is projected by applying the induced demand factors from the market reform rule published in the March 11, 2013 Federal Register, page 15433, Table 11 to PHW's projected population. The formula recognizes the following IDF factors by metallic tier: Bronze 1.00, Silver 1.03, Gold 1.08 and Platinum 1.15.

AV: The statewide average actuarial value (AV) is projected based on the average metal level AV of the single risk pool in 2020, as reported by HHS as of June 30, 2021.

The average AV for PHW is projected by applying the metal level AV factors from the market reform rule published in the March 11, 2013 Federal Register, page 15433, Table 9 to PHW's projected population. The formula recognizes the following AV values by metallic tier: Bronze 0.60, Silver 0.70, Gold 0.80, and Platinum 0.90.

ARF: As stated in the March 11, 2013 Federal Register, page 15433, the allowable rating factor (ARF) adjustment accounts only for age rating.

The statewide average ARF is projected based on the average ARF of the single risk pool in 2020, as reported by HHS as of June 30, 2021, adjusted for projected changes in the demographics of the single risk pool from 2020 to 2022.

The average ARF for PHW is projected by applying the proposed 2022 HHS age rating factors to PHW's projected population. An equal distribution across ages within each age band was assumed.

GCF: The average GCF for PHW relative to the statewide average was modeled based on historical GCFs by rating area, any anticipated changes in these GCFs over time, and PHW's projected enrollment by rating area.

The total transfer is calculated as the sum of the state transfer calculation described above and a net transfer for 2022 attributable to the high cost risk pooling program. We modeled this as the combination of a receivable, based on the attachment point and coinsurance from the 2022 Notice of Benefit and Payment Parameters (NBPP), and an assessment, based as a percentage of premium.

Outliers were reflected in our calculations to the extent that outliers are reflected in historical risk scores used as the starting point of the 2022 risk transfer projection and via the calculation of the net high cost risk pooling receivable or payment. Otherwise, there were no "potential outlier assumptions" that would have an impact on transfers.

The projected transfer amount assumes no impact under the Risk Adjustment Data Validation (RADV) process.

The risk adjustment transfer amounts [REDACTED] shown on Worksheet 1 of the URRT are the actual PMPM amounts expected in the projection period on an allowed basis. The risk adjustment transfer amount applied to the Index Rate in the development of the Market-Wide Adjusted Index Rate is on an allowed claims basis, as the Index Rate is on an allowed claims basis.

The demographic, plan mix, and morbidity assumptions supporting the risk transfer projection are consistent with the demographic, plan mix, and morbidity assumptions used to project claims costs.

EXCHANGE USER FEES

The Exchange user fee adjustment applied to premium rates is 2.996% of premium. This is based on weighting the expected distribution of issuer enrollment sold through the Exchange and sold outside of the Exchange. Per the 2022 ACA-Compliant Health Insurance Rate Filing Guidance, the Exchange user fee is 3.00% of premium for members purchasing coverage via the

Exchange, and there is no Exchange fee for members enrolling in coverage outside of the Exchange. We assumed 99.9% of members would enroll through the Exchange and 0.1% would enroll outside of the Exchange. On Appendix 11.1, the user fee is shown on an allowed basis as a multiplicative factor, and this factor is 1.037. See Appendix 11.3 for the development of this factor.

12. Plan Adjusted Index Rate

The Plan Adjusted Index Rates (average Plan Adjusted Index Rate: \$485.48) are included in Worksheet 2, Section III of the URR. The Plan Adjusted Index Rates are the Market-Wide Adjusted Index Rate adjusted for only the following allowable adjustments, where applicable, as outlined in 45 CFR 156.80(d)(2):

- The actuarial value and cost-sharing design of the plan
 - The actuarial value for each plan was developed using a claims simulation methodology with a large dataset of individual exchange data, calibrated to the expected population.
 - Under a claims simulation approach to modeling plan relativities, member-level claims are re-adjudicated using the cost sharing parameters of each plan design, thereby calculating plan versus patient liability.
 - Using the same dataset for plan rating factors ensures that a static demographic and risk profile informs the rating factor of each plan so that allowed relativities by plan solely reflect benefit design differences.
 - Rate increases can vary by plan under this methodology without reflecting morbidity differences. For example, rate increases naturally vary by plan over time as the relationship changes between cost sharing levels and the allowed costs to which they are applied (i.e., leveraging).
 - The actuarial and cost-sharing pricing adjustment reflects full plan liability for CSR subsidies. CSR costs are reflected as a uniform percentage load applied to each silver ACA-compliant plan sold through the Exchange.
 - Induced Demand for each plan is calculated according to the 2022 ACA-Complaint Health Insurance Rate Filing Guidance released by the Pennsylvania Insurance Department on April 7, 2021.
- The plan's provider network, delivery system characteristics, and utilization management adjustment practices.
 - Not applicable. All plans have the same provider network.
- Benefits provided under the plan that are in addition to the EHBs.
 - For a subset of plans, additional benefits include coverage for adult vision and adult dental.
- Administrative costs, excluding the Exchange user fees (which are already accounted for in the Market-Wide Adjusted Index Rate).
 - Non-benefit expenses (\$90.64) are discussed in detail below. Appendix 12.3 decomposes the administrative cost adjustment into its components.

There are no catastrophic plans being offered, so there is no eligibility adjustment made for catastrophic plan enrollment.

Administrative costs and other benefits (non-EHB) common to all plans are added to the Market-Wide Adjusted Index Rate. Then, factors for actuarial value and cost-sharing and non-EHBs by plan are applied to reach the Plan Adjusted Index Rate for each plan.

The development and values of the Plan Adjusted Index Rates are shown in Appendix 12.1.

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

ADMINISTRATIVE EXPENSE LOAD

The administrative expense load (\$57.56; 11.98% of Base Premium) was provided by PHW. This allowance is based on projected enrollment and is estimated to appropriately cover expenses for overhead, operations, sales, and marketing expenses.

There is an additional amount to cover approved quality improvement expenses (\$3.00) and provider incentive payments (\$2.00).

The administrative expenses are allocated proportionally by plan on a constant percentage of Base Premium basis. A breakdown of administrative expenses can be found in Appendix 12.2. See Appendix 12.3 for the development of the Administrative Cost factor applied on Appendix 12.1.

TAXES AND FEES

The taxes and fees (\$18.69 which may be subtracted from premiums for purposes of calculating the MLR are listed in Appendix 12.2.

For 2022, the Risk Adjustment User Fee (\$0.25) is included as part of Taxes and Fees on line 3.7 on Worksheet 2 of the URRT.

See Section 11, "Development of the Market-Wide Adjusted Index Rate", for discussion on how the Exchange user fee is calculated and applied to the Market-Wide Adjusted Index Rate.

PROFIT (OR CONTRIBUTION TO SURPLUS) & RISK MARGIN

This load (\$9.39; 1.95% of Base Premium) was applied proportionally to all products and plans and can be found in Appendix 12.2.

13. Calibration

The Plan Adjusted Index Rates are calibrated for plans within the single risk pool to correspond to an age rating factor of 1.0, a geographic rating factor of 1.0, and a tobacco use rating factor of 1.0. The intent of the calibration factors is to reset the Plan Adjusted Index Rates so that applying the age factor, geographic rating area factor, and tobacco use factor will result in the appropriate consumer adjusted premium rate. The calibration factors for each of the age, geographic, and tobacco use factors are shown in Appendix 13.1. Note that each of the calibration factors has one value that is applied uniformly and does not vary by plan.

AGE CURVE CALIBRATION

The age curve calibration factor (1.642) is applied in Appendix 13.1. The age curve calibration factor is calculated by weighting the prescribed age rating factors with the projected single risk pool membership distribution. This age curve calibration calculation is based on page 9 of the 2022 Unified Rate Review Instructions. The age factor for each age band is the simple average of the factors in that band. The rounded weighted average age corresponding to this age calibration factor is 48 years.

Appendix 13.1 demonstrates the calibration of the Plan Adjusted Index Rates for age. The distribution of members by age is in Appendix 1.2 and the age factors are in Appendix 1.3. The development of the age curve calibration factor is shown in Appendix 13.2.

GEOGRAPHIC FACTOR CALIBRATION

The geographic rating factors are displayed in Appendix 1.3. In order to determine the calibration factor for geography, the projected distribution of members by area was determined. The weighted average of the area factors was then calculated using this distribution.

The geographic factors were developed to reflect provider reimbursement and practice pattern differences by area. The reimbursement reflected in the geographic factors is based on current and projected contracts for providers by rating area. The practice patterns reflected in the geographic factors are based on *Health Cost Guidelines* research. Projected risk pool morbidity and age/gender factors were set at statewide levels during geographic factor development. The area factors used are reflective of differences in delivery costs (including unit cost and provider practice pattern differences) only and do not reflect differences in population morbidity.

The distribution of members by rating area is in Appendix 1.2 and the area factors are in Appendix 1.3. The development of the Area Factor Calibration factor is shown in Appendix 13.3.

TOBACCO USE RATING FACTOR CALIBRATION

The tobacco use calibration factor (1.005) is applied in Appendix 13.1. The tobacco use calibration factor removes the portion of the cost expected to be recouped through the tobacco surcharge. This factor is calculated by weighting the tobacco factors with the single risk pool membership distribution of tobacco and non-tobacco users.

The tobacco factors and the development of the tobacco use calibration factor are listed in Appendix 13.4.

CALIBRATION ADJUSTMENTS ARE APPLIED UNIFORMLY TO ALL PLANS

The calibration adjustment (1.650) does not vary by plan as is evident in Appendix 13.1. The member-level adjustments as described in 45 CFR 147.102 are applied uniformly to all plans in the single risk pool, and these adjustments do not vary by plan.

On Appendix 13.1, the Plan Adjusted Index Rates are calibrated for age, tobacco, and geography to determine the Calibrated Plan Adjusted Index Rates (\$294.16 aggregate). Multiplying the Calibrated Plan Adjusted Index Rate by the age, tobacco, and area factors produces the Consumer Adjusted Premium Rate. Appendix 13.3 demonstrates the factors and member months used in the calculation of the average geographic rating factor. Appendix 1.4 lists the steps to calculate final premium rates and shows the calculation for an example policy with family coverage.

14. Consumer Adjusted Premium Rate Development

Each Plan Adjusted Index Rate is divided by the overall calibration factor to determine the corresponding Calibrated Plan Adjusted Index Rate.

The following allowable rating factors, as specified by 45 CFR Part 147.102, are applied to the Calibrated Plan Adjusted Index Rate to determine the rate that is charged to the health insurance purchaser:

- Age
 - The prescribed standard age factors were used.
 - Rating Area
 - The area factors are listed in Appendix 1.3. The methodology for developing geographic factors is included in Section 13, “Calibration”.
 - Tobacco status
 - The tobacco factor for 2022 is set to 1.15 for all ages 21+. The factor was selected from a reasonable range of cost impacts based on tobacco cost literature. Specifically, the report “The Business Case for Coverage of Tobacco Cessation, 2012 Update” by Leif Associates, Inc. was considered which suggests that healthcare costs for smokers are greater than those of non-smokers and may be as much as 34% higher than costs for non-smokers.
 - For family coverage, rates for children are charged to no more than the three oldest covered children under age 21.
- Appendix 1.3 lists the allowable rating factors and Appendix 1.4 has an example calculation of a family’s rates.

15. Projected Loss Ratio

The projected medical loss ratio (MLR) is 85.4%. The projected MLR is based on the prescribed calculation from 45 CFR 158, but solely reflects the projection year single risk pool experience, rather than the three-year combined period that is used for determining MLR rebates. There was no credibility adjustment applied to the projected MLR. Including a credibility adjustment would only increase the projected MLR, which already satisfies the MLR requirement. See Appendix 15.1 for the calculation for the projected federal medical loss ratio.

16. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I URRT were calculated using the Final 2022 Federal AV Calculator for the plan provisions that fit within the calculator parameters and making appropriate adjustments to the AV identified by the calculator for plan design features that are not compatible with the parameters of the AV Calculator.

Plans were evaluated in cases where there are one or more services not subject to deductible for which the copay does not accrue to the deductible. These plan designs conflict with the underlying logic of the AV Calculator, which assumes that copays accrue to the deductible when the service is not subject to deductible. To develop the adjustment to the federal actuarial values, estimates were developed for the impact of not accumulating copays to the deductible using the same claims simulation model that was used to set our plan factors. See Section 12 for additional detail on that model. The Unique Plan Design Supporting Documentation and Justification for applicable plans is included as part of the QHP filing.

Please refer to Appendix 16.1 for screenshots documenting the outcomes of the AV Calculator for each plan.

17. Membership Projections

PHW developed its membership projections shown on Worksheet 2 of the URRT by starting with its own relevant 2021 QHP open enrollment data and adjusting for expected enrollment changes through 2022.

For Silver plan membership, the membership projections break out enrollment separately for each cost-sharing reduction subsidy level.

The detail of the projected membership by subsidy level is shown in Appendix 17.1.

18. Terminated Plans and Products

A list of the plans being terminated and the plans to which these are being mapped is included in the appendices as Appendix 18.1.

19. Plan Type

The Plan Types listed in Worksheet 2, Section I of the Part I URRT describe PHW's plans exactly.

20. Effective Rate Review Information

See Appendix 20.1 for documents summarizing the capital and surplus position of PHW.

The following Pennsylvania state-specific requirements have been included elsewhere in this filing package:

- 2022_PHW_State_Actuarial_Memo_20210917.pdf
- 2022_PHW_Actuarial_Memorandum_Rate_Exhibit_20210917.xlsm
- 2022_PHW_Plan Design_Summary_and_Rate_Tables_20210917.xlsb
- 2022_PHW_State_Required_Cover_Letter_20210921.docx
- 2022_PHW_Rate_Change_Request_Summary_20210921.docx
- 2022_PHW_Inc_Public_Rate_Filing__PDF_20210921.pdf

21. Reliance

In the preparation of this filing, I relied upon data provided under the direction of [REDACTED], Pennsylvania Health & Wellness, Inc. I performed general reasonableness checks, but I have not audited the data and have relied upon its accuracy. To the extent that the underlying data is inaccurate, this filing may also be inaccurate. Actual results will vary from those projected in the filing. This is due to random fluctuations, unexpected large claims, changes in population, and other such factors.

See Appendix 21.1 for a listing of items received for the rate development.

22. Actuarial Certification

I, [REDACTED], am a member of the American Academy of Actuaries in good standing and meet its qualification standards for actuaries issuing statements of actuarial opinion in the United States promulgated by the American Academy of Actuaries, and have the education and experience necessary to perform the work. This filing is prepared on behalf of Pennsylvania Health & Wellness, Inc. (the “Company”) to comply with applicable State and Federal Statutes for individual rate filings.

I am affiliated with Milliman, Inc. (“Milliman”), an independent actuarial consulting firm that is not affiliated with, nor a subsidiary of, nor in any way owned or controlled by a health plan, health insurer, or a trade association of health plans or insurers.

I certify the rates were developed in accordance with the appropriate Actuarial Standards of Practice (ASOPs) and the profession’s Code of Professional Conduct. While other ASOPs apply, particular emphasis was placed on the following:

- ASOP No. 5, Incurred Health and Disability Claims
- ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits
- ASOP No. 12, Risk Classification
- ASOP No. 23, Data Quality
- ASOP No. 25, Credibility Procedures
- ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
- ASOP No. 41, Actuarial Communications
- ASOP No. 42, Health and Disability Actuarial Assets and Liabilities Other Than Liabilities for Incurred Claims
- ASOP No. 45, The Use of Health Status Based Risk Adjustment Methodologies
- ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
- ASOP No. 56, Modeling

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

1. The Index Rate for the Projection Period is:
 - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient based on my best estimates of the 2022 individual market.
2. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
3. The geographic rating factors used reflect only differences in the cost of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
4. The CMS Actuarial Value Calculator, with appropriate adjustments, was used to determine the AV Metal Values shown in Worksheet 2, Section I of the URRT for all plans..

Regarding Pennsylvania state certification requirements, I certify that to the best of my knowledge and judgment:

5. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
6. No new plans are modifications of existing plans as described in the uniform modification standards in 45 C.F.R. § 147.106.
7. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2022 Rate Filing Justification.

The URRT does not demonstrate the process used to develop proposed premium rates. It is representative of information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

The 2022 plan year premium rates in this actuarial memorandum are contingent upon the status of the ACA statutes and regulations including any regulatory guidance, court decisions, or otherwise. Changes have the potential to greatly impact the 2022 plan year premium rates provided in this Actuarial Memorandum and the alignment of these premium rates with incurred costs. Changes include, but are not limited to, any legislative or regulatory amendment, court decision, changes to the operation and parameters of the state Section 1332 waiver reinsurance program; or a decision by Congress, the Health and Human Services Secretary, or the Centers for Medicare and Medicaid Services director to fund cost-sharing reduction subsidies, alter Advance Premium Tax Credits (APTCs), or further modify the individual mandate requirement and penalty. In the event that a material provision is impacted, a revision to the rates will be needed. In particular, rates were developed assuming steady funding of APTCs and no funding of cost-sharing reduction (CSR) subsidy payments. The continuity of this funding approach will impact whether rates are sufficient and not excessive. Milliman expresses no opinion with regard to the future funding of CSR payments.

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

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

It is certain that actual experience will not conform exactly to the assumptions used in this analysis.

Signed:

Name: [REDACTED]

Title: [REDACTED]

Date: September 21, 2021

Appendix 1.1
 Pennsylvania Health & Wellness, Inc.
 Description of Benefits

Plan Design	Plan ID	Plan Type	Medical Deductible	Member Coinsurance	Rx Deductible	OOP Max	PCP Visit	Specialist Visit	Rx Member Cost-Sharing				Includes adult vision coverage?	Includes adult dental coverage?
									Generic	Preferred Brand	Non-Preferred Brand	Specialty		
Ambetter Secure Care 5	86199PA0010025	HMO	\$1450 INT	20%	INT	\$6,300	\$15 NSD	\$35 NSD	\$15 NSD	\$30 NSD	30% SD	30% SD	N	N
Ambetter Secure Care 20	86199PA0010035	HMO	\$750 INT	35%	INT	\$7,500	\$35 NSD	\$55 NSD	\$15 NSD	\$60 NSD	50% SD	50% SD	N	N
Ambetter Balanced Care 11	86199PA0010004	HMO	\$6000 INT	40%	INT	\$8,500	\$30 NSD	\$60 NSD	\$20 NSD	\$55 NSD	50% SD	50% SD	N	N
Ambetter Balanced Care 12	86199PA0010012	HMO	\$6500 INT	40%	INT	\$8,400	\$35 NSD	\$70 NSD	\$25 NSD	\$60 NSD	50% SD	50% SD	N	N
Ambetter Balanced Care 30	86199PA0010032	HMO	\$5100 INT	0%	INT	\$6,100	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	N	N
Ambetter Balanced Care 31	86199PA0010033	HMO	\$5450 INT	10%	INT	\$6,450	D&C	D&C	D&C	D&C	50% SD	50% SD	N	N
Ambetter Balanced Care 32	86199PA0010034	HMO	\$8100 INT	50%	INT	\$8,700	\$45 NSD	\$100 NSD	\$25 NSD	\$75 NSD	D&C	D&C	N	N
Ambetter Essential Care 2 HSA	86199PA0010022	HMO	\$6900 INT	0%	INT	\$6,900	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	N	N
Ambetter Essential Care 5	86199PA0010028	HMO	\$8300 INT	50%	INT	\$8,700	\$40 NSD	\$90 NSD	\$30 NSD	D&C	D&C	D&C	N	N
Ambetter Essential Care 10	86199PA0010006	HMO	\$7200 INT	50%	INT	\$8,400	50% NSD	D&C	\$25 NSD	D&C	D&C	D&C	N	N
Ambetter Essential Care: \$0 Medical Deductible	86199PA0010031	HMO	\$0	50%	\$3,800	\$8,700	\$45 NSD	\$115 NSD	\$35 NSD	\$195 NSD	\$250 SD	D&C	N	N
Ambetter Essential Care: \$1,500 Medical Deductible	86199PA0010030	HMO	\$1,500	50%	\$3,800	\$8,700	\$40 NSD	\$125 NSD	\$35 NSD	\$195 NSD	\$250 SD	D&C	N	N
Ambetter Secure Care 201 HSA	86199PA0030007	HMO	\$3200 INT	0%	INT	\$3,200	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	N	N
Ambetter Secure Care 202	86199PA0030008	HMO	\$1150 INT	20%	INT	\$4,450	\$25 NSD	\$50 NSD	\$25 NSD	\$50 NSD	30% SD	30% SD	N	N
Ambetter Secure Care 203	86199PA0030016	HMO	\$2000 INT	20%	INT	\$6,500	\$35 NSD	\$65 NSD	\$15 NSD	\$50 NSD	50% SD	50% SD	N	N
Ambetter Balanced Care 201 HSA	86199PA0030003	HMO	\$5800 INT	0%	INT	\$5,800	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	N	N
Ambetter Balanced Care 203	86199PA0030004	HMO	\$6450 INT	35%	INT	\$8,200	\$15 NSD	D&C	\$35 NSD	\$75 NSD	50% SD	50% SD	N	N
Ambetter Balanced Care 207	86199PA0030002	HMO	\$0	50%	\$1,500	\$8,200	\$50 NSD	\$90 NSD	\$30 NSD	D&C	D&C	D&C	N	N
Ambetter Balanced Care 209	86199PA0030001	HMO	\$2995 INT	30%	INT	\$8,400	\$30 NSD	\$65 NSD	\$25 NSD	\$55 NSD	40% SD	40% SD	N	N
Ambetter Balanced Care 210	86199PA0030012	HMO	\$6100 INT	0%	INT	\$6,100	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	N	N
Ambetter Essential Care 201	86199PA0030009	HMO	\$8600 INT	0%	INT	\$8,600	\$0 SD	\$0 SD	\$25 NSD	\$0 SD	\$0 SD	\$0 SD	N	N
Ambetter Essential Care 202 HSA	86199PA0030010	HMO	\$6900 INT	0%	INT	\$6,900	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	N	N
Ambetter Secure Care 5 + Vision + Adult Dental	86199PA0020025	HMO	\$1450 INT	20%	INT	\$6,300	\$15 NSD	\$35 NSD	\$15 NSD	\$30 NSD	30% SD	30% SD	Y	Y
Ambetter Secure Care 20 + Vision + Adult Dental	86199PA0020035	HMO	\$750 INT	35%	INT	\$7,500	\$35 NSD	\$55 NSD	\$15 NSD	\$60 NSD	50% SD	50% SD	Y	Y
Ambetter Balanced Care 11 + Vision + Adult Dental	86199PA0020004	HMO	\$6000 INT	40%	INT	\$8,500	\$30 NSD	\$60 NSD	\$20 NSD	\$55 NSD	50% SD	50% SD	Y	Y
Ambetter Balanced Care 12 + Vision + Adult Dental	86199PA0020016	HMO	\$6500 INT	40%	INT	\$8,400	\$35 NSD	\$70 NSD	\$25 NSD	\$60 NSD	50% SD	50% SD	Y	Y
Ambetter Balanced Care 30 + Vision + Adult Dental	86199PA0020032	HMO	\$6100 INT	0%	INT	\$6,100	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	Y	Y
Ambetter Balanced Care 31 + Vision + Adult Dental	86199PA0020033	HMO	\$5450 INT	10%	INT	\$6,450	D&C	D&C	D&C	D&C	50% SD	50% SD	Y	Y
Ambetter Balanced Care 32 + Vision + Adult Dental	86199PA0020034	HMO	\$8100 INT	50%	INT	\$8,700	\$45 NSD	\$100 NSD	\$25 NSD	\$75 NSD	D&C	D&C	Y	Y
Ambetter Essential Care 2 HSA + Vision + Adult Dental	86199PA0020022	HMO	\$6900 INT	0%	INT	\$6,900	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	Y	Y
Ambetter Essential Care 5 + Vision + Adult Dental	86199PA0020028	HMO	\$8300 INT	50%	INT	\$8,700	\$40 NSD	\$90 NSD	\$30 NSD	D&C	D&C	D&C	Y	Y
Ambetter Essential Care 10 + Vision + Adult Dental	86199PA0020006	HMO	\$7200 INT	50%	INT	\$8,400	50% NSD	D&C	\$25 NSD	D&C	D&C	D&C	Y	Y
Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental	86199PA0020031	HMO	\$0	50%	\$3,800	\$8,700	\$45 NSD	\$115 NSD	\$35 NSD	\$195 NSD	\$250 SD	D&C	Y	Y
Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental	86199PA0020030	HMO	\$1,500	50%	\$3,800	\$8,700	\$40 NSD	\$125 NSD	\$35 NSD	\$195 NSD	\$250 SD	D&C	Y	Y
Ambetter Secure Care 201 HSA + Vision + Adult Dental	86199PA0040007	HMO	\$3200 INT	0%	INT	\$3,200	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	Y	Y
Ambetter Secure Care 202 + Vision + Adult Dental	86199PA0040008	HMO	\$1150 INT	20%	INT	\$4,450	\$25 NSD	\$50 NSD	\$25 NSD	\$50 NSD	30% SD	30% SD	Y	Y
Ambetter Balanced Care 201 HSA + Vision + Adult Dental	86199PA0040003	HMO	\$5800 INT	0%	INT	\$5,800	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	Y	Y
Ambetter Balanced Care 203 + Vision + Adult Dental	86199PA0040004	HMO	\$6450 INT	35%	INT	\$8,200	\$15 NSD	D&C	\$35 NSD	\$75 NSD	50% SD	50% SD	Y	Y
Ambetter Balanced Care 207 + Vision + Adult Dental	86199PA0040002	HMO	\$0	50%	\$1,500	\$8,200	\$50 NSD	\$90 NSD	\$30 NSD	D&C	D&C	D&C	Y	Y
Ambetter Balanced Care 209 + Vision + Adult Dental	86199PA0040001	HMO	\$2995 INT	30%	INT	\$8,400	\$30 NSD	\$65 NSD	\$25 NSD	\$55 NSD	40% SD	40% SD	Y	Y

D&C – Deductible and Coinsurance
 INT – Integrated Medical and Rx Deductible
 NSD – Not subject to deductible
 SD – Subject to deductible
 Rx Copay – Generic / Preferred Brand / Non-Preferred Brand / Specialty

Appendix 1.2
Pennsylvania Health & Wellness, Inc.
Age and Rating Area Distributions

Age Band	Percent Distribution
0-14	1.83%
15	0.12%
16	0.12%
17	0.12%
18	0.12%
19	0.92%
20	0.92%
21	0.92%
22	0.92%
23	0.92%
24	0.92%
25	3.31%
26	3.31%
27	3.31%
28	3.31%
29	3.31%
30	3.09%
31	3.09%
32	3.09%
33	3.09%
34	3.09%
35	1.99%
36	1.99%
37	1.99%
38	1.99%
39	1.99%
40	1.55%
41	1.55%
42	1.55%
43	1.55%
44	1.55%
45	1.53%
46	1.53%
47	1.53%
48	1.53%
49	1.53%
50	1.86%
51	1.86%
52	1.86%
53	1.86%
54	1.86%
55	2.26%
56	2.26%
57	2.26%
58	2.26%
59	2.26%
60	2.48%
61	2.48%
62	2.48%
63	2.48%
64 and Over	4.27%

Rating Area	Percent Distribution
Rating Area 3	27.4%
Rating Area 6	5.2%
Rating Area 7	1.8%
Rating Area 8	65.6%

**Appendix 1.3
Pennsylvania Health & Wellness, Inc.
Rate Table**

Plan ID	Plan Name	Calibrated Plan-Adjusted Index Rate	Age Band	Age Factor	Tobacco Factors		Geographic Factors	
					Smoker	Non-Smoker	Area	Rate Factor
86199PA0010025	Ambetter Secure Care 5	\$320.28	0-14	0.765	1.000	1.000		
86199PA0010035	Ambetter Secure Care 20	\$301.24	15	0.833	1.000	1.000	Rating Area 3	0.9005
86199PA0010004	Ambetter Balanced Care 11	\$326.32	16	0.859	1.000	1.000	Rating Area 6	1.0635
86199PA0010012	Ambetter Balanced Care 12	\$321.39	17	0.885	1.000	1.000	Rating Area 7	1.1120
86199PA0010032	Ambetter Balanced Care 30	\$292.43	18	0.913	1.000	1.000	Rating Area 8	1.0334
86199PA0010033	Ambetter Balanced Care 31	\$293.06	19	0.941	1.000	1.000		
86199PA0010034	Ambetter Balanced Care 32	\$309.23	20	0.970	1.000	1.000		
86199PA0010022	Ambetter Essential Care 2 HSA	\$228.76	21	1.000	1.150	1.000		
86199PA0010028	Ambetter Essential Care 5	\$241.17	22	1.000	1.150	1.000		
86199PA0010006	Ambetter Essential Care 10	\$233.31	23	1.000	1.150	1.000		
86199PA0010031	Ambetter Essential Care: \$0 Medical Deductible	\$276.45	24	1.000	1.150	1.000		
86199PA0010030	Ambetter Essential Care: \$1,500 Medical Deductible	\$261.75	25	1.004	1.150	1.000		
86199PA0030007	Ambetter Secure Care 201 HSA	\$287.28	26	1.024	1.150	1.000		
86199PA0030008	Ambetter Secure Care 202	\$328.28	27	1.048	1.150	1.000		
86199PA0030016	Ambetter Secure Care 203	\$295.90	28	1.087	1.150	1.000		
86199PA0030003	Ambetter Balanced Care 201 HSA	\$235.13	29	1.119	1.150	1.000		
86199PA0030004	Ambetter Balanced Care 203	\$238.27	30	1.135	1.150	1.000		
86199PA0030002	Ambetter Balanced Care 207	\$260.07	31	1.159	1.150	1.000		
86199PA0030001	Ambetter Balanced Care 209	\$258.76	32	1.183	1.150	1.000		
86199PA0030012	Ambetter Balanced Care 210	\$222.14	33	1.198	1.150	1.000		
86199PA0030009	Ambetter Essential Care 201	\$222.46	34	1.214	1.150	1.000		
86199PA0030010	Ambetter Essential Care 202 HSA	\$228.76	35	1.222	1.150	1.000		
86199PA0020025	Ambetter Secure Care 5 + Vision + Adult Dental	\$336.69	36	1.230	1.150	1.000		
86199PA0020035	Ambetter Secure Care 20 + Vision + Adult Dental	\$316.67	37	1.238	1.150	1.000		
86199PA0020004	Ambetter Balanced Care 11 + Vision + Adult Dental	\$343.04	38	1.246	1.150	1.000		
86199PA0020016	Ambetter Balanced Care 12 + Vision + Adult Dental	\$337.85	39	1.262	1.150	1.000		
86199PA0020032	Ambetter Balanced Care 30 + Vision + Adult Dental	\$307.40	40	1.278	1.150	1.000		
86199PA0020033	Ambetter Balanced Care 31 + Vision + Adult Dental	\$308.07	41	1.302	1.150	1.000		
86199PA0020034	Ambetter Balanced Care 32 + Vision + Adult Dental	\$325.07	42	1.325	1.150	1.000		
86199PA0020022	Ambetter Essential Care 2 HSA + Vision + Adult Dental	\$240.48	43	1.357	1.150	1.000		
86199PA0020028	Ambetter Essential Care 5 + Vision + Adult Dental	\$253.52	44	1.397	1.150	1.000		
86199PA0020006	Ambetter Essential Care 10 + Vision + Adult Dental	\$245.25	45	1.444	1.150	1.000		
86199PA0020031	Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental	\$290.61	46	1.500	1.150	1.000		
86199PA0020030	Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental	\$275.16	47	1.563	1.150	1.000		
86199PA0040007	Ambetter Secure Care 201 HSA + Vision + Adult Dental	\$302.00	48	1.635	1.150	1.000		
86199PA0040008	Ambetter Secure Care 202 + Vision + Adult Dental	\$345.10	49	1.706	1.150	1.000		
86199PA0040003	Ambetter Balanced Care 201 HSA + Vision + Adult Dental	\$247.17	50	1.786	1.150	1.000		
86199PA0040004	Ambetter Balanced Care 203 + Vision + Adult Dental	\$250.48	51	1.865	1.150	1.000		
86199PA0040002	Ambetter Balanced Care 207 + Vision + Adult Dental	\$273.39	52	1.952	1.150	1.000		
86199PA0040001	Ambetter Balanced Care 209 + Vision + Adult Dental	\$272.02	53	2.040	1.150	1.000		
			54	2.135	1.150	1.000		
			55	2.230	1.150	1.000		
			56	2.333	1.150	1.000		
			57	2.437	1.150	1.000		
			58	2.548	1.150	1.000		
			59	2.603	1.150	1.000		
			60	2.714	1.150	1.000		
			61	2.810	1.150	1.000		
			62	2.873	1.150	1.000		
			63	2.952	1.150	1.000		
			64 and Over	3.000	1.150	1.000		

Appendix 1.4
Pennsylvania Health & Wellness, Inc.
Rating Example

Family Rating Example

Plan Design:	Ambetter Secure Care 5
Product:	86199PA001

Member	Age	Smoking Status	Rating Area	(a)	(b)	(c)	(d)	(e) = (a) x (b) x (c) x (d)
				Calibrated Plan-Adjusted Index Rate	Age Factor	Tobacco	Area	Final Premium
Subscriber	40	Non-Smoker	Rating Area 3	\$320.28	1.278	1.000	0.9005	\$368.60
Spouse	38	Non-Smoker	Rating Area 3	\$320.28	1.246	1.000	0.9005	\$359.37
Child 1	18	Non-Smoker	Rating Area 3	\$320.28	0.913	1.000	0.9005	\$263.32
Child 2	16	Non-Smoker	Rating Area 3	\$320.28	0.859	1.000	0.9005	\$247.75
Child 3	14	Non-Smoker	Rating Area 3	\$320.28	0.765	1.000	0.9005	\$220.64
Child 4	11	Non-Smoker	Rating Area 3	\$320.28	0.000	1.000	0.9005	\$0.00
Total								\$1,459.68

Steps to Calculate Final Premium:

- (1) Look up the plan's Calibrated Plan-Adjusted Index Rate (a)
- (2) Look up the age factors for each member based on age (b).
 Note that premiums can only be charged for the first 3 children, so the age factor for all subsequent children will be 0.
- (3) Look up the tobacco factor for each member according to smoking status and age (c).
- (4) Look up the area factor based on the rating area (d).
- (5) Multiply column (a) by the age, tobacco and area factors for each member individually.
- (6) Sum the results from (5) for the final premium for the family.

Appendix 4.1
Pennsylvania Health & Wellness, Inc.
Experience Period Claims

	Allowed	Incurred (Paid) Claims
Claim System	\$9,806,846	\$7,945,229
Outside⁽¹⁾	\$146,542	\$118,725
IBNP	\$241,316	\$195,508
Total⁽²⁾	\$10,194,704	\$8,259,461

(1) The claims processed outside of the issuer's claims system are for capitated services.

(2) Total claims are calculated using unrounded numbers.

Appendix 5.1
Pennsylvania Health & Wellness, Inc.
Benefit Category Mapping

MCRM Benefit Category	URRT Benefit Category
<i>Inpatient Facility - Non-Maternity</i>	
Medical	Inpatient Hospital
Medical - Other Newborn	Inpatient Hospital
Surgical	Inpatient Hospital
Psychiatric - Hospital	Inpatient Hospital
Psychiatric - Residential	Inpatient Hospital
Alcohol & Drug Abuse - Hospital	Inpatient Hospital
Alcohol & Drug Abuse - Residential	Inpatient Hospital
<i>Inpatient Facility - Maternity</i>	
Normal Deliveries	Inpatient Hospital
Cesarean Deliveries	Inpatient Hospital
Non-Deliveries	Inpatient Hospital
<i>Skilled Nursing Facility</i>	
	Inpatient Hospital
<i>Outpatient Facility</i>	
Observation	Outpatient Hospital
Emergency Room	Outpatient Hospital
Surgery	Outpatient Hospital
Radiology	
Radiology - Therapeutic	Outpatient Hospital
Radiology - Diagnostic	Outpatient Hospital
Radiology - CT / MRI / PET	Outpatient Hospital
Pathology/Lab	Outpatient Hospital
Pharmacy	Outpatient Hospital
Cardiovascular	Outpatient Hospital
PT/OT/ST	Outpatient Hospital
Psychiatric	Outpatient Hospital
Alcohol & Drug Abuse	Outpatient Hospital
Preventive	Outpatient Hospital
Other Outpatient Facility	Outpatient Hospital
<i>Professional</i>	
<i>Inpatient Surgery - Non-Maternity</i>	
Surgeon	Professional
Anesthesia	Professional
<i>Maternity</i>	
Professional	Professional
Anesthesia	Professional
<i>Outpatient Surgery</i>	
Outpatient Facility	Professional
Office	Professional
Anesthesia	Professional
<i>Inpatient Visits</i>	
Medical	Professional
Psychiatric	Professional
Alcohol & Drug Abuse	Professional
<i>Office Visits & Miscellaneous Services</i>	
Office/Home Visits - PCP	Professional
Office/Home Visits - Specialist	Professional
Urgent Care Visits	Professional
Office Administered Drugs	Professional
Allergy Testing	Professional
Allergy Immunotherapy	Professional
Miscellaneous Medical	Professional

Appendix 5.1
Pennsylvania Health & Wellness, Inc.
Benefit Category Mapping

MCRM Benefit Category	URRT Benefit Category
Preventive Services	
Immunizations	Professional
Well Baby Exams	Professional
Physical Exams	Professional
Other Preventive	Professional
Other Professional Services	
ER Visits and Observation Care	Professional
Vision Exams	Professional
Hearing and Speech Exams	Professional
Physical Therapy	Professional
Cardiovascular	Professional
Radiology	
Inpatient	Professional
Outpatient	
Outpatient - Therapeutic	Professional
Outpatient - Diagnostic	Professional
Outpatient - CT / MRI / PET	Professional
Office	
Office - Therapeutic	Professional
Office - Diagnostic	Professional
Office - CT / MRI / PET	Professional
Pathology/Lab	
Inpatient & Outpatient	Professional
Office	Professional
Chiropractor	Professional
Outpatient Psychiatric	Professional
Outpatient Alcohol & Drug Abuse	Professional
<i>Other</i>	
Prescription Drugs	Prescription Drug
Private Duty Nursing/Home Health	Other Medical
Ambulance	Other Medical
DME and Supplies	Other Medical
Prosthetics	Other Medical
Autism - ABA	Other Medical
IUD Contraceptive	Other Medical
Implantable Rod Contraceptive	Other Medical
Infertility	Other Medical
Envolve Vision - Child - Exam / Hardware	Capitation
Envolve Vision - Child - Med / Surg	Capitation
Envolve Vision - Adult - Med / Surg	Capitation
Envolve PeopleCare - Health Coaching	Capitation
Envolve PeopleCare - Nurseline	Capitation
Start Smart	Capitation
Teledoc - Telehealth	Capitation
<i>Adult Vision / Adult Dental</i>	
Envolve Vision - Adult - Exam / Hardware	Capitation
Envolve Dental - Adult	Capitation

Appendix 6.1
Pennsylvania Health & Wellness, Inc.
URRT Cost Trend Factor, Annualized

Benefit Category	(a) Reimbursement Change other than Charge Trend, Significant Network Changes, Rx Rebate Changes, Provider Mix	(b) Provider Mix Change within existing Network	(c) 2020 to 2022 Charge Trend	(d) =[(a)*(b)*(c)]^0.5 URRT Yearly Cost Trend Factor
Inpatient Hospital	1.159	1.053	1.000	1.105
Outpatient Hospital	1.148	1.053	1.000	1.099
Professional	1.187	1.016	1.000	1.098
Other Medical	1.000	1.000	1.000	1.000
Capitation	1.000	1.000	1.000	1.000
Prescription Drug	0.968	1.000	1.085	1.025
Total	1.100	1.026	1.026	1.074

Appendix 6.2
Pennsylvania Health & Wellness, Inc.
URRT Util Trend Factor, Annualized

Annualized Util/1,000 Trend

Benefit Category	2022 URRT Annual Util Trend Factor	2021 URRT Worksheet 1 - Individual Market ⁽¹⁾			Milliman HCGs ⁽²⁾		Ambetter Nationwide Trend Study ⁽³⁾
		Median	20th Percentile	80th Percentile	Low	High	Midpoint
Inpatient Hospital	1.025	1.015	1.000	1.036	0.980	1.030	1.023
Outpatient Hospital	1.025	1.022	1.005	1.039	1.000	1.030	
Professional	1.025	1.025	1.004	1.040	0.980	1.020	
Other Medical	1.025	1.024	1.001	1.042	0.980	1.020	
Capitation ⁽⁴⁾	1.000	n/a	n/a	n/a	n/a	n/a	n/a

Annualized PMPM Trend⁽⁵⁾

Benefit Category	2022 URRT Annual PMPM Trend Factor	2021 URRT Worksheet 1 - Individual Market ⁽¹⁾			Milliman HCGs ⁽²⁾	
		Median	20th Percentile	80th Percentile	Low	High
Prescription Drug	1.065	1.073	1.038	1.105	1.023	1.075

- (1) Reflects Utilization trends from Worksheet 1, Section II in 802 different 2021 URRTs. Based on public use files released by CCIIO, filtered on all 2021 Individual Market URRTs with non-zero credibility and non-zero trends. Note, PMPM trends are provided for prescription drugs, see footnote (5).
- (2) See Section 8, "Manual Rate Adjustments", for more information on the Milliman HCGs.
- (3) The Ambetter nationwide trend study analyzed changes over time in normalized medical allowed claims PMPM for Ambetter individual marketplace products offered across the United States. In order to isolate secular forces of utilization trend, the study first normalized claims costs for differences in population characteristics (age/sex, morbidity), benefit design (induced demand), and network characteristics (e.g. unit cost and provider practice characteristics) by area and over time.
- (4) PHW capitation costs are based on actual and expected contracts in 2022, and do not require any trend adjustment.
- (5) Due to differences in how sources allocate intensity/mix change between utilization and unit cost trend, prescription drug trends are best compared at the PMPM level, instead of separately for utilization and unit cost.

Appendix 8.1
Pennsylvania Health & Wellness, Inc.
Manual Rate Buildup

Line Item	Claims PMPM							Adjustment Factors						
	Total	IP	OP	Prof	Other	Rx	Cap	Total	IP	OP	Prof	Other	Rx	Cap
Base Data	\$366.07	79.35	76.81	100.41	9.76	97.51	\$2.23							
Cost Trend	431.11	100.08	86.32	137.00	9.37	96.12	2.23	1.178	1.261	1.124	1.364	0.960	0.986	1.000
Utilization Trend	464.96	114.64	90.70	140.01	9.52	107.87	2.23	1.079	1.146	1.051	1.022	1.016	1.122	1.000
Change in Induced Utilization	434.03	108.12	85.00	131.10	8.39	99.20	2.23	0.933	0.943	0.937	0.936	0.881	0.920	1.000
Change in Morbidity - Reinsurance	433.60	108.01	84.92	130.97	8.38	99.10	2.22	0.999	0.999	0.999	0.999	0.999	0.999	0.999
Change in Morbidity - All Other	382.00	94.67	74.25	114.73	7.33	88.79	2.23	0.881	0.876	0.874	0.876	0.875	0.896	1.001
Change in Demographics	435.96	107.86	86.75	125.98	7.98	105.17	2.23	1.141	1.139	1.168	1.098	1.088	1.184	1.000
Change in Covered Benefits	429.36	107.31	87.03	121.29	6.33	105.17	2.23	0.985	0.995	1.003	0.963	0.793	1.000	1.000
Change in Network	403.57	98.10	77.82	114.48	5.77	105.17	2.23	0.940	0.914	0.894	0.944	0.913	1.000	1.000
Change in Other	405.29	98.48	78.18	114.95	5.80	105.66	2.23	1.004	1.004	1.005	1.004	1.004	1.005	1.000
Manual EHB Allowed Claims PMPM	\$405.29	\$98.48	\$78.18	\$114.95	\$5.80	\$105.66	\$2.23							

All adjustments are informed by the Milliman Health Cost Guidelines and the anticipated network, plan, and population characteristics.

**Appendix 10.1
 Pennsylvania Health & Wellness, Inc.
 Index Rate to Projected Index Rate**

Plan ID	Plan Name	(1)	(2)	(3)	(4)	(5) = (2) * (4) + (3) * [1 - (4)]
		Projected Member Months	Experience Period Index Rate (Projected)	Credibility Manual Index Rate (Projected)	Credibility Factor	Projected Index Rate
86199PA0010025	Ambetter Secure Care 5	10,934	\$307.15	\$405.29	60%	\$346.74
86199PA0010035	Ambetter Secure Care 20	3,601	307.15	405.29	60%	346.74
86199PA0010004	Ambetter Balanced Care 11	21,402	307.15	405.29	60%	346.74
86199PA0010012	Ambetter Balanced Care 12	11,854	307.15	405.29	60%	346.74
86199PA0010032	Ambetter Balanced Care 30	2,760	307.15	405.29	60%	346.74
86199PA0010033	Ambetter Balanced Care 31	2,760	307.15	405.29	60%	346.74
86199PA0010034	Ambetter Balanced Care 32	9,943	307.15	405.29	60%	346.74
86199PA0010022	Ambetter Essential Care 2 HSA	13,566	307.15	405.29	60%	346.74
86199PA0010028	Ambetter Essential Care 5	3,721	307.15	405.29	60%	346.74
86199PA0010006	Ambetter Essential Care 10	5,040	307.15	405.29	60%	346.74
86199PA0010031	Ambetter Essential Care: \$0 Medical Deductible	7,441	307.15	405.29	60%	346.74
86199PA0010030	Ambetter Essential Care: \$1,500 Medical Deductible	7,441	307.15	405.29	60%	346.74
86199PA0030007	Ambetter Secure Care 201 HSA	13	307.15	405.29	60%	346.74
86199PA0030008	Ambetter Secure Care 202	13	307.15	405.29	60%	346.74
86199PA0030016	Ambetter Secure Care 203	16	307.15	405.29	60%	346.74
86199PA0030003	Ambetter Balanced Care 201 HSA	16	307.15	405.29	60%	346.74
86199PA0030004	Ambetter Balanced Care 203	16	307.15	405.29	60%	346.74
86199PA0030002	Ambetter Balanced Care 207	16	307.15	405.29	60%	346.74
86199PA0030001	Ambetter Balanced Care 209	16	307.15	405.29	60%	346.74
86199PA0030012	Ambetter Balanced Care 210	20	307.15	405.29	60%	346.74
86199PA0030009	Ambetter Essential Care 201	18	307.15	405.29	60%	346.74
86199PA0030010	Ambetter Essential Care 202 HSA	18	307.15	405.29	60%	346.74
86199PA0020025	Ambetter Secure Care 5 + Vision + Adult Dental	3,045	307.15	405.29	60%	346.74
86199PA0020035	Ambetter Secure Care 20 + Vision + Adult Dental	1,003	307.15	405.29	60%	346.74
86199PA0020004	Ambetter Balanced Care 11 + Vision + Adult Dental	5,666	307.15	405.29	60%	346.74
86199PA0020016	Ambetter Balanced Care 12 + Vision + Adult Dental	3,068	307.15	405.29	60%	346.74
86199PA0020032	Ambetter Balanced Care 30 + Vision + Adult Dental	730	307.15	405.29	60%	346.74
86199PA0020033	Ambetter Balanced Care 31 + Vision + Adult Dental	730	307.15	405.29	60%	346.74
86199PA0020034	Ambetter Balanced Care 32 + Vision + Adult Dental	2,614	307.15	405.29	60%	346.74
86199PA0020022	Ambetter Essential Care 2 HSA + Vision + Adult Dental	3,743	307.15	405.29	60%	346.74
86199PA0020028	Ambetter Essential Care 5 + Vision + Adult Dental	1,027	307.15	405.29	60%	346.74
86199PA0020006	Ambetter Essential Care 10 + Vision + Adult Dental	1,391	307.15	405.29	60%	346.74
86199PA0020031	Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental	2,054	307.15	405.29	60%	346.74
86199PA0020030	Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental	2,054	307.15	405.29	60%	346.74
86199PA0040007	Ambetter Secure Care 201 HSA + Vision + Adult Dental	3	307.15	405.29	60%	346.74
86199PA0040008	Ambetter Secure Care 202 + Vision + Adult Dental	3	307.15	405.29	60%	346.74
86199PA0040003	Ambetter Balanced Care 201 HSA + Vision + Adult Dental	4	307.15	405.29	60%	346.74
86199PA0040004	Ambetter Balanced Care 203 + Vision + Adult Dental	4	307.15	405.29	60%	346.74
86199PA0040002	Ambetter Balanced Care 207 + Vision + Adult Dental	4	307.15	405.29	60%	346.74
86199PA0040001	Ambetter Balanced Care 209 + Vision + Adult Dental	4	307.15	405.29	60%	346.74
Total		127,772	\$307.15	\$405.29	60%	\$346.74

Appendix 11.1
Pennsylvania Health & Wellness, Inc.
Projected Index Rate to Market Adjusted Index Rate

	(5)	(6)	(7)	(8)	(9) = (5) * (6) * (7) * (8)	
Plan ID	Plan Name	Projected Index Rate	Reinsurance Factor	Net Risk Adjustment Transfer Factor	Exchange User Fee Factor	Market Adjusted Index Rate
86199PA0010025	Ambetter Secure Care 5	\$346.74	0.940	1.426	1.037	\$481.86
86199PA0010035	Ambetter Secure Care 20	346.74	0.940	1.426	1.037	481.86
86199PA0010004	Ambetter Balanced Care 11	346.74	0.940	1.426	1.037	481.86
86199PA0010012	Ambetter Balanced Care 12	346.74	0.940	1.426	1.037	481.86
86199PA0010032	Ambetter Balanced Care 30	346.74	0.940	1.426	1.037	481.86
86199PA0010033	Ambetter Balanced Care 31	346.74	0.940	1.426	1.037	481.86
86199PA0010034	Ambetter Balanced Care 32	346.74	0.940	1.426	1.037	481.86
86199PA0010022	Ambetter Essential Care 2 HSA	346.74	0.940	1.426	1.037	481.86
86199PA0010028	Ambetter Essential Care 5	346.74	0.940	1.426	1.037	481.86
86199PA0010006	Ambetter Essential Care 10	346.74	0.940	1.426	1.037	481.86
86199PA0010031	Ambetter Essential Care: \$0 Medical Deductible	346.74	0.940	1.426	1.037	481.86
86199PA0010030	Ambetter Essential Care: \$1,500 Medical Deductible	346.74	0.940	1.426	1.037	481.86
86199PA0030007	Ambetter Secure Care 201 HSA	346.74	0.940	1.426	1.037	481.86
86199PA0030008	Ambetter Secure Care 202	346.74	0.940	1.426	1.037	481.86
86199PA0030016	Ambetter Secure Care 203	346.74	0.940	1.426	1.037	481.86
86199PA0030003	Ambetter Balanced Care 201 HSA	346.74	0.940	1.426	1.037	481.86
86199PA0030004	Ambetter Balanced Care 203	346.74	0.940	1.426	1.037	481.86
86199PA0030002	Ambetter Balanced Care 207	346.74	0.940	1.426	1.037	481.86
86199PA0030001	Ambetter Balanced Care 209	346.74	0.940	1.426	1.037	481.86
86199PA0030012	Ambetter Balanced Care 210	346.74	0.940	1.426	1.037	481.86
86199PA0030009	Ambetter Essential Care 201	346.74	0.940	1.426	1.037	481.86
86199PA0030010	Ambetter Essential Care 202 HSA	346.74	0.940	1.426	1.037	481.86
86199PA0020025	Ambetter Secure Care 5 + Vision + Adult Dental	346.74	0.940	1.426	1.037	481.86
86199PA0020035	Ambetter Secure Care 20 + Vision + Adult Dental	346.74	0.940	1.426	1.037	481.86
86199PA0020004	Ambetter Balanced Care 11 + Vision + Adult Dental	346.74	0.940	1.426	1.037	481.86
86199PA0020016	Ambetter Balanced Care 12 + Vision + Adult Dental	346.74	0.940	1.426	1.037	481.86
86199PA0020032	Ambetter Balanced Care 30 + Vision + Adult Dental	346.74	0.940	1.426	1.037	481.86
86199PA0020033	Ambetter Balanced Care 31 + Vision + Adult Dental	346.74	0.940	1.426	1.037	481.86
86199PA0020034	Ambetter Balanced Care 32 + Vision + Adult Dental	346.74	0.940	1.426	1.037	481.86
86199PA0020022	Ambetter Essential Care 2 HSA + Vision + Adult Dental	346.74	0.940	1.426	1.037	481.86
86199PA0020028	Ambetter Essential Care 5 + Vision + Adult Dental	346.74	0.940	1.426	1.037	481.86
86199PA0020006	Ambetter Essential Care 10 + Vision + Adult Dental	346.74	0.940	1.426	1.037	481.86
86199PA0020031	Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental	346.74	0.940	1.426	1.037	481.86
86199PA0020030	Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental	346.74	0.940	1.426	1.037	481.86
86199PA0040007	Ambetter Secure Care 201 HSA + Vision + Adult Dental	346.74	0.940	1.426	1.037	481.86
86199PA0040008	Ambetter Secure Care 202 + Vision + Adult Dental	346.74	0.940	1.426	1.037	481.86
86199PA0040003	Ambetter Balanced Care 201 HSA + Vision + Adult Dental	346.74	0.940	1.426	1.037	481.86
86199PA0040004	Ambetter Balanced Care 203 + Vision + Adult Dental	346.74	0.940	1.426	1.037	481.86
86199PA0040002	Ambetter Balanced Care 207 + Vision + Adult Dental	346.74	0.940	1.426	1.037	481.86
86199PA0040001	Ambetter Balanced Care 209 + Vision + Adult Dental	346.74	0.940	1.426	1.037	481.86
Total		\$346.74	0.940	1.426	1.037	\$481.86

Appendix 11.2
Pennsylvania Health & Wellness, Inc.
Projected Risk Adjustment Transfers for 2022

Appendix 11.2 has been redacted.

Appendix 11.3
Pennsylvania Health & Wellness, Inc.
Development of Appendix 11.1 Values

(b+a/d+c/d) / (b+c/d)	Net Risk Adjustment Transfer Factor	1.426
(a)	Risk Adjustment Transfer (App 11.2) ⁽¹⁾	\$116.37
(b)	Projected Index Rate (App 10.1)	\$346.74
(c)	Reinsurance (URRT WS 2)	(\$17.55)
(d)	Paid to Allowed Ratio	0.838
(c+(a+b+d)/e) / (c+(b+d)/e)	Exchange User Fee Factor	1.037
(a)	Pennsylvania Exchange Fee (App 12.2)	\$14.39
(b)	Risk Adjustment Transfer (App 11.2) ⁽¹⁾	\$116.37
(c)	Projected Index Rate (App 10.1)	\$346.74
(d)	Reinsurance (URRT WS 2)	(\$17.55)
(e)	Paid to Allowed Ratio	0.838

1) The Risk Adjustment Transfer does not include the portion of Risk Adjustment associated with non-EHB benefits.

Appendix 12.1
 Pennsylvania Health & Wellness, Inc.
 Market Adjusted Index Rate to Plan Adjusted Index Rate

Plan ID	Plan Name	(9)	(10)	(11)	(12)	(13)	(14)	(15) = (10) * ... * (14)	(16) = (9) * (15)
		Market Adjusted Index Rate	Actuarial Value and Cost-Sharing Design of the Plan	Provider Network, Delivery System and Utilization Management	Benefits in Addition to the EHBS	Administrative Costs Excluding Exchange User Fees	Impact of Specific Eligibility Categories for Catastrophic Plans	AV Pricing Value	Plan Adjusted Index Rate
86199PA0010025	Ambetter Secure Care 5	\$481.86	0.923	1.000	1.000	1.189	1.000	1.097	\$528.59
86199PA0010035	Ambetter Secure Care 20	\$481.86	0.868	1.000	1.000	1.189	1.000	1.032	\$497.16
86199PA0010004	Ambetter Balanced Care 11	\$481.86	0.940	1.000	1.000	1.189	1.000	1.118	\$538.56
86199PA0010012	Ambetter Balanced Care 12	\$481.86	0.926	1.000	1.000	1.189	1.000	1.101	\$530.41
86199PA0010032	Ambetter Balanced Care 30	\$481.86	0.843	1.000	1.000	1.189	1.000	1.002	\$482.61
86199PA0010033	Ambetter Balanced Care 31	\$481.86	0.844	1.000	1.000	1.189	1.000	1.004	\$483.66
86199PA0010034	Ambetter Balanced Care 32	\$481.86	0.891	1.000	1.000	1.189	1.000	1.059	\$510.35
86199PA0010022	Ambetter Essential Care 2 HSA	\$481.86	0.659	1.000	1.000	1.189	1.000	0.784	\$377.54
86199PA0010028	Ambetter Essential Care 5	\$481.86	0.695	1.000	1.000	1.189	1.000	0.826	\$398.02
86199PA0010006	Ambetter Essential Care 10	\$481.86	0.672	1.000	1.000	1.189	1.000	0.799	\$385.04
86199PA0010031	Ambetter Essential Care: \$0 Medical Deductible	\$481.86	0.797	1.000	1.000	1.189	1.000	0.947	\$456.25
86199PA0010030	Ambetter Essential Care: \$1,500 Medical Deductible	\$481.86	0.754	1.000	1.000	1.189	1.000	0.897	\$431.99
86199PA0030007	Ambetter Secure Care 201 HSA	\$481.86	0.828	1.000	1.000	1.189	1.000	0.984	\$474.13
86199PA0030008	Ambetter Secure Care 202	\$481.86	0.946	1.000	1.000	1.189	1.000	1.124	\$541.79
86199PA0030016	Ambetter Secure Care 203	\$481.86	0.853	1.000	1.000	1.189	1.000	1.013	\$488.34
86199PA0030003	Ambetter Balanced Care 201 HSA	\$481.86	0.677	1.000	1.000	1.189	1.000	0.805	\$388.05
86199PA0030004	Ambetter Balanced Care 203	\$481.86	0.687	1.000	1.000	1.189	1.000	0.816	\$393.24
86199PA0030002	Ambetter Balanced Care 207	\$481.86	0.749	1.000	1.000	1.189	1.000	0.891	\$429.21
86199PA0030001	Ambetter Balanced Care 209	\$481.86	0.746	1.000	1.000	1.189	1.000	0.886	\$427.06
86199PA0030012	Ambetter Balanced Care 210	\$481.86	0.640	1.000	1.000	1.189	1.000	0.761	\$386.61
86199PA0030009	Ambetter Essential Care 201	\$481.86	0.641	1.000	1.000	1.189	1.000	0.762	\$367.14
86199PA0030010	Ambetter Essential Care 202 HSA	\$481.86	0.659	1.000	1.000	1.189	1.000	0.784	\$377.54
86199PA0020025	Ambetter Secure Care 5 + Vision + Adult Dental	\$481.86	0.923	1.000	1.051	1.189	1.000	1.153	\$555.66
86199PA0020035	Ambetter Secure Care 20 + Vision + Adult Dental	\$481.86	0.868	1.000	1.051	1.189	1.000	1.085	\$522.63
86199PA0020004	Ambetter Balanced Care 11 + Vision + Adult Dental	\$481.86	0.940	1.000	1.051	1.189	1.000	1.175	\$566.14
86199PA0020016	Ambetter Balanced Care 12 + Vision + Adult Dental	\$481.86	0.926	1.000	1.051	1.189	1.000	1.157	\$557.58
86199PA0020032	Ambetter Balanced Care 30 + Vision + Adult Dental	\$481.86	0.843	1.000	1.051	1.189	1.000	1.053	\$507.33
86199PA0020033	Ambetter Balanced Care 31 + Vision + Adult Dental	\$481.86	0.844	1.000	1.051	1.189	1.000	1.055	\$508.43
86199PA0020034	Ambetter Balanced Care 32 + Vision + Adult Dental	\$481.86	0.891	1.000	1.051	1.189	1.000	1.113	\$536.49
86199PA0020022	Ambetter Essential Care 2 HSA + Vision + Adult Dental	\$481.86	0.659	1.000	1.051	1.189	1.000	0.824	\$396.87
86199PA0020028	Ambetter Essential Care 5 + Vision + Adult Dental	\$481.86	0.695	1.000	1.051	1.189	1.000	0.868	\$418.41
86199PA0020006	Ambetter Essential Care 10 + Vision + Adult Dental	\$481.86	0.672	1.000	1.051	1.189	1.000	0.840	\$404.76
86199PA0020031	Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental	\$481.86	0.797	1.000	1.051	1.189	1.000	0.995	\$479.62
86199PA0020030	Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental	\$481.86	0.754	1.000	1.051	1.189	1.000	0.942	\$454.12
86199PA0040007	Ambetter Secure Care 201 HSA + Vision + Adult Dental	\$481.86	0.828	1.000	1.051	1.189	1.000	1.034	\$498.41
86199PA0040008	Ambetter Secure Care 202 + Vision + Adult Dental	\$481.86	0.946	1.000	1.051	1.189	1.000	1.182	\$569.54
86199PA0040003	Ambetter Balanced Care 201 HSA + Vision + Adult Dental	\$481.86	0.677	1.000	1.051	1.189	1.000	0.847	\$407.92
86199PA0040004	Ambetter Balanced Care 203 + Vision + Adult Dental	\$481.86	0.687	1.000	1.051	1.189	1.000	0.858	\$413.38
86199PA0040002	Ambetter Balanced Care 207 + Vision + Adult Dental	\$481.86	0.749	1.000	1.051	1.189	1.000	0.936	\$451.20
86199PA0040001	Ambetter Balanced Care 209 + Vision + Adult Dental	\$481.86	0.746	1.000	1.051	1.189	1.000	0.932	\$448.93
Total		\$481.86	0.838	1.000	1.011	1.189	1.000	1.008	\$485.48

Appendix 12.2
Pennsylvania Health & Wellness, Inc.
Summary of Non-Benefit Expenses

<u>Expense Component</u>	<u>PMPM</u>	<u>% of Base Premium</u>
Base Product Premium PMPM ⁽¹⁾	\$480.26	100.00%
<u>Administrative Expense Load</u>		
General Administrative Expense		
Core CNC Admin	\$45.57	9.49%
Sales Compensation	\$9.26	1.93%
Marketing - Lead Generation	\$2.30	0.48%
Commercial Stop Loss	\$0.00	0.00%
Marketing - Post Enrollment Marketing Costs	\$0.00	0.00%
Risk Adjustment Optimization	\$0.00	0.00%
Premium Billings	\$0.00	0.00%
Connecture Front-End	\$0.00	0.00%
Non-Benefit Portion of Capitation Arrangements	\$0.42	0.09%
Quality Improvement Expense	\$3.00	0.62%
Provider Incentive Payments	\$2.00	0.42%
Total	\$62.56	13.03%
Post-Tax Profit and Contribution to Surplus	\$9.39	1.95%
<u>Taxes and Fees - % of Premium</u>		
State Income Tax	\$1.04	0.22%
Federal Income Tax	\$2.77	0.58%
Federal Transitional Reinsurance Program Fee	\$0.00	0.00%
Patient Centered Outcomes Research Fee	\$0.24	0.05%
Pennsylvania Exchange Fee	\$14.39	3.00%
Risk Adjustment User Fee	\$0.25	0.05%
Total	\$18.69	3.89%
<u>Non-Benefit Expenses, Risk and Profit</u>	\$90.64	18.87%
1) Base Product Premium does not include the premium associated with non-EHB benefits.		

Appendix 12.3
Pennsylvania Health & Wellness, Inc.
Development of Administrative Costs Excluding Exchange User Fees Factor

(c)/(c-a+b)	Administrative Costs Excluding Exchange User Fees	1.189
(a)	Non-Benefit Expenses, Risk and Profit (App 12.2)	\$90.64
(b)	Pennsylvania Exchange Fee (App 12.2)	\$14.39
(c)	Base Product Premium (App 12.2)	\$480.26

Appendix 13.1
Pennsylvania Health & Wellness, Inc.
Plan Adjusted Index Rate to Calibrated Plan-Adjusted Index Rate

Plan ID	Plan Name	(16)	(17)	(18)	(19)	(20) = (17) * (18) * (19)	(21) = (16) / (20)
		Plan Adjusted Index Rate	Geographic Calibration Factor	Age Calibration Factor ¹	Tobacco Use Calibration Factor	Calibration ²	Calibrated Plan-Adjusted Index Rate ³
86199PA0010025	Ambetter Secure Care 5	\$528.59	1.0000	1.642	1.005	1.650	\$320.28
86199PA0010035	Ambetter Secure Care 20	497.16	1.0000	1.642	1.005	1.650	301.24
86199PA0010004	Ambetter Balanced Care 11	538.56	1.0000	1.642	1.005	1.650	326.32
86199PA0010012	Ambetter Balanced Care 12	530.41	1.0000	1.642	1.005	1.650	321.39
86199PA0010032	Ambetter Balanced Care 30	482.61	1.0000	1.642	1.005	1.650	292.43
86199PA0010033	Ambetter Balanced Care 31	483.66	1.0000	1.642	1.005	1.650	293.06
86199PA0010034	Ambetter Balanced Care 32	510.35	1.0000	1.642	1.005	1.650	309.23
86199PA0010022	Ambetter Essential Care 2 HSA	377.54	1.0000	1.642	1.005	1.650	228.76
86199PA0010028	Ambetter Essential Care 5	398.02	1.0000	1.642	1.005	1.650	241.17
86199PA0010006	Ambetter Essential Care 10	385.04	1.0000	1.642	1.005	1.650	233.31
86199PA0010031	Ambetter Essential Care: \$0 Medical Deductible	456.25	1.0000	1.642	1.005	1.650	276.45
86199PA0010030	Ambetter Essential Care: \$1,500 Medical Deductible	431.99	1.0000	1.642	1.005	1.650	261.75
86199PA0030007	Ambetter Secure Care 201 HSA	474.13	1.0000	1.642	1.005	1.650	287.28
86199PA0030008	Ambetter Secure Care 202	541.79	1.0000	1.642	1.005	1.650	328.28
86199PA0030016	Ambetter Secure Care 203	488.34	1.0000	1.642	1.005	1.650	295.90
86199PA0030003	Ambetter Balanced Care 201 HSA	388.05	1.0000	1.642	1.005	1.650	235.13
86199PA0030004	Ambetter Balanced Care 203	393.24	1.0000	1.642	1.005	1.650	238.27
86199PA0030002	Ambetter Balanced Care 207	429.21	1.0000	1.642	1.005	1.650	260.07
86199PA0030001	Ambetter Balanced Care 209	427.06	1.0000	1.642	1.005	1.650	258.76
86199PA0030012	Ambetter Balanced Care 210	366.61	1.0000	1.642	1.005	1.650	222.14
86199PA0030009	Ambetter Essential Care 201	367.14	1.0000	1.642	1.005	1.650	222.46
86199PA0030010	Ambetter Essential Care 202 HSA	377.54	1.0000	1.642	1.005	1.650	228.76
86199PA0020025	Ambetter Secure Care 5 + Vision + Adult Dental	555.66	1.0000	1.642	1.005	1.650	336.69
86199PA0020035	Ambetter Secure Care 20 + Vision + Adult Dental	522.63	1.0000	1.642	1.005	1.650	316.67
86199PA0020004	Ambetter Balanced Care 11 + Vision + Adult Dental	566.14	1.0000	1.642	1.005	1.650	343.04
86199PA0020016	Ambetter Balanced Care 12 + Vision + Adult Dental	557.58	1.0000	1.642	1.005	1.650	337.85
86199PA0020032	Ambetter Balanced Care 30 + Vision + Adult Dental	507.33	1.0000	1.642	1.005	1.650	307.40
86199PA0020033	Ambetter Balanced Care 31 + Vision + Adult Dental	508.43	1.0000	1.642	1.005	1.650	308.07
86199PA0020034	Ambetter Balanced Care 32 + Vision + Adult Dental	536.49	1.0000	1.642	1.005	1.650	325.07
86199PA0020022	Ambetter Essential Care 2 HSA + Vision + Adult Dental	396.87	1.0000	1.642	1.005	1.650	240.48
86199PA0020028	Ambetter Essential Care 5 + Vision + Adult Dental	418.41	1.0000	1.642	1.005	1.650	253.52
86199PA0020006	Ambetter Essential Care 10 + Vision + Adult Dental	404.76	1.0000	1.642	1.005	1.650	245.25
86199PA0020031	Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental	479.62	1.0000	1.642	1.005	1.650	290.61
86199PA0020030	Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental	454.12	1.0000	1.642	1.005	1.650	275.16
86199PA0040007	Ambetter Secure Care 201 HSA + Vision + Adult Dental	498.41	1.0000	1.642	1.005	1.650	302.00
86199PA0040008	Ambetter Secure Care 202 + Vision + Adult Dental	569.54	1.0000	1.642	1.005	1.650	345.10
86199PA0040003	Ambetter Balanced Care 201 HSA + Vision + Adult Dental	407.92	1.0000	1.642	1.005	1.650	247.17
86199PA0040004	Ambetter Balanced Care 203 + Vision + Adult Dental	413.38	1.0000	1.642	1.005	1.650	250.48
86199PA0040002	Ambetter Balanced Care 207 + Vision + Adult Dental	451.20	1.0000	1.642	1.005	1.650	273.39
86199PA0040001	Ambetter Balanced Care 209 + Vision + Adult Dental	448.93	1.0000	1.642	1.005	1.650	272.02
Total		\$485.48	1.0000	1.642	1.005	1.650	\$294.16

Notes:

- 1) This is the adjustment to go from the true composite average age factor to an age factor 1.0 basis. The rounded weighted average age is 48.
- 2) The calibration value is the product of the geographic calibration factor (1.000), the age calibration factor (1.642), and the tobacco use calibration factor (1.005).
- 3) This is calibrated to an age factor of 1.0, a geographic factor of 1.0, and a tobacco use factor of 1.0. It can be multiplied by the appropriate area, age and tobacco use factors from Appendix 1.3 to closely mirror the Consumer Adjusted Premium Rate.

Appendix 13.2 Pennsylvania Health & Wellness, Inc. Age Factor Development
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Age Band	Projected Member Months	Composite CMS Proposed Relativity
Under 19	2,955	0.788
19-24	7,059	0.985
25-29	21,155	1.056
30-34	19,744	1.178
35-39	12,685	1.240
40-44	9,912	1.332
45-49	9,806	1.570
50-54	11,885	1.956
55-59	14,458	2.430
60-64	15,815	2.870
Over 65	2,298	3.000
Total	127,772	1.642

The rounded weighted average age is 48.

Appendix 13.3
Pennsylvania Health & Wellness, Inc.
Area Factor Development

Rating Area	Projected Member Months	EHB Paid PMPM	Area Factor
Pennsylvania Rating Area 3	35,007	\$261.64	0.9005
Pennsylvania Rating Area 6	6,597	\$308.98	1.0635
Pennsylvania Rating Area 7	2,355	\$323.09	1.1120
Pennsylvania Rating Area 8	83,814	\$300.25	1.0334
Total	127,772	\$290.54	1.0000

Appendix 13.4
Pennsylvania Health & Wellness, Inc.
Smoker Factor Development

Premium Rate	Projected Member Months	Adjustment Factor
Tobacco User	4,110	1.150
Non-Tobacco User	123,662	1.000
Total	127,772	1.005

Appendix 15.1
Pennsylvania Health & Wellness, Inc.
Projected MLR Table

a)	Incurred Claims, Quality Improvement, and Provider Incentives	\$282.30
b)	Risk Adjustment Transfer	\$116.39
c)	Projected Claims for MLR (a+b)	\$398.69
d)	Administrative Expenses ⁽¹⁾	\$58.41
e)	Post-Tax Profit and Contribution to Surplus ⁽¹⁾	\$9.49
f)	Taxes and Fees ⁽¹⁾	\$15.03
g)	Federal Income Tax ⁽¹⁾	\$2.80
h)	State Income Tax ⁽¹⁾	\$1.05
i)	Premium (c+d+e+f+g+h)	\$485.48
j)	Medical Loss Ratio (c/(i-f-g-h))	85.4%

This projected MLR is based on the prescribed calculation from 45 CFR 158, but solely reflects the projection year single risk pool experience, rather than the three-year combined period that is used for determining rebates. No credibility adjustment based on projected enrollment and average deductible was estimated; when applicable, credibility adjustments increase the projected MLR.

1) Administrative expenses, taxes, and fees above are shown in aggregate and so are expected to differ slightly from the EHB-only portion of these values shown on Appendix 12.2.

Appendix 16.1
Pennsylvania Health & Wellness, Inc.
AV Calculator Results

The AV Calculator Screenshots have been redacted.

**Appendix 17.1
Pennsylvania Health & Wellness, Inc.
Membership Projections**

Product	Plan Name	Plan ID	Projected Member Months							Total
			Gold	Silver Plan				Bronze		
				70%	73%	87%	94%			
	Aggregate		18,631	3,350	5,023	25,379	27,875	47,514	127,772	
Ambetter	Ambetter Secure Care 5	86199PA0010025	10,934	-	-	-	-	-	10,934	
Ambetter	Ambetter Secure Care 20	86199PA0010035	3,601	-	-	-	-	-	3,601	
Ambetter	Ambetter Balanced Care 11	86199PA0010004	-	1,084	1,781	10,685	7,852	-	21,402	
Ambetter	Ambetter Balanced Care 12	86199PA0010012	-	435	395	3,281	7,743	-	11,854	
Ambetter	Ambetter Balanced Care 30	86199PA0010032	-	253	395	998	1,114	-	2,760	
Ambetter	Ambetter Balanced Care 31	86199PA0010033	-	253	395	998	1,114	-	2,760	
Ambetter	Ambetter Balanced Care 32	86199PA0010034	-	506	990	3,991	4,456	-	9,943	
Ambetter	Ambetter Essential Care 2 HSA	86199PA0010022	-	-	-	-	-	13,566	13,566	
Ambetter	Ambetter Essential Care 5	86199PA0010028	-	-	-	-	-	3,721	3,721	
Ambetter	Ambetter Essential Care 10	86199PA0010006	-	-	-	-	-	5,040	5,040	
Ambetter	Ambetter Essential Care: \$0 Medical Deductible	86199PA0010031	-	-	-	-	-	7,441	7,441	
Ambetter	Ambetter Essential Care: \$1,500 Medical Deductible	86199PA0010030	-	-	-	-	-	7,441	7,441	
Ambetter	Ambetter Secure Care 201 HSA	86199PA0030007	13	-	-	-	-	-	13	
Ambetter	Ambetter Secure Care 202	86199PA0030008	13	-	-	-	-	-	13	
Ambetter	Ambetter Secure Care 203	86199PA0030016	16	-	-	-	-	-	16	
Ambetter	Ambetter Balanced Care 201 HSA	86199PA0030003	-	16	-	-	-	-	16	
Ambetter	Ambetter Balanced Care 203	86199PA0030004	-	16	-	-	-	-	16	
Ambetter	Ambetter Balanced Care 207	86199PA0030002	-	16	-	-	-	-	16	
Ambetter	Ambetter Balanced Care 209	86199PA0030001	-	16	-	-	-	-	16	
Ambetter	Ambetter Balanced Care 210	86199PA0030012	-	20	-	-	-	-	20	
Ambetter	Ambetter Essential Care 201	86199PA0030009	-	-	-	-	-	18	18	
Ambetter	Ambetter Essential Care 202 HSA	86199PA0030010	-	-	-	-	-	18	18	
Ambetter + Vision + Adult Dental	Ambetter Secure Care 5 + Vision + Adult Dental	86199PA0020025	3,045	-	-	-	-	-	3,045	
Ambetter + Vision + Adult Dental	Ambetter Secure Care 20 + Vision + Adult Dental	86199PA0020035	1,003	-	-	-	-	-	1,003	
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 11 + Vision + Adult Dental	86199PA0020004	-	307	480	2,907	1,972	-	5,666	
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 12 + Vision + Adult Dental	86199PA0020016	-	124	107	892	1,945	-	3,068	
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 30 + Vision + Adult Dental	86199PA0020032	-	72	107	271	280	-	730	
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 31 + Vision + Adult Dental	86199PA0020033	-	72	107	271	280	-	730	
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 32 + Vision + Adult Dental	86199PA0020034	-	144	266	1,085	1,119	-	2,614	
Ambetter + Vision + Adult Dental	Ambetter Essential Care 2 HSA + Vision + Adult Dental	86199PA0020022	-	-	-	-	-	3,743	3,743	
Ambetter + Vision + Adult Dental	Ambetter Essential Care 5 + Vision + Adult Dental	86199PA0020028	-	-	-	-	-	1,027	1,027	
Ambetter + Vision + Adult Dental	Ambetter Essential Care 10 + Vision + Adult Dental	86199PA0020006	-	-	-	-	-	1,391	1,391	
Ambetter + Vision + Adult Dental	Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental	86199PA0020031	-	-	-	-	-	2,054	2,054	
Ambetter + Vision + Adult Dental	Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental	86199PA0020030	-	-	-	-	-	2,054	2,054	
Ambetter + Vision + Adult Dental	Ambetter Secure Care 201 HSA + Vision + Adult Dental	86199PA0040007	3	-	-	-	-	-	3	
Ambetter + Vision + Adult Dental	Ambetter Secure Care 202 + Vision + Adult Dental	86199PA0040008	3	-	-	-	-	-	3	
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 201 HSA + Vision + Adult Dental	86199PA0040003	-	4	-	-	-	-	4	
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 203 + Vision + Adult Dental	86199PA0040004	-	4	-	-	-	-	4	
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 207 + Vision + Adult Dental	86199PA0040002	-	4	-	-	-	-	4	
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 209 + Vision + Adult Dental	86199PA0040001	-	4	-	-	-	-	4	

Appendix 18.1
Pennsylvania Health & Wellness, Inc.
Terminated Plans

Terminated 2021 Plan ID	Terminated 2021 Plan Name	Mapped 2022 Plan ID	Mapped 2022 Plan Name
86199PA0030006	Ambetter Balanced Care 204 HSA	86199PA0030003	Ambetter Balanced Care 201 HSA
86199PA0040006	Ambetter Balanced Care 204 HSA + Vision + Adult Dental	86199PA0040003	Ambetter Balanced Care 201 HSA + Vision + Adult Dental
86199PA0030005	Ambetter Balanced Care 205	86199PA0030004	Ambetter Balanced Care 203
86199PA0040005	Ambetter Balanced Care 205 + Vision + Adult Dental	86199PA0040004	Ambetter Balanced Care 203 + Vision + Adult Dental
86199PA0010027	Ambetter Balanced Care 24	86199PA0010004	Ambetter Balanced Care 11
86199PA0020027	Ambetter Balanced Care 24 + Vision + Adult Dental	86199PA0020004	Ambetter Balanced Care 11 + Vision + Adult Dental
86199PA0010008	Ambetter Balanced Care 25 HSA	86199PA0010032	Ambetter Balanced Care 30
86199PA0020008	Ambetter Balanced Care 25 HSA + Vision + Adult Dental	86199PA0020032	Ambetter Balanced Care 30 + Vision + Adult Dental
86199PA0010009	Ambetter Balanced Care 26	86199PA0010004	Ambetter Balanced Care 11
86199PA0020009	Ambetter Balanced Care 26 + Vision + Adult Dental	86199PA0020004	Ambetter Balanced Care 11 + Vision + Adult Dental
86199PA0010010	Ambetter Balanced Care 28	86199PA0010004	Ambetter Balanced Care 11
86199PA0020010	Ambetter Balanced Care 28 + Vision + Adult Dental	86199PA0020004	Ambetter Balanced Care 11 + Vision + Adult Dental
86199PA0010026	Ambetter Secure Care 15	86199PA0010025	Ambetter Secure Care 5
86199PA0020026	Ambetter Secure Care 15 + Vision + Adult Dental	86199PA0020025	Ambetter Secure Care 5 + Vision + Adult Dental
Terminated 2020 Plan ID	Terminated 2020 Plan Name	Mapped 2022 Plan ID	Mapped 2022 Plan Name
86199PA0010014	Ambetter Balanced Care 14	86199PA0010004	Ambetter Balanced Care 11
86199PA0020014	Ambetter Balanced Care 14 + Vision + Adult Dental	86199PA0020004	Ambetter Balanced Care 11 + Vision + Adult Dental
86199PA0010015	Ambetter Balanced Care 15	86199PA0010004	Ambetter Balanced Care 11
86199PA0020015	Ambetter Balanced Care 15 + Vision + Adult Dental	86199PA0020004	Ambetter Balanced Care 11 + Vision + Adult Dental
86199PA0010005	Ambetter Balanced Care 5	86199PA0010004	Ambetter Balanced Care 11
86199PA0020005	Ambetter Balanced Care 5 + Vision + Adult Dental	86199PA0020004	Ambetter Balanced Care 11 + Vision + Adult Dental
86199PA0010002	Ambetter Essential Care 1	86199PA0010006	Ambetter Essential Care 10
86199PA0020002	Ambetter Essential Care 1 + Vision + Adult Dental	86199PA0020006	Ambetter Essential Care 10 + Vision + Adult Dental

Appendix 20.1
Pennsylvania Health & Wellness, Inc.
Capital, Surplus and RBC

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Pennsylvania Health & Wellness, Inc.

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	285,125,961		285,125,961	79,397,042
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	.0		.0	.0
2.2 Common stocks .....	.0		.0	.0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....			.0	.0
3.2 Other than first liens .....			.0	.0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances).....			.0	.0
4.2 Properties held for the production of income (less \$ encumbrances) .....			.0	.0
4.3 Properties held for sale (less \$ encumbrances) .....			.0	.0
5. Cash (\$52,213,222 , Schedule E-Part 1), cash equivalents (\$108,553,995 , Schedule E-Part 2) and short-term investments (\$18,109,004 , Schedule DA).....	178,876,221		178,876,221	70,651,100
6. Contract loans (including \$ premium notes).....			.0	.0
7. Derivatives (Schedule DB).....	.0		.0	.0
8. Other invested assets (Schedule BA) .....	.0		.0	.0
9. Receivables for securities .....			.0	.0
10. Securities lending reinvested collateral assets (Schedule DL).....			.0	.0
11. Aggregate write-ins for invested assets .....	.0	.0	.0	.0
12. Subtotals, cash and invested assets (Lines 1 to 11)	464,002,182	.0	464,002,182	150,048,142
13. Title plants less \$ charged off (for Title insurers only).....			.0	.0
14. Investment income due and accrued	1,954,191		1,954,191	600,456
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	257,127,979		257,127,979	191,986,475
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums).....			.0	.0
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)	2,655,881		2,655,881	839,423
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....			.0	.0
16.2 Funds held by or deposited with reinsured companies .....			.0	.0
16.3 Other amounts receivable under reinsurance contracts .....			.0	.0
17. Amounts receivable relating to uninsured plans	60,716		60,716	1,085,329
18.1 Current federal and foreign income tax recoverable and interest thereon .....			.0	3,420,014
18.2 Net deferred tax asset.....	2,735,956		2,735,956	967,598
19. Guaranty funds receivable or on deposit .....			.0	.0
20. Electronic data processing equipment and software.....			.0	.0
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....			.0	.0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			.0	.0
23. Receivables from parent, subsidiaries and affiliates	2,382		2,382	894,186
24. Health care (\$5,753,150) and other amounts receivable.....	13,544,925	7,791,775	5,753,150	5,392,589
25. Aggregate write-ins for other-than-invested assets	10,499	.0	10,499	2,359
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	742,094,711	7,791,775	734,302,936	355,236,571
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0	.0
28. Total (Lines 26 and 27)	742,094,711	7,791,775	734,302,936	355,236,571
DETAILS OF WRITE-INS				
1101. ....			.0	.0
1102. ....			.0	.0
1103. ....			.0	.0
1198. Summary of remaining write-ins for Line 11 from overflow page .....	.0	.0	.0	.0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above) .....	.0	.0	.0	.0
2501. ....			.0	.0
2502. Other Accounts Receivable.....	10,499		10,499	2,359
2503. ....			.0	.0
2598. Summary of remaining write-ins for Line 25 from overflow page .....	.0	.0	.0	.0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	10,499	.0	10,499	2,359

LIABILITIES, CAPITAL AND SURPLUS

	Current Year			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$ reinsurance ceded)	321,274,072		321,274,072	155,700,907
2. Accrued medical incentive pool and bonus amounts	98,598		98,598	22,016
3. Unpaid claims adjustment expenses	3,571,000		3,571,000	2,076,000
4. Aggregate health policy reserves, including the liability of \$ for medical loss ratio rebate per the Public Health Service Act	7,629,582		7,629,582	4,792,554
5. Aggregate life policy reserves			0	0
6. Property/casualty unearned premium reserves			0	0
7. Aggregate health claim reserves			0	0
8. Premiums received in advance	517,035		517,035	351,770
9. General expenses due or accrued	8,459,248		8,459,248	4,301,792
10.1 Current federal and foreign income tax payable and interest thereon (including \$ on realized capital gains (losses))	8,476,856		8,476,856	0
10.2 Net deferred tax liability			0	0
11. Ceded reinsurance premiums payable			0	0
12. Amounts withheld or retained for the account of others			0	0
13. Remittances and items not allocated			0	0
14. Borrowed money (including \$ current) and interest thereon \$ (including \$ current)			0	0
15. Amounts due to parent, subsidiaries and affiliates	411,913		411,913	2,849,540
16. Derivatives		0	0	0
17. Payable for securities	1,163,909		1,163,909	0
18. Payable for securities lending			0	0
19. Funds held under reinsurance treaties (with \$ authorized reinsurers, \$ unauthorized reinsurers and \$ certified reinsurers)			0	0
20. Reinsurance in unauthorized and certified (\$) companies			0	0
21. Net adjustments in assets and liabilities due to foreign exchange rates			0	0
22. Liability for amounts held under uninsured plans			0	0
23. Aggregate write-ins for other liabilities (including \$ current)	1,553,769	0	1,553,769	1,580,396
24. Total liabilities (Lines 1 to 23)	353,155,982	0	353,155,982	171,674,975
25. Aggregate write-ins for special surplus funds	XXX	XXX	0	1,684,239
26. Common capital stock	XXX	XXX		0
27. Preferred capital stock	XXX	XXX		0
28. Gross paid in and contributed surplus	XXX	XXX	395,609,528	195,609,528
29. Surplus notes	XXX	XXX		0
30. Aggregate write-ins for other-than-special surplus funds	XXX	XXX	0	0
31. Unassigned funds (surplus)	XXX	XXX	(14,462,574)	(13,732,172)
32. Less treasury stock, at cost:				
32.1 shares common (value included in Line 26 \$)	XXX	XXX		0
32.2 shares preferred (value included in Line 27 \$)	XXX	XXX		0
33. Total capital and surplus (Lines 25 to 31 minus Line 32)	XXX	XXX	381,146,954	183,561,595
34. Total liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	734,302,936	355,236,570
DETAILS OF WRITE-INS				
2301.			0	0
2302. State Income Tax Payable	1,553,769		1,553,769	1,535,224
2303. Marketplace Advance Premium Tax Credit			0	45,172
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0	0
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	1,553,769	0	1,553,769	1,580,396
2501. 2020 HIF Surplus	XXX	XXX		1,684,239
2502.	XXX	XXX		
2503.	XXX	XXX		
2598. Summary of remaining write-ins for Line 25 from overflow page	XXX	XXX	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	XXX	XXX	0	1,684,239
3001.	XXX	XXX		0
3002.	XXX	XXX		0
3003.	XXX	XXX		0
3098. Summary of remaining write-ins for Line 30 from overflow page	XXX	XXX	0	0
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	XXX	XXX	0	0

FIVE - YEAR HISTORICAL DATA

	1 2020	2 2019	3 2018	4 2017	5 2016
Balance Sheet (Pages 2 and 3)					
1. Total admitted assets (Page 2, Line 28)	734,302,936	355,236,571	126,333,057	1,610,943	1,500,000
2. Total liabilities (Page 3, Line 24)	353,155,982	171,674,975	57,602,803	0	0
3. Statutory minimum capital and surplus requirement	199,008,988	167,418,447	68,730,255	1,500,000	1,500,000
4. Total capital and surplus (Page 3, Line 33)	381,146,954	183,561,595	68,730,255	1,610,943	1,500,000
Income Statement (Page 4)					
5. Total revenues (Line 8)	2,858,989,458	1,592,458,793	483,429,037	0	0
6. Total medical and hospital expenses (Line 18)	2,734,676,848	1,543,941,394	464,941,113	0	0
7. Claims adjustment expenses (Line 20)	34,864,402	25,133,953	7,189,518	0	0
8. Total administrative expenses (Line 21)	91,939,502	38,246,388	7,751,399	0	0
9. Net underwriting gain (loss) (Line 24)	(2,491,294)	(13,380,542)	2,064,607	0	0
10. Net investment gain (loss) (Line 27)	2,834,718	3,140,608	444,399	1,415	0
11. Total other income (Lines 28 plus 29)	(274,036)	(45,603)	(2,433)	0	0
12. Net income or (loss) (Line 32)	(2,640,986)	(8,191,096)	1,540,324	1,415	0
Cash Flow (Page 6)					
13. Net cash from operations (Line 11)	113,954,626	(37,381,728)	(7,966,505)	610	0
Risk-Based Capital Analysis					
14. Total adjusted capital	381,146,954	183,561,595	68,730,255	1,610,943	1,500,000
15. Authorized control level risk-based capital	99,504,494	55,806,149	18,690,515	2,799	2,250
Enrollment (Exhibit 1)					
16. Total members at end of period (Column 5, Line 7)	100,106	55,008	22,780	0	0
17. Total members months (Column 6, Line 7)	1,193,219	658,632	267,278	0	0
Operating Percentage (Page 4)					
(Item divided by Page 4, sum of Lines 2, 3, and 5) x 100.0					
18. Premiums earned plus risk revenue (Line 2 plus Lines 3 and 5)	100.0	100.0	100.0	100.0	100.0
19. Total hospital and medical plus other non-health (Lines 18 plus Line 19)	95.7	97.0	96.2	0.0	0.0
20. Cost containment expenses	0.0	0.0	0.0	0.0	0.0
21. Other claims adjustment expenses	1.2	1.6	1.5	0.0	0.0
22. Total underwriting deductions (Line 23)	100.1	100.8	99.6	0.0	0.0
23. Total underwriting gain (loss) (Line 24)	(0.1)	(0.8)	0.4	0.0	0.0
Unpaid Claims Analysis					
(U&I Exhibit, Part 2B)					
24. Total claims incurred for prior years (Line 13, Col. 5)	154,973,550	41,611,443	0	0	0
25. Estimated liability of unpaid claims – [prior year (Line 13, Col. 6)]	155,722,923	37,408,086	0	0	0
Investments in Parent, Subsidiaries and Affiliates					
26. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)	0	0	0	0	0
27. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)	0	0	0	0	0
28. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)	0	0	0	0	0
29. Affiliated short-term investments (subtotal included in Sch. DA Verification, Col. 5, Line 10)	0	0	0	0	0
30. Affiliated mortgage loans on real estate	0	0	0	0	0
31. All other affiliated	0	0	0	0	0
32. Total of above Lines 26 to 31	0	0	0	0	0
33. Total investment in parent included in Lines 26 to 31 above	0	0	0	0	0

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3 - Accounting Changes and Correction of Errors? Yes [] No []

If no, please explain

Appendix 20.2
Pennsylvania Health & Wellness, Inc.
Sample Producer Agreement

Appendix 20.2 has been redacted.

Appendix 20.3
Pennsylvania Health & Wellness, Inc.
Induced Utilization Buildup

	(1)	(2)	(3)	(4)	(5)	(6) = ((4) * (5))^2 - (4) * (5) + 1.24	(7)	(8) = (6) / (7)	(9) = (4) * (5) * (8)
Plan ID	Projected Membership	Current Mapped Membership	Pricing AV	Non-Funding of CSR Adjustment	Raw Induced Utilization	Induced Calibration Factor ⁽¹⁾	Final Induced Utilization	AV & Cost-Sharing Design of the Plan	
86199PA0010025	10,934	566	0.893	1.000	1.145	1.108	1.033	0.923	
86199PA0010035	3,601	-	0.859	1.000	1.119	1.108	1.010	0.868	
86199PA0010004	21,402	710	0.741	1.220	1.153	1.108	1.041	0.940	
86199PA0010012	11,854	774	0.734	1.220	1.146	1.108	1.034	0.926	
86199PA0010032	2,760	91	0.691	1.220	1.108	1.108	1.000	0.843	
86199PA0010033	2,760	-	0.692	1.220	1.108	1.108	1.000	0.844	
86199PA0010034	9,943	-	0.716	1.220	1.130	1.108	1.020	0.891	
86199PA0010022	13,566	774	0.707	1.000	1.033	1.108	0.932	0.659	
86199PA0010028	3,721	-	0.736	1.000	1.046	1.108	0.944	0.695	
86199PA0010006	5,040	608	0.718	1.000	1.037	1.108	0.936	0.672	
86199PA0010031	7,441	-	0.812	1.000	1.087	1.108	0.981	0.797	
86199PA0010030	7,441	-	0.782	1.000	1.069	1.108	0.965	0.754	
86199PA0030007	13	-	0.833	1.000	1.101	1.108	0.994	0.828	
86199PA0030008	13	-	0.907	1.000	1.156	1.108	1.043	0.946	
86199PA0030016	16	-	0.849	1.000	1.112	1.108	1.004	0.853	
86199PA0030003	16	6	0.722	1.000	1.039	1.108	0.938	0.677	
86199PA0030004	16	-	0.730	1.000	1.043	1.108	0.941	0.687	
86199PA0030002	16	1	0.778	1.000	1.067	1.108	0.963	0.749	
86199PA0030001	16	2	0.775	1.000	1.066	1.108	0.962	0.746	
86199PA0030012	20	-	0.691	1.000	1.026	1.108	0.926	0.640	
86199PA0030009	18	-	0.692	1.000	1.027	1.108	0.927	0.641	
86199PA0030010	18	-	0.707	1.000	1.033	1.108	0.932	0.659	
86199PA0020025	3,045	125	0.893	1.000	1.145	1.108	1.033	0.923	
86199PA0020035	1,003	-	0.859	1.000	1.119	1.108	1.010	0.868	
86199PA0020004	5,666	410	0.741	1.220	1.153	1.108	1.041	0.940	
86199PA0020016	3,068	-	0.734	1.220	1.146	1.108	1.034	0.926	
86199PA0020032	730	9	0.691	1.220	1.108	1.108	1.000	0.843	
86199PA0020033	730	-	0.692	1.220	1.108	1.108	1.000	0.844	
86199PA0020034	2,614	-	0.716	1.220	1.130	1.108	1.020	0.891	
86199PA0020022	3,743	147	0.707	1.000	1.033	1.108	0.932	0.659	
86199PA0020028	1,027	-	0.736	1.000	1.046	1.108	0.944	0.695	
86199PA0020006	1,391	208	0.718	1.000	1.037	1.108	0.936	0.672	
86199PA0020031	2,054	-	0.812	1.000	1.087	1.108	0.981	0.797	
86199PA0020030	2,054	-	0.782	1.000	1.069	1.108	0.965	0.754	
86199PA0040007	3	-	0.833	1.000	1.101	1.108	0.994	0.828	
86199PA0040008	3	1	0.907	1.000	1.156	1.108	1.043	0.946	
86199PA0040003	4	1	0.722	1.000	1.039	1.108	0.938	0.677	
86199PA0040004	4	-	0.730	1.000	1.043	1.108	0.941	0.687	
86199PA0040002	4	-	0.778	1.000	1.067	1.108	0.963	0.749	
86199PA0040001	4	-	0.775	1.000	1.066	1.108	0.962	0.746	
Total	127,772	4,433	0.758	1.106	1.108	1.108	0.995	0.838	

(1) Induced Calibration Factor set to normalize Induced Utilization Value to 1.000 when weighted by projected membership.

Appendix 20.4
 Pennsylvania Health & Wellness, Inc.
 Development of Experience Adjustment Factors

Service Category	URRT Trended Experience	Induced Utilization	After Induced Utilization	Impact of Reinsurance Program	After Reinsurance	Morbidity Adjustments						
						Remove Direct COVID-19 Costs	Unwind Pandemic-Related Suppression of 2020 Utilization	Impact of Reinsurance Program	2020 to 2022 Statewide Morbidity Trend	Liability-Based Re-weighting of Experience	After Morbidity	Impact of Morbidity Adjustments
URRT - Worksheet 1												
Inpatient Hospital	65.54	1.000	65.54	1.000	65.54	0.778	1.140	0.999	0.989	1.032	59.28	0.904
Outpatient Hospital	60.26	1.000	60.26	1.000	60.26	0.993	1.140	0.999	0.989	1.006	67.86	1.126
Professional	66.97	1.000	66.97	1.000	66.97	0.974	1.140	0.999	0.989	1.035	76.11	1.136
Other Medical	4.02	1.000	4.02	1.000	4.02	0.993	1.140	0.999	0.989	0.935	4.20	1.046
Capitation	2.57	1.000	2.57	1.000	2.57	1.000	1.000	0.999	1.001	1.000	2.57	1.000
Prescription Drug	80.10	1.000	80.10	1.000	80.10	1.000	1.030	0.999	0.988	1.072	87.32	1.090
Total	279.45		279.45		279.45						297.34	1.064
PAAM Rate Exhibits - Table 5												
Inpatient Hospital	65.54	0.998	65.38	0.999	65.32	0.778	1.140	1.000	0.989	1.032	59.13	0.905
Outpatient Hospital	60.26	1.006	60.61	0.999	60.55	0.993	1.140	1.000	0.989	1.006	68.26	1.127
Professional	66.97	0.994	66.56	0.999	66.49	0.974	1.140	1.000	0.989	1.035	75.64	1.138
Other Medical	4.02	1.036	4.16	0.999	4.16	0.993	1.140	1.000	0.989	0.935	4.35	1.047
Capitation	2.57	1.000	2.57	0.999	2.56	1.000	1.000	1.000	1.001	1.000	2.57	1.001
Prescription Drug	80.10	0.986	78.96	0.999	78.88	1.000	1.030	1.000	0.988	1.072	86.08	1.091
Total	279.45		278.24	0.999	277.96						296.03	1.065

Appendix 20.4
Pennsylvania Health & Wellness, Inc.
Development of Experience Adjustment Factors

Service Category	Demographic Shift				Network			Plan Design Changes			
	Geographic Distribution of Enrollment	Demographic Change (Age/Gender)	After Demo	Impact of Initial Demo Adjustments	Significant Provider Network Changes	After Network	Impact of Network Adjustment	Covered Benefit Changes	Induced Utilization	After Benefit	Impact of Benefit Adjustment
URRT - Worksheet 1											
Inpatient Hospital	1.003	1.050	62.43	1.053	1.000	62.43	n/a	1.000	0.998	62.27	0.998
Outpatient Hospital	0.984	1.037	69.28	1.021	1.000	69.28	n/a	1.000	1.006	69.69	1.006
Professional	0.994	1.031	77.95	1.024	1.000	77.95	n/a	1.000	0.994	77.46	0.994
Other Medical	0.980	1.051	4.33	1.030	1.000	4.33	n/a	1.000	1.036	4.49	1.036
Capitation	1.000	1.000	2.57	1.000	1.000	2.57	n/a	1.000	1.000	2.57	1.000
Prescription Drug	1.026	1.039	93.02	1.065	1.000	93.02	n/a	1.000	0.986	91.70	0.986
Total			309.57	1.041		309.57	n/a			308.18	0.995
PAAM Rate Exhibits - Table 5											
Inpatient Hospital	1.003	1.050	62.27	1.053	0.982	61.17	0.982	1.000	1.000	61.17	1.000
Outpatient Hospital	0.984	1.037	69.69	1.021	0.982	68.46	0.982	1.000	1.000	68.46	1.000
Professional	0.994	1.031	77.46	1.024	1.005	77.81	1.005	1.000	1.000	77.81	1.000
Other Medical	0.980	1.051	4.49	1.030	1.000	4.49	1.000	1.000	1.000	4.49	1.000
Capitation	1.000	1.000	2.57	1.000	1.000	2.57	1.000	1.000	1.000	2.57	1.000
Prescription Drug	1.026	1.039	91.70	1.065	1.000	91.70	1.000	1.000	1.000	91.70	1.000
Total			308.18	1.041		306.20	0.994			306.20	1.000

Appendix 20.4
Pennsylvania Health & Wellness, Inc.
Development of Experience Adjustment Factors

Service Category	Other Adjustments							After Other	Impact of Other Adjustments
	Changes in Capitation Contracts	Changes in Pharmacy Rebates and Dispensing Fees	Significant Provider Network Changes	FFS/Capitation Split Shift	Grace Period	Other/Interaction ⁽¹⁾			
URRT - Worksheet 1									
Inpatient Hospital	1.000	1.000	0.982	1.000	1.006	1.000	61.53	0.988	
Outpatient Hospital	1.000	1.000	0.982	1.000	1.006	1.000	68.86	0.988	
Professional	1.000	1.000	1.005	1.000	1.006	1.000	78.27	1.010	
Other Medical	1.000	1.000	1.000	1.000	1.006	1.000	4.51	1.006	
Capitation	0.868	1.000	1.000	1.000	1.000	1.000	2.23	0.868	
Prescription Drug	1.000	0.993	1.000	1.000	1.006	1.002	91.76	1.001	
Total							307.15	0.997	
PAAM Rate Exhibits - Table 5									
Inpatient Hospital	1.000	1.000	1.000	1.000	1.006	1.000	61.53	1.006	
Outpatient Hospital	1.000	1.000	1.000	1.000	1.006	1.000	68.86	1.006	
Professional	1.000	1.000	1.000	1.000	1.006	1.000	78.27	1.006	
Other Medical	1.000	1.000	1.000	1.000	1.006	1.000	4.51	1.006	
Capitation	0.868	1.000	1.000	1.000	1.000	1.000	2.23	0.868	
Prescription Drug	1.000	0.993	1.000	1.000	1.006	1.002	91.76	1.001	
Total							307.15	1.003	

(1) Accounts for interactions between the earlier steps in the index rate development.

Appendix 20.5
Pennsylvania Health & Wellness, Inc.
Description of Benefit Changes

Ambetter Balanced Care 11 - 87% AV Level Silver Plan

	2022	2021
OOP Max	2,900	2,850

Appendix 21.1
Pennsylvania Health & Wellness, Inc.
Data and Assumption Reliance for 2022 Individual Marketplace Premium Development

Data / Assumption	Source
2020 Individual QHP Claims and Membership Experience	Pennsylvania Health & Wellness, Inc.
2020 Anticipated Risk Adjustment Transfer Receivable/Payment	Pennsylvania Health & Wellness, Inc.
Other 2020 Individual QHP Marketplace Revenue and Expenditures	Pennsylvania Health & Wellness, Inc.
2020 MLR Rebate	Pennsylvania Health & Wellness, Inc.
2020 IBNP Estimate	Milliman
2020 Plan Liability Risk Score associated with Individual QHP Claims and Membership Experience	Pennsylvania Health & Wellness, Inc.
2020 Plan Liability Risk Score for the Individual Single Risk Pool	Pennsylvania Health & Wellness, Inc.
2022 Population Morbidity	Pennsylvania Health & Wellness, Inc.
2022 Statewide Average Premium	Pennsylvania Health & Wellness, Inc.
2022 Individual QHP Membership Projections	Pennsylvania Health & Wellness, Inc.
Relationship between enrollee duration and paid-to-allowed ratio by metal level	Pennsylvania Health & Wellness, Inc.
Pricing and Premium Development Models	Milliman
Basic tables of utilization, cost, claims probability distributions, pricing adjustment factors, and primary care/specialty care utilization distribution	Milliman (<i>Health Cost Guidelines</i>)
2022 Individual QHP Benefit Designs	Pennsylvania Health & Wellness, Inc.
Utilization trends	Milliman (<i>Health Cost Guidelines</i>), Pennsylvania Health & Wellness, Inc.
Unit Cost trends	Pennsylvania Health & Wellness, Inc.
Administrative Costs, Taxes, and Fees	Pennsylvania Health & Wellness, Inc.
Premium Delinquency Estimates	Pennsylvania Health & Wellness, Inc.
Subcapitated Contracts and Pricing	Pennsylvania Health & Wellness, Inc.
Value Added Benefits	Pennsylvania Health & Wellness, Inc.
Smoking Relativity Factors	Pennsylvania Health & Wellness, Inc.
County Rating Areas	Pennsylvania Health & Wellness, Inc.
Plan Rating Factors	Pennsylvania Health & Wellness, Inc.
Pennsylvania Health & Wellness, Inc. Service Areas	Pennsylvania Health & Wellness, Inc.
Expected Reimbursement by Rating Area and State	Pennsylvania Health & Wellness, Inc.
OON Utilization and Reimbursement	Pennsylvania Health & Wellness, Inc.
Utilization Management	Pennsylvania Health & Wellness, Inc.
3:1 Age Band Factors	HHS
Prescription Drug Assumptions: AWP Discount, Dispensing Fee, Rebates, Retail/Mail Utilization percentages, formularies, and Rx Management Assumptions	Envolve
Funding Status of CSR Subsidies	Pennsylvania Health & Wellness, Inc.
Capital, Surplus, and RBC from Annual Statement	Pennsylvania Health & Wellness, Inc.
COVID-19 and American Rescue Plan Act Rate Impacts	Pennsylvania Health & Wellness, Inc.
Impact of individual mandate repeal	Pennsylvania 2022 ACA-Compliant Health Insurance Rate Filing Guidance
CSR non-funding rate and risk transfer impacts	Pennsylvania 2022 ACA-Compliant Health Insurance Rate Filing Guidance
Unique Plan Design Certification	Pennsylvania Health & Wellness, Inc.

Rate Change Summary

Pennsylvania Health & Wellness, Inc. – Individual Plans

Rate request filing ID # CECO-132819212- 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 <https://www.insurance.pa.gov/Consumers/Pages/ACA-Rate-Filings.aspx>

Overview

Initial requested average rate change:	-7.39%
Revised requested average rate change:	-8.76%
Range of requested rate change:	-19.09% to -7.08%
Effective date:	January 1, 2022
Mapped Members:	4,433
Available in:	Rating Areas 3, 6, 7, 8

Key information

Jan. 2020-Dec. 2020 financial experience

Premiums	\$24,176,109
Claims	\$8,346,107
Administrative expenses	\$1,902,827
Taxes & fees	\$2,571,486
Company made (after taxes)	\$11,355,689

How it plans to spend your premium

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

Claims:	81.13%
Administrative:	13.03%
Taxes & fees:	3.89%
Profit:	1.95%

The company expects its annual medical costs to increase 10.37%.

Explanation of requested rate change

Factors such as cost of care, taxes, utilization of health services, proposed changes in benefits, anticipated changes in morbidity in relation to the single risk pool, changes to the parameters of the Section 1332 Waiver, and updated expectations regarding the impacts of COVID-19 in the rating period, all contribute to the 2022 rate change.

June 22, 2021

Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

RE: PENNSYLVANIA HEALTH & WELLNESS, INC. 6/10/2021 AND 6/16/2021 OBJECTION RESPONSES - CECO-132819212

Mr. D'Agostino,

This response is in regard to the objection letter dated 6/10/2021 and Note to Filer letter dated 6/16/2021. As requested by PID, a full list of updated files as well as a reason for the changes, is listed below.

- *"PA_PY22UnifiedRateReview_v2_06.22.22.xlsm"*:
 - Objection 3: Per discussion with the PID regarding this objection, we revised PHW's projection of ceded claims under Pennsylvania's Section 1332 State Relief and Empowerment Waiver to apply full credibility to PHW's 2020 claims probability distribution experience, and to assume 45% coinsurance between attachment points of \$60,000 and \$100,000. This change in assumptions results in projected reinsurance savings equal to 4.2% of gross paid claims.
 - Note to Filer: Updated benefit designs to comply with maximum cost sharing limitations from the Notice of Benefit and Payment Parameters Final Rule Part Two.
- *"2022_PHW_Plan_Design_Summary_and_Rate_Tables_20210621.xlsm"*
 - Updated rates consistent with the changes described above for Objection 3 and the Note to Filer.
- *"PA_PY22RateTables_v2_06.22.22.xls"*
 - Updated rates consistent with the changes described above for Objection 3 and the Note to Filer.

Below you may find the requested company information, in response to the guidance sent to PHW on April 7, 2021.

REQUESTED COMPANY INFORMATION

1. Company Name & NAIC number: **Pennsylvania Health & Wellness, Inc.; NAIC # 16041**
2. Market (Individual or Small Group): **Individual**
3. On or Off Exchange: **On/Off Exchange**
4. Effective date of coverage: **January 1, 2022**
5. Average rate change requested: **-7.93%**
6. Range of rate change requested: **-19.65% to -4.60%**
7. Total additional annual revenue generated from the proposed rate change: **-\$1,496,796**
8. Product(s) (Indemnity, HMO, POS (HMOs only), PPO, or EPO): **HMO**
9. Rating Areas and any changes from 2021: **In 2021 plans were offered in Rating Areas 3, 6, and 8 only. For 2022, plans will continue to be offered in those areas and additionally will be available in Rating Area 7.**
10. Metal Levels and Catastrophic Plans: **Gold, Silver, Bronze**
11. Current number of covered lives and of policyholders as of February 1, 2021 as shown in Cell V15 of Table 10: **Covered lives - 4,433; Policyholders - 3,688**

12. Number of plans offered in 2022 and the change this represents from 2021: **There are 40 plans offered in 2022. There were 35 plans offered in 2021.**
13. Corresponding contract form number, SERFF and Binder ID numbers: **FORM: CECO-132809175; SERFF: CECO-132819212; Binder: CECO-PA22-125107398**
14. HIOS Issuer ID number and submission tracking number: **HIOS Issuer ID number: 86199-2018815824860820487; Submission tracking number: CECO-132819212**

In addition to the changes listed above, this submission includes documents supporting the objection responses. With the exception of Objection 3, which relates to reinsurance projections, all numeric responses and exhibits were prepared consistent with the initial PHW 2022 rate filing certified on May 6, 2021, rather than the updated rate filing documents described above. The documents supporting the objection response span three files:

- *"CECO-132819212 Response to 20210610 Objections.pdf"*
- *"CECO-132819212 Response to 20210610 Objections - Exhibits.xlsx"*
- *"CECO-132819212 Response to 20210610 Objection 23 - PAAM Exhibits.xlsx"*

Objection Letter for CECO-132819212

SERFF Tracking Number: CECO-132819212 **State:** Pennsylvania

Filing Company: Pennsylvania Health & Wellness, Inc.

Company Tracking Number: RATES - 86199

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

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

Product Name: Ambetter from PA Health & Wellness

Note to Rate Reviewer:

With one exception, all objection response exhibits and any numeric values quoted in the responses below have been prepared based on the initial 2022 rate filing submission by Pennsylvania Health & Wellness (PHW), certified 5/6/2021, rather than the updated rate filing submission certified 6/21/2021.

The sole exception is the response to objection #3, regarding reinsurance assumptions. This objection response reflects calculations consistent with the revised filing submission certified 6/21/2021, due to material changes between filing submissions in the methodology and assumptions with which PHW estimated its reinsurance savings.

Objection 1

Please provide additional support and quantitative exhibits showing the calculations used for developing the following membership distributions regarding projected membership (Similar to the [Objection Exhibit 3] tab in CECO-132346847 Response to 20200707 Objections – Exhibits.xlsx provided last year):

- a. Membership distribution by rating region
- b. Membership distribution by plan
- c. Membership distribution by age

Response:

Please refer [Objection Exhibit 1] in the file “CECO-132819212 Response to 20210610 Objections – Exhibits.xlsx” for the quantitative exhibits showing the calculations used for developing the membership distributions by rating region, plan and age.

Objection 2

Please provide detailed quantitative support for the trend assumptions included in Appendices 6.1, 6.2 and 8.1 (Similar to the [Objection Exhibit 3] tab in CECO-132346847 Response to 20200616 Objections – Exhibits.xlsx and the [Objection Exhibit 4.a.i-iii] tabs in CECO-132346847 Response to 20200707 Objections – Exhibits.xlsx):

- a. Service category cost trend
- b. Service category utilization trend
- c. Service category induced utilization trend
- d. Service category weights
- e. Support for how the trends on these tabs tie to the trends in the URRT

Response:

Objection Exhibit 2d-e provides detailed quantitative support for the annualized trend assumptions in Tables 3 and 3b of the PA Rate Template, including reconciliation of the experience projection trends to URRT Worksheet 1.

While consistent assumptions regarding reimbursement, secular trends, and population/network characteristics were assumed between the manual and experience based claims projections, differences between the reported experience and manual trends in Tables 3 and 3b are driven by the following:

- i. The starting point for the experience projection and the manual projection is different, so the applicable trend values are different, accordingly.
- ii. The URRT instructions prescribe certain adjustments to the experience projection to be carved out of reported trends and instead reported elsewhere on URRT Worksheet 1. For the manual rate, there is less specific guidance, and we therefore captured a broader set of adjustments.

The differences in the trend bases noted above make it difficult to obtain a meaningful comparison between the two reported sets of trends.

The reported cost trend is comprised of unit adjustments to both the experience projection and manual rate. See [Objection Exhibit 2a] for additional quantitative support for the development of experience and manual cost trends.

- The experience cost trend represents the change in contractual reimbursement between the 2020 experience period and the 2022 rating period.
- The manual trends represent the change in contractual reimbursement from unit cost assumptions inherent in the manual commercial market base data to anticipated reimbursement for the 2022 rating period. The manual trends in Table 3b additionally include unit cost adjustments that are carved out of reported trend for the experience projection; most notably, the rating area adjustment, which reflects differences in nationwide costs versus the Pennsylvania service area.

Similarly, the reported utilization trend represents utilization adjustments to both the experience projection and manual rate. A consistent secular force of trend was applied to utilization in both the PHW experience and the manual rate; however, four years of trend was applied to the manual base data (versus two years of trend applied to the PHW experience data) to reflect the 2018 Milliman *Health Cost Guidelines* (HCGs) starting point for the manual rate projection.

- Please refer to Appendix 6.2 for additional quantitative support for the secular utilization trend assumption.
- See also [Objection Exhibit 2b] for additional quantitative support for the PHW cost and utilization trend adjustments.
- In addition to the secular force of trend, the reported manual utilization trend in Table 3b also reflects adjustments from the manual commercial base data population and network characteristics to the projected population and network.

The reported induced utilization adjustment is derived based on assessment of benefit differences between the starting point(s) and the rating period. For the experience projection, the starting point reflects PHW's 2020 enrollment by benefit plan. The induced utilization adjustments to experience show a modest *increase* (1.004) in utilization associated with a greater proportion of members expected to enroll in the 94% CSR variation plans. For the manual projection, the starting point represents claims from the Milliman HCGs, which have been standardized to a benefit design that is richer than the average plan in PHW's 2022 rate projection.

- See [Objection Exhibit 2c] for additional quantitative support for the base and projection period induced utilization trend adjustments.

The category weights differ between the experience and manual trend adjustments, due to differences in the initial allowed PMPM claims underlying each of the experience and manual rate projections, respectively.

As demonstrated in the formulas in [Objection Exhibit 2d-e], the experience projection factors reconcile directly to the URRT Worksheet 1 projection factors.

Objection 3

Please provide additional quantitative support for the membership distribution and claims cost assumptions included on tab II.b. of the PA Rate Template.

- a. Please provide support for the projected impact of the reinsurance program decreasing in the projection period on tab II.b compared to the experience period on tab II.a.

Response:

Per communication with the PID on 6/17/2021, our response to this objection reflects an updated projection of plan year 2022 (PY2022) reinsurance savings based on applying 100% credibility to PHW's trended 2020 experience claims probability distribution (CPD), and is consistent with PHW's revised rate filing submission certified June 21, 2020.

See the [Objection Exhibit 3-i] tab for the projected PY2022 reinsurance savings using PHW's un-trended 2020 experience CPD and reinsurance parameters of 45% coinsurance on annual enrollee claim costs between \$60,000 and \$100,000.

See the [Objection Exhibit 3-ii] tab for development of the projected PY2022 reinsurance savings in which the experience period claims were trended to reflect anticipated 2022 cost levels, consistent with PHW's revised rate filing submission certified June 21, 2020. Under the same reinsurance parameters, the projected impact is a 4.2% reduction in PHW's PY2022 incurred claims liability.

Note that the total projected incurred claims in the [Objection Exhibit 3-ii] tab reconcile to the sum of components 4.3 (Reinsurance) and 4.6 (Incurred Claims) in Section IV: Projected Plan Level Information in URRT Worksheet 2. Similarly, the total member months reconcile to 4.9 (Projected Member Months) in Section IV.

Objection 4

Please provide quantitative development of the projected allowed non-EHB claims PMPM included in Table 5 of the PA Rate Template.

Response:

Please refer to the [Objection Exhibit 4] tab for quantitative support for the development of the projected allowed non-EHB claims PMPM. The amount shown reflects the updated PAAM Exhibits Table 5 value. The response to Objection #23 details the reason for the changes.

Objection 5

Please provide quantitative and qualitative support for the development of the rating region factors in Appendix 13.3.

Response:

Please see the [Objection Exhibit 5] tab for quantitative support for the development of the rating region factors in appendix 13.3. The geographic area rating factors reflect provider reimbursement and practice pattern differences by area. Practice pattern differences are modeled using the *Milliman Health Cost Guidelines* (HCGs) area utilization factors. Projected risk pool morbidity and age/gender factors were fixed at statewide levels during development of the rating region factors. The area factors are reflective of differences in delivery costs (including unit cost and provider practice differences) only and do not reflect differences in population morbidity accordingly.

Objection 6

Please provide a detailed quantitative exhibit displaying the development and sources of data, as necessary, of the various adjustment factors referenced in the Actuarial Memorandum, for both the experience and manual projections. These adjustments are noted in the Actuarial Memorandum in sections 7 and 8 and support should also be provided for how these adjustments tie to the values provided in Table 5 of the PA Rate Template.

- a. This exhibit should include additional information and development for the various factors in column N:S of Appendix 8.1 for the development of the manual rate.

Response:

Please see the [Objection Exhibit 6] tab for development of the manual rate adjustments shown in Appendix 8.1 including the data sources. The adjustments listed in Section 8 of the Actuarial Memorandum are the same as those used in Table 5.

The experience projection adjustments and a reconciliation of the values those shown in Table 5 are included in Appendix 20.4.

Objection 7

Please provide additional quantitative support for the development of the projected risk transfer payment. This exhibit should provide the support and detail for all adjustments applied in Appendix 11.2.

Response:

Please refer to the [Objection Exhibit 7-i] tab for quantitative support of the statewide and carrier-specific GCF values underlying the risk transfer projection.

Please refer to the [Objection Exhibit 7-ii] and [Objection Exhibit 7-iii] tabs for quantitative support for each of the components used in the development of the carrier-specific PLRS of [REDACTED]. [Objection Exhibit 7-ii] provides support for the relative demographic mix and relative plan mix factors, and [Objection Exhibit 7-iii] includes development of the PHW relative morbidity factor. Development of the projected 2022 statewide PLRS is shown in Appendix 11.2 itself. The residual impact of HHS-HCC coefficient changes on relative risk scores [REDACTED] is based on a study of detailed nationwide Ambetter claims data.

Please refer to the [Objection Exhibit 7-iv] tab for quantitative support of the 2019-2022 statewide average premium (SWAP) trend underlying the risk transfer projection.

- a. Support should also be provided as to the use of 2019 information as the starting point instead of 2020 information.

Response:

We have reason to believe the statewide and PHW PLRS levels are materially understated in the 2020 interim risk adjustment report relative to what we would project for the same population risk profile in 2022, for two reasons:

- i. The interim risk adjustment report is based on incomplete runout. For example, the final 2019 statewide PLRS for the Pennsylvania individual marketplace was 4% higher than that reported in the 2019 interim risk adjustment report.
- ii. The COVID-19 pandemic and mitigating actions by state and local authorities, consumers, and providers were associated with a substantial and temporary reduction in medical and prescription drug utilization, which we have reason to believe may have materially suppressed 2020 risk scores relative to what would be expected for the same population in the absence of deferred and forgone care.

For this reason, we used the final 2019 statewide PLRS level as the basis for projecting the 2022 statewide PLRS, and then estimated PHW's 2022 PLRS based on its relative PLRS level in 2020 and anticipated changes in its relative population profile versus the state.

Objection 8

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.

Response:

Please see the table below for the effectuated enrollment data by month.

Market	January	February	March	April	May	June
On-Ex APTC	3,420	3,912	3,846	3,921	4,040	4,283
On-Ex Non-APTC	457	529	513	534	544	428
Off-Ex	10	12	15	22	23	22

Objection 9

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.

Response:

We are still evaluating the impact of the ARPA and do not yet have an estimate of what percentage of On-Exchange non-APTC membership will receive APTCs in 2022.

Objection 10

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.

Response:

We are still evaluating the impact of the ARPA and do not yet have an estimate of what percentage of Off-Exchange non-APTC membership will receive APTCs in 2022.

Objection 11

Per the Actuarial Memorandum, Broker Commissions, the sample producer agreement, and commission schedule are to be in Appendix 20.2. Currently, Appendix 20.2 is blank. Please update Appendix 20.2 to include the sample producer agreement and commission schedule.

Response:

Please see [Exhibit 11] pertaining to the sample producer agreement and commission schedule.

Objection 12

Per the Actuarial Memorandum, page 12, please provide an excel workbook which quantitatively demonstrates each adjustment made due to COVID-19.

Response:

Please see [Objection Exhibit 12-i] and [Objection Exhibit 12-ii] for quantitative demonstration of all COVID-19 related adjustments underlying the PHW 2022 rate projection. [Objection Exhibit 12-i] demonstrates the impact of removing direct COVID-19 costs and, separately, unwinding the impact of pandemic-related suppression of 2020 utilization. [Objection Exhibit 12-ii] provides additional support for the estimated adjustment required to unwind pandemic related suppression of 2020 utilization, including various methodologies/analyses conducted to triangulate the assumption ultimately selected for rate development.

We assumed no further impacts of COVID-19 in the projection of 2022 costs.

Objection 13

Per the Actuarial Memorandum, it states “The individual single risk pool experience, inclusive of a morbidity adjustment to account for the estimated impacts of the COVID-19 pandemic on base period costs and utilization, and Milliman Health Cost Guidelines underlying the rate projections have been updated. The filed rates reflect the projected utilization trend applied to experience (from 2020 to 2022) and the manual base data (from 2021 to 2022).”

- a. Please provide a quantitative exhibit demonstrating the morbidity adjustment used to estimate the impacts of the COVID-19 pandemic had on the base period claims.
- b. Also, quantitatively demonstrate the effect the COVID-19 pandemic had on the utilization trend for the base experience.

Response:

Please refer to our response to “Objection 12” above, alongside the accompanying objection exhibits, for quantitative support of the COVID-19 sub-components of the morbidity projection factor; specifically, “Removing Direct COVID-19 Costs” and “Unwinding Pandemic-Related Suppression of 2020 Utilization”.

While base period 2020 PHW experience claims were adjusted to reflect the one-time net indirect impacts of suppressed utilization attributable to the pandemic on 2020 healthcare costs, utilization trends were not explicitly modified to reflect the pandemic’s impact on healthcare utilization. Instead, secular cost and utilization trends were applied to the adjusted 2020 PHW claims experience to trend the adjusted base period claims to the rating period. See our response to “Objection 2” above for additional detail around the secular utilization trends.

Objection 14

Per the Actuarial Memorandum, page 13, it states “Utilization was adjusted for projected changes in statewide single risk pool morbidity from 2020 to 2022 based on consideration of regulatory and market uncertainties, including enrollment associated with the American Rescue Plan Act of 2021.”

- a. Please provide a more detailed explanation regarding the effect of the American Rescue Plan Act of 2021 on the statewide single risk pool morbidity.
- b. Please also provide a quantitatively exhibit showing the effect the American Rescue Plan had on this filing.

Response:

We assumed that the Pennsylvania ACA individual risk pool would experience net enrollment growth of approximately 10% attributable to provisions of the American Rescue Plan Act of 2021 (ARP). Based on the assumption that these additional enrollees would be approximately 15% less morbid than the average existing enrollee in the risk pool, we estimated an impact of approximately -1.5% to projected statewide morbidity, which we incorporated into both the manual and experience-based projections of allowed claims.

Please refer to the [Objection Exhibit 14] tab for a quantitative demonstration of the incorporation of ARP morbidity impacts into PHW's rate development, and the effect of these adjustments on PHW's 2022 rate filing submission.

Objection 15

For plans that offer benefits in addition to EHBs are the only non-EHBs adult dental and vision coverage? If not, please provide a list of all plans, their respective non-EHBs covered, and respective PMPM cost.

Response:

Yes, the only benefits in addition to EHBs are adult dental and vision coverage.

Objection 16

Per Table 5, the Actual Experience Data, Change in Demographics factor is 1.041. Please provide an excel workbook that quantitatively develops this factor.

Response:

Please refer to Appendix 20.4 for quantitative support of the Change in Demographics factor applied to the Actual Experience Data in Table 5.

Objection 17

Per Table 5, the Actual Experience Data, the Change in Network factor is 0.994. Given that the new network has the same network factor in Table 14, please explain the reason for the factor. Also, please provide an excel exhibit which quantitatively demonstrates the 0.994 change in network factor.

Response:

The Change in Network projection factor reflects anticipated changes in PHW average reimbursement from 2020 to 2022 attributable to "Significant Network Changes" as defined in the 2022 URR instructions, specifically the expansion of PHW's provider network. Per URR instructions, unit cost impacts associated with provider network expansion and other Significant Network Changes must be excluded from the Cost Trend component of the two-year trend projection factor.

The factors in Table 14 both equal 1.0 because PHW only offers a single network and per URR instructions, network factor must composite to 1.0 when weighted by membership within a plan year.

Please see [Objection Exhibit 17] for development of the Significant Network Changes impact by service category, and see Appendix 20.4 for how the resulting impacts by service category composite to an overall adjustment factor of 0.994.

Objection 18

Per Table 5, the Actual Experience Data, the Change in Other Factor is 1.003. Please explain what the 1.003 represents and provide an excel workbook which quantitatively demonstrates the development of Change in Other factor.

Response:

Please refer to Appendix 20.4 for quantitative support of the Change in Other Factor applied to the Actual Experience Data in Table 5.

Objection 19

Per Table 6: Retention, the Federal Income Tax is listed as 0.58%. Using the 1.95% after-tax profit and 21% federal income tax, please provide an excel workbook demonstrating the development of the 0.58% federal income tax percentage.

Response:

Please see [Objection Exhibit 19] for development of the Federal Income Tax assumption as a percentage (0.58%) of the projected required revenue (\$493.80).

Objection 20

Per Appendix 12.2, the Sales Compensation is listed as \$9.26 PMPM. Using the commission schedule, please provide an exhibit that demonstrates the development of the \$9.26 PMPM sales commission.

Response:

Please see [Objection Exhibit 20] for development of the \$9.26 PMPM sales commission assumption.

Objection 21

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

Response:

Please see [Objection Exhibit 21] for the demonstration that the criteria for the expanded bronze plans have been met.

Objection 22

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

Response:

Please refer to the [Objection Exhibit 22] tab in *CECO-132346847 Response to 20200616 Objections – Exhibits.xlsb* for actual and projected claim costs PMPM for calendar year 2019 and 2020. PHW first offered coverage in PA in 2019, such that no claims experience was available for the projection of 2019 and 2020 claims.

The actual to expected factor for 2020 claims (0.607 net of risk adjustment) may be attributable to several factors, including suppression of 2020 claims costs due to deferred care during the COVID-19 pandemic, statistical volatility associated with a low volume of enrollment, and reliance on a 100% manual rate projection during 2020 rate development. For the current 2022 rate projections, we have assigned 60% credibility to PHW's adjusted 2020 claims experience. We have not otherwise adjusted the manual rate projection for the actual-to-expected result, to avoid overstating the credibility of the experience.

Objection 23

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

Response:

The rates shown in the PAAM Exhibits included in the initial submission differ slightly from those listed in the other documents for the following two reasons:

1. The calculation of the Market Adjusted Index Rate in Table 5 does not permit differences in the composite Paid to Allowed ratio and AV and Cost Sharing Design of Plan factors for EHB versus non-EHB benefits. This makes it impossible for all components of the PAAM exhibits to reconcile precisely to the rates developed in the Uniform Rate Review Template (URRT) in cases where variation in these factors by product leads to a different composite actuarial value for EHB versus non-EHB benefits.

In the initial filing, we modified the Non-EHB Claims PMPM input into PAAM Table 5 in order to arrive at the correct Table 6 "Projected required revenue." However, this approach leads to differences in the reported Market Adjusted Index Rate, and therefore produces differences in the plan rates reported in Table 11.

To address these differences, we have attached a revised copy of the PAAM Exhibits consistent with the initially filed rates, in which we instead filled out all inputs consistently with the rate development reflected in the URRT. This change produces plan rates in Table 11 that reconcile to the PA Plan Design Summary and Rate Table, Federal Rate Template, and binder (with the exception of the \$0.01 premium adjustment described in Item (2), below). Due to limitations of the PAAM inputs and formulas (as described above), the projected required revenue calculated in PAAM Table 6 in this revision of the PHW PAAM Exhibits no longer ties to the total premium PMPM shown in the URRT worksheet 2.

Please refer to the [Objection Exhibit 23] tab for a demonstration of the differences in methodology between the URRT and the PAAM Exhibits, and a comparison of the revised approach to the prior approach taken for filling out PAAM Table 5. Unless requested otherwise, we intend to populate the PAAM exhibits consistent with this revised approach for all future PHW rate filing submissions.

2. The Federal Rate Table we provide includes a +\$0.01 premium adjustment to the ages 21-24 rates and a -\$0.01 adjustment to the "64 and over" rates. This ensures that all plans comply with the ACA 3:1 age rating regulations once rounding is applied.

Item (1) above has been addressed in the revised PAAM Exhibits included with this objection response in the file "CECO-132819212 Response to 20210610 Objection 23 - PAAM Exhibits.xlsb," as described above and as demonstrated in the [Objection Exhibit 23] tab.

Item (2) leads to rates in Table 11 that diverge by at most +/- \$0.01 from the rates in the other documents, while ensuring that all plan premiums in the PA and Federal Rate Tables comply to the penny with the ACA 3:1 age rating restrictions after application of rounding.

**Objection Exhibit 1.a
 Pennsylvania Health & Wellness, Inc.
 Membership Summary by County**

Membership for expansion counties									
State	Rating Area	County	FIPS	Market signups 2020	Expansion county share assumption	2022 projected January membership	2022 observed PA member month multiplier	2022 Member months	
PA	Rating Area 3	Carbon County	42025	1,742	0.018	31	11.2	345	
PA	Rating Area 8	Chester County	42029	16,067	0.018	283	11.2	3,178	
PA	Rating Area 7	Lancaster County	42071	11,906	0.018	210	11.2	2,355	
PA	Rating Area 6	Lehigh County	42077	9,179	0.018	162	11.2	1,816	
PA	Rating Area 3	Monroe County	42089	4,953	0.018	87	11.2	980	
PA	Rating Area 6	Northampton County	42095	8,217	0.018	145	11.2	1,625	
PA	Rating Area 6	Schuylkill County	42107	3,070	0.018	54	11.2	607	

Membership for existing counties									
State	Rating Area	County	FIPS	2021 observed January membership	Assumed growth factor	2022 projected January membership	2020 observed PA member month multiplier	2022 Member months	
PA	Rating Area 3	Bradford County	42015	61	4.441	271	11.2	3,044	
PA	Rating Area 8	Bucks County	42017	653	1.429	933	11.2	10,487	
PA	Rating Area 6	Columbia County	42037	16	14.175	227	11.2	2,549	
PA	Rating Area 8	Delaware County	42045	213	14.042	2,991	11.2	33,610	
PA	Rating Area 3	Lackawanna County	42069	118	7.768	917	11.2	10,300	
PA	Rating Area 3	Luzerne County	42079	66	17.256	1,139	11.2	12,798	
PA	Rating Area 8	Montgomery County	42091	605	1.661	1,005	11.2	11,293	
PA	Rating Area 8	Philadelphia County	42101	1,976	1.137	2,247	11.2	25,246	
PA	Rating Area 3	Sullivan County	42113	5	7.130	36	11.2	401	
PA	Rating Area 3	Susquehanna County	42115	30	6.912	207	11.2	2,330	
PA	Rating Area 3	Wayne County	42127	45	6.524	294	11.2	3,299	
PA	Rating Area 3	Wyoming County	42131	13	10.340	134	11.2	1,510	

**Objection Exhibit 1.b
 Pennsylvania Health & Wellness, Inc.
 Membership Summary by Metal Tier**

2022 Projected Member Months			
35,007	6,597	2,355	83,814

Developed based on Experience

Metal	Rating Area 3	Rating Area 6	Rating Area 7	Rating Area 8
Bronze	37.2%	37.2%	37.2%	37.2%
Gold	14.6%	14.6%	14.6%	14.6%
Silver - 73%	3.9%	3.9%	3.9%	3.9%
Silver - 87%	19.9%	19.9%	19.9%	19.9%
Silver - 94%	21.8%	21.8%	21.8%	21.8%
Silver - Standard	2.5%	2.5%	2.5%	2.5%
Bronze - Off Exchange	0.0%	0.0%	0.0%	0.0%
Silver - Off Exchange	0.1%	0.0%	0.0%	0.1%
Gold - Off Exchange	0.0%	0.0%	0.0%	0.0%
Grand Total	100.0%	100.0%	100.0%	100.0%

Projected Member Months by Metal

Metal	Rating Area 3	Rating Area 6	Rating Area 7	Rating Area 8
Bronze	13,014	2,455	876	31,145
Gold	5,094	961	343	12,196
Silver - 73%	1,377	260	93	3,297
Silver - 87%	6,957	1,312	468	16,656
Silver - 94%	7,641	1,441	514	18,294
Silver - Standard	891	168	60	2,133
Bronze - Off Exchange	3	3	3	3
Silver - Off Exchange	30	0	0	71
Gold - Off Exchange	3	3	3	3
Grand Total	35,010	6,603	2,361	83,799

Metal	Plan	Plan Allocation Factor				Total MM	
		Based on Experience	Rating Area 3 MM	Rating Area 6 MM	Rating Area 7 MM		Rating Area 8 MM
Bronze	Essential Care 10	13.5%	1,763	333	119	4,221	6,435
Bronze	Essential Care 2 HSA	36.5%	4,744	895	319	11,309	17,267
Bronze	Essential Care 5	10.0%	1,301	245	88	3,116	4,750
Bronze	Essential Care: \$0 Medical	20.0%	2,603	491	175	6,232	9,501
Bronze	Essential Care: \$1,500 Me	20.0%	2,603	491	175	6,232	9,501
Gold	Secure Care 20	24.8%	1,262	238	85	3,022	4,607
Gold	Secure Care 5	75.2%	3,832	723	258	9,174	13,987
Silver - 73%	Balanced Care 11	45.0%	620	117	42	1,484	2,262
Silver - 73%	Balanced Care 12	10.0%	138	26	9	330	503
Silver - 73%	Balanced Care 32	25.0%	344	65	23	824	1,257
Silver - 73%	Balanced Care 30	10.0%	138	26	9	330	503
Silver - 73%	Balanced Care 31	10.0%	138	26	9	330	503
Silver - 87%	Balanced Care 11	53.6%	3,726	703	251	8,920	13,600
Silver - 87%	Balanced Care 12	16.4%	1,144	216	77	2,739	4,176
Silver - 87%	Balanced Care 32	20.0%	1,391	262	94	3,331	5,079
Silver - 87%	Balanced Care 30	5.0%	348	66	23	833	1,270
Silver - 87%	Balanced Care 31	5.0%	348	66	23	833	1,270
Silver - 94%	Balanced Care 11	35.2%	2,693	508	181	6,448	9,830
Silver - 94%	Balanced Care 12	34.8%	2,656	501	179	6,358	9,693
Silver - 94%	Balanced Care 32	20.0%	1,528	288	103	3,659	5,578
Silver - 94%	Balanced Care 30	5.0%	382	72	26	915	1,395
Silver - 94%	Balanced Care 31	5.0%	382	72	26	915	1,395
Silver - Standard	Balanced Care 11	42.8%	381	72	26	913	1,392
Silver - Standard	Balanced Care 12	17.2%	153	29	10	367	560
Silver - Standard	Balanced Care 32	20.0%	178	34	12	427	650
Silver - Standard	Balanced Care 30	10.0%	89	17	6	213	325
Silver - Standard	Balanced Care 31	10.0%	89	17	6	213	325
Bronze - Off Exchange	Essential Care 201	50.0%	3	3	3	3	12
Bronze - Off Exchange	Essential Care 202 HSA	50.0%	3	3	3	3	12
Gold - Off Exchange	Secure Care 201 HSA	33.3%	3	3	3	3	12
Gold - Off Exchange	Secure Care 202	33.3%	3	3	3	3	12
Gold - Off Exchange	Secure Care 203	33.3%	3	3	3	3	12
Silver - Off Exchange	Balanced Care 201 HSA	20.0%	6	0	0	14	20
Silver - Off Exchange	Balanced Care 203	20.0%	6	0	0	14	20
Silver - Off Exchange	Balanced Care 207	20.0%	6	0	0	14	20
Silver - Off Exchange	Balanced Care 209	20.0%	6	0	0	14	20
Silver - Off Exchange	Balanced Care 210	20.0%	6	0	0	14	20
Total			35,007	6,597	2,355	83,814	127,772

**Objection Exhibit 1.c
Pennsylvania Health & Wellness, Inc.
Membership Summary by Age**

2022 existing county age breakdown											
State	19-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	Over 65	Under 19
PA	5.52%	16.56%	15.45%	9.93%	7.76%	7.67%	9.30%	11.32%	12.38%	1.80%	2.31%

2022 assumed membership multiplied by 2022 existing county age breakdown														
State	Rating Area	County	2022 Member months (from Membership calculations tab)	19-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	Over 65	Under 19
PA	Rating Area 3	Carbon County	345	19	57	53	34	27	26	32	39	43	6	8
PA	Rating Area 8	Chester County	3,178	176	526	491	315	247	244	296	360	393	57	73
PA	Rating Area 7	Lancaster County	2,355	130	390	364	234	183	181	219	266	291	42	54
PA	Rating Area 6	Lehigh County	1,816	100	301	281	180	141	139	169	205	225	33	42
PA	Rating Area 3	Monroe County	980	54	162	151	97	76	75	91	111	121	18	23
PA	Rating Area 6	Northampton County	1,625	90	269	251	161	126	125	151	184	201	29	38
PA	Rating Area 6	Schuylkill County	607	34	101	94	60	47	47	56	69	75	11	14

2022 expansion county age breakdown											
State	19-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	Over 65	Under 19
PA	5.52%	16.56%	15.45%	9.93%	7.76%	7.67%	9.30%	11.32%	12.38%	1.80%	2.31%

2022 assumed membership multiplied by 2022 expansion county age breakdown														
State	Rating Area	County	2022 Member months (from Membership calculations tab)	19-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	Over 65	Under 19
PA	Rating Area 3	Bradford County	3,044	168	504	470	302	236	234	283	344	377	55	70
PA	Rating Area 8	Bucks County	10,487	579	1,736	1,620	1,041	814	805	975	1,187	1,298	189	243
PA	Rating Area 6	Columbia County	2,549	141	422	394	253	198	196	237	288	315	46	59
PA	Rating Area 8	Delaware County	33,610	1,857	5,565	5,194	3,337	2,607	2,580	3,126	3,803	4,160	605	777
PA	Rating Area 3	Lackawanna County	10,300	569	1,705	1,592	1,023	799	791	958	1,165	1,275	185	238
PA	Rating Area 3	Luzerne County	12,798	707	2,119	1,978	1,271	993	982	1,190	1,448	1,584	230	296
PA	Rating Area 8	Montgomery County	11,293	624	1,870	1,745	1,121	876	867	1,051	1,278	1,398	203	261
PA	Rating Area 8	Philadelphia County	25,246	1,395	4,180	3,901	2,506	1,958	1,938	2,348	2,857	3,125	454	584
PA	Rating Area 3	Sullivan County	401	22	66	62	40	31	31	37	45	50	7	9
PA	Rating Area 3	Susquehanna County	2,330	129	386	360	231	181	179	217	264	288	42	54
PA	Rating Area 3	Wayne County	3,299	182	546	510	328	256	253	307	373	408	59	76
PA	Rating Area 3	Wyoming County	1,510	83	250	233	150	117	116	141	171	187	27	35

Objection Exhibit 2a Pennsylvania Health & Wellness, Inc. Cost Trend Factor Support
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Experience Contractual Reimbursement and Charge Trend

Please refer to Appendix 6.1 for support of these factors.

Manual Contractual Reimbursement and Charge Trend

Service Category	Contractual Reimbursement ⁽¹⁾	Charge Trend ⁽²⁾
Inpatient Hospital		
Outpatient Hospital		
Professional		
Other Medical		
Capitation		
Prescription Drugs		

(1) Ratio of projected contractual reimbursement as percentage of Medicare (medical) or AWP (pharmacy) relative to that reflected in base data, based on actual and anticipated contracts with providers and pharmacy benefit manager.

(2) Reflects four years of AWP charge trend for prescription drugs. No charge trend applied to medical services, as both base and projected reimbursement is expressed as a percentage of the same Medicare fee schedules.

Objection Exhibit 2b
Pennsylvania Health & Wellness, Inc.
Cost and Utilization Trend Factor Support

MSA	Projected Enrollment	% of Enrollment
Allentown-Bethlehem-Easton, PA-NJ	3,785	3.0%
Bloomsburg-Berwick, PA	2,549	2.0%
East Stroudsburg, PA	980	0.8%
Lancaster, PA	2,355	1.8%
Montgomery-Bucks-Chester, PA	24,958	19.5%
Non-MSA Area, PA	9,681	7.6%
Philadelphia, PA	58,856	46.1%
Scranton-Wilkes-Barre-Hazleton, PA	24,609	19.3%

	Regional Unit Cost Adjustments ⁽¹⁾			Regional Utilization Adjustments ⁽¹⁾		
	(a)	(b)	(c) = (b) / (a)	(d)	(e)	(f) = (e) / (d)
Service Category	Base Data	Projected Population	Adjustment Factor	Base Data	Projected Population	Adjustment Factor
Inpatient Hospital	1.000	0.988	0.988	1.000	1.038	1.038
Outpatient Hospital	1.000	0.937	0.937	1.000	0.952	0.952
Professional	1.000	1.047	1.047	1.000	0.929	0.929
Other Medical	1.000	1.051	1.051	1.000	0.920	0.920
Capitation	n/a	n/a	n/a	n/a	n/a	n/a
Prescription Drugs	1.000	1.052	1.052	1.000	0.968	0.968

(1) Calculated by applying regional cost factors from the Milliman Health Cost Guidelines to the projected enrollment by MSA.

**Objection Exhibit 2c
Pennsylvania Health & Wellness, Inc.
Induced Utilization Trend Factor Support**

Approximate base period experience induced utilization factor ⁽¹⁾ :	1.008
Projected induced utilization factor ⁽¹⁾ :	0.935

2020 Plan Name	Induced Utilization Factor ⁽²⁾	% of Base Period Claims
Weighted Composite Factor	1.008	100.0%
Essential Care 1 (2020) - Standard Bronze On Exchange Plan	0.845	6.2%
Essential Care 2 HSA (2020) - Standard Bronze On Exchange Plan	0.870	1.6%
Essential Care 10 (2020) - Standard Bronze On Exchange Plan	0.840	0.0%
Balanced Care 5 (2020) - Standard Silver On Exchange Plan	0.855	0.0%
Balanced Care 5 (2020) - 73% AV Level Silver Plan	0.860	0.0%
Balanced Care 5 (2020) - 87% AV Level Silver Plan	0.995	0.0%
Balanced Care 5 (2020) - 94% AV Level Silver Plan	1.050	31.9%
Balanced Care 11 (2020) - Standard Silver On Exchange Plan	0.865	0.0%
Balanced Care 11 (2020) - 73% AV Level Silver Plan	0.870	0.0%
Balanced Care 11 (2020) - 87% AV Level Silver Plan	0.990	0.0%
Balanced Care 11 (2020) - 94% AV Level Silver Plan	1.085	6.4%
Balanced Care 12 (2020) - Standard Silver On Exchange Plan	0.855	0.0%
Balanced Care 12 (2020) - 73% AV Level Silver Plan	0.855	0.0%
Balanced Care 12 (2020) - 87% AV Level Silver Plan	0.970	0.0%
Balanced Care 12 (2020) - 94% AV Level Silver Plan	1.060	20.3%
Balanced Care 14 (2020) - Standard Silver On Exchange Plan	0.860	0.0%
Balanced Care 14 (2020) - 73% AV Level Silver Plan	0.850	0.0%
Balanced Care 14 (2020) - 87% AV Level Silver Plan	0.955	0.0%
Balanced Care 14 (2020) - 94% AV Level Silver Plan	1.035	0.0%
Balanced Care 15 (2020) - Standard Silver On Exchange Plan	0.880	0.0%
Balanced Care 15 (2020) - 73% AV Level Silver Plan	0.860	0.0%
Balanced Care 15 (2020) - 87% AV Level Silver Plan	0.955	0.0%
Balanced Care 15 (2020) - 94% AV Level Silver Plan	1.040	0.0%
Secure Care 5 (2020) - Standard Gold On Exchange Plan	0.960	33.6%

2022 Plan Name	Induced Utilization Factor ⁽²⁾	% of Projected Enrollment
Weighted Composite Factor	0.935	100.0%
Secure Care 5 (2022) - Standard Gold On Exchange Plan	0.955	10.9%
Secure Care 20 (2022) - Standard Gold On Exchange Plan	0.910	3.6%
Balanced Care 11 (2022) - Standard Silver On Exchange Plan	0.860	1.1%
Balanced Care 11 (2022) - 73% AV Level Silver Plan	0.865	1.8%
Balanced Care 11 (2022) - 87% AV Level Silver Plan	0.970	10.6%
Balanced Care 11 (2022) - 94% AV Level Silver Plan	1.085	7.7%
Balanced Care 12 (2022) - Standard Silver On Exchange Plan	0.850	0.4%
Balanced Care 12 (2022) - 73% AV Level Silver Plan	0.855	0.4%
Balanced Care 12 (2022) - 87% AV Level Silver Plan	0.970	3.3%
Balanced Care 12 (2022) - 94% AV Level Silver Plan	1.060	7.6%
Balanced Care 30 (2022) - Standard Silver On Exchange Plan	0.860	0.3%
Balanced Care 30 (2022) - 73% AV Level Silver Plan	0.855	0.4%
Balanced Care 30 (2022) - 87% AV Level Silver Plan	0.930	1.0%
Balanced Care 30 (2022) - 94% AV Level Silver Plan	0.995	1.1%
Balanced Care 31 (2022) - Standard Silver On Exchange Plan	0.860	0.3%
Balanced Care 31 (2022) - 73% AV Level Silver Plan	0.860	0.4%
Balanced Care 31 (2022) - 87% AV Level Silver Plan	0.935	1.0%
Balanced Care 31 (2022) - 94% AV Level Silver Plan	1.005	1.1%
Balanced Care 32 (2022) - Standard Silver On Exchange Plan	0.830	0.5%
Balanced Care 32 (2022) - 73% AV Level Silver Plan	0.830	1.0%
Balanced Care 32 (2022) - 87% AV Level Silver Plan	0.960	4.0%
Balanced Care 32 (2022) - 94% AV Level Silver Plan	1.060	4.4%
Essential Care 2 HSA (2022) - Standard Bronze On Exchange Plan	0.870	13.5%
Essential Care 5 (2022) - Standard Bronze On Exchange Plan	0.830	3.7%
Essential Care 10 (2022) - Standard Bronze On Exchange Plan	0.825	5.0%
Essential Care: \$0 Medical Deductible (2022) - Standard Bronze On Exchange Plan	0.865	7.4%
Essential Care: \$1,500 Medical Deductible (2022) - Standard Bronze On Exchange Plan	0.860	7.4%
Secure Care 201 HSA (2022) - Gold Off Exchange Plan	0.960	0.0%
Secure Care 202 (2022) - Gold Off Exchange Plan	0.950	0.0%
Secure Care 203 (2022) - Gold Off Exchange Plan	0.905	0.0%
Balanced Care 201 HSA (2022) - Silver Off Exchange Plan	0.895	0.0%
Balanced Care 203 (2022) - Silver Off Exchange Plan	0.870	0.0%
Balanced Care 207 (2022) - Silver Off Exchange Plan	0.880	0.0%
Balanced Care 209 (2022) - Silver Off Exchange Plan	0.880	0.0%
Balanced Care 210 (2022) - Silver Off Exchange Plan	0.885	0.0%
Essential Care 201 (2022) - Standard Bronze Off Exchange Plan	0.830	0.0%
Essential Care 202 HSA (2022) - Standard Bronze Off Exchange Plan	0.870	0.0%

(1) This calculation is for illustrative purposes. The factors applied to base period experience and the manual rate projection reflect additional refinement at the service category level, but approximately composite to the factors shown above.

(2) Calculated by applying Milliman Health Cost Guidelines induced utilization factors to each plan's benefit design.

**Objection Exhibit 2d-e
Pennsylvania Health & Wellness, Inc.
Development of Trend Assumptions in the PA Rate Template**

Experience Projection

Benefit Category	Cost Components				Utilization Components				Induced Utilization				Weight		URRT	
	Contractual Reimbursement and Charge Trend	Rating Area Adjustment	Cumulative "Cost Trend" Adjustment	Table 3 Annualized Cost Trend	Secular Utilization Trend Excluding Induced Util	Regional Network and Demographic Adjustments	Cumulative "Utilization Trend" Adjustment	Table 3 Annualized Util.	Base Induced Utilization Factor	Projected Induced Utilization Factor ⁽¹⁾	Cumulative "Induced Utilization" Adjustment	Table 3 Induced Utilization	Starting Experience Allowed PMPM (URRT WS1)	Table 3 Weight %	WS 1 Cost Projection Factor	WS 1 Utilization Projection Factor
Inpatient Hospital			1.225	10.66%	1.051		1.051	2.50%	0.980	0.979	0.998	-0.08%	\$51.12	22.38%	1.107	1.025
Outpatient Hospital		Included in URRT 'Other'	1.213	10.12%	1.051	Included in URRT 'Other'	1.051	2.50%	0.972	0.979	1.007	0.33%	\$47.45	20.77%	1.101	1.025
Professional			1.209	9.95%	1.051		1.051	2.50%	0.984	0.979	0.995	-0.27%	\$52.90	23.16%	1.100	1.025
Other Medical		Projection Factor	1.000	0.00%	1.051	Projection Factor	1.051	2.50%	0.944	0.979	1.037	1.82%	\$3.83	1.68%	1.000	1.025
Capitation			n/a	n/a	n/a		n/a	n/a	n/a	n/a	n/a	n/a	\$2.57	1.13%	1.000	1.000
Prescription Drugs			1.050	2.48%	1.081		1.081	3.96%	0.992	0.979	0.987	-0.67%	\$70.56	30.89%	1.025	1.040

Manual Rate Development

Benefit Category	Cost Components				Utilization Components				Induced Utilization				Weight	
	Contractual Reimbursement and Charge Trend	Rating Area Adjustment	Cumulative "Cost Trend" Adjustment	Table 3b Annualized Cost Trend ⁽²⁾	Secular Utilization Trend Excluding Induced Util ²	Regional Network and Demographic Adjustments	Cumulative "Utilization Trend" Adjustment	Table 3b Annualized Utilization Trend ⁽²⁾	Base Induced Utilization Factor	Projected Induced Utilization Factor ¹	Cumulative "Induced Utilization" Adjustment	Table 3b Induced Utilization	Starting Manual Allowed PMPM	Table 3b Weight %
Inpatient Hospital		0.988	1.265	12.49%	1.104	1.038	1.146	7.03%	1.000	0.942	0.942	-2.95%	\$79.35	21.68%
Outpatient Hospital		0.937	1.127	6.17%	1.104	0.952	1.051	2.51%	1.000	0.936	0.936	-3.25%	\$76.81	20.98%
Professional		1.047	1.369	16.99%	1.100	0.929	1.022	1.09%	1.000	0.937	0.937	-3.20%	\$100.41	27.43%
Other Medical		1.051	0.960	-2.02%	1.104	0.920	1.016	0.79%	1.000	0.880	0.880	-6.20%	\$9.76	2.67%
Capitation		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	\$2.23	0.61%
Prescription Drugs		1.052	0.986	-0.72%	1.159	0.968	1.122	5.94%	1.000	0.924	0.924	-3.90%	\$97.51	26.64%

(1) Induced utilization is modeled at the service category level for the manual rate development but only modeled in aggregate for the experience projection.

(2) The manual rate projection includes four years of utilization trend (from 2018 to 2022). However, Table 3b in the Rating Exhibits must be filled out assuming only 24 months of trend, resulting in annualized trends appearing larger than they otherwise would.

Objection Exhibit 3-i
Pennsylvania Health & Wellness, Inc.
Continuance Table for Calculating Reinsurance Impact - Individual Market Only, Experience Period Information

Carrier Name:	Pennsylvania Health & Wellness, Inc.	Attachment Point:	\$60,000
Product(s):	HMO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	45%
Rate Effective Date:	1/1/2022		
Incurred Dates:	1/1/2020 to 12/31/2020	Proj. Incurred Claim Impact:	-3.5%

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			\$4,090,764
\$30,000	\$34,999			\$418,688
\$35,000	\$39,999			\$300,650
\$40,000	\$44,999			\$84,645
\$45,000	\$49,999			\$144,523
\$50,000	\$54,999			\$209,968
\$55,000	\$59,999			\$285,502
\$60,000	\$64,999			\$123,737
\$65,000	\$69,999			\$62,774
\$70,000	\$74,999			\$133,206
\$75,000	\$79,999			\$141,461
\$80,000	\$84,999			\$0
\$85,000	\$89,999			\$0
\$90,000	\$94,999			\$155,717
\$95,000	\$99,999			\$162,546
\$100,000	\$109,999			\$83,012
\$110,000	\$119,999			\$292,596
\$120,000	\$129,999			\$0
\$130,000	\$139,999			\$117,864
\$140,000	\$149,999			\$123,802
\$150,000	\$159,999			\$0
\$160,000	\$169,999			\$147,633
\$170,000	\$179,999			\$156,201
\$180,000	\$189,999			\$0
\$190,000	\$199,999			\$0
\$200,000	\$209,999			\$0
\$210,000	\$219,999			\$0
\$220,000	\$229,999			\$0
\$230,000	\$239,999			\$0
\$240,000	\$249,999			\$0
\$250,000	\$259,999			\$0
\$260,000	\$269,999			\$247,865
\$270,000	\$279,999			\$0
\$280,000	\$289,999			\$0
\$290,000	\$299,999			\$278,442
\$300,000	\$324,999			\$288,787
\$325,000	\$349,999			\$0
\$350,000	\$374,999			\$0
\$375,000	\$399,999			\$0
\$400,000	\$424,999			\$0
\$425,000	\$449,999			\$0
\$450,000	\$474,999			\$0
\$475,000	\$499,999			\$0
\$500,000	\$599,999			\$0
\$600,000	\$699,999			\$0
\$700,000	\$799,999			\$0
\$800,000	\$899,999			\$0
\$900,000	\$999,999			\$0
\$1,000,000+				\$0
Total				\$8,050,383

Objection Exhibit 3-ii
 Pennsylvania Health & Wellness, Inc.
 Continuation Table for Calculating Reinsurance Impact - Individual Market Only, Experience Period Information (adjusted to reflect anticipated 2022 cost levels)

Carrier Name:	Pennsylvania Health & Wellness, Inc.	Attachment Point:	\$60,000
Product(s):	HMO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinurance Rate:	45%
Rate Effective Date:	1/1/2022	Proj. Incurred Claim Impact:	-4.2%

Reinsurance Program Impact Continuation Table Development - Plan Year 2022					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$18,725,542
\$30,000	\$34,999				\$0
\$35,000	\$39,999				\$0
\$40,000	\$44,999				\$0
\$45,000	\$49,999				\$0
\$50,000	\$54,999				\$1,916,550
\$55,000	\$59,999				\$1,376,231
\$60,000	\$64,999				\$375,104
\$65,000	\$69,999				\$0
\$70,000	\$74,999				\$606,857
\$75,000	\$79,999				\$0
\$80,000	\$84,999				\$0
\$85,000	\$89,999				\$825,623
\$90,000	\$94,999				\$1,096,790
\$95,000	\$99,999				\$725,977
\$100,000	\$109,999				\$551,209
\$110,000	\$119,999				\$0
\$120,000	\$129,999				\$619,913
\$130,000	\$139,999				\$0
\$140,000	\$149,999				\$738,568
\$150,000	\$159,999				\$1,203,784
\$160,000	\$169,999				\$0
\$170,000	\$179,999				\$1,424,548
\$180,000	\$189,999				\$0
\$190,000	\$199,999				\$0
\$200,000	\$209,999				\$567,920
\$210,000	\$219,999				\$595,103
\$220,000	\$229,999				\$0
\$230,000	\$239,999				\$0
\$240,000	\$249,999				\$0
\$250,000	\$259,999				\$704,187
\$260,000	\$269,999				\$743,407
\$270,000	\$279,999				\$0
\$280,000	\$289,999				\$0
\$290,000	\$299,999				\$0
\$300,000	\$324,999				\$0
\$325,000	\$349,999				\$0
\$350,000	\$374,999				\$0
\$375,000	\$399,999				\$0
\$400,000	\$424,999				\$1,163,002
\$425,000	\$449,999				\$0
\$450,000	\$474,999				\$2,653,293
\$475,000	\$499,999				\$0
\$500,000	\$599,999				\$0
\$600,000	\$699,999				\$0
\$700,000	\$799,999				\$0
\$800,000	\$899,999				\$0
\$900,000	\$999,999				\$0
\$1,000,000+					\$0
Total					\$36,613,610

Objection Exhibit 4 Pennsylvania Health & Wellness, Inc. Development of Projected Allowed Non-EHB Claims PMPM
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Non-EHB Claims - Covered Members Only

		Allowed Claims PMPM
Adult Vision		\$5.21
Adult Dental	+	18.97
Total	=	\$24.18

Vision/Dental Member Months		27,147
Total Member Months		127,772

Non-EHB Claims - All Members

		Allowed Claims PMPM
Adult Vision		\$1.11
Adult Dental	+	4.03
Total	=	5.14

Objection Exhibit 5
Pennsylvania Health & Wellness, Inc.
Quantitative Support for Geographic Rating Area Factors

		EHB Paid Claims PMPM		
		Facility	Non-Facility	Total
Statewide	Projected PMPM at Statewide Util and Base Reimbursement	\$92.75	\$145.93	\$238.68
	x Apply Manual Area Factors (From Statewide) ⁽¹⁾	1.000	1.000	1.000
	= Interim PMPM	\$92.75	\$145.93	\$238.68
	= Area and Reimbursement-Adjusted EHB Paid PMPM			
<i>Projected Area Rating Factor, Relative to Statewide</i>				
Rating Area 3	Projected PMPM at Statewide Util and Base Reimbursement	\$92.75	\$145.93	\$238.68
	x Apply Manual Area Factors (From Statewide) ⁽¹⁾	0.788	0.907	0.861
	= Interim PMPM	\$73.06	\$132.35	\$205.41
	= Area and Reimbursement-Adjusted EHB Paid PMPM			
<i>Projected Area Rating Factor, Relative to Statewide</i>				
Rating Area 6	Projected PMPM at Statewide Util and Base Reimbursement	\$92.75	\$145.93	\$238.68
	x Apply Manual Area Factors (From Statewide) ⁽¹⁾	1.065	1.032	1.045
	= Interim PMPM	\$98.79	\$150.66	\$249.45
	= Area and Reimbursement-Adjusted EHB Paid PMPM			
<i>Projected Area Rating Factor, Relative to Statewide</i>				
Rating Area 7	Projected PMPM at Statewide Util and Base Reimbursement	\$92.75	\$145.93	\$238.68
	x Apply Manual Area Factors (From Statewide) ⁽¹⁾	0.850	0.915	0.890
	= Interim PMPM	\$78.86	\$133.53	\$212.39
	= Area and Reimbursement-Adjusted EHB Paid PMPM			
<i>Projected Area Rating Factor, Relative to Statewide</i>				
Rating Area 8	Projected PMPM at Statewide Util and Base Reimbursement	\$92.75	\$145.93	\$238.68
	x Apply Manual Area Factors (From Statewide) ⁽¹⁾	1.088	1.039	1.058
	= Interim PMPM	\$100.89	\$151.58	\$252.47
	= Area and Reimbursement-Adjusted EHB Paid PMPM			
<i>Projected Area Rating Factor, Relative to Statewide</i>				

Notes:

(1) Developed using the Milliman Health Cost Guidelines and consideration of market relativities by area. Guidelines factors reflect differences in practice patterns and the delivery system by area, holding population characteristics (e.g. health status) constant.

(2) Reflects actual and anticipated 2022 provider reimbursement by rating area, based on Pennsylvania Health and Wellness Inc. provider contracting estimates.

**Objection Exhibit 6
Pennsylvania Health & Wellness, Inc.
Manual Rate Buildup Detail**

	Detailed Step	Claims PMPM							Adjustment Factors								
		Medical						Prescr. Drug	Medical						Prescr. Drug		
		Total	Total Medical	IP	OP	Prof.	Other Med.		Cap.	Total	Total Medical	IP	OP	Prof.		Other Med.	Cap.
PAAM Table 5 Step		\$366.07	\$268.56	\$79.35	\$76.81	\$100.41	\$9.76	\$2.23	\$97.51								
Cost Trend	AWP Trend (2018 to 2022)	375.57	268.56	79.35	76.81	100.41	9.76	2.23	107.01	1.026	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	Contractual reimbursement (1)																
	AWP discount (1)																
	Dispensing fees and rebates (1)	427.85	336.45	101.63	92.45	131.23	8.91	2.23	91.40	0.971	1.000	1.000	1.000	1.000	1.000	1.000	0.878
	Area charge adjustment (2)	432.13	336.01	100.40	86.59	137.42	9.37	2.23	96.12	1.010	0.999	0.988	0.937	1.047	1.051	1.000	1.052
Utilization Trend	Area utilization (2)	486.87	373.28	119.70	94.69	146.76	9.91	2.23	113.59	1.127	1.111	1.192	1.094	1.068	1.057	1.000	1.182
	Pharmacy management (3)	480.19	373.28	119.70	94.69	146.76	9.91	2.23	106.91	0.986	1.000	1.000	1.000	1.000	1.000	1.000	0.941
	Calibration - See footnote (4)	418.18	325.11	104.20	82.43	127.64	8.62	2.23	93.07	0.871	0.871	0.871	0.871	0.870	0.871	1.000	0.871
	Utilization trend (2018 to 2022)	466.06	358.19	115.01	90.98	140.45	9.52	2.23	107.87	1.115	1.102	1.104	1.104	1.100	1.104	1.000	1.159
Change in Induced Utilization	Induced utilization (5)	435.33	335.71	108.33	85.17	131.61	8.37	2.23	99.62	0.934	0.937	0.942	0.936	0.937	0.880	1.000	0.924
Change in Morbidity - Reinsurance	Reinsurance impact on morbidity (6)	434.90	335.38	108.22	85.09	131.48	8.37	2.22	99.52	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
Change in Morbidity - All Other	Statewide risk pool morbidity relative to base data (7)	542.40	416.41	134.66	105.63	163.51	10.40	2.21	125.99	1.247	1.242	1.244	1.241	1.244	1.243	0.991	1.266
	Ambetter morbidity relative to statewide risk pool (8)	388.16	298.15	96.21	75.47	116.83	7.43	2.21	90.02	0.716	0.716	0.714	0.714	0.714	0.714	1.000	0.714
	Individual adjustment (9)	392.05	301.13	97.18	76.23	118.00	7.50	2.23	90.92	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010
Change in Demographics	Age/gender average charge (2)	394.66	304.47	98.37	78.26	118.25	7.36	2.23	90.19	1.007	1.011	1.012	1.027	1.002	0.982	1.000	0.992
	Age/gender utilization (2)	447.41	339.73	110.72	89.05	129.56	8.16	2.23	107.69	1.134	1.116	1.126	1.138	1.096	1.108	1.000	1.194
Change in Benefits	Non-covered benefits (10)	441.26	333.57	110.72	89.05	125.43	6.14	2.23	107.69	0.986	0.982	1.000	1.000	0.968	0.753	1.000	1.000
	Covered benefits (11)	440.56	332.87	110.11	89.30	124.77	6.46	2.23	107.69	0.998	0.998	0.994	1.003	0.995	1.052	1.000	1.000
Change in Network	Medical management (12)	414.06	306.38	100.65	79.85	117.75	5.90	2.23	107.69	0.940	0.920	0.914	0.894	0.944	0.913	1.000	1.000
Change in Other	Grace Period (13)	415.79	307.62	101.04	80.22	118.22	5.92	2.23	108.17	1.004	1.004	1.004	1.005	1.004	1.004	1.000	1.005
Manual EHB Allowed Claims PMPM		\$415.79	\$307.62	\$101.04	\$80.22	\$118.22	\$5.92	\$2.23	\$108.17								

Notes

- (1) Based on anticipated and actual PHW contractual reimbursement arrangements with medical providers and pharmacy benefit manager versus what is reflected in the base data.
- (2) Based on PHW's anticipated membership mix, composited using area and demographic claims projection factors from the Milliman *Health Cost Guidelines*.
- (3) Reflects anticipated savings associated with PHW pharmacy management practices.
- (4) Based on the relationship between allowed claims experience and *Health Cost Guidelines* manual claims estimates for over 14 million member months of Ambetter claims data. The 0.871 adjustment factor equals the ratio of actual allowed PMPM over the weighted average manual claims estimate, after adjusting for the other population and network characteristics shown in this table.
- (5) Based on the average benefit richness of PHW's projected plan portfolio versus that reflected in the base data, using benefit richness factors from the Milliman Health Cost Guidelines.
- (6) Consistent with PID guidance, we have modeled a 0.999 (-0.1%) adjustment to reflect the impact of reinsurance on health status morbidity.
- (7) Based on comparison of Pennsylvania individual risk pool risk scores to those from the membership comprising the base data, controlling for plan mix and demographics.
- (8) Consistent with PHW's historical and projected risk transfer.
- (9) Consistent with PID guidance, we have modeled an individual adjustment of 1.01 as an additional adjustment to expected morbidity.
- (10) Removes Milliman *Health Cost Guidelines* costs for services not covered as an Essential Health Benefit (EHB).
- (11) Incorporates EHB benefit costs not already included in the Milliman *Health Cost Guidelines*.
- (12) Reflects anticipated savings associated with PHW medical management practices, informed by historical experience and review of Ambetter management practices and utilization patterns versus that reflected in the base data.
- (13) Reflects the anticipated cost associated with covering claims for enrollees who do not pay their premiums in full, due to grace period rules or otherwise.

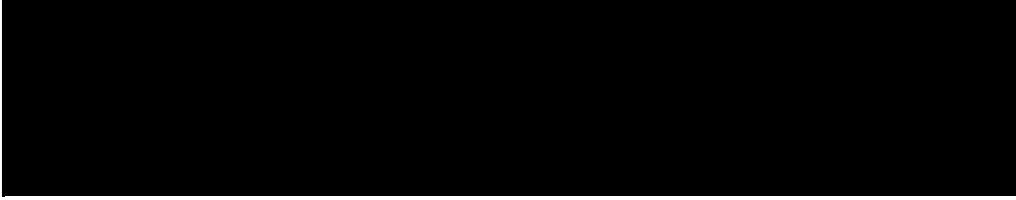
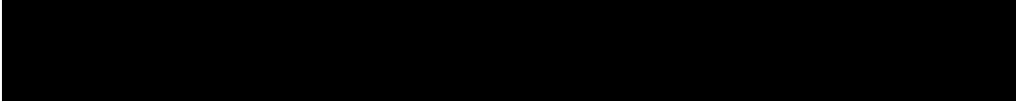
Objection Exhibit 7-i
Pennsylvania Health & Wellness, Inc.
Risk Transfer Geographic Cost Factor (GCF) Support

Rating Area	2020 Statewide Membership	Projected 2022 PHW Membership	2020 GCF ⁽¹⁾	GCF Trend ⁽²⁾	Projected 2022 GCF
Rating Area 1	13,018				
Rating Area 2	1,258				
Rating Area 3	31,881	35,007			
Rating Area 4	62,136				
Rating Area 5	12,034				
Rating Area 6	29,438	6,597			
Rating Area 7	34,744	2,355			
Rating Area 8	128,198	83,814			
Rating Area 9	19,118				

Calculated Statewide GCF: [REDACTED]
Calculated PHW GCF: [REDACTED]

(1) From the 2019 interim risk adjustment report released by CMS.
(2) Reflects actual and anticipated changes in carrier rates and market share.

Objection Exhibit 7-ii
Pennsylvania Health & Wellness, Inc.
Projected PLRS Support - Demographic and Plan Mix



Objection Exhibit 7-iii
Pennsylvania Health & Wellness, Inc.
Projected PLRS Support - Relative Morbidity

Line Item	2020		2020 to 2022 Trend		2022	
	Value	Source / Calculation	Value	Value	Source / Calculation	Source / Calculation
[Redacted Content]						

Objection Exhibit 7-iv Pennsylvania Health & Wellness, Inc. Development of 2019-2022 SWAP Rate Increase Trend
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	Historical Actual Statewide Average Premium (SWAP) ⁽¹⁾	\$625.81
×	19-20 CMS Final to CMS Interim Trend	-1.0%
	2020 SWAP Estimate - From CMS Interim RA Report	\$619.74
	2020 Statewide Average Premium Estimate ⁽²⁾	\$439.99
×	20-21 Calculated Trend	-5.7%
	2021 Statewide Average Premium Estimate ⁽²⁾	\$415.12
×	21-22 Calculated Trend	-3.4%
	2022 Statewide Average Premium Estimate ⁽²⁾	\$400.93
<hr/>		
=	Projected Gross Statewide Average Premium	\$564.72
	2019-2022 SWAP Rate Increase Trend	0.902

Notes:

(1) 2019 CY CMS Report

(2) Using projected premiums and PHW's market share assumptions

Objection Exhibit 11
Pennsylvania Health & Wellness, Inc.
Sample Producer Agreement

Please refer to pages 65-91 of the Actuarial Memorandum for the Broker Commissions, sample producer agreement, and commission schedule.

**Objection Exhibit 12-i
Pennsylvania Health & Wellness, Inc.
COVID-19 Experience Adjustments**

	Allowed Claims PMPM								COVID-19 Experience Adjustment Factors								
	Total Allwd.	Medical				Prescr. Drug	Total Allwd.	Medical				Prescr. Drug					
		Total Medical	IP	OP	Prof.			Other Med.	Total Medical	IP	OP		Prof.				
2020 Completed FFS Allowed Claims (1)	\$228.43	\$155.30	\$51.12	\$47.45	\$52.90	\$3.83	\$2.57	\$70.56									
* Apply 2020 to 2022 Utilization and Cost Trends	280.09	197.43	65.76	60.46	67.19	4.02	2.57	80.10	1.226	1.271	1.286	1.274	1.270	1.049	0.998	1.135	
* Remove Direct COVID-19 Costs (2)(3)	263.37	180.71	51.19	60.06	65.47	3.99	2.57	80.10	0.940	0.915	0.778	0.993	0.974	0.993	1.000	1.000	
* Unwind Pandemic-Related Suppression of 2020 Utilization (4)(5)	291.07	206.01	58.35	68.47	74.64	4.55	2.57	82.50	1.105	1.140	1.140	1.140	1.140	1.140	1.000	1.030	
2020 COVID-19 Adjusted Trended EHB Allowed Claims PMPM (6)	\$291.07	\$206.01	\$58.35	\$68.47	\$74.64	\$4.55	\$2.57	\$82.50									

Notes:

(1) PMPM claims costs reconcile to Worksheet 1, Section II "Experience Period Index Rate PMPM" costs by service category.

(2) Direct COVID-19 testing costs identified via the following HCPCS codes:

- U0001: RT-PCR test.
- U0002: In response to FDA issuing policy for certain labs to develop their own COVID-19 tests.
- 87635: Infectious agent detection by nucleic acid (DNA or RNA); severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) (Coronavirus disease [COVID-19]), amplified probe technique).
- 86328: Immunoassay for infectious agent antibody(ies), qualitative or semiquantitative, single step method (e.g. reagent strip); severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2).
- 86769: Antibody; severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) (Coronavirus disease [COVID-19]).

Direct COVID-19 treatment costs identified via the following diagnosis codes:

- Presumed Positive: B97.29 and one of these other dx codes J12.89, J20.8, J40, J22, J98.8, J80 and is only effective from February 20th 2020 until April 1st 2020.
- Positive for COVID-19: U07.1 this is the COVID-19 specific ICD-10 code, unlike the B9729 above which is a generic coronavirus diagnosis code. Effective April 1st 2020.
- Probable or Suspected COVID-19: U07.2
- Possible Exposure to COVID-19 but ruled out: Z03.818 Encounter for observation for suspected exposure to other biological agents ruled out.
- Actual Exposure to someone with COVID-19: Z20.828 Contact with and (suspected) exposure to other viral communicable diseases.

(3) The net impact on 2020 total FFS allowed claims experience of removing direct COVID-19 costs associated with treatment of individuals with the virus (e.g. COVID-19 hospitalizations) and testing for the presence of the virus is approximately -6.0%.

(4) Claims experience adjusted upwards using assumed net deferred and returning utilization unwinding factors of +14.0% on major medical categories of service and +3.0% on prescription drugs. The deferred and returning utilization adjustment on medical services is assumed to be approximately five times higher than the corresponding adjustment to prescription drug experience due to the assumption that prescription drug utilization was less disrupted by the pandemic than was medical service utilization.

(5) See 'Objection Exhibit 12-ii' for additional detail around the estimated adjustment required to unwind 'Pandemic-Related Suppression of 2020 Utilization'.

(6) The total assumed impact associated with unwinding direct and indirect costs of the COVID-19 pandemic on 2020 Pennsylvania Health & Wellness, Inc. claims experience, including but not limited to, the net impact of COVID-19 treatment and testing and deferred and foregone care is +3.9%.

Objection Exhibit 12-ii
Pennsylvania Health & Wellness, Inc.
Estimated Adjustment Required to Unwind Pandemic-Related Suppression of 2020 Utilization

Estimate	Pennsylvania Health & Wellness, Inc. Marketplace Experience	Nationwide Marketplace Experience
Method A (1) (Project Forward 2019 Experience, vs. 2020 Excluding Direct COVID-19 Costs)	7.25%	8.25%
Method B (2) (Extrapolate January/February 2020 Experience, vs. 2020 Excluding Direct COVID-19 Costs)	27.50% (3)	10.75%
Selected Assumption for Rate Development (4)	10.5% (+14% medical / +3% prescription drug)	

Notes:

(1) 2019 experience medical claims are projected forward to an alternate 2020 plan year in the absence of COVID-19, based on known changes in population and network characteristics, combined with secular trends.

(2) PMPM claims from January and February 2020 (before the impacts of COVID-19 lockdowns in the US) are extrapolated to a full calendar year based on historical seasonal patterns in PMPM costs.

(3) The Method B result for PHW is subject to statistical volatility based on PHW's limited enrollment in 2019 and 2020. Method B gives full credibility to two months of 2020 experience and the seasonal slope of PMPM claims across 2019. PHW had fewer than 21,000 member months in 2019 and only 7,900 member months across January and February of 2020, both which fall well below our threshold for statistical credibility.

(4) 2020 claims are adjusted to remove the direct costs of COVID-19 testing and treatment, and then to 'unwind' the estimated impact of deferred and returning utilization. Deferred and returning utilization adjustments of +14.0% to major medical categories of service and +3.0% to prescription drugs were selected based on review of Method A and Method B alternate 2020 claims experience.

Objection Exhibit 14
Pennsylvania Health & Wellness, Inc.
Impact of American Rescue Plan Act (ARPA) on 2022 Pennsylvania ACA Individual Risk Pool and PHW's 2022 Rate Filing

Development of American Rescue Plan Morbidity Impact		
Assumption	Description	Value
(a) Risk Pool Enrollment Increase	Estimated percentage increase in plan year 2022 Pennsylvania ACA individual risk pool enrollment attributable to provisions of the American Rescue Plan	10%
(b) Relative Morbidity of New Enrollees	Assumed health status morbidity of new enrollment associated with American Rescue Plan, as a percentage of the existing Pennsylvania ACA individual risk pool	0.850
(c) Risk Pool Morbidity Impact	Assumed combined impact of the American Rescue Plan on the average morbidity level of the Pennsylvania ACA individual risk pool in plan year 2022	-1.5%

Experience Claims Projection - Development of "2020 to 2022 Statewide Morbidity Trend" on Appendix 20.4				
	(d)	(e)	(f) = (d) * (e)	
Service Category	2020 to 2022 Statewide Morbidity Trend, Other than Reinsurance or American Rescue Plan	American Rescue Plan Experience Claims Adjustment Factor (1)	2020 to 2022 Statewide Morbidity Trend	
Inpatient Hospital	1.006	0.983	0.989	0.989
Outpatient Hospital	1.006	0.983	0.983	0.989
Professional	1.006	0.983	0.983	0.989
Other Medical	1.006	0.983	0.983	0.989
Capitation	1.001	1.000	1.000	1.001
Prescription Drug	1.005	0.983	0.983	0.988

Manual Claims Projection - Development of "Change in Morbidity - All Other" on Appendix 8.1				
	(g)	(h)	(i) = (g) * (h)	
Service Category	Change in Morbidity Other than Reinsurance or American Rescue Plan	American Rescue Plan Manual Claims Adjustment Factor (1)	Change in Morbidity - All Other	
Inpatient Hospital	0.908	0.988	0.898	0.898
Outpatient Hospital	0.908	0.986	0.896	0.896
Professional	0.908	0.988	0.898	0.897
Other Medical	0.908	0.987	0.897	0.897
Capitation	1.001	1.000	1.000	1.001
Prescription Drug	0.926	0.986	0.914	0.914

Demonstration of Blended Experience and Manual American Rescue Plan Claims Adjustment Factor Impact				
	(j)	(k)	(l) = Credibility blend of (e) and (h)	
Service Category	Experience Credibility	Projected Allowed Claims PMPM	Approximate American Rescue Plan Impact to Blended Experience/Manual Claims Projection (1)	
Inpatient Hospital	60%	\$77.58	-1.5%	-1.5%
Outpatient Hospital		\$73.62	-1.6%	-1.6%
Professional		\$94.53	-1.5%	-1.5%
Other Medical		\$5.08	-1.5%	-1.5%
Capitation		\$2.23	0.0%	0.0%
Prescription Drug		\$98.44	-1.6%	-1.6%
Total			\$351.48	-1.5%

Note:

(1) The 1.5% morbidity adjustment to PHW allowed claims projections for the impact of the American Rescue Plan is calculated as a percentage of the blended experience and allowed claims projections, such that the impact factors for each of manual and experience claims projections diverge slightly from the 1.5% figure. We have included a simplified demonstration of how the experience and manual adjustment factors blend to composite back to the 1.5% estimated marketwide impact. Due to simplifications for the purpose of clarity, slight differences from the 1.5% impact assumption remain in total and at the service category level.

Objection Exhibit 17
Pennsylvania Health & Wellness, Inc.
Network Factor Development

	% of Projected 2022 PHW Provider Reimbursement		
	Facility	Professional	Other
Excluding Provider Systems not in 2020 Experience	101.8%	99.6%	100.0%
Including all Provider Systems	100.0%	100.0%	100.0%
"Significant Network Changes" URRT Projection Factor	0.982	1.005	1.000

(1) The adjustments shown above are applied to experience by service category in column V in Appendix 20.4.

Objection Exhibit 19
Pennsylvania Health & Wellness, Inc.
Development of Federal Income Tax Percentage

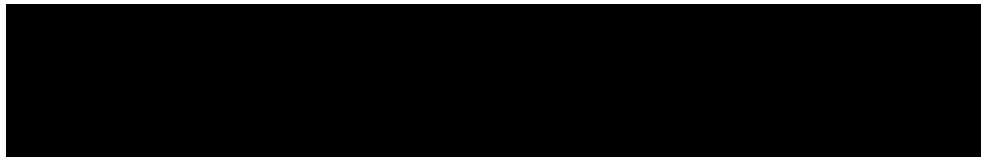
<u>Assumption</u>	<u>PMPM</u>	<u>% of Profit / Contingency</u>	<u>% of Premium</u>	<u>PMPM Source</u>
Projected Required Revenue PMPM	\$493.80	n/a	n/a	Table 6
Profit/Contingency (before tax) ⁽¹⁾	\$13.57	n/a	2.75%	See Footnote (1)
Federal Income Tax -	\$2.85	21.0%	0.58% (2)	Appendix 15.1
State Income Tax -	\$1.07	7.9%	0.22%	Appendix 15.1
Profit/Contingency (after tax) =	\$9.65	n/a	1.95%	Table 6

Notes:

(1) Sum of profit/contingency (after tax) plus federal and state income tax.

(2) Reconciles to the Federal Income Tax Percentage of 'Projected Required Revenue' in Table 6 in the PAAM.

**Objection Exhibit 20
Pennsylvania Health & Wellness, Inc.
Development of Sales Comission PMPM**



Objection Exhibit 21
Pennsylvania Health & Wellness, Inc.
Expanded Bronze Criteria Met

Plan Design	Plan ID	Expanded bronze criteria met
Ambetter Essential Care 2 HSA	86199PA0010022	Plan is a qualified HDHP
Ambetter Essential Care 5	86199PA0010028	PCP visit - copay \$40 not subject to deductible
Ambetter Essential Care 10	86199PA0010006	PCP visit - coinsurance 50% not subject to deductible
Ambetter Essential Care: \$0 Medical Deductible	86199PA0010031	PCP visit - copay \$40 not subject to deductible
Ambetter Essential Care: \$1,500 Medical Deductible	86199PA0010030	PCP visit - copay \$35 not subject to deductible
Ambetter Essential Care 202 HSA	86199PA0030010	Plan is a qualified HDHP
Ambetter Essential Care 2 HSA + Vision + Adult Dental	86199PA0020022	Plan is a qualified HDHP
Ambetter Essential Care 5 + Vision + Adult Dental	86199PA0020028	PCP visit - copay \$40 not subject to deductible
Ambetter Essential Care 10 + Vision + Adult Dental	86199PA0020006	PCP visit - coinsurance 50% not subject to deductible
Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental	86199PA0020031	PCP visit - copay \$40 not subject to deductible
Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental	86199PA0020030	PCP visit - copay \$35 not subject to deductible

Objection Exhibit 22 Pennsylvania Health & Wellness, Inc. Actual to Expected Claim Cost PMPMs
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Component	2019 Actual	2019 Projected	A/E Ratio
Incurring Claims PMPM	\$198.07	\$390.30	0.507
Risk Adjustment Transfer PMPM	-\$121.16		
Claims Net of Risk Adj. PMPM	\$319.23		

Component	2020 Actual	2020 Projected	A/E Ratio
Incurring Claims PMPM	\$185.66	\$442.23	0.420
Risk Adjustment Transfer PMPM	-\$115.85		
Claims Net of Risk Adj. PMPM	\$301.51		

Objection Exhibit 23
Pennsylvania Health & Wellness, Inc.
PAAM Exhibits: Market-Adjusted Index Rate Calculation

	URRT Implied Calculation	5/18 Initial Filing	Difference from URRT		6-10 Objections Response	Difference from URRT		
			Difference	% Difference		Difference	% Difference	
Table 5: Development of the Market-Adjusted Index Rate ⁽¹⁾								
Adjusted Projected Allowed EHB Claims PMPM	\$351.48	\$351.48	\$0.00	0.0%	\$351.48	\$0.00	0.0%	
Projected Paid to Allowed Ratio		0.8375			0.8375			
Projected Incurred EHB Claims PMPM		\$294.35			\$294.35			
Market-wide Adjustments								
Projected Incurred Risk Adjustment PMPM								
Projected Incurred Exchange User Fees PMPM		\$14.64			\$14.64			
Projected Incurred Reinsurance Recoveries PMPM		\$8.64			\$8.63			
Market-Adjusted Projected Incurred EHB Claims PMPM		\$411.41			\$411.42			
EHB								
Market-Adjusted Projected Allowed EHB Claims PMPM	\$491.27	\$491.26	-\$0.01	0.0%	\$491.27	\$0.00	0.0%	
Weighted average AV & Cost Sharing Design factor ⁽²⁾	0.8380							
Implied Market-Adjusted Projected Incurred EHB Claims PMPM ⁽³⁾	\$411.67							
Non-EHB								
Projected Allowed Non-EHB Claims PMPM	\$5.14	\$5.56	\$0.42	8.2%	\$5.14	\$0.00	0.0%	
Weighted average product of AV & Cost Sharing Design factor and Benefits in Addition to EHB ⁽²⁾	0.8469							
Implied Market-Adjusted Projected Incurred Non-EHB Claims PMPM ⁽⁴⁾	\$4.40							
Total								
Market-Adjusted Projected Incurred Total Claims PMPM	\$416.06	\$416.06	\$0.00	0.0%	\$415.72	-\$0.34	-0.1%	
Table 6: Retention ⁽¹⁾								
Market-Adjusted Projected Incurred Total Claims PMPM	\$416.06	\$416.06	\$0.00	0.0%	\$415.72	-\$0.34	-0.1%	
Total Retention	15.74%	15.74%	0.00%	0.0%	15.74%	0.00%	0.0%	
Projected Required Revenue PMPM ⁽¹⁾	\$493.80	\$493.80	\$0.00	0.0%	\$493.39	-\$0.41	-0.1%	

Notes:

- (1) Outlined values show key differences between the columns. The projected allowed non-EHB claims have been revised as part of this objection response in order to align the market-adjusted projected allowed EHB claims with the URRT value. Since the template does not allow for different ratios to be applied in rows 8, 17, and 21, the projected required revenue does not align with the premium calculated in the URRT.
- (2) This represents the membership-weighted average of the "Actuarial Value and Cost Sharing Design of the Plan" factors in URRT Worksheet 2. For PHW, this equals the composite "AV and Cost Sharing Design of the Plan" factor developed in Appendix 20.3.
- (3) This represents the membership-weighted average of the product of the "Actuarial Value and Cost Sharing Design of the Plan" and "Benefits in Addition to EHB" factors in URRT worksheet 2.
- (4) This represents the difference in the membership-weighted average Market Adjusted Index Rate adjusted for the AV & Cost Sharing Design of the Plan, before and after adjusting for Benefits in Addition to EHB.

July 11, 2021

Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

RE: PENNSYLVANIA HEALTH & WELLNESS, INC. 7/6/2021 OBJECTION RESPONSES - CECO-132819212

Mr. D'Agostino,

This response is in regard to the objection letter dated 7/6/2021. As requested by PID, a full list of changes from the initial filing is included below.

- Round 1 Objection 3: Per discussion with the PID, we revised PHW's projection of ceded claims under Pennsylvania's Section 1332 State Relief and Empowerment Waiver to apply full credibility to PHW's 2020 claims probability distribution experience, and to thereby assume projected reinsurance savings equal to 4.2% of gross paid claims.
- Note to Filer: Updated benefit designs to comply with maximum cost sharing limitations from the Notice of Benefit and Payment Parameters Final Rule Part Two.
- Round 2 Objection 9: Updated the 2020 experience period risk adjustment amount, in Table 2, to reflect the final CMS risk adjustment amount released on June 30th.
- Changes were also made to the projected risk transfer as a result of the release of the 2020 risk adjustment results. See the response to Objection 10 in the 2nd Round Objections for details on these changes.
- The estimated morbidity of PHW's enrollee population was updated consistent with PHW's 2020 risk adjustment results, with a corresponding impact on its manual claims projection.
- All rates have been updated to reflect the changes described above.

The following files were impacted by the changes above:

- *"2022_PHW_Actuarial_Memorandum_20210711.pdf"*
- *"2022_PHW_Actuarial_Memorandum_20210711_Redacted.pdf"*
- *"2022_PHW_Actuarial_Memorandum_Rate_Exhibits_20210711.xlsm"*
- *"2022_PHW_Inc_Appendix_16_1_20210711.pdf"*
- *"2022_PHW_Inc_Completeness_and_Redaction_Checklist_20210711.xlsm"*
- *"2022_PHW_Part_II_Justification_20210711.pdf"*
- *"2022_PHW_Plan_Design_Summary_and_Rate_Tables_20210711.xlsm"*
- *"2022_PHW_State_Act_Memo_20210711.pdf"*
- *"2022_PHW_State_Appendices_20210711.xlsb"*
- *"2022_PHW_State_Rate_Review_Detail_20210711.xlsb"*
- *"PA_PY22UnifiedRateReview_v3_07.11.22.xlsm"*
- *"PA_PY22RateTables_v3_07.11.22.xls"*
- *"2022_PHW_Unique_Plan_Design_Justification_20210711.pdf"*

Pennsylvania Cover Letter
Pennsylvania Health & Wellness, Inc.

In addition to the changes listed above, this submission includes documents supporting the objection responses. With the exception of [Objection Exhibit 11], which was prepared based on the 7/13/2021 (re)filing submission, all numeric responses and exhibits were prepared consistent with the initial PHW 2022 rate filing certified on May 6, 2021. The documents supporting the objection response span two files:

- “CECO-132819212 Response to 20210706 Objections.docx”
- “CECO-132819212 Response to 20210706 Objections - Exhibits.xlsx”

Below you may find the company information for the updated rate filing documents included in this submission, in response to the guidance sent to PHW on April 7, 2021.

REQUESTED COMPANY INFORMATION

1. Company Name & NAIC number: **Pennsylvania Health & Wellness, Inc.; NAIC # 16041**
2. Market (Individual or Small Group): **Individual**
3. On or Off Exchange: **On/Off Exchange**
4. Effective date of coverage: **January 1, 2022**
5. Average rate change requested: **-7.39%**
6. Range of rate change requested: **-17.91% to -5.66**
7. Total additional annual revenue generated from the proposed rate change: **-\$1,365,363**
8. Product(s) (Indemnity, HMO, POS (HMOs only), PPO, or EPO): **HMO**
9. Rating Areas and any changes from 2021: **In 2021 plans were offered in Rating Areas 3, 6, and 8 only. For 2022, plans will continue to be offered in those areas and additionally will be available in Rating Area 7.**
10. Metal Levels and Catastrophic Plans: **Gold, Silver, Bronze**
11. Current number of covered lives and of policyholders as of February 1, 2021 as shown in Cell V15 of Table 10: **Covered lives - 4,433; Policyholders - 3,688**
12. Number of plans offered in 2022 and the change this represents from 2021: **There are 40 plans offered in 2022. There were 35 plans offered in 2021.**
13. Corresponding contract form number, SERFF and Binder ID numbers: **FORM: CECO-132809175; SERFF: CECO-132819212; Binder: CECO-PA22-125107398**
14. HIOS Issuer ID number and submission tracking number: **HIOS Issuer ID number: 86199-2018815824860820487; Submission tracking number: CECO-132819212**

Objection Letter for CECO-132819212

SERFF Tracking Number: CECO-132819212 **State:** Pennsylvania

Filing Company: Pennsylvania Health & Wellness, Inc.

Company Tracking Number: RATES - 86199

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

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

Product Name: Ambetter from PA Health & Wellness

Note to Rate Reviewer:

With the exception of [Objection Exhibit 11], which was prepared based on the 7/13/2021 (re)filing submission, all other objection response exhibits have been prepared based on the initial 2022 rate filing submission by Pennsylvania Health & Wellness (PHW), certified 5/6/2021.

The intent of this approach is to aid review of the objection responses below in the context of PHW's prior round 1 objection responses, which were also prepared based on the initial 2022 rate filing submission, certified 5/6/2021.

Objection 1

Regarding the response to Objection 1, please clarify the below additional questions:

- a. Please provide quantitative support for developing the "Expansion county share assumption" and "Assumed growth factor" figures in column G of Exhibit 1.a.
- b. Please explain why the total membership figures in row 32 of Exhibit 1.b do not match with the member months presented in row 6 of the same exhibit.

Response:

For existing counties, membership is based on Centene's historic performance in the county along with the price advantage being projected in that county. For new counties, membership is assigned by starting with a reasonable market share assumption for that county based on Centene's historic performance in that state, as well as the expected membership gain associated with adding that region to our service area. This assumption was set at 1.8%.

Objection 2

Regarding the response to Objection 2, please provide the quantitative development of "Contractual Reimbursement" factors provided in Exhibit 2a.

Response:

Please see [Objection Exhibit 2] in the "CECO-132819212 Response to 20210706 Objections – Exhibits.xlsx" file for quantitative development of the "Contractual Reimbursement" factors provided in Exhibit 2a.

PHW's provider contracts were translated to a percentage of Medicare fee schedules and compared to the corresponding percentage of Medicare reflected in the manual base data ("benchmark") in order to determine the 'Reimbursement (% of Benchmark)' factors. PHW is not at liberty to disclose the underlying provider contracts themselves.

Please note: The 'Reimbursement (% of Benchmark)' factors provided in [Objection Exhibit 2] and the statewide 'Contractual Reimbursement' factors in [Objection Exhibit 3] (as detailed below) represent the

same underlying PHW provider contracts, but the factors themselves are not directly comparable for the following reasons:

- (1) The [Objection Exhibit 2] contractual reimbursement factors are developed on an allowed basis in the manual rate build,
- (2) The contractual reimbursement factors in [Objection Exhibit 3] represent the impact of applying PHW contractual reimbursement to paid claims, and therefore include the impact of actuarial value leveraging, and
- (3) The [Objection Exhibit 2] factors represent the impact of applying statewide average PHW reimbursement midway through the manual rate development, whereas the [Objection Exhibit 3] factors represent the impact of applying PHW reimbursement to complete manual claims projections. This difference in order of operations drives minor differences in service mix and, therefore, the reported reimbursement factors.

Objection 3

Regarding the response to Objection 5, please provide the quantitative development of the “Contractual Reimbursement” factors used in the rating region factor development.

Response:

Please see [Objection Exhibit 3] in the “CECO-132819212 Response to 20210706 Objections – Exhibits.xlsx” file for quantitative development of the “Contractual Reimbursement” factors shown in the round 1 [Objection Exhibit 5].

The geographic area rating factors were developed to reflect (i) practice pattern differences by area and (ii) PHW’s projected provider reimbursement levels in each area. PHW’s provider contracts were translated to a percentage of Medicare fee schedules and compared to the corresponding percentage of Medicare underlying the *Milliman Health Cost Guidelines* manual base data in order to calculate the required adjustment to the manual base data. The paid claims factors in this exhibit reflect the same contractual reimbursement as the allowed claims factors in [Objection Exhibit 2]; any residual differences are attributable to order of operations and the impact of actuarial value leveraging. PHW is not at liberty to disclose the underlying provider contracts themselves.

Objection 4

The following questions are regarding the response to Objection 7

- a. Please provide the quantitative development of the 2020 statewide membership in Exhibit 7-i as it does not align with the 2020 interim information.
- b. Please provide the quantitative development of the “GCF Trend” from Exhibit 7-i.
- c. Please provide the source from Exhibit 7-ii for the statewide allowable age rating factor (1.801) and induced demand factor (1.037) as they do not align with the 2020 interim information (1.807 and 1.033, respectively).
- d. Please explain why the “2019-2022 SWAP Rate Increase Trend” changed from 0.904 (in Appendix 11.2) to 0.902 in Exhibit 7-iv.

Response:

- a. The ‘2020 statewide membership’ in Exhibit 7-i is sourced from the county level 2020 Marketplace Open Enrollment Period (OEP) Public Use File.

Source Link: <https://www.cms.gov/files/zip/2020-oep-county-level-public-use-file.zip>

- b. Please see [Objection Exhibit 4b] in the “CECO-132819212 Response to 20210706 Objections – Exhibits.xlsx” file for quantitative development of the “GCF Trend” shown in Exhibit 7-i in PHW’s round 1 objection responses.

- c. The statewide allowable rating factor (ARF) and induced demand factor (IDF) from Exhibit 7-ii were based on the December Wakely National Risk Adjustment Reporting (WNRAR) Project detail. The 7/13 re-filing will reflect the final 2020 CMS risk adjustment report information, released 6/30/2021.
- d. The 0.902 2019-2022 SWAP Rate Increase Trend from Exhibit 7-iv is the product of the 2019-2022 SWAP Demographic Trend, Plan Mix Trend, and SWAP Rate Increase Trend from Appendix 11.2.

Objection 5

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.

Response:

- a. Please see the table below for the updated effectuated enrollment data by month.

Market	January	February	March	April	May	June	July
On-Ex APTC	3,418	3,908	3,842	3,916	4,043	4,320	4,486
On-Ex Non-APTC	457	530	513	532	544	443	408
Off-Ex	10	12	15	22	23	23	24

- b. Prior to enhanced APTCs, we could only estimate FPL by a member's CSR or APTC. Because of this, it is impossible to identify what FPL level our members are once they were 400% or higher and therefore impossible to provide an accurate estimate.

So far in 2021, we have seen 3,606 members with altered APTCs vs 4,732 total members in June. More than half of members would already have gained the enhanced APTCs. We do not have additional data sources to project the impact for 2022.

- c. See the above response to Objection 5b.

Objection 6

Does PA Health & Wellness have any transitional membership? If so, has there recently been a significant drop in transition membership? Do you anticipate a drop in 2022?

Response:

PA Health & Wellness entered marketplace in 2019 and due to this PA H&W has no transitional membership.

Objection 7

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

Response:

In line with follow-up guidance from by the PID, we have entered 45% (rather than 40%) as the coinsurance rate underlying the projection of reinsurance savings in plan year 2022.

Per communication from the PID on 6/17/2021, the projected 2022 PHW reinsurance savings is based on applying 100% credibility to PHW's trended 2020 experience claims probability distribution (CPD), and is consistent with PHW's revised, partial rate filing submission certified June 21, 2020.

Objection 8

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

Response:

Outside of the change to the projected incurred claims impact associated with the change in the coinsurance rate, we have not made additional changes or adjustments to other pricing assumptions.

Objection 9

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

Response:

We have updated the experience period risk adjustment amount in Table 2, as requested.

Objection 10

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.

Response:

We are confirming that the projected risk adjustment transfer in the 7/13 re-filing submission reflects the final 2020 CMS transfer payment information published on June 30th, 2021. The following changes were made to the projected risk transfer calculation, accordingly:

- (1) Update to all statewide risk transfer components to reflect the statewide risk adjustment actuals included in the CY20 CMS report issued June 30th, 2021,
- (2) Update the projection of the 2022 statewide average (SWA) premium assumption to use of the 2020 SWA premium in the June 30 CMS risk adjustment report as the premium projection starting point, and
- (3) Change PHW's relative PLRS consistent with changes to the base period 2020 risk adjustment payment amount, which is used as the starting point for PHW's relative risk score projection.

Please refer to 'Appendix 11.2' in the 7/13 re-filing for detailed development of the projected 2022 PHW risk adjustment transfer.

Objection 11

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.

Response:

Please see [Objection Exhibit 11] in the “CECO-132819212 Response to 20210706 Objections – Exhibits.xlsx” file for an exhibit that shows the various financial metrics requested in the objection for each of calendar years 2019 – 2022. PHW entered the marketplace in calendar year 2019, so historical experience prior to 2019 is not applicable.

Objection 12

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

Response:

The Federal Rate Table and the PA Plan Design Summary and Rate Tables that we provide include a +\$0.01 premium adjustment to the ages 21-24 rates and a -\$0.01 adjustment to the “64 and over” rates. This ensures that all plans comply with the ACA 3:1 age rating regulations once rounding is applied. Due to these adjustments, the 21 year-old rates calculated in Table 11 of the Actuarial Memorandum Exhibits are \$0.01 lower than the rates shown in the other documents. Otherwise, the rates are identical between these locations in the filing.

Objection 13

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).

Response:

We are confirming that all required documents are included with the July 13th response to this data call.

Objection 14

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.

Response:

We await your guidance, thank you.

**Objection Exhibit 1.b
 Pennsylvania Health & Wellness, Inc.
 Membership Summary by Metal Tier**

2022 Projected Member Months			
35,010	6,603	2,361	83,799

Developed based on Experience

Metal	Rating Area 3	Rating Area 6	Rating Area 7	Rating Area 8
Bronze	37.2%	37.2%	37.2%	37.2%
Gold	14.6%	14.6%	14.6%	14.6%
Silver - 73%	3.9%	3.9%	3.9%	3.9%
Silver - 87%	19.9%	19.9%	19.9%	19.9%
Silver - 94%	21.8%	21.8%	21.8%	21.8%
Silver - Standard	2.5%	2.5%	2.5%	2.5%
Bronze - Off Exchange	0.0%	0.0%	0.0%	0.0%
Silver - Off Exchange	0.1%	0.0%	0.0%	0.1%
Gold - Off Exchange	0.0%	0.0%	0.0%	0.0%
Grand Total	100.0%	100.0%	100.0%	100.0%

Projected Member Months by Metal

Metal	Rating Area 3	Rating Area 6	Rating Area 7	Rating Area 8
Bronze	13,014	2,455	876	31,145
Gold	5,094	961	343	12,196
Silver - 73%	1,377	260	93	3,297
Silver - 87%	6,957	1,312	468	16,656
Silver - 94%	7,641	1,441	514	18,294
Silver - Standard	891	168	60	2,133
Bronze - Off Exchange	3	3	3	3
Silver - Off Exchange	30	0	0	71
Gold - Off Exchange	3	3	3	3
Grand Total	35,010	6,603	2,361	83,799

Metal	Plan	Plan Allocation Factor				Total MM	
		Based on Experience	Rating Area 3 MM	Rating Area 6 MM	Rating Area 7 MM		Rating Area 8 MM
Bronze	Essential Care 10	13.5%	1,763	333	119	4,221	6,435
Bronze	Essential Care 2 HSA	36.5%	4,744	895	319	11,309	17,267
Bronze	Essential Care 5	10.0%	1,301	245	88	3,116	4,750
Bronze	Essential Care: \$0 Medical	20.0%	2,603	491	175	6,232	9,501
Bronze	Essential Care: \$1,500 Me	20.0%	2,603	491	175	6,232	9,501
Gold	Secure Care 20	24.8%	1,262	238	85	3,022	4,607
Gold	Secure Care 5	75.2%	3,832	723	258	9,174	13,987
Silver - 73%	Balanced Care 11	45.0%	620	117	42	1,484	2,262
Silver - 73%	Balanced Care 12	10.0%	138	26	9	330	503
Silver - 73%	Balanced Care 32	25.0%	344	65	23	824	1,257
Silver - 73%	Balanced Care 30	10.0%	138	26	9	330	503
Silver - 73%	Balanced Care 31	10.0%	138	26	9	330	503
Silver - 87%	Balanced Care 11	53.6%	3,726	703	251	8,920	13,600
Silver - 87%	Balanced Care 12	16.4%	1,144	216	77	2,739	4,176
Silver - 87%	Balanced Care 32	20.0%	1,391	262	94	3,331	5,079
Silver - 87%	Balanced Care 30	5.0%	348	66	23	833	1,270
Silver - 87%	Balanced Care 31	5.0%	348	66	23	833	1,270
Silver - 94%	Balanced Care 11	35.2%	2,693	508	181	6,448	9,830
Silver - 94%	Balanced Care 12	34.8%	2,656	501	179	6,358	9,693
Silver - 94%	Balanced Care 32	20.0%	1,528	288	103	3,659	5,578
Silver - 94%	Balanced Care 30	5.0%	382	72	26	915	1,395
Silver - 94%	Balanced Care 31	5.0%	382	72	26	915	1,395
Silver - Standard	Balanced Care 11	42.8%	381	72	26	913	1,392
Silver - Standard	Balanced Care 12	17.2%	153	29	10	367	560
Silver - Standard	Balanced Care 32	20.0%	178	34	12	427	650
Silver - Standard	Balanced Care 30	10.0%	89	17	6	213	325
Silver - Standard	Balanced Care 31	10.0%	89	17	6	213	325
Bronze - Off Exchange	Essential Care 201	50.0%	3	3	3	3	12
Bronze - Off Exchange	Essential Care 202 HSA	50.0%	3	3	3	3	12
Gold - Off Exchange	Secure Care 201 HSA	33.3%	3	3	3	3	12
Gold - Off Exchange	Secure Care 202	33.3%	3	3	3	3	12
Gold - Off Exchange	Secure Care 203	33.3%	3	3	3	3	12
Silver - Off Exchange	Balanced Care 201 HSA	20.0%	6	0	0	14	20
Silver - Off Exchange	Balanced Care 203	20.0%	6	0	0	14	20
Silver - Off Exchange	Balanced Care 207	20.0%	6	0	0	14	20
Silver - Off Exchange	Balanced Care 209	20.0%	6	0	0	14	20
Silver - Off Exchange	Balanced Care 210	20.0%	6	0	0	14	20
Total			35,007	6,597	2,355	83,814	127,772

Objection Exhibit 2
Pennsylvania Health & Wellness, Inc.
Development of Manual Contractual Reimbursement and Charge Trend

Service Category	Trend Manual Base Data to Contracting Benchmark	Reimbursement (% of Benchmark)	Average Wholesale Price (AWP) Discount	Usual and Customary (U&C) Adjustment	Dispensing Fee	Rebates	Contractual Reimbursement and Charge Trend (2)
Inpatient Hospital							1.281
Outpatient Hospital							1.204
Professional			<i>n/a (1)</i>	<i>n/a (1)</i>	<i>n/a (1)</i>	<i>n/a (1)</i>	1.307
Other Medical							0.913
Capitation							<i>n/a</i>
Prescription Drugs				0.990	1.001	0.877	0.854

Notes:

(1) Subcomponents applicable to prescription drugs only.

(2) Reconciles to the 'Manual Contractual Reimbursement and Charge Trend' factors in [Objection Exhibit 2a] in the round 1 objection responses.

Objection Exhibit 3
Pennsylvania Health & Wellness, Inc.
Additional Quantitative Support for Geographic Rating Area Factors

		EHB Paid Claims PMPM			Service Category Detail						
		Facility	Non-Facility	Total	Inpatient	Outpatient	Professional	Other	Pharmacy	Capitation	Total
Statewide	Projected PMPM at Statewide Util and Base Reimbursement	\$92.75	\$145.93	\$238.68	\$48.31	\$44.44	\$71.43	\$3.90	\$68.48	\$2.12	\$238.68
	x Apply Manual Area Factors (From Statewide)1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	= Interim PMPM	\$92.75	\$145.93	\$238.68	\$48.31	\$44.44	\$71.43	\$3.90	\$68.48	\$2.12	\$238.68
	x Apply Contractual Reimbursement (From Base)2										
	= Area and Reimbursement-Adjusted EHB Paid PMPM										
<i>Projected Area Rating Factor, Relative to Statewide</i>											
Rating Area 3	Projected PMPM at Statewide Util and Base Reimbursement	\$92.75	\$145.93	\$238.68	\$48.31	\$44.44	\$71.43	\$3.90	\$68.48	\$2.12	\$238.68
	x Apply Manual Area Factors (From Statewide)1	0.788	0.907	0.861	0.810	0.764	0.924	0.884	0.887	1.000	0.861
	= Interim PMPM	\$73.06	\$132.35	\$205.41	\$39.13	\$33.93	\$66.03	\$3.45	\$60.76	\$2.12	\$205.41
	x Apply Contractual Reimbursement (From Base)2										
	= Area and Reimbursement-Adjusted EHB Paid PMPM										
<i>Projected Area Rating Factor, Relative to Statewide</i>											
Rating Area 6	Projected PMPM at Statewide Util and Base Reimbursement	\$92.75	\$145.93	\$238.68	\$48.31	\$44.44	\$71.43	\$3.90	\$68.48	\$2.12	\$238.68
	x Apply Manual Area Factors (From Statewide)1	1.065	1.032	1.045	1.039	1.094	1.035	1.047	1.030	1.000	1.045
	= Interim PMPM	\$98.79	\$150.66	\$249.45	\$50.19	\$48.60	\$73.93	\$4.09	\$70.53	\$2.12	\$249.45
	x Apply Contractual Reimbursement (From Base)2										
	= Area and Reimbursement-Adjusted EHB Paid PMPM										
<i>Projected Area Rating Factor, Relative to Statewide</i>											
Rating Area 7	Projected PMPM at Statewide Util and Base Reimbursement	\$92.75	\$145.93	\$238.68	\$48.31	\$44.44	\$71.43	\$3.90	\$68.48	\$2.12	\$238.68
	x Apply Manual Area Factors (From Statewide)1	0.850	0.915	0.890	0.828	0.874	0.975	0.910	0.850	1.000	0.890
	= Interim PMPM	\$78.86	\$133.53	\$212.39	\$40.00	\$38.85	\$69.67	\$3.55	\$58.19	\$2.12	\$212.39
	x Apply Contractual Reimbursement (From Base)2										
	= Area and Reimbursement-Adjusted EHB Paid PMPM										
<i>Projected Area Rating Factor, Relative to Statewide</i>											
Rating Area 8	Projected PMPM at Statewide Util and Base Reimbursement	\$92.75	\$145.93	\$238.68	\$48.31	\$44.44	\$71.43	\$3.90	\$68.48	\$2.12	\$238.68
	x Apply Manual Area Factors (From Statewide)1	1.088	1.039	1.058	1.082	1.094	1.030	1.045	1.049	1.000	1.058
	= Interim PMPM	\$100.89	\$151.58	\$252.47	\$52.27	\$48.62	\$73.55	\$4.08	\$71.83	\$2.12	\$252.47
	x Apply Contractual Reimbursement (From Base)2										
	= Area and Reimbursement-Adjusted EHB Paid PMPM										
<i>Projected Area Rating Factor, Relative to Statewide</i>											

Notes

- (1) Developed using the Milliman Health Cost Guidelines and consideration of market relativities by area. Guidelines factors reflect differences in practice patterns and the delivery system by area, holding population characteristics (e.g. health status) constant.
- (2) Reflects actual and anticipated 2022 provider reimbursement by rating area, based on Pennsylvania Health and Wellness, Inc. provider contracting estimates.

**Objection Exhibit 4b
 Pennsylvania Health & Wellness, Inc.
 GCF Trend Development**

			(a)	(b)	(c)	(d)	(e)	(f) = [(e)/(c) / (d)/(b)] - 1	(g) = (a) x [1+(f)]	(h)	(i) = (h) / (a) - 1
Rating Area	2020 Statewide Membership (1)	Projected 2022 PHW Membership	2020 GCF (2)	2020 Estimated SWAP	2022 Estimated SWAP	2020 Estimated Region Premium	2022 Estimated Region Premium	2020 to 2022 GCF Trend	Unnormalized Proj Statewide GCF	Normalized GCF (3)	Normalized GCF Trend (4)
Rating Area 1	13,018	-	0.819								
Rating Area 2	1,258	-	1.055								
Rating Area 3	31,881	35,007	1.038								
Rating Area 4	62,136	-	0.765								
Rating Area 5	12,034	-	0.897								
Rating Area 6	29,438	6,597	1.269								
Rating Area 7	34,744	2,355	1.290								
Rating Area 8	128,198	83,814	1.044								
Rating Area 9	19,118	-	1.195								

Projected Statewide GCF: [REDACTED]
 Projected PHW GCF: [REDACTED]

Notes:

- (1) 2020 Statewide Membership pulled from the 2020 Marketplace Open Enrollment Period Public Use File. Source: <https://www.cms.gov/files/zip/2020-oep-county-level-public-use-file.zip>
- (2) From the 2020 interim CMS risk adjustment report.
- (3) Projected 2022 GCFs normalized to 1.0 statewide GCF to enable a more intuitive interpretation of the calculated PHW relative GCF.
- (4) Reconciles to the "GCF Trends" in Exhibit 7-i from the round 1 objection responses.

Objection Exhibit 11 Pennsylvania Health & Wellness, Inc. Reporting of Historical and Projected PHW Financials

	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>
Member Months	20,216	44,487	57,063	127,772
Total Earned Premium (net revenue) (1)	\$9,790,437	\$18,593,282	\$21,256,179	\$48,399,218
- Total Incurred Claims (2)	\$4,131,656	\$8,546,897	\$15,331,579	\$36,096,837
- Total Admin Expenses	\$1,371,449	\$1,902,827	\$4,037,883	\$7,487,185
- Total Actual Paid Taxes and Fees (3)	\$1,621,288	\$2,571,486	\$876,185	\$1,948,927
= Total Underwriting Gain/(Loss)	\$2,666,044	\$5,572,072	\$1,010,532	\$2,866,270
Underwriting Gain/(Loss) PMPM	\$131.88	\$125.25	\$17.71	\$22.43
Profit (4)	\$3,363,666	\$6,757,886	\$515,687	\$1,230,641

Notes:

- (1) Reflects total earned premium net of the total risk adjustment payment/(receivable).
(2) Includes grace period adjustment, which reflects the [anticipated] cost associated with covering claims for enrollees who do not pay their premiums in full, due to grace period rules or otherwise. 2020 total incurred claims reflect adjustments for IBNR.
(3) Excludes state and federal income taxes.
(4) Reported net of state and federal income tax liability.

September 6, 2021

Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

RE: PENNSYLVANIA HEALTH & WELLNESS, INC. 9/6/2021 UPDATE FOR FINAL PLAN OFFERINGS - CECO-132819212

Mr. D'Agostino,

As requested by the Pennsylvania Insurance Department, we have adjusted the PID templates to reflect our intent to not certify selected plans for 2022.

- Ambetter Balanced Care 30 + Vision + Adult Dental

The following files were impacted by the changes above:

- *"2022_PHW_Actuarial_Memorandum_Rate_Exhibits_20210906.xlsb"*
- *"2022_PHW_Plan_Design_Summary_and_Rate_Tables_20210906.xlsb"*
- *"2022_PHW_Public_Rate_Filing_PDF_20210906.pdf"*
- *"2022_PHW_State_Rate_Review_Template_20210906.xlsm"*
- *"2022_PHW_State_Rate_Table_Template_20210906.xls"*

The removal of the plan listed above slightly impacts the projected total dollars, PMPM values and membership shown in the URRT. We have not revised the pricing or the actuarial memorandum documentation to reflect the plan removal, consistent with our understanding of PID expectations. We understand that the ultimate differences (on the order of \$0.12 PMPM) to the actuarial memorandum are deemed immaterial. We have also not edited the membership or projected reinsurance amounts shown in the continuance table of projected reinsurance in the Actuarial Memorandum Rate Exhibits, consistent with the guidance from PID.

Pennsylvania Cover Letter
Pennsylvania Health & Wellness, Inc.