## TIGHMNRK.

July 13, 2021
Ms. Tracie Gray, Director
Bureau of Life, Accident \& Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120
Re: Highmark Inc. 2022 ACA Rate Filing (Individual Market) Filing \# 1A-DP-21-HI (SERFF \# HGHM-132820364)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Inc. 2022 Individual Market Rates Filing contains Trade Secret and Confidential Proprietary Information. Therefore, Highmark Inc. must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by Highmark Inc. should be redacted before release.

Dear Ms. Gray:
This Filing includes the Highmark Inc. ("Highmark", "Company") Individual Market rates and the supporting rate development for policies with effective dates on or after January 1, 2022.

As a result of the Department's review of this filing thus far, the following changes have been made to the initial version of the filing:

- Pursuant to the Department's July 6, 2021 guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of $\$ 60,000$ attachment point, $45 \%$ coinsurance rate, and $\$ 100,000$ reinsurance cap.
- At the Department's request, the Company added the prescribed formula for "Change in Morbidity - All Other" factor found in Table 5 of the PAAM Exhibits file.

The remainder of this cover letter and all of the supporting documents have been revised to reflect the changes described above.

In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested in the Department's 2022 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:

## Requested Company Information

1. Company Name \& NAIC \#: Highmark Inc., NAIC \# 54771
2. Market: Individual
3. On or Off Exchange: The Company anticipates selling plans on and off the exchange.
4. Effective date of coverage: January 1, 2022
5. Average rate change requested: $\mathbf{0 . 3} \%$ increase
6. Range of rate change requested: $\mathbf{- 1 6 . 8 \%}$ to $\mathbf{1 7 . 6 \%}$
7. Total additional annual revenue generated from the proposed rate change: $\mathbf{\$ 9 7 3 , 5 1 3}$
8. Product(s): EPO, PPO
9. Rating Areas and the change from 2020: Rating Areas 1, 2, 4, 5, 6, 7, 9

There are no changes in the covered Rating Areas from the 2021 rate filing.
10. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels in the indicated Market: Gold, Silver, Bronze, and Catastrophic
11. Current number of covered lives as of February 1, 2021: 35,091
12. Number of plans offered in 2022 and the change this represents from 2021: 84

The Company offered 74 plans in 2021. For 2022, the Company is offering 48 new plans in the Market and removing 38 plans from the Market.

Please note that inclusion of premium rates in this filing for a given offering should not be construed to mean that the offering will ultimately be made available for sale in the Market. Final offering decisions will be made consistent with and within the timelines set forth in CMS rules and/or ACA regulations.
13. Corresponding contract form \#, SERFF and Binder ID\#s: The corresponding SERFF binder number is HGHM-PA22-125107730, affecting the following Company products and forms:

| Product Name / Type | Contract Form \& SERFF\# |
| :--- | :--- |
| my Direct Blue EPO | EPO/WDP-4; HGHM-132793452 |


| my Direct Blue EPO Premier | EPO/Premier/WDP; HGHM-132793469 |
| :--- | :--- |
| my Direct Blue EPO HDHP | EPO/HDHP/WDP-4; HGHM- <br> 132793459 |
| my Direct Blue Major Events EPO | CAT/EPO/WDP-2; HGHM-132793486 |
| my Direct Blue EPO Adult Dental and <br> Vision | EPO/ADV/WDP-1; HGHM-132793462 |
| my Direct Blue EPO Premier Adult Dental <br> and Vision | EPO/Premier/ADV/WDP; <br> HGHM-132793488 |
| my Blue Access PPO | BA/PPO/WDP-1; HGHM-132793538 |
| my Blue Access PPO Premier | BA/PPO/Premier/WDP; HGHM- <br> 132793542 |
| my Blue Access PPO Adult Dental and <br> Vision | BA/PPO/ADV/WDP-1; <br> HGHM-132793544 |
| my Blue Access PPO Premier Adult Dental <br> and Vision | BA/PPO/Premier/ADV/WDP; <br> HGHM-132793523 |
| my Blue Access PPO HDHP | BA/PPO/HDHP/WDP-1; <br> HGHM-132793546 <br> my Blue Access Major Events PPOBA/CAT/PPO/WDP; HGHM- <br> 132829784 <br> my Blue Access PPO BA/PPO/CDP; HGHM-132793615 |
| my Blue Access PPO Premier | BA/PPO/Premier/CDP; |
| my Blue Access PPO HDHP | BA/PPO/HDHP/CDP; HGHM- |
| my Blue Access Major Events PPO | BA/CAT/PPO/CDP; HGHM-132793655 |
| my Blue Access PPO Adult Dental and <br> Vision | BA/PPO/ADV/CDP; HGHM- <br> $132793838 ~$ |
| my Blue Access PPO Premier Adult Dental <br> and Vision | BA/PPO/Premier/ADV/CDP; <br> HGHM-132793871 |
| my Direct Blue EPO | EPO/CDP-2; HGHM-132793588 |
| my Direct Blue EPO Premier | EPO/Premier/CDP; HGHM-132793651 |
| my Direct Blue EPO HDHP | EPO/HDHP/CDP-2; HGHM-132793597 |
| my Direct Blue Major Events EPO | CAT/EPO/CDP-2; HGHM-132793601 |
| my Direct Blue EPO Adult Dental and <br> Vision | EPO/ADV/CDP-1; HGHM-132793604 |
| my Direct Blue EPO Premier Adult Dental <br> and Vision | EPO/Premier/ADV/CDP; <br> HGHM-132793608 |

14. HIOS Issuer ID \# and submission tracking number: HIOS Issuer ID \#33709, Company Filing \#1A-DP-21-HI (SERFF Filing \# HGHM-132820364)

## Additional Filing Disclosures

The Company has submitted all Required Documents stipulated by the Department, including the federal documents related to this filing, in its SERFF submission. In addition to the Required Documents, the Company has submitted a Supplemental Exhibits file containing additional detailed exhibits on items referenced in the PA Actuarial Memorandum. All tables, exhibits, and detail in support of this filing and the PA Actuarial Memorandum have been included in Excel format. To assist in the Department's review, the Excel files have retained their formulas to the extent possible.

## Potential for Material Unforeseen Impacts

Per the Department's guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters. If the final parameters should change from those described in this filing, a revised submission would be required.

This rate filing also includes a COVID-19 adjustment and the impact of the American Rescue Plan Act (ARPA) was considered in the rate development and no adjustment was included at this time. This is due to several unknown factors such as competitor entry into market, morbidity of uninsured enrollment, pent-up demand for new entrants, and any potential group conversion to individual.

Other assumptions in the filing account for the elimination of the Individual Mandate penalty and the lack of CSR funding in 2022 by using the factors prescribed in the Department's guidance. Additional assumptions include that advance payment of premium tax credits (APTCs) will continue until the end of 2022, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and that there are no significant changes in the participation of QHP issuers that would materially change risk adjustment transfer amounts. Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA or material developments in the course of the COVID-19 pandemic. As a result, Highmark reserves the right to submit a revised filing.

## Request for Confidentiality

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

Public disclosure of any information contained in this Filing would allow Highmark competitors to better understand or discover its confidential and proprietary rating, pricing and/or marketing practices, would undermine competition in the Individual market and could have negative consequences for the operation of Highmark's business. Therefore, Highmark asserts that this

Filing, in its entirety, constitutes Trade Secret and Confidential Proprietary Information and should not be disclosed.

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

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

RTKL Representative

Director Privacy \& Data Ethics
Highmark Health
120 Fifth Avenue, Suite 2114
Pittsburgh, PA 15222
Furthermore, it should be noted that Highmark is equally concerned that even if this information is released in aggregate form, it still may be easy to identify the carrier that submitted it.

Should you have any questions regarding the attached Filing, please feel free to contact me at $\square$ or via e-mail at: $\qquad$
Sincerely,


## cc:



## Rate Change Summary

## Highmark Inc. - Individual Plans

Rate request filing ID \# 1A-DP-21-HI HGHM-132820364 - 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: $0.3 \%$
Revised requested average rate change: $\mathrm{N} / \mathrm{A}^{1}$
Range of requested rate change:
Effective date:
$-16.8 \%$ to $17.6 \%$
January 1, 2022
People impacted:
Available in:
35,091
Rating Areas 1, 2, 4, 5, 6, 7, and 9

## Key information

Jan. 2020-Dec. 2020 financial experience

| Premiums | $\$ 226,033,994$ |
| :--- | ---: |
| Claims | $\$ 168,416,955$ |
| Administrative expenses | $\$ 19,607,291$ |
| Taxes \& fees | $\$ 6,991,240$ |
| Company made (after taxes) | $\mathbf{\$ 3 1 , 0 1 8 , 5 0 8}$ |

How it plans to spend your premium
This is how the insurance company plans to spend the premium it collects in 2022:
Claims: 89\%
Administrative:
8\%
Taxes \& fees:
3\%
Profit:
0\%

The company expects its annual medical costs to increase 7.2\%.

## Explanation of requested rate change

The proposed average rate change is being driven by changes in the base claims experience, trend, retention, and the ongoing anticipated impact of Covid-19.

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## Actuarial Memorandum

## 1. Basic Information and Data

## A. Company Information

The appropriate company information has been provided in Table 0. General information pertaining to this rate filing is summarized below:

- Company Name: Highmark Inc. ("Highmark", "Company")
- NAIC \#: 54771
- HIOS Issuer ID: 33709
- State: Pennsylvania
- Market: Individual
- Effective Date: $1 / 1 / 2022$
- SERFF Rate Filing \#: HGHM-132820364

In accordance with the Department's July 6, 2021 guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of $\$ 60,000$ attachment point, $45 \%$ coinsurance rate, and $\$ 100,000$ reinsurance cap. If the final parameters should change from those described in this filing, a revised submission would be required.

This rate filing also includes a COVID-19 adjustment and the impact of the American Rescue Plan Act (ARPA) was considered in the rate development and no adjustment was included at this time. This is due to several unknown factors such as competitor entry into market, morbidity of uninsured enrollment, pent-up demand for new entrants, and any potential group conversion to individual.

Other assumptions in the filing account for the elimination of the Individual Mandate penalty and the lack of CSR funding in 2022 by using the factors prescribed in the Department's guidance. Additional assumptions include that advance payment of premium tax credits (APTCs) will continue until the end of 2022, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and that there are no significant changes in the participation of QHP issuers that would materially change risk adjustment transfer amounts. Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA or material developments in the course of the COVID-19 pandemic. As a result, Highmark reserves the right to submit a revised filing.

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

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

| Year | Avg. Increase | SERFF ID\# |
| :--- | :--- | :--- |
| 2021 | $-0.7 \%$ | HGHM-132324142 |
| 2020 | $-1.2 \%$ | HGHM-131904489 |
| 2019 | $6.3 \%$ | HGHM-131475700 |

Historical rate changes varied by plan due to updated cost sharing levels to meet federal AV requirements as well as updates to AV and other pricing factors.

The proposed 2022 rate changes vary by plan. This is primarily due to updates in the pricing AV factors and benefit richness factors. The plan level rate changes can be found in Table 10.

As requested by the Department, a historical MLR Exhibit is included as Attachment H. MLR results reflect any amounts attributed to the applicable benefit year. As an example, Risk Adjustment paid in mid-2018 for the 2017 benefit year is attributed to the 2017 benefit year.

## C. Average Rate Change

The average rate changes as presented in the filing are:

- Table 10: 0.3\%
- Table 11: 0.3\%

Table 10 calculates the percentage change in the member weighted average rate for 2021 and the member weighted average rate for 2022. Table 11 calculates the percentage increase for each plan and then member weights the percentage increases.

Worksheet 2 of the URRT also shows a submission level rate change. This value is used in the development of the average rate change shown in the Federal Part II justification. A demonstration of this calculation is included in Attachment F.

## D. Membership Count

Please see Table 1 for the average age, age breakdown, and total membership for the periods shown.

## E. Benefit/Cost Sharing Changes

The majority of Highmark's renewing 2022 plans contain cost sharing that differs from the 2021 offering.
The screenshots from the HHS AV calculator, showing the plan benefits and the resulting actuarial values, can be found as a separate attachment within the Supporting Documentation section in SERFF. Also, the PA Plan Design Summary and Rate Tables along with the HIOS Plan IDs can be found within the Rate/Rule Schedule section in SERFF.

## F. Experience Period Claims and Premium

Please see Table 2 for the experience period data for the most recent calendar year. The experience period paid claims data represents the 2020 calendar year results for all policies in the single risk pool, with run out through February 2021. This data is consistent with the data reported in Section I of Worksheet I of the URRT.

Table 2 is populated with the experience period data as follows:

- The Earned Premium represents actual revenues earned in the experience period.
- Incurred Claims represent claims paid by Highmark. Note that the URRT includes capitated services and is net of Rx Rebates. Those values are not included here as they are listed as separate items.
- The Allowed Claims represent our best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:
- Two months of run out from the end of the experience period,
- Claims processed outside of the Company's claims system (e.g., claim settlement costs), and
- Our best estimate of claims incurred but not paid as of the end of the run out period. Note that allowed claims in the URRT include capitation and are net of drug rebates. They are not included here as they are called out separately in the exhibit.
- Allowed Charges for non EHB services are included in column G. The amount of non EHB included is shown in column H .
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- Total EHB capitation includes $\$ 0.20$ PMPM for the pediatric vision benefit.
- Estimated Risk Adjustment includes the transfer dollars and an estimate for the High Cost Risk Pool for the experience period. The Risk Adjustment transfer portion of the total is consistent with the results of the Department's RATEE analysis using the files dated May 3, 2021.


## G. Credibility of Data

The experience period data for Highmark is large enough to be fully credible. The results are based 100\% on the experience period data.

## H. Trend Identification

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends. The underlying total annual trend is $7.00 \%$. Additionally, there is an induced utilization adjustment of $0.21 \%$ per year applied to reach the overall trend of $7.22 \%$ shown in Table 3 column $G$. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

The cost trends presented in Table 3 reflect the Company's expectations regarding increases in in-network contractual reimbursement, as well as projected out-of-network costs. The significant changes observed in the volume, demographics and morbidity of the ACA population from 2017 to 2020 yield component trends that are generally not directly applicable for trend analysis. The trend components in Table 3 therefore represent the same blended average for all types of service and are applied to the aggregate experience for pricing.

A multi-year regression analysis was developed by the Company's valuation team to analyze the ACA individual population trend levels. The analysis was completed at the medical and pharmacy level, then combined to develop a total trend assumption. The regression tool removes components of trend that are more explainable from the observed trend rates and then uses regression analysis to isolate the
underlying trend rate. Some of the more explainable variables include high dollar claims, workdays, provider contracting, demographics, and seasonality. The total trend is the sum of the explainable components and the estimated underlying trend rate. The valuation regression tool primarily informed the trend selection with the final requested trend also based on actuarial judgment.

## I. Historical Experience

Table 4 presents the most recent 48 months (4 calendar years) of Highmark data with run-out through February 2021. This data was not used to develop the trend in Table 3. Please see Section H for further details.

## 2. Rate Development \& Change

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

The development of the Projected Index Rate, Projected Market-Adjusted Index Rate, and Projected Total Allowed Claims, shown in Table 5, closely follows the methodologies discussed in the Part III Actuarial Memorandum submitted in the Rate Filing Justification. Please refer to the Part III Memorandum for further details.

Some of the items separately identified in Table 5 include:

- The Change in Morbidity adjustment of 1.240 is comprised of the following: the morbidity impact from claims experience, a state mandated morbidity adjustment for the Reinsurance program, the impact of health insurance coverage mandate elimination, and Covid-19 impact. Each of the components is described in more detail below.


## The Morbidity Impact from Claims Experience

This adjustment reflects the change in the population mix/claim levels from the experience period to the projection period. We continue to observe a high degree of membership churn from year-to-year, which impacts the morbidity. This factor also takes into consideration the effects of adverse selection inherent to guaranteed issue markets. The Individual ACA risk pool continues to have a significantly higher proportion of older members with a high prevalence of chronic conditions compared to group business, which adds to the uncertainty of any future claim projections.

## State Mandated Morbidity Adjustment for the Reinsurance Program

In accordance with the Department's guidance, there is an adjustment of $-0.1 \%$ to reflect the impact of morbidity improvement due to the Reinsurance program.

## Impact of Health Insurance Coverage Mandate Elimination

In accordance with the Department's guidance, the morbidity factor was increased by $1.0 \%$ to reflect the market uncertainty from the elimination of the health insurance coverage mandate.

## Covid-19 Impact

In order to account for the impact of COVID-19 on projected claim costs, the Company took the following steps:

1. Adjusted the claims in the base experience period to a non-COVID-19 baseline environment. This was done to provide a more stable base from which to project future claims. Claims in the base experience period were increased by $5.3 \%$, representing the expected degree of claims suppression experienced.
2. Projected claims to the projection period using trends with the impact of COVID-19 excluded. Again, this provides for a more stable projection of future claims, before applying the anticipated impact of COVID-19 in the projection period. This was accomplished by applying a trend of $7.0 \%$ (which excludes any impact from COVID-19) to our adjusted BEP claims.
3. The projected claims were then further adjusted by applying the anticipated impacts of COVID costs expected in the projection period. There are four components of this adjustment determined by the Company:
a. Treatment costs ( $\$ 0.11$ PMPM) - COVID treatment utilization in 2022 are expected to follow a similar utilization pattern as flu treatment from 2018 and 2019, with COVID specific admission costs based on recent admission costs for COVID.
b. COVID Testing (\$0.41 PMPM for Western PA \& \$0.32 PMPM for Central PA) COVID testing utilization in 2022 are expected to follow a similar utilization pattern as flu testing from 2018 and 2019, with COVID specific testing costs based on recent testing costs for COVID.
c. COVID Vaccine ( $\$ 2.05$ PMPM) - The Company is assuming that $43 \%$ of the population will be receiving vaccine boosters at a frequency of once every two years. This impact represents the expected cost that the Company will incur.
d. Additional morbidity ( $0.50 \%$ claims impact) - Due to insureds missing preventative care (maintenance care and testing services) and quarantine rules leading to a more sedentary lifestyle, the Company expects a general trend towards worsening member morbidity.

The application of the above COVID claim adjustments to the rating period results in a COVID adjustment factor of 1.061. Please see Attachment $G$ for a more detailed calculation of the of these factors.

- The Change in Demographics adjustment of 1.004 reflects the change in age and geography factors we expect from the experience period to the projection period.
- There is a Change in Network adjustment of 0.970.
- There is no Change in Benefits adjustment.
- The Change in Other adjustment of 1.011 reflects changes in pharmacy rebates and expected changes in hospital/physician settlements.

Please see Attachments A and E for a more detailed calculation of these factors. These factors can also be found in the accompanying spreadsheet.

The projected paid-to-allowed ratio is 0.860 . The formula found in Table 5 cell C28 was overwritten because, unlike the average factors found in Table 10 cells K15 and K16, the Company's paid-to-allowed factor is weighted on projected allowed charges and is also dampened by items such as capitation.

The quantitative development of the projected risk adjustment transfer amount for the Company is shown in Attachment B and included in the accompanying spreadsheet. The transfer amount is developed based on an analysis of the claims data underlying the manual rate development for this filing (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components) and an estimate as to the market-wide risk profile. This market-wide risk profile is developed from available market data, including prior years' risk adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants. Applying the federally prescribed transfer formula at the level of granularity available in Attachment B yields a projected gross risk adjustment transfer of $\$ 43.91$ PMPM on a billable member month basis. This amount is then converted to a total member month basis of $\$ 43.81$ PMPM in order to be used in the rate development. The expected risk adjustment receivable reflects that the Company anticipates its average risk score (net of allowable rating factors) to be higher than the statewide average.

The \$41.44 PMPM value in cell C31 of Table 5 equals the \$43.81 PMPM value from Attachment $B$, a charge of (\$2.05) PMPM for the projected net impact of the High Cost Risk Pool program, and a further adjustment for the composite effect of catastrophic eligibility and benefits in addition to EHB. Please note that the risk adjustment user fee is captured in the taxes and fees portion of administrative costs.

The exchange user fee in cell C32 of Table 5 is developed by taking the required user fee percentage of $3.0 \%$ and multiplying by the percentage of total members expected to be on exchange of $88 \%$. This results in a percentage of $2.6 \%$. The PMPM of $\$ 17.92$ is calculated as $2.6 \%$ of the total required premium adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

The projected incurred reinsurance recoveries of $\$ 32.69$ PMPM is found in cell C33 of Table 5. The reinsurance recoveries PMPM was developed by trending Highmark PA individual ACA CY2019 incurred claims by member to the CY2022 rating period, applying the parameters defined in Tab II.b, and calculating the amount of incurred claims expected to be reimbursed by the program. Highmark PA individual ACA business was considered due to its level of credibility. The modeling produced an estimated incurred claims savings of $4.8 \%$. This percentage was converted to a PMPM and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB. The formula found in Table 5 cell C33 was overwritten to round the estimate calculated in Tab II.b to exactly 4.80\%.

The Company intends to offer several plans that include benefits in addition to EHB. Thirty plans have an adult dental and vision benefit, and twelve plans have a hearing and personal assistance (i.e. Papa Pals) benefit. The Company relied on cost estimates from other departments for the following non-EHB benefits:

- Adult dental benefit - United Concordia Dental (UCD) estimated this benefit to be worth $\$ 33.88$ PMPM for Western PA plans and \$32.09 PMPM for Central PA plans on a paid basis
- Adult vision benefit - Davis Vision estimated this benefit to be worth $\$ 2.18$ PMPM on a paid basis.
- Hearing benefit - TruHearing estimated this benefit to be worth $\$ 0.03$ PMPM on a paid basis.
- Personal assistance (i.e. Papa Pals) benefit - Papa (the external vendor) estimated this benefit to be worth $\$ 2.65$ PMPM on a paid basis.


## B. Retention Items

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The amounts presented separately sum to the total administrative expenses and taxes and fees presented in the rate development.

Administrative costs reflect internal costs that the Company is projected to incur in the rating period and are developed from standard expense allocation methods. Administrative expenses do not vary by plan.

The proposed rate development assumes an average broker commission of $\$ 3.75$ PMPM for 2022. The assumed broker commission schedule and the development of the average value are included in Attachment D.

Expenses for Quality Improvement initiatives are assumed to be $0.30 \%$.
The following is a summary of the Taxes \& Fees included in the rate development:

- Pennsylvania Premium Tax is not applicable to this issuer and thus is set to $0.0 \%$.
- Federal Income Tax is set to $0.0 \%$.
- Health Insurance Provider Fee is set to $0.0 \%$.
- Risk Adjustment User Fee is set to $\$ 0.25$ PMPM consistent with Federal regulations.
- Patient-Centered Outcomes Research Institute (PCORI) fee is set to \$0.24 PMPM.

The Profit/Contingency for all plans is set to 0\%.

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

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2021 values are pulled from the prior year's filing, while the 2022 values represent our projection for 2022 assumed in the 2022 rate development.

## D. Components of Rate Change

Table 8 presents the components of change in the proposed 2022 Calibrated Plan Adjusted Index Rate (PMPM). Cell C73 is populated with the base period allowed charges found in the 2021 plan year rate filing (\$631.91).

Table 9 presents the data elements supporting the calculations in Table 8. The 2021 values are populated using the 2021 filed factors adjusted for the membership mix as of February 1, 2021.

## 3. Plan Rate Development

Table 10 shows the plan rate development for 2022. This table shows the plans that Highmark intends to offer in 2022, as well as all plans offered in the 2021 portfolio. The calibrated plan adjusted index rates for 2021 are calculated according to the instructions. The 2022 rating factors are consistent with the factors found on Worksheet 2 of the URRT. The pricing effect on Table 10 is further broken out into Pricing AV, Benefit Richness, and Non-Funding of CSR Adjustment. Similar to the URRT, the admin effect on Table 10 is broken out into Admin Costs, Taxes and Fees, and Profit or Contingency.

The benefit richness factors in column $L$ are populated with the factors found in Attachment $C$ and the corresponding supporting spreadsheet included with this rate filing. The derivation of the AV and Cost Sharing factors can also be found in Attachment C. The values in column 8 of the attachment represent the pure induced utilization for each plan. The Company's induced utilization factors are based on the following state-defined formula: (Plan AV)^2 - (Plan AV) +1.24 . The "Plan AV" is the product of the "Pricing AV" and "Non-Funding of CSR Adjustment." Each plan's factor was then normalized by the average utilization factor. The average is a weighted average using projected membership as the weight. After normalization the average factor as shown in attachment C is 1.000 .

Note that the HHS Actuarial Value Calculator was unable to accommodate all of the Company's benefit designs. Plans needing certification are marked in column I of Table 10. Screen shots of all of the AV calculations and the appropriate certifications can be found as a separate attachment within the Supporting Documentation section in SERFF.

For discontinuing plans where members are being mapped into a new plan, an effective rate increase is calculated by comparing the 2021 rate of the discontinuing plan to the 2022 rate of the plan to which the member is being mapped.

Columns AG through AP are populated with the February 1, 2021 enrollment by 2022 plan and rating area.

## Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.22 and represents the non-payment of Cost Sharing Reduction subsidies. Consistent with the Department's guidance, this adjustment was reflected in Table 10 in Column P.

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

Table 11 presents the Company's 21-year-old non-tobacco premium in the Individual Market. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is $0.3 \%$.

## 5. Plan Factors

## A. Age and Tobacco Factors

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

## B. Geographic Factors

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

## C. Network Factors

Please see Table 14 for a summary of the Company's network rating factors. The factors presented here represent the medical network factors from the prior approved rate filing (if applicable) and the projected medical network factors for the rating period.

The Company is splitting service area Zone C into two separate service areas (Zone AC \& Zone AD). Quantitative support for the development of the proposed network factors for plans in these two new service zones can be found in Attachment I. The proposed network factors for the remaining service zones are unchanged from the factors used in the prior approved rate filing.

The Company is also transitioning the my Blue Access plans in the Central PA region from EPO designs to PPO designs. The anticipated additional cost of this change was assessed and deemed to be immaterial. Thus, no adjustment was made to the network factors for these plans.

## D. Service Area Composition

The Plan Design Summary exhibit uploaded as a separate document contains the service areas related to this filing. As requested, service area maps are included.

## 6. Actuarial Certifications

I, $\square$, am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of Highmark to accompany its rate filing (for calendar year 2022) for the Individual Market on and off the Pennsylvania Exchange.

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

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102),
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

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

I certify that all factors, benefit and other changes from the prior approved filing have been disclosed in the 2022 PA Actuarial Memorandum Rate Exhibits.

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

I certify that the AV Metal Values included in Table 10 were based entirely on the Federal AV Calculator or one of the approved alternative approaches.

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

I certify that the information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2022 Rate Filing Justification.


# Highmark Inc. <br> d/b/a Highmark Blue Cross Blue Shield and Highmark Blue Shield Individual Market Product Portfolio 

## Supplemental Exhibits

| Attachment A | Change in Morbidity and Change in Other Calculations |
| :--- | :--- |
| Attachment B | Risk Adjustment Calculation |
| Attachment C | Induced Demand Calculation |
| Attachment D | Broker Commission Calculation |
| Attachment E | Change in Demographics Calculation |
| Attachment F | URRT Average Increase |
| Attachment G | COVID Adjustment Calculation |
| Attachment H | MLR Exhibit |
| Attachment I | Network Factor Support |
| Attachment J | Milliman Certification |

Highmark Inc.

## Individual Market

## Attachment A - 'Change in Morbidity' \& 'Change in Other' Calculations

| Components of 'Change in Morbidity' | 2020 Member Distribution | 2020 Normalized <br> Allowed PMPM | 2022 Member Distribution | 2020 Normalized Allowed PMPM | Morbidity Change Relative to Total |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Population Source |  |  |  |  |  |
| WPA - HMARK ACA |  |  | 19.0\% | \$360.08 | 1.314 |
| WPA - Other Highmark |  |  | 3.7\% | \$526.93 | 1.923 |
| WPA - Prior ACA |  |  | 0.3\% | \$190.42 | 0.695 |
| WPA - New-to-Blue |  |  | 13.0\% | \$360.08 | 1.314 |
| CPA - HMARK ACA |  |  | 50.0\% | \$275.49 | 1.005 |
| CPA - Other Highmark |  |  | 1.3\% | \$691.40 | 2.523 |
| CPA - Prior ACA |  |  | 0.2\% | \$463.40 | 1.691 |
| CPA - New-to-Blue |  |  | 12.5\% | \$275.49 | 1.005 |
| Morbidity Factor | 100.0\% | \$274.07 | 100.0\% | \$317.39 | 1.158 |
| Capitation and Dental Dampening Factor |  |  |  |  | 1.000 |
| Dampened Morbidity Factor |  |  |  |  | 1.158 |
| Individual Mandate Load |  |  |  |  | 1.010 |
| COVID-19 Adjustment Factor |  |  |  |  | 1.061 |
| Table 5 'Change in Morbidity' Factor |  |  |  |  | 1.241 |


| Components of 'Change in Other' | Factor |
| :--- | :---: |
| CY2020 Demographic Factor | 1.915 |
| CY2022 Demographic Factor | $\underline{1.922}$ |
| Change in Demographics | 1.004 |
| CY2020 Network Factor | 1.018 |
| CY2022 Network Factor | $\underline{0.987}$ |
| Change in Network | 1.000 |
| Change in Benefits | 1.011 |
| Change in Other | 0.984 |
| Table 5 'Change in Other' Factor |  |

## Attachment B - Risk Adjustment Calculation

## Attachment C-Induced Demand Calculation

| Induced Utilization Exhibit |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Plan ID Metal Level <br> (1) <br> (2) | Projected Membership <br> (3) | Projected Allowed Claims <br> (4) | Projected Paid Claims (5) | Paid to Allowed Factor (6) | AV \& Cost Sharing Factor (7) | $(7) /(6)$ (8) |
| 33709PA0870012 Gold | 23,304 | \$16,586,454 | \$14,628,850 | 0.882 | 0.891 | 1.011 |
| $33709 P A 1150005$ Gold | 7,440 | \$5,599,554 | \$4,938,671 | 0.882 | 0.891 | 1.011 |
| $33709 P A 1430001$ Gold | 30,384 | \$22,241,398 | \$20,387,273 | 0.917 | 0.949 | 1.035 |
| $33709 P A 1440001$ Gold | 12,456 | \$9,607,932 | \$8,806,979 | 0.917 | 0.949 | 1.035 |
| $33709 P A 0890004$ Gold | 1,260 | \$887,042 | \$767,686 | 0.865 | 0.865 | 1.000 |
| $33709 P A 0870002$ Silver | 2,772 | \$2,117,737 | \$2,072,879 | 0.979 | 1.062 | 1.085 |
| $33709 P A 1150002$ Silver | 780 | \$624,635 | \$611,404 | 0.979 | 1.062 | 1.085 |
| $33709 P A 0890001$ Silver | 17,760 | \$13,131,452 | \$12,289,892 | 0.936 | 0.983 | 1.050 |
| $33709 P A 0870013$ Silver | 2,280 | \$1,548,419 | \$1,248,587 | 0.806 | 0.778 | 0.964 |
| $33709 P A 1150003$ Silver | 1,164 | \$842,562 | \$679,410 | 0.806 | 0.778 | 0.964 |
| $33709 P A 0870007$ Bronze | 17,976 | \$11,790,066 | \$8,703,596 | 0.738 | 0.688 | 0.931 |
| $33709 P A 1150001$ Bronze | 3,600 | \$2,537,013 | \$1,872,859 | 0.738 | 0.688 | 0.931 |
| $33709 P A 0890002$ Bronze | 6,888 | \$4,536,000 | \$3,388,209 | 0.747 | 0.699 | 0.935 |
| 33709PA1040001 Catastrophic | 1,920 | \$1,109,980 | \$680,902 | 0.613 | 0.547 | 0.892 |
| $33709 P A 1160004$ Gold | 4,452 | \$3,559,212 | \$3,065,468 | 0.861 | 0.859 | 0.997 |
| $33709 P A 1170005$ Gold | 1,824 | \$1,534,589 | \$1,321,706 | 0.861 | 0.859 | 0.997 |
| $33709 P A 1350001$ Gold | 5,988 | \$4,914,495 | \$4,399,082 | 0.895 | 0.913 | 1.020 |
| $33709 P A 1360001$ Gold | 2,784 | \$2,397,049 | \$2,145,656 | 0.895 | 0.913 | 1.020 |
| $33709 P A 1180004$ Gold | 348 | \$275,382 | \$232,735 | 0.845 | 0.834 | 0.987 |
| $33709 P A 1160005$ Silver | 468 | \$394,256 | \$369,313 | 0.937 | 0.984 | 1.051 |
| $33709 P A 1170004$ Silver | 132 | \$116,282 | \$108,925 | 0.937 | 0.984 | 1.051 |
| $33309 P A 1180003$ Silver | 3,576 | \$2,934,591 | \$2,641,847 | 0.900 | 0.921 | 1.023 |
| $33709 P A 1160002$ Silver | 564 | \$428,080 | \$330,347 | 0.772 | 0.730 | 0.947 |
| $33709 P A 1170002$ Silver | 336 | \$270,727 | \$208,919 | 0.772 | 0.730 | 0.947 |
| $33709 P A 1160001$ Bronze | 3,372 | \$2,499,166 | \$1,801,624 | 0.721 | 0.666 | 0.924 |
| $33709 P A 1170001$ Bronze | 744 | \$588,633 | \$424,340 | 0.721 | 0.666 | 0.924 |
| 33709PA1180001 Bronze | 1,440 | \$1,071,210 | \$781,373 | 0.729 | 0.677 | 0.928 |
| 33709PA1540001 Catastrophic | 444 | \$291,385 | \$174,551 | 0.599 | 0.533 | 0.890 |
| $33709 P A 1410004$ Gold | 2,676 | \$2,399,901 | \$2,066,979 | 0.861 | 0.859 | 0.997 |
| $33709 P A 1420004$ Gold | 1,104 | \$1,036,316 | \$892,555 | 0.861 | 0.859 | 0.997 |
| 33709PA1380001 Gold | 3,720 | \$3,423,550 | \$3,064,502 | 0.895 | 0.913 | 1.020 |
| $33709 P A 1390001$ Gold | 1,728 | \$1,659,906 | \$1,485,822 | 0.895 | 0.913 | 1.020 |
| $33709 P A 1370003$ Gold | 156 | \$138,481 | \$117,035 | 0.845 | 0.834 | 0.987 |
| $33709 P A 1410002$ Silver | 204 | \$192,784 | \$180,588 | 0.937 | 0.984 | 1.051 |
| $33709 P A 1420002$ Silver | 24 | \$23,604 | \$22,111 | 0.937 | 0.984 | 1.051 |
| $33709 P A 1370002$ Silver | 2,136 | \$1,966,346 | \$1,770,191 | 0.900 | 0.921 | 1.023 |
| $33709 P A 1410003$ Silver | 348 | \$296,301 | \$228,654 | 0.772 | 0.730 | 0.947 |
| $33709 P A 1420003$ Silver | 144 | \$129,336 | \$99,808 | 0.772 | 0.730 | 0.947 |
| $33709 P A 1410001$ Bronze | 2,532 | \$2,105,130 | \$1,517,568 | 0.721 | 0.666 | 0.924 |
| $33709 P A 1420001$ Bronze | 444 | \$391,356 | \$282,124 | 0.721 | 0.666 | 0.924 |
| $33709 P A 1370001$ Bronze | 852 | \$710,984 | \$518,613 | 0.729 | 0.677 | 0.928 |
| 33709PA1550001 Catastrophic | 168 | \$123,680 | \$74,090 | 0.599 | 0.533 | 0.890 |
| $33709 P A 0940006$ Gold | 45,960 | \$36,738,337 | \$32,543,725 | 0.886 | 0.898 | 1.013 |
| $33709 P A 1450001$ Gold | 10,152 | \$8,507,799 | \$7,536,419 | 0.886 | 0.898 | 1.013 |
| $33709 P A 1340001$ Gold | 26,892 | \$22,036,553 | \$20,192,449 | 0.916 | 0.949 | 1.035 |
| $33709 P A 1400001$ Gold | 7,884 | \$6,755,375 | \$6,190,059 | 0.916 | 0.949 | 1.035 |
| $33709 P A 0950004$ Gold | 1,116 | \$878,443 | \$757,713 | 0.863 | 0.861 | 0.998 |
| $33709 P A 0940004$ Silver | 7,680 | \$6,590,378 | \$6,473,559 | 0.982 | 1.069 | 1.088 |
| $33709 P A 1120002$ Silver | 744 | \$664,400 | \$652,623 | 0.982 | 1.069 | 1.088 |
| $33709 P A 0950002$ Silver | 41,184 | \$33,804,567 | \$31,222,027 | 0.924 | 0.961 | 1.041 |
| $33709 P A 0940007$ Silver | 1,284 | \$978,100 | \$790,995 | 0.809 | 0.781 | 0.966 |
| $33709 P A 1120003$ Silver | 720 | \$578,978 | \$468,223 | 0.809 | 0.781 | 0.966 |
| $33709 P A 0940002$ Bronze | 42,120 | \$31,134,736 | \$23,391,064 | 0.751 | 0.704 | 0.937 |
| $33709 P A 1120001$ Bronze | 4,584 | \$3,597,553 | \$2,702,788 | 0.751 | 0.704 | 0.937 |
| 33709PA0950001 Bronze | 14,220 | \$10,520,796 | \$7,923,960 | 0.753 | 0.706 | 0.938 |
| 33709PA0960001 Catastrophic | 2,592 | \$1,674,673 | \$1,009,333 | 0.603 | 0.537 | 0.890 |
| $33709 P A 0970006$ Gold | 10,776 | \$8,756,022 | \$7,756,301 | 0.886 | 0.898 | 1.013 |
| $33709 P A 1130005$ Gold | 2,256 | \$1,920,387 | \$1,701,127 | 0.886 | 0.898 | 1.013 |
| 33709PA1460001 Gold | 6,276 | \$5,227,429 | \$4,789,978 | 0.916 | 0.949 | 1.035 |
| $33709 P A 1470001$ Gold | 1,812 | \$1,577,026 | \$1,445,054 | 0.916 | 0.949 | 1.035 |
| $33709 P A 0980004$ Gold | 264 | \$211,234 | \$182,202 | 0.863 | 0.861 | 0.998 |
| $33709 P A 0970004$ Silver | 1,836 | \$1,601,517 | \$1,573,129 | 0.982 | 1.069 | 1.088 |
| $33709 P A 1130002$ Silver | 168 | \$152,405 | \$149,704 | 0.982 | 1.069 | 1.088 |
| $33709 P A 0980002$ Silver | 9,612 | \$8,019,928 | \$7,407,236 | 0.924 | 0.961 | 1.041 |
| $33709 P A 0970007$ Silver | 300 | \$232,300 | \$187,862 | 0.809 | 0.781 | 0.966 |
| $33709 P A 1130003$ Silver | 156 | \$127,407 | \$103,035 | 0.809 | 0.781 | 0.966 |
| $33709 P A 0970002$ Bronze | 10,080 | \$7,574,031 | \$5,690,256 | 0.751 | 0.704 | 0.937 |
| $33709 P A 1130001$ Bronze | 1,032 | \$822,511 | \$617,941 | 0.751 | 0.704 | 0.937 |
| 33709PA0980001 Bronze | 3,240 | \$2,436,709 | \$1,835,259 | 0.753 | 0.706 | 0.938 |
| 33709PA0990001 Catastrophic | 600 | \$394,054 | \$237,498 | 0.603 | 0.537 | 0.890 |
| $33709 P A 1480004$ Gold | 8,760 | \$8,620,443 | \$7,636,201 | 0.886 | 0.898 | 1.013 |
| $33709 P A 1490004$ Gold | 2,820 | \$2,884,172 | \$2,554,870 | 0.886 | 0.898 | 1.013 |
| $33709 P A 1520001$ Gold | 7,320 | \$7,379,499 | \$6,761,954 | 0.916 | 0.949 | 1.035 |
| $33709 P A 1530001$ Gold | 3,600 | \$3,763,901 | \$3,448,923 | 0.916 | 0.949 | 1.035 |
| $33709 P A 1500003$ Gold | 192 | \$186,053 | \$160,482 | 0.863 | 0.861 | 0.998 |
| $33709 P A 1480002$ Silver | 336 | \$354,957 | \$348,665 | 0.982 | 1.069 | 1.088 |
| $33709 P A 1490002$ Silver | 24 | \$26,191 | \$25,727 | 0.982 | 1.069 | 1.088 |
| $33709 P A 1500002$ Silver | 7,488 | \$7,566,570 | \$6,988,513 | 0.924 | 0.961 | 1.041 |
| $33309 P A 1480003$ Silver | 648 | \$607,685 | \$491,438 | 0.809 | 0.781 | 0.966 |
| $33709 P A 1490003$ Silver | 84 | \$82,334 | \$66,584 | 0.809 | 0.781 | 0.966 |
| 33709PA1480001 Bronze | 15,444 | \$14,054,046 | \$10,558,595 | 0.751 | 0.704 | 0.937 |
| $33709 P A 1490001$ Bronze | 2,280 | \$2,178,803 | \$1,636,903 | 0.751 | 0.704 | 0.937 |
| 33709PA1500001 Bronze | 4,920 | \$4,481,247 | \$3,375,146 | 0.753 | 0.706 | 0.938 |
| 33709PA1510001 Catastrophic | 384 | \$305,429 | \$184,083 | 0.603 | 0.537 | 0.890 |
| Total | 482,532 | \$385,037,957 | \$331,173,327 | 0.860 | 0.860 | 1.000 |

Attachment C-Induced Demand Calculation

| Components of AV \& Cost Sharing Factor |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| HIOS Plan ID | Metal Level | Paid-toAllowed Ratio | Induced Utilization Factor | Avg. Benefit Richness | AV \& Cost Sharing Factor |
| 33709PA0870012 | Gold | 0.882 | 1.136 | 1.124 | 0.891 |
| 33709PA1150005 | Gold | 0.882 | 1.136 | 1.124 | 0.891 |
| 33709PA1430001 | Gold | 0.917 | 1.164 | 1.124 | 0.949 |
| 33709PA1440001 | Gold | 0.917 | 1.164 | 1.124 | 0.949 |
| 33709PA0890004 | Gold | 0.865 | 1.124 | 1.124 | 0.865 |
| 33709PA0870002 | Silver | 0.979 | 1.219 | 1.124 | 1.062 |
| 33709PA1150002 | Silver | 0.979 | 1.219 | 1.124 | 1.062 |
| 33709PA0890001 | Silver | 0.936 | 1.180 | 1.124 | 0.983 |
| 33709PA0870013 | Silver | 0.806 | 1.084 | 1.124 | 0.778 |
| 33709PA1150003 | Silver | 0.806 | 1.084 | 1.124 | 0.778 |
| $33709 P A 0870007$ | Bronze | 0.738 | 1.047 | 1.124 | 0.688 |
| 33709PA1150001 | Bronze | 0.738 | 1.047 | 1.124 | 0.688 |
| 33709PA0890002 | Bronze | 0.747 | 1.051 | 1.124 | 0.699 |
| 33709PA1040001 | Catastrophic | 0.613 | 1.003 | 1.124 | 0.547 |
| 33709PA1160004 | Gold | 0.861 | 1.121 | 1.124 | 0.859 |
| 33709PA1170005 | Gold | 0.861 | 1.121 | 1.124 | 0.859 |
| 33709PA1350001 | Gold | 0.895 | 1.146 | 1.124 | 0.913 |
| 33709PA1360001 | Gold | 0.895 | 1.146 | 1.124 | 0.913 |
| 33709PA1180004 | Gold | 0.845 | 1.109 | 1.124 | 0.834 |
| 33709PA1160005 | Silver | 0.937 | 1.181 | 1.124 | 0.984 |
| 33709PA1170004 | Silver | 0.937 | 1.181 | 1.124 | 0.984 |
| 33709PA1180003 | Silver | 0.900 | 1.150 | 1.124 | 0.921 |
| 33709PA1160002 | Silver | 0.772 | 1.064 | 1.124 | 0.730 |
| $33709 P A 1170002$ | Silver | 0.772 | 1.064 | 1.124 | 0.730 |
| 33709PA1160001 | Bronze | 0.721 | 1.039 | 1.124 | 0.666 |
| 33709PA1170001 | Bronze | 0.721 | 1.039 | 1.124 | 0.666 |
| 33709PA1180001 | Bronze | 0.729 | 1.043 | 1.124 | 0.677 |
| 33709PA1540001 | Catastrophic | 0.599 | 1.000 | 1.124 | 0.533 |
| 33709PA1410004 | Gold | 0.861 | 1.121 | 1.124 | 0.859 |
| 33709PA1420004 | Gold | 0.861 | 1.121 | 1.124 | 0.859 |
| 33709PA1380001 | Gold | 0.895 | 1.146 | 1.124 | 0.913 |
| 33709PA1390001 | Gold | 0.895 | 1.146 | 1.124 | 0.913 |
| 33709PA1370003 | Gold | 0.845 | 1.109 | 1.124 | 0.834 |
| 33709PA1410002 | Silver | 0.937 | 1.181 | 1.124 | 0.984 |
| 33709PA1420002 | Silver | 0.937 | 1.181 | 1.124 | 0.984 |
| 33709PA1370002 | Silver | 0.900 | 1.150 | 1.124 | 0.921 |
| 33709PA1410003 | Silver | 0.772 | 1.064 | 1.124 | 0.730 |
| 33709PA1420003 | Silver | 0.772 | 1.064 | 1.124 | 0.730 |
| 33709PA1410001 | Bronze | 0.721 | 1.039 | 1.124 | 0.666 |
| 33709PA1420001 | Bronze | 0.721 | 1.039 | 1.124 | 0.666 |
| 33709PA1370001 | Bronze | 0.729 | 1.043 | 1.124 | 0.677 |
| 33709PA1550001 | Catastrophic | 0.599 | 1.000 | 1.124 | 0.533 |
| $33709 P A 0940006$ | Gold | 0.886 | 1.139 | 1.124 | 0.898 |
| 33709PA1450001 | Gold | 0.886 | 1.139 | 1.124 | 0.898 |
| 33709PA1340001 | Gold | 0.916 | 1.163 | 1.124 | 0.949 |
| 33709PA1400001 | Gold | 0.916 | 1.163 | 1.124 | 0.949 |
| 33709PA0950004 | Gold | 0.863 | 1.121 | 1.124 | 0.861 |
| 33709PA0940004 | Silver | 0.982 | 1.223 | 1.124 | 1.069 |
| 33709PA1120002 | Silver | 0.982 | 1.223 | 1.124 | 1.069 |
| 33709PA0950002 | Silver | 0.924 | 1.169 | 1.124 | 0.961 |
| $33709 P A 0940007$ | Silver | 0.809 | 1.085 | 1.124 | 0.781 |
| 33709PA1120003 | Silver | 0.809 | 1.085 | 1.124 | 0.781 |
| 33709PA0940002 | Bronze | 0.751 | 1.053 | 1.124 | 0.704 |
| 33709PA1120001 | Bronze | 0.751 | 1.053 | 1.124 | 0.704 |
| 33709PA0950001 | Bronze | 0.753 | 1.054 | 1.124 | 0.706 |
| 33709PA0960001 | Catastrophic | 0.603 | 1.001 | 1.124 | 0.537 |
| 33709PA0970006 | Gold | 0.886 | 1.139 | 1.124 | 0.898 |
| 33709PA1130005 | Gold | 0.886 | 1.139 | 1.124 | 0.898 |
| 33709PA1460001 | Gold | 0.916 | 1.163 | 1.124 | 0.949 |
| 33709PA1470001 | Gold | 0.916 | 1.163 | 1.124 | 0.949 |
| 33709PA0980004 | Gold | 0.863 | 1.121 | 1.124 | 0.861 |
| 33709PA0970004 | Silver | 0.982 | 1.223 | 1.124 | 1.069 |
| $33709 P A 1130002$ | Silver | 0.982 | 1.223 | 1.124 | 1.069 |
| 33709PA0980002 | Silver | 0.924 | 1.169 | 1.124 | 0.961 |
| $33709 \mathrm{PA0970007}$ | Silver | 0.809 | 1.085 | 1.124 | 0.781 |
| 33709PA1130003 | Silver | 0.809 | 1.085 | 1.124 | 0.781 |
| 33709PA0970002 | Bronze | 0.751 | 1.053 | 1.124 | 0.704 |
| 33709PA1130001 | Bronze | 0.751 | 1.053 | 1.124 | 0.704 |
| 33709PA0980001 | Bronze | 0.753 | 1.054 | 1.124 | 0.706 |
| 33709PA0990001 | Catastrophic | 0.603 | 1.001 | 1.124 | 0.537 |
| 33709PA1480004 | Gold | 0.886 | 1.139 | 1.124 | 0.898 |
| 33709PA1490004 | Gold | 0.886 | 1.139 | 1.124 | 0.898 |
| 33709PA1520001 | Gold | 0.916 | 1.163 | 1.124 | 0.949 |
| 33709PA1530001 | Gold | 0.916 | 1.163 | 1.124 | 0.949 |
| 33709PA1500003 | Gold | 0.863 | 1.121 | 1.124 | 0.861 |
| 33709PA1480002 | Silver | 0.982 | 1.223 | 1.124 | 1.069 |
| 33709PA1490002 | Silver | 0.982 | 1.223 | 1.124 | 1.069 |
| 33709PA1500002 | Silver | 0.924 | 1.169 | 1.124 | 0.961 |
| 33709PA1480003 | Silver | 0.809 | 1.085 | 1.124 | 0.781 |
| 33709PA1490003 | Silver | 0.809 | 1.085 | 1.124 | 0.781 |
| 33709PA1480001 | Bronze | 0.751 | 1.053 | 1.124 | 0.704 |
| 33709PA1490001 | Bronze | 0.751 | 1.053 | 1.124 | 0.704 |
| 33709PA1500001 | Bronze | 0.753 | 1.054 | 1.124 | 0.706 |
| 33709PA1510001 | Catastrophic | 0.603 | 1.001 | 1.124 | 0.537 |

Highmark Inc.

Individual Market

## Attachment D-Broker Commission Calculation

| Table E. 1 - Age \& Tobacco Factors |  |  | Table E. 2 - Experience Period Membership |  |  | Table E. 3 - Projection Period Membership |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Age | HHS | Tobacco |  | mbership |  |  | mbership |  |
| Band | Age Factor | Factor | Non-Tobacco | Tobacco | Total | Non-Tobacco | Tobacco | Total |
| 0 | 0.765 | 1.000 | 0.30\% | 0.00\% | 0.30\% | 0.20\% | 0.00\% | 0.20\% |
| 1 | 0.765 | 1.000 | 0.26\% | 0.00\% | 0.26\% | 0.22\% | 0.00\% | 0.22\% |
| 2 | 0.765 | 1.000 | 0.25\% | 0.00\% | 0.25\% | 0.26\% | 0.00\% | 0.26\% |
| 3 | 0.765 | 1.000 | 0.26\% | 0.00\% | 0.26\% | 0.26\% | 0.00\% | 0.26\% |
| 4 | 0.765 | 1.000 | 0.30\% | 0.00\% | 0.30\% | 0.29\% | 0.00\% | 0.29\% |
| 5 | 0.765 | 1.000 | 0.29\% | 0.00\% | 0.29\% | 0.31\% | 0.00\% | 0.31\% |
| 6 | 0.765 | 1.000 | 0.27\% | 0.00\% | 0.27\% | 0.29\% | 0.00\% | 0.29\% |
| 7 | 0.765 | 1.000 | 0.24\% | 0.00\% | 0.24\% | 0.30\% | 0.00\% | 0.30\% |
| 8 | 0.765 | 1.000 | 0.24\% | 0.00\% | 0.24\% | 0.23\% | 0.00\% | 0.23\% |
| 9 | 0.765 | 1.000 | 0.29\% | 0.00\% | 0.29\% | 0.23\% | 0.00\% | 0.23\% |
| 10 | 0.765 | 1.000 | 0.30\% | 0.00\% | 0.30\% | 0.31\% | 0.00\% | 0.31\% |
| 11 | 0.765 | 1.000 | 0.31\% | 0.00\% | 0.31\% | 0.29\% | 0.00\% | 0.29\% |
| 12 | 0.765 | 1.000 | 0.34\% | 0.00\% | 0.34\% | 0.31\% | 0.00\% | 0.31\% |
| 13 | 0.765 | 1.000 | 0.33\% | 0.00\% | 0.33\% | 0.33\% | 0.00\% | 0.33\% |
| 14 | 0.765 | 1.000 | 0.33\% | 0.00\% | 0.33\% | 0.44\% | 0.00\% | 0.44\% |
| 15 | 0.833 | 1.000 | 0.31\% | 0.00\% | 0.31\% | 0.40\% | 0.00\% | 0.40\% |
| 16 | 0.859 | 1.000 | 0.44\% | 0.00\% | 0.44\% | 0.39\% | 0.00\% | 0.39\% |
| 17 | 0.885 | 1.000 | 0.41\% | 0.00\% | 0.41\% | 0.47\% | 0.00\% | 0.47\% |
| 18 | 0.913 | 1.000 | 0.51\% | 0.00\% | 0.51\% | 0.42\% | 0.00\% | 0.42\% |
| 19 | 0.941 | 1.000 | 0.93\% | 0.00\% | 0.93\% | 0.79\% | 0.01\% | 0.80\% |
| 20 | 0.970 | 1.000 | 0.97\% | 0.00\% | 0.98\% | 0.79\% | 0.00\% | 0.79\% |
| 21 | 1.000 | 1.025 | 1.08\% | 0.03\% | 1.11\% | 1.04\% | 0.01\% | 1.04\% |
| 22 | 1.000 | 1.025 | 0.96\% | 0.02\% | 0.98\% | 0.98\% | 0.01\% | 0.99\% |
| 23 | 1.000 | 1.025 | 0.92\% | 0.03\% | 0.95\% | 0.91\% | 0.02\% | 0.93\% |
| 24 | 1.000 | 1.025 | 0.86\% | 0.03\% | 0.89\% | 0.82\% | 0.03\% | 0.85\% |
| 25 | 1.004 | 1.025 | 0.81\% | 0.04\% | 0.86\% | 0.95\% | 0.05\% | 1.00\% |
| 26 | 1.024 | 1.025 | 2.01\% | 0.13\% | 2.14\% | 1.67\% | 0.09\% | 1.76\% |
| 27 | 1.048 | 1.025 | 1.52\% | 0.11\% | 1.63\% | 1.64\% | 0.10\% | 1.74\% |
| 28 | 1.087 | 1.025 | 1.50\% | 0.10\% | 1.60\% | 1.49\% | 0.12\% | 1.61\% |
| 29 | 1.119 | 1.025 | 1.52\% | 0.09\% | 1.62\% | 1.39\% | 0.10\% | 1.49\% |
| 30 | 1.135 | 1.025 | 1.56\% | 0.12\% | 1.68\% | 1.29\% | 0.10\% | 1.39\% |
| 31 | 1.159 | 1.025 | 1.43\% | 0.08\% | 1.51\% | 1.49\% | 0.11\% | 1.60\% |
| 32 | 1.183 | 1.025 | 1.36\% | 0.10\% | 1.46\% | 1.42\% | 0.07\% | 1.49\% |
| 33 | 1.198 | 1.025 | 1.28\% | 0.13\% | 1.41\% | 1.23\% | 0.08\% | 1.31\% |
| 34 | 1.214 | 1.025 | 1.40\% | 0.09\% | 1.49\% | 1.22\% | 0.11\% | 1.33\% |
| 35 | 1.222 | 1.025 | 1.35\% | 0.11\% | 1.46\% | 1.28\% | 0.08\% | 1.35\% |
| 36 | 1.230 | 1.025 | 1.48\% | 0.12\% | 1.60\% | 1.30\% | 0.07\% | 1.37\% |
| 37 | 1.238 | 1.025 | 1.48\% | 0.09\% | 1.57\% | 1.27\% | 0.13\% | 1.40\% |
| 38 | 1.246 | 1.025 | 1.44\% | 0.14\% | 1.59\% | 1.38\% | 0.10\% | 1.48\% |
| 39 | 1.262 | 1.025 | 1.59\% | 0.15\% | 1.74\% | 1.25\% | 0.14\% | 1.39\% |
| 40 | 1.278 | 1.100 | 1.39\% | 0.12\% | 1.51\% | 1.46\% | 0.14\% | 1.60\% |
| 41 | 1.302 | 1.105 | 1.40\% | 0.10\% | 1.49\% | 1.36\% | 0.08\% | 1.45\% |
| 42 | 1.325 | 1.112 | 1.48\% | 0.07\% | 1.55\% | 1.35\% | 0.09\% | 1.45\% |
| 43 | 1.357 | 1.121 | 1.46\% | 0.08\% | 1.54\% | 1.46\% | 0.10\% | 1.56\% |
| 44 | 1.397 | 1.132 | 1.30\% | 0.07\% | 1.37\% | 1.28\% | 0.08\% | 1.35\% |
| 45 | 1.444 | 1.145 | 1.55\% | 0.11\% | 1.66\% | 1.24\% | 0.06\% | 1.31\% |
| 46 | 1.500 | 1.160 | 1.59\% | 0.11\% | 1.70\% | 1.41\% | 0.09\% | 1.50\% |
| 47 | 1.563 | 1.177 | 1.74\% | 0.10\% | 1.84\% | 1.57\% | 0.08\% | 1.66\% |
| 48 | 1.635 | 1.196 | 1.78\% | 0.11\% | 1.89\% | 1.62\% | 0.09\% | 1.71\% |
| 49 | 1.706 | 1.217 | 1.99\% | 0.10\% | 2.09\% | 1.63\% | 0.10\% | 1.74\% |
| 50 | 1.786 | 1.225 | 1.99\% | 0.09\% | 2.08\% | 1.98\% | 0.09\% | 2.08\% |
| 51 | 1.865 | 1.225 | 1.94\% | 0.12\% | 2.06\% | 1.90\% | 0.10\% | 2.00\% |
| 52 | 1.952 | 1.225 | 2.02\% | 0.09\% | 2.12\% | 1.91\% | 0.15\% | 2.06\% |
| 53 | 2.040 | 1.225 | 2.18\% | 0.11\% | 2.28\% | 2.03\% | 0.09\% | 2.12\% |
| 54 | 2.135 | 1.225 | 2.35\% | 0.10\% | 2.45\% | 2.27\% | 0.10\% | 2.37\% |
| 55 | 2.230 | 1.225 | 2.65\% | 0.12\% | 2.77\% | 2.46\% | 0.12\% | 2.57\% |
| 56 | 2.333 | 1.225 | 2.68\% | 0.16\% | 2.84\% | 2.77\% | 0.17\% | 2.94\% |
| 57 | 2.437 | 1.225 | 2.78\% | 0.16\% | 2.94\% | 2.80\% | 0.18\% | 2.98\% |
| 58 | 2.548 | 1.225 | 3.04\% | 0.14\% | 3.18\% | 2.95\% | 0.14\% | 3.09\% |
| 59 | 2.603 | 1.225 | 3.09\% | 0.15\% | 3.24\% | 3.32\% | 0.14\% | 3.46\% |
| 60 | 2.714 | 1.225 | 3.51\% | 0.20\% | 3.71\% | 3.68\% | 0.18\% | 3.86\% |
| 61 | 2.810 | 1.225 | 3.78\% | 0.14\% | 3.92\% | 4.23\% | 0.28\% | 4.50\% |
| 62 | 2.873 | 1.225 | 5.11\% | 0.26\% | 5.38\% | 4.85\% | 0.21\% | 5.05\% |
| 63 | 2.952 | 1.225 | 5.26\% | 0.23\% | 5.49\% | 5.93\% | 0.33\% | 6.26\% |
| 64 | 3.000 | 1.225 | 3.61\% | 0.14\% | 3.74\% | 6.03\% | 0.24\% | 6.27\% |

Table E. 4 - Area Factors

| Rating | Experience Period |  | Projection Period |  |
| :---: | :---: | :---: | ---: | :---: |
| Area | Enrollment | Area Factor | Enrollment | Area Factor |
| 1 | $0.9 \%$ | 0.940 | $6.3 \%$ | 0.940 |
| 2 | $0.0 \%$ | 0.940 | $0.7 \%$ | 0.940 |
| 4 | $3.7 \%$ | 0.940 | $25.2 \%$ | 0.940 |
| 5 | $1.2 \%$ | 0.940 | $3.7 \%$ | 0.940 |
| 6 | $26.2 \%$ | 1.040 | $12.5 \%$ | 1.040 |
| 7 | $41.2 \%$ | 1.040 | $33.0 \%$ | 1.040 |
| 9 | $26.7 \%$ | 1.040 | $18.7 \%$ | 1.040 |
| Total | $100.0 \%$ | 1.034 | $100.0 \%$ | 1.004 |

Table E. 5 - 'Change in Demographics' Calculation

|  | Experience <br> Period | Projection <br> Period | Change in <br> Demographics |
| :--- | :---: | :---: | :---: |
| Average Age Factor | 1.840 | 1.900 |  |
| Average Tobacco Factor | 1.007 | 1.007 |  |
| Average Area Factor | $\underline{1.034}$ | $\underline{1.004}$ |  |
| Average Demographic Factor | 1.916 | 1.922 |  |
| Capitation Dampening | $\underline{1.000}$ | $\underline{1.000}$ |  |
| Final Demographic Factor | 1.915 | 1.922 | 1.004 |

Highmark Inc.
Individual Market
Attachment F - URRT Average Increase

| HIOS Plan ID | URRT Plan Category | URRT Current Enrollment | Current Enrollment in Renewing Plans | Current <br> Avg Rate |  | rojected <br> vg Rate | Cumulative Rate Change \% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 33709PA0860001 | Terminated | 0 | 0 | \$ | \$ | - | 0.00\% |
| 33709PA0860002 | Terminated | 0 | 0 | \$ | \$ | - | 0.00\% |
| 33709PA0860007 | Terminated | 0 | 0 | \$ | \$ | - | 0.00\% |
| 33709PA0860008 | Terminated | 0 | 0 | \$ | \$ | - | 0.00\% |
| 33709PA0860011 | Terminated | 0 | 0 | \$ | \$ | - | 0.00\% |
| 33709PA0860012 | Terminated | 0 | 0 | \$ | \$ | - | 0.00\% |
| 33709PA0870001 | Terminated | 1,933 | 0 | \$ 669.01 | \$ | - | 0.00\% |
| 33709PA0870002 | Renewing | 247 | 247 | \$ 749.72 | \$ | 749.79 | 0.01\% |
| 33709PA0870007 | Renewing | 1,745 | 1,745 | \$ 494.55 | \$ | 485.50 | (1.83\%) |
| 33709PA0870008 | Terminated | 0 | 0 | \$ | \$ | - | 0.00\% |
| 33709PA0870011 | Terminated | 0 | 0 | \$ | \$ | - | 0.00\% |
| 33709PA0870012 | Renewing | 1,546 | 1,546 | \$ 645.80 | \$ | 629.40 | (2.54\%) |
| 33709PA0870013 | Renewing | 88 | 88 | \$ 569.37 | \$ | 549.10 | (3.56\%) |
| 33709PA0880001 | Terminated | 0 | 0 | \$ | \$ | - | 0.00\% |
| 33709PA0880003 | Terminated | 0 | 0 | \$ | \$ | - | 0.00\% |
| 33709PA0890001 | Renewing | 895 | 895 | \$ 680.15 | \$ | 693.89 | 2.02\% |
| 33709PA0890002 | Renewing | 317 | 317 | \$ 501.10 | \$ | 493.23 | (1.57\%) |
| 33709PA0890003 | Terminated | 182 | 0 | \$ 564.47 | \$ | - | 0.00\% |
| 33709PA0890004 | New | 0 | 0 | \$ | \$ | - | 0.00\% |
| 33709PA0930001 | Terminated | 0 | 0 | \$ | \$ | - | 0.00\% |
| 33709PA0940001 | Terminated | 0 | 0 | \$ | \$ | - | 0.00\% |
| 33709PA0940002 | Renewing | 5,120 | 5,120 | \$ 553.32 | \$ | 556.86 | 0.64\% |
| 33709PA0940003 | Terminated | 0 | 0 | \$ | \$ | - | 0.00\% |
| 33709PA0940004 | Renewing | 1,133 | 1,133 | \$ 830.69 | \$ | 845.14 | 1.74\% |
| 33709PA0940005 | Terminated | 2,119 | 0 | \$ 735.95 | \$ | - | 0.00\% |
| 33709PA0940006 | Renewing | 3,569 | 3,569 | \$ 715.63 | \$ | 709.98 | (0.79\%) |
| 33709PA0940007 | Renewing | 45 | 45 | \$ 631.07 | \$ | 617.69 | (2.12\%) |
| 33709PA0950001 | Renewing | 710 | 710 | \$ 559.48 | \$ | 558.75 | (0.13\%) |
| 33709PA0950002 | Renewing | 3,503 | 3,503 | \$ 763.80 | \$ | 760.13 | (0.48\%) |
| 33709PA0950003 | Terminated | 163 | 0 | \$ 623.38 | \$ | - | 0.00\% |
| 33709PA0950004 | New | 0 | 0 | \$ | \$ | - | 0.00\% |
| 33709PA0960001 | Renewing | 182 | 182 | \$ 401.69 | \$ | 390.44 | (2.80\%) |
| 33709PA0970001 | Terminated | 0 | 0 | \$ | \$ | - | 0.00\% |
| 33709PA0970002 | Renewing | 1,348 | 1,348 | \$ 562.10 | \$ | 566.03 | 0.70\% |
| 33709PA0970003 | Terminated | 0 | 0 | \$ | \$ | - | 0.00\% |
| 33709PA0970004 | Renewing | 212 | 212 | \$ 843.88 | \$ | 859.15 | 1.81\% |
| 33709PA0970005 | Terminated | 587 | 0 | \$ 747.64 | \$ | - | 0.00\% |
| 33709PA0970006 | Renewing | 1,246 | 1,246 | \$ 726.99 | \$ | 721.68 | (0.73\%) |
| 33709PA0970007 | Renewing | 18 | 18 | \$ 641.09 | \$ | 627.88 | (2.06\%) |
| 33709PA0980001 | Renewing | 242 | 242 | \$ 568.37 | \$ | 567.97 | (0.07\%) |
| 33709PA0980002 | Renewing | 749 | 749 | \$ 775.94 | \$ | 772.68 | (0.42\%) |
| 33709PA0980003 | Terminated | 50 | 0 | \$ 633.28 | \$ | - | 0.00\% |
| 33709PA0980004 | New | 0 | 0 | \$ | \$ | - | 0.00\% |
| 33709PA0990001 | Renewing | 44 | 44 | \$ 408.07 | \$ | 396.89 | (2.74\%) |
| 33709PA1000001 | Terminated | 0 | 0 | \$ | \$ | - | 0.00\% |
| 33709PA1000002 | Terminated | 1,694 | 0 | \$ 676.36 | \$ | - | 0.00\% |
| $33709 P A 1000003$ | Terminated | 0 | 0 | \$ | \$ | - | 0.00\% |
| 33709PA1000004 | Terminated | 54 | 0 | \$ 1,015.42 | \$ | - | 0.00\% |
| 33709PA1000005 | Terminated | 468 | 0 | \$ 899.61 | \$ | - | 0.00\% |
| 33709PA1000006 | Terminated | 729 | 0 | \$ 874.77 | \$ | - | 0.00\% |
| 33709PA1010001 | Terminated | 262 | 0 | \$ 683.90 | \$ | - | 0.00\% |
| 33709PA1010002 | Terminated | 524 | 0 | \$ 933.66 | \$ | - | 0.00\% |
| 33709PA1010003 | Terminated | 27 | 0 | \$ 762.00 | \$ | - | 0.00\% |
| 33709PA1020001 | Terminated | 47 | 0 | \$ 491.01 | \$ | - | 0.00\% |
| 33709PA1040001 | Renewing | 112 | 112 | \$ 370.45 | \$ | 355.59 | (4.01\%) |
| 33709PA1050001 | Terminated | 0 | 0 | \$ | \$ | - | 0.00\% |
| 33709PA1080001 | Terminated | 0 | 0 | \$ | \$ | - | 0.00\% |
| 33709PA1120001 | Renewing | 167 | 167 | \$ 592.22 | \$ | 591.21 | (0.17\%) |
| 33709PA1120002 | Renewing | 45 | 45 | \$ 869.59 | \$ | 879.50 | 1.14\% |


| HIOS Plan ID | URRT Plan Category | URRT Current Enrollment | Current Enrollment in Renewing Plans |  | Current Avg Rate |  | rojected <br> Avg Rate | Cumulative Rate Change \% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 33709PA1120003 | Renewing | 34 | 34 | \$ | 669.97 | \$ | 652.08 | (2.67\%) |
| 33709PA1130001 | Renewing | 84 | 84 | \$ | 601.00 | \$ | 600.40 | (0.10\%) |
| $33709 P A 1130002$ | Renewing | 8 | 8 | \$ | 882.78 | \$ | 893.46 | 1.21\% |
| 33709PA1130003 | Renewing | 6 | 6 | \$ | 679.99 | \$ | 662.24 | (2.61\%) |
| 33709PA1130005 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1150001 | Renewing | 139 | 139 | \$ | 535.24 | \$ | 521.64 | (2.54\%) |
| $33709 P A 1150002$ | Renewing | 39 | 39 | \$ | 790.40 | \$ | 785.97 | (0.56\%) |
| $33709 P A 1150003$ | Renewing | 52 | 52 | \$ | 610.05 | \$ | 585.28 | (4.06\%) |
| 33709PA1150005 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| $33709 P A 1160001$ | Renewing | 226 | 226 | \$ | 612.81 | \$ | 535.72 | (12.58\%) |
| 33709PA1160002 | Renewing | 44 | 44 | \$ | 705.52 | \$ | 587.27 | (16.76\%) |
| $33709 P A 1160004$ | Renewing | 34 | 34 | \$ | 800.23 | \$ | 690.44 | (13.72\%) |
| 33709PA1160005 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1170001 | Renewing | 9 | 9 | \$ | 653.50 | \$ | 571.88 | (12.49\%) |
| $33709 P A 1170002$ | Renewing | 31 | 31 | \$ | 746.20 | \$ | 623.45 | (16.45\%) |
| 33709PA1170004 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1170005 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709 PA1180001 | Renewing | 10 | 10 | \$ | 620.92 | \$ | 544.05 | (12.38\%) |
| 33709PA1180003 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1180004 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| $33709 P A 1340001$ | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1350001 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1360001 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1370001 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| $33709 P A 1370002$ | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1370003 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1380001 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1390001 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709 PA1400001 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1410001 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1410002 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709 PA1410003 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1410004 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| $33709 P A 1420001$ | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1420002 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1420003 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1420004 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1430001 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1440001 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1450001 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709 PA1460001 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709 PA1470001 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| $33709 P A 1480001$ | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1480002 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| $33709 P A 1480003$ | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1480004 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1490001 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1490002 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1490003 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1490004 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709 PA1500001 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709 PA1500002 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1500003 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| $33709 P A 1510001$ | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1520001 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1530001 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1540001 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1550001 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| Total |  | 32,838 | 23,999 | \$ | 649.63 | \$ | 646.57 | (0.47\%) |

Highmark Inc.

Individual Market

Attachment G - COVID Adjustment Calculation

|  | COVID-19 Impact |  |  |
| :---: | :---: | :---: | :---: |
|  | Western PA | Central PA | Total |
| CY2020 Adjustment |  |  |  |
| Western/Central PA Mix (CY2020) | 6\% | 94\% |  |
| Category |  |  |  |
| Testing | 0.9\% | 0.9\% |  |
| COVID Treatment/Care | 1.0\% | 2.5\% |  |
| Deferred/Rescheduled/Induced Care | (7.6\%) | (8.5\%) |  |
| Total | (5.7\%) | (5.0\%) | (5.0\%) |
| CY2020 Adjustment Factor |  |  | 1.053 |
| CY2022 Adjustment |  |  |  |
| Western/Central PA Mix (CY2022) | 36\% | 64\% |  |
| Category |  |  |  |
| Vaccine PMPM | \$2.05 | \$2.05 |  |
| Testing PMPM | \$0.41 | \$0.32 |  |
| COVID Treatment/Care PMPM | \$0.11 | \$0.11 |  |
| Subtotal | \$2.57 | \$2.48 | \$2.51 |
| Total Adjusted Projected Allowed EHB Claims PMPM (Table 5) |  |  | \$791.84 |
| Subtotal (as a factor) |  |  | 1.003 |
| Morbidity |  |  | 1.005 |
| CY2022 Adjustment Factor |  |  | 1.008 |
| Total COVID-19 Adjustment Factor |  |  | 1.061 |

Highmark Inc.

## Individual Market

## Attachment H - MLR Exhibit

|  | MLR |  | Member Months |  |
| :---: | :---: | :---: | :---: | :---: |
| Calendar Year | Actual | Pricing | Actual | Pricing |
| 2017 | $89.3 \%$ | $89.1 \%$ | 188,112 | 312,000 |
| 2018 | $71.3 \%$ | $85.4 \%$ | 15,919 | 20,100 |
| 2019 | $72.5 \%$ | $87.7 \%$ | 14,216 | 14,496 |
| 3-yr Total | $\mathbf{8 6 . 0} \%$ | $\mathbf{8 8 . 7 \%}$ | $\mathbf{2 1 8 , 2 4 7}$ | $\mathbf{3 4 6 , 5 9 6}$ |

Highmark Inc.

Individual Market
Attachment I - Network Factor Support

## ACTUARIAL MEMORANDUM

## Highmark Inc.

## Revised Individual Rate Filing - January 1, 2022

I, am a member of the American Academy of Actuaries and meet its qualification standards for preparing individual rate filings. As a consulting actuary, I was requested by Highmark Inc. ("Highmark") to review the development of the market-wide base rate for the individual market on and off the Pennsylvania Exchange. The confidential material presented in this revised filing was prepared for the specific purpose of submitting the rating formula for the Pennsylvania Insurance Department and may not be appropriate for other purposes. This filing represents premium rates for individuals sold or renewed effective January 1, 2022. The rates are guaranteed until December 31, 2022.

To the best of my knowledge and judgment, the following are true with respect to this filing:

1. Premium rates are established in accordance with generally accepted actuarial principles and the applicable Actuarial Standards of Practice. They are not excessive, inadequate, or unfairly discriminatory. Rates are reasonable in relationship to the benefits provided. However, it is certain that actual experience will not conform exactly to the assumptions used in this analysis. To the extent that actual experience is different from the assumptions used in developing the rates, the actual results will also deviate from the projected amounts.
2. In compliance with all applicable Pennsylvania and Federal Statutes and Regulations (45 CFR 156.80 and 147.102).
3. The rating factors and rating methodology are reasonable and consistent with Highmark’s business plan at the time of the filing.


PA Rate Template Part I
Data Relevant to the Rate Filing
Table 0 . Identifying Information


Table 2. Experience Period Claims and Premiums


Table 3. Trend Components

| Serice Category | Cost* | Utilization* | Induced Demand* | Composite Trend | Weight |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Inpatient Hospital | 4.00\% | 2.88\% | 0.21\% | 7.23\% | 23.71\% |
| Outpatient Hospital | 4.00\% | 2.88\% | 0.21\% | 7.23\% | 35.32\% |
| Profesional | 4.00\% | ${ }_{\text {2.88\% }}^{\text {2, }}$ | 0.21\% | 7.23\% | 21.13\% |
| Other Medical | ${ }_{\text {a }}^{\text {4.00\% }}$ | ${ }^{2.889 \%}$ | $\stackrel{0.219}{ }$ |  | 2.38\% |
| ${ }_{\text {cosem }}^{\text {capitation }}$ | 4.00\% | 2.88\% | 0.219\% | - | - |
| Total Annual Trend |  | 208, |  | 7.22\% | 100.00\% |
| Month of frend |  |  |  | ${ }_{1}^{24}$ |  |
| Total Applied Trend Projection Factor |  |  |  | 1.150 |  |

[^1]Table 4. Historical Experience

| Month-var | Total Annual Premium | Incurred Claims | Completion Factors* | Ultimate Incurred Claims | Members | Ulitimate Incurred PMPM | Estimated Annual Cost Sharing (Member + HHS) | Prescripioion Drug Rebates** | Allowed Claims (Net of Prescription Drug Rebates) | Allowed PMPM |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Jan-17 |  |  | ${ }^{1.0000}$ / |  | ${ }_{\text {17,948 }}^{10.95}$ |  |  | (1254,773.18) | ,9,35,524.50 | ¢18.48 |
| ${ }_{\text {Feb-17 }}$ |  | ${ }_{\text {6,751,364,41 }}$ | ${ }_{1}^{1.0000}{ }^{1.000}$ s |  | ${ }_{1}^{16,945}$ |  |  | (1269,1017.72) |  | 518.34 <br> 66151 <br> 6.51 |
| Mar-17 |  |  | ${ }_{1}^{1.0000}{ }^{1.000}$ s |  | ${ }_{\text {16,635 }}^{16,257}$ | 488,78 448.27 |  | (313,848.37) ${ }_{\text {(25, } 25603}$ | $10,255,669.57$ <br> $8,993,2093$ | 616.51 <br> 553.19 |
| Mav-17 |  | ${ }_{\text {l }}^{\text {, } 7,803,315.03}$ | 1.0000 s | 7,780,315.03 | 15,979 | 488.35 |  | ${ }^{(257,10595929}$ | ${ }_{9}^{9,625,062,19}$ | 535.19 <br> 6026 |
| $\frac{\text { Jun-17 }}{\substack{\text { Ul-17 }}}$ |  | $7,488,388.53$ <br> 7,18848806 |  | $7,448,38.53$ <br> 7138.480 .06 | 15.733 15445 1 |  |  | ${ }^{(1301,216,69]}$ | ¢, 9,123,353.88 | 579.90 <br> 595621 |
| ${ }_{\text {Aug }}{ }^{\text {ati }}$ |  | ${ }_{\text {7, }, 279,306,26}$ | 1.0000 | 7,279,306.26 | 15,209 | 478.62 |  | ${ }^{(287,459.51]}$ | $8,884,476.99$ |  |
| $\frac{\text { Sep-17 }}{\text { Octil }}$ |  | 5,743,542.47 <br> 7.460 .788 .08 | ${ }^{1.00000}{ }^{1.0000}$ s |  | ${ }_{\text {14,4744 }}^{14}$ | (388.57 |  |  |  |  |
| Nov-17 |  | 6,563,363,39 | 1.0000 s | 6,563,363,39 | 14,483 |  |  | ${ }^{[270,119.58)}$ | 7,771,409.12 | 63,76 <br> 53.59 |
| Dec-17 | 79,873,38 | 6,553,582.21 | 1.0000 | 6,553,582.21 | 13,80 | ${ }^{474.73}$ | 16,945,836.45 | ${ }^{[258,037.95}$ | 7,717,122.43 | $\stackrel{5590.01}{5}$ |
| Jan-18 |  | 544,669.38 | 1.0000 s | $544,699.38$ | 1,527 | ${ }^{356.69}$ |  | (31,356.27) | 836,067.92 | 547.52 |
| ${ }_{\text {Feb-18 }}$ |  | - 551.690 .43 | ${ }_{\text {1.0.000 }}^{1.000}$ s | 551.691 .30 70372474 70 | 1,425 <br> 1295 <br> 1 <br> 185 | $\underset{\substack{387.15 \\ 5044}}{ }$ |  |  | ${ }_{\text {87 }}^{837.309 .25}$ | $\begin{array}{r}587.59 \\ \hline 6843 \\ \hline 68 \\ \hline\end{array}$ |
| Apr-18 |  | 876,754.48 | 1.0000 s | 876,790.27 | ${ }_{1,381}^{1,358}$ |  |  | (30,13.59) | ${ }_{1}^{1,048,873.81}$ | 759.50 |
| May-18 |  | 866,718,81 | 0.9999 s | 866,765.66 | 1,348 | 643.00 |  | (35,453,31) | 1,059,026.72 | ${ }_{785,63}$ |
| $\frac{\text { Jun-18 }}{\text { julis }}$ |  | - $\begin{gathered}673,906.28 \\ 525592.17\end{gathered}$ | 0.9.9999 ${ }^{\text {s }}$ | $\underset{\substack{673,951.72 \\ 525637.44}}{ }$ | 1,325 <br> 1,302 <br> 1 | 508.64 <br> 4037 <br> 4. |  |  | $888,542.85$ <br> 7435065 | 667.58 <br> 57077 <br> 507 |
| Aug 18 |  | 762,444.80 | 0.9999 s | 762,522,30 | ${ }_{1,279}^{1,29}$ | ${ }_{596.19}$ |  | ${ }^{125,721.96)}$ | 993,186,43 | ${ }_{776.53}$ |
| Sep-18 |  | 551.45 .87 | 0.9999 s | 551,517.18 | 1,263 | ${ }_{436.67}$ |  | (23,794.03) | 781,112.04 | 618.46 |
| Oct-18 |  | ${ }^{731,961,55}$ | ${ }^{0.9998}$ s | ${ }_{732,096.71}$ | ${ }_{1,226}^{1,29}$ | ${ }_{587.56}$ |  | ${ }^{(25,574.06)}$ | 963,139.96 | 772.99 |
| $\frac{\mathrm{Nov-18}}{\text { Dec.18 }}$ | 9,084,750.33 |  | ${ }_{0}^{0.99999}{ }^{0.998}$ s | $\begin{array}{r}599,318,86 \\ 6713540 \\ \hline\end{array}$ | 1,231 <br> 1,197 <br> 1, | $\frac{484.42}{56111}$ | s $\quad 3.08,296.67{ }^{\text {s }}$ |  | 820,792.69 | 666.77 |
| Jan-19 |  | $672,736.60$ | 0.9999 s | 672,835.73 | 1,233 | 545.69 |  | (44,541.14) | 900,396,36 | 730.25 |
| Feb-19 |  | 614,192.08 | 0.9998 s | 614,292.03 | ${ }^{1,222}$ | 502.69 |  | (48,243.70) | 777,117.56 |  |
|  |  | 64,7,78.52 | 0.9997 | 674,942.96 | ${ }_{1,213}$ | 556.42 |  | [53,401.88) | $8807,437.42$ | ${ }_{665.65}$ |
| Apr -1 $^{\text {a }}$ |  | 780,798.76 | ${ }_{0}^{0.9997}$ | $781,022.45$ <br> 930289 | 1,211 | $\begin{array}{r}\text { 64,94 } \\ \hline 6024 \\ \hline 604 \\ \hline\end{array}$ |  | (s51,032.33) | 890,389.45 <br> 1.0023355 | (735.25 |
| Mar-1 |  |  | ${ }^{0.999695}$ | 913,289.49 <br> 7306558 | 1,201 <br> 1,178 <br> 1 | $\xrightarrow{760.44}$ |  | ${ }_{\text {(10,991.85 }}^{(57,04.05}$ |  | 834.58 <br> 6969 <br> 969 |
| ${ }^{\text {Jul-19 }}$ |  | ${ }_{\text {ckis,982.78 }}^{5}$ | 0.9996 s | ${ }_{649,231.67}$ | 1,192 | ${ }^{544.66}$ |  | ${ }^{(48,713,24)}$ | $734,464.70$ | ${ }_{616.16}$ |
| ${ }_{\text {Aug }-19}^{\text {Ser }}$ |  |  | 0.9994 s | ${ }_{\text {588,574.67 }}$ | 1,164 <br> 1,168 | 503.77 |  | (6, $6,47.75$ | 647,323.5 |  |
| ${ }_{\text {sep-1. }}^{\text {Oct-19 }}$ |  | ${ }_{\text {7880.534,98 }}$ | $0.9999{ }^{\text {en }}$ | ${ }_{\text {781, }}$ | ${ }_{1}^{1,153}$ |  |  |  | ${ }_{8}^{832.183 .66}$ | ${ }_{7} 71.176$ |
| Nov-19 | 892753 | ${ }_{\text {831,37, }{ }^{83}}$ | 0.9992 s | ${ }^{831,991.78}$ | 1,112 | ${ }^{722.22}$ | 5 $1899834^{5}$ | (52,492.15) | 878.419 .01 | ${ }^{760.78}$ |
|  |  |  |  |  |  |  |  |  |  |  |
| ${ }_{\text {Feb-20 }}$ |  |  | 0.9982 \$ | ${ }_{\text {11,450,326.92 }}$ | ${ }_{2}^{2,2,28}$ | ${ }_{391.76}^{391.76}$ |  | ${ }_{(1873,555.211}$ | ${ }_{\text {14,184,200.45 }}$ | ${ }_{4}^{485530}$ |
| Mar-20 |  | 11,788,799.08 | 0.9974 S | 11,819,541.94 | ${ }^{29,694}$ | ${ }^{398.04}$ |  | (1,087,615.41) | 13,682,799.84 |  |
| Mave20 |  | 12,107,609.52 | 0.9964 s | ${ }_{12}^{12,51,028.03}$ | ${ }_{30,537}$ | ${ }^{39791}$ |  | (1.086,591.05 | 13,95 |  |
| Jun-20 |  | 17,829,181.56 | 0.9945 s | 17,928,060.39 | ${ }^{30,763}$ | ${ }_{582.78}$ |  | (1,220,609.62) | 19,463,033.60 | ${ }_{632.68}$ |
| Jul20 |  | 18,014,199.10 | ${ }^{0.992215}$ | 18,157,021.73 | ${ }^{30,549}$ | 594.36 <br>  <br>  <br> 0 |  | (1,242,806,72) | +19,683,198.58 | ${ }_{64,32}$ |
| ${ }_{\text {Aub-20 }}$ |  |  | ${ }_{0}^{0.98771}$ | 14,893,111.09 <br> $18,132,26.45$ | ${ }_{\text {20, }}^{2,681}$ |  |  |  |  | 5057.08 <br> 65 |
| $cOct-20 Nove20$ |  |  | $\underbrace{0.0}_{0.09609} 5$ |  | $\xrightarrow{29,940}$ |  |  | ${ }^{(1,31,39,43,37)}$ | 20,247,37.766 | ${ }^{6854.42}$ |
| Dec-20 | 239,392,283.08 | 16,888,457.25 | ${ }^{0.8888}$ S | 18,997,716.17 | ${ }_{28,932}^{2,}$ | ${ }_{656.63}$ | \$ $32,99,622.86$ | ${ }_{(1,350,212.41)}$ | ${ }^{20,105,719.97}$ | 694.93 |

[^2]
Table 2b. Manual Experience Period Claims and Premiums

| Earne P Premium | mims | Utimate Incurred clai | Member Months | Estimated Cost Sharin (Member \& HHS) | Claims Non.Capitate) | Non-EHB portion of Allowed Claims | Prescripion Prus Reates | Total EHB Capitation | Total Non:EHB Capitation | Estimated Risk Adiustment | Estimated Reinsurance Recoveries |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| perience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) <br> ss Ratio |  |  |  |  |  |  |  |  |  |  |  |

Table 3b. Manual Trend Components


Table 4b. Historical Manual Experience

| Month-var | Total Anual Premium | Incurred Claims | Completion facturs* | Utitimate Incurred Claims | Members | Ulimate Incurred PMPM | Estimated Annual Cost Sharing | Prescripition Drus Rebates** | $\xrightarrow{\text { Allowed Clims (Net of }}$ Prestiotio Dus Reabates) | Allowed PMPM |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $\underset{\substack{\text { Ian-17 } \\ \text { feb-17 }}}{\text { and }}$ |  |  |  | $\substack{\text { HovVOI } \\ \text { HoVlo }}$ |  | $\xrightarrow{\text { Hoplol }}$ |  |  |  | $\xrightarrow{\text { HodVo! }}$ Hovo! |
| ${ }_{\text {Mar-17 }}$ |  |  |  | Hovvo! |  | $\substack{\text { Hovvo! } \\ \text { Hovol }}$ |  |  |  | $\substack{\text { Hivol } \\ \text { Hovolo }}$ |
| $\underbrace{\substack{\text { Mav-17 }}}_{\text {Apr-17 }}$ |  |  |  | $\substack{\text { tovVol } \\ \text { fovol }}$ |  | $\xrightarrow{\text { Hoplo! }}$ Hovo! |  |  |  | $\xrightarrow{\text { HovV0! }}$ Hovol |
| Mav-17 |  |  |  | toivo |  | tovol |  |  |  | toivo! |
| ${ }_{\text {dut }}^{\text {dut }}$ |  |  |  | $\underset{\text { \#ivvo! }}{\text { Hovol }}$ |  |  |  |  |  | $\underset{\substack{\text { \#iovol } \\ \text { Hovol }}}{ }$ |
| Sep-17 |  |  |  |  |  | Hovol |  |  |  | tovol |
| Oetil |  |  |  | tovol |  | HovVo! |  |  |  | tovo! |
| Deccil |  |  |  | molvo |  | toivo |  |  |  | fovVo! |
| $\underset{\substack{\text { Jan-18 } \\ \text { feb-18 }}}{\text { and }}$ |  |  |  | ${ }_{\text {Hovol }}^{\substack{\text { Hovol } \\ \text { Hovol }}}$ |  | ${ }_{\text {Hovol }}^{\substack{\text { Hovol } \\ \text { Hovol }}}$ |  |  |  | $\underset{\substack{\text { HivVOI } \\ \text { HoVOI }}}{ }$ |
| Mar-18 |  |  |  | molvo! |  | HovVo! |  |  |  | \#ovV0! |
| ${ }_{\text {Mar }}^{\text {Ar-18 }}$ |  |  |  | HovVo! |  | HovV)! |  |  |  | Hovvo! |
|  |  |  |  |  |  |  |  |  |  | $\xrightarrow{\text { HovVO! }}$ tovo |
| ${ }_{\text {Aus-18 }}$ |  |  |  | $\underset{\text { Hovol }}{\substack{\text { Hovol } \\ \text { Hovo }}}$ |  |  |  |  |  |  |
| ${ }_{\text {Sep } 18}$ |  |  |  | HovV) |  | HovVol |  |  |  | $\xrightarrow{\text { HovVo! }}$ |
| Nor-18 |  |  |  | \#Divo |  | \#ovol |  |  |  | $\xrightarrow{\text { Holvol }}$ |
| Dec 18 |  |  |  | \#ovVo! |  | \#ovV0! |  |  |  | \#ovV0! |
| Job- |  |  |  | Hovile |  | $\substack{\text { Hovol } \\ \text { Hovol }}$ |  |  |  | $\substack{\text { Hivol } \\ \text { Hovolo }}$ |
| $\xrightarrow{\text { Mar-19 }}$ |  |  |  | $\xrightarrow{\text { HovVol }}$ Hovol |  | $\xrightarrow{\text { HovVol }}$ Hovo! |  |  |  |  |
| Mar-19 |  |  |  | \#oplo! |  | \#ovol |  |  |  | \#ovol |
| Sun-19 |  |  |  | HovVo! |  | $\xrightarrow{\text { HovNo! }}$ |  |  |  |  |
| ${ }_{\text {Aug-19 }}^{\text {Se-19 }}$ |  |  |  |  |  |  |  |  |  | $\substack{\text { Hovol } \\ \text { tovo! }}$ |
| Oet. 19 |  |  |  | \#opvo! |  | HovV0! |  |  |  | molvo! |
| $\xrightarrow{\text { Noer-19 }}$ Dec-19 |  |  |  |  |  |  |  |  |  | $\xrightarrow[\substack{\text { fovol } \\ \text { Hovol }}]{\text { den }}$ |
| $\xrightarrow{\text { ana20 }}$ |  |  |  | HovV)! |  | HovV)! |  |  |  | Hovol |
| Mar-20 |  |  |  | toivo! |  |  |  |  |  |  |
| $\stackrel{\text { Aprr20 }}{\text { Mar } 20}$ |  |  |  |  |  |  |  |  |  | $\substack{\text { tovol } \\ \text { Hovol }}$ |
| Jun-20 |  |  |  | Hovol |  | Hovo! |  |  |  | \#ovol |
| ${ }_{\text {cherser }}$ |  |  |  | $\xrightarrow{\text { Hodvo! }}$ |  | $\substack{\text { HovVol } \\ \text { Hovol }}$ |  |  |  | $\substack{\text { Hiolvo! } \\ \text { Hovol }}$ |
| Sep-20 <br> Oft20 |  |  |  | $\substack{\text { HivVo! } \\ \text { tovol }}$ |  | $\substack{\text { HovVOI } \\ \text { HoVVO! }}$ |  |  |  | $\substack{\text { Hovvo! } \\ \text { HoVlo! }}$ |
| $\xrightarrow{\text { Nor-20 }}$ Dec-20 |  |  |  | $\substack{\text { Hopvol } \\ \text { HoVO! }}$ |  | $\substack{\text { HovVO! } \\ \text { HOVVO! }}$ |  |  |  | $\xrightarrow{\text { \#ovVO! }}$ Hovol |

[^3]
## Continuance Table for Calculating Reinsurance Impact - Individual Market Only, Experience Period Information

| Carrier Name: | Highmark Inc. | Attachment Point: | \$60,000 |
| :---: | :---: | :---: | :---: |
| Product(s): | EPO, PPO | Reinsurance Cap: | \$100,000 |
| Market Segment: | Individual | Coinsurance Rate: | 45\% |
| Rate Effective Date: | 01/01/2022 |  |  |
| Incurred Dates: | 1/1/2020 to 12/31/2020 | Proj. Incurred Claim Impact: | -4.2\% |



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

| Carrier Name: | Highmark Inc. | Attachment Point: | \$60,000 |
| :---: | :---: | :---: | :---: |
| Product(s): | EPO, PPO | Reinsurance Cap: | \$100,000 |
| Market Segment: | Individual | Coinsurance Rate: | 45\% |
| Rate Effective Date: | 01/01/2022 |  |  |
|  |  | Proj. Incurred Claim Impact: | -4.8\% |
|  |  | 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 |  |  |  | \$64,453,198 |
| \$30,000 | \$34,999 |  |  |  | \$6,068,256 |
| \$35,000 | \$39,999 |  |  |  | \$5,825,552 |
| \$40,000 | \$44,999 |  |  |  | \$6,046,058 |
| \$45,000 | \$49,999 |  |  |  | \$5,101,107 |
| \$50,000 | \$54,999 |  |  |  | \$3,407,178 |
| \$55,000 | \$59,999 |  |  |  | \$3,754,074 |
| \$60,000 | \$64,999 |  |  |  | \$3,676,514 |
| \$65,000 | \$69,999 |  |  |  | \$3,592,213 |
| \$70,000 | \$74,999 |  |  |  | \$4,077,661 |
| \$75,000 | \$79,999 |  |  |  | \$3,265,912 |
| \$80,000 | \$84,999 |  |  |  | \$3,189,522 |
| \$85,000 | \$89,999 |  |  |  | \$2,250,884 |
| \$90,000 | \$94,999 |  |  |  | \$1,944,631 |
| \$95,000 | \$99,999 |  |  |  | \$4,277,527 |
| \$100,000 | \$109,999 |  |  |  | \$3,548,675 |
| \$110,000 | \$119,999 |  |  |  | \$4,935,241 |
| \$120,000 | \$129,999 |  |  |  | \$3,627,397 |
| \$130,000 | \$139,999 |  |  |  | \$3,279,942 |
| \$140,000 | \$149,999 |  |  |  | \$2,023,081 |
| \$150,000 | \$159,999 |  |  |  | \$3,284,023 |
| \$160,000 | \$169,999 |  |  |  | \$1,612,612 |
| \$170,000 | \$179,999 |  |  |  | \$1,731,201 |
| \$180,000 | \$189,999 |  |  |  | \$2,341,422 |
| \$190,000 | \$199,999 |  |  |  | \$2,667,577 |
| \$200,000 | \$209,999 |  |  |  | \$1,108,907 |
| \$210,000 | \$219,999 |  |  |  | \$3,370,526 |
| \$220,000 | \$229,999 |  |  |  | \$836,821 |
| \$230,000 | \$239,999 |  |  |  | \$872,108 |
| \$240,000 | \$249,999 |  |  |  | \$1,147,055 |
| \$250,000 | \$259,999 |  |  |  | \$946,213 |
| \$260,000 | \$269,999 |  |  |  | \$2,465,487 |
| \$270,000 | \$279,999 |  |  |  | \$773,989 |
| \$280,000 | \$289,999 |  |  |  | \$1,342,477 |
| \$290,000 | \$299,999 |  |  |  | \$1,656,731 |
| \$300,000 | \$324,999 |  |  |  | \$3,854,404 |
| \$325,000 | \$349,999 |  |  |  | \$2,558,100 |
| \$350,000 | \$374,999 |  |  |  | \$3,434,389 |
| \$375,000 | \$399,999 |  |  |  | \$4,843,749 |
| \$400,000 | \$424,999 |  |  |  | \$2,721,322 |
| \$425,000 | \$449,999 |  |  |  | \$1,257,352 |
| \$450,000 | \$474,999 |  |  |  | \$1,342,613 |
| \$475,000 | \$499,999 |  |  |  | \$948,732 |
| \$500,000 | \$599,999 |  |  |  | \$3,678,005 |
| \$600,000 | \$699,999 |  |  |  | \$1,879,113 |
| \$700,000 | \$799,999 |  |  |  | \$1,455,852 |
| \$800,000 | \$899,999 |  |  |  | \$839,819 |
| \$900,000 | \$999,999 |  |  |  | \$929,030 |
| \$1,000,000+ |  |  |  |  | \$4,237,890 |
| Total |  | 34,887 | 325,937 | \$208,469,580 | \$198,482,144 |

PA Rate Template Part II
Rate Development and Change

| Carrier Name: | Highmark Inc. |
| :--- | :--- |
| Product(s): | EPO, PPO |
| Market Segment: | Individual |
| Rate Effective Date: | $01 / 01 / 2022$ |

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


Table 6. Retention

| Retention Items - Express in percentages | Percentages | PMPM Amounts |
| :--- | ---: | ---: |
| Administrative Expenses | $7.85 \%$ | $\$ 53.74$ |
| General and Claims | $7.00 \%$ | $\$ 47.94$ |
| Agent/Broker Fees and Commissions | $0.55 \%$ | $\$ 3.75$ |
| Quality Improvement Initiatives | $0.30 \%$ | $\$ 2.05$ |
| Taxes and Fees | $0.07 \%$ | $\$ 0.49$ |
| Risk Adjustment User Fee | $0.04 \%$ | $\$ 0.25$ |
| PCORI Fee | $0.04 \%$ | $\$ 0.24$ |
| PA Premium \& Other Taxes (if applicable) | $0.00 \%$ | $\$ 0.00$ |
| Federal Income Tax | $0.00 \%$ | $\$ 0.00$ |
| Health Insurance Providers Fee (Prorated for Small Groups only) | $0.00 \%$ | $\$ 0.00$ |
| Profit/Contingency (after tax) | $0.00 \%$ | $\$ 0.00$ |
| Total Retention | $7.92 \%$ |  |
| Projected Required Revenue PMPM | $\$ 54.24$ |  |

## Table 8. Components of Rate Change

| Rate Components | 2021 |  | 2022 |  | Difference |  | Percent Change |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| A. Calibrated Plan Adjusted Index Rate (PMPM) | \$ | 348.62 | \$ | 349.65 | \$ | 1.03 | 0.3\% |
| B. Base period allowed claims before normalization | \$ | 631.91 | \$ | 564.48 | \$ | (67.43) | -19.3\% |
| C. Normalization factor component of change | \$ | (331.41) | \$ | (300.10) | \$ | 31.32 | 9.0\% |
| D. Change in Normalized Allowed Claims Adjustment Components |  |  |  |  |  |  |  |
| D1. Base period allowed claims after normalization | \$ | 300.50 | \$ | 264.39 | \$ | (36.11) | -10.4\% |
| D2. URRT Trend | \$ | 59.24 | \$ | 39.55 | \$ | (19.69) | -5.6\% |
| D3. URRT Morbidity | \$ | 12.31 | \$ | 72.91 | \$ | 60.60 | 17.4\% |
| D4. URRT Other | \$ | 7.77 | \$ | (5.97) | \$ | (13.73) | -3.9\% |
| D5. Normalized URRT Risk Adjustment on an allowed basis | \$ | (4.04) | \$ | (22.57) | \$ | (18.53) | -5.3\% |
| D6. Normalized Exchange User Fee on an allowed basis | \$ | 10.88 | \$ | 9.76 | \$ | (1.12) | -0.3\% |
| D7. Normalized Reinsurance Recoveries on an allowed basis | \$ | (23.17) | \$ | (17.80) | \$ | 5.37 | 1.5\% |
| D8. Subtotal - Sum(D1:D7) | \$ | 363.48 | \$ | 340.26 | \$ | (23.22) | -6.7\% |
| E. Change in Allowable Plan Adjusted Level Components |  |  |  |  |  |  |  |
| E1. Network | \$ | (4.29) | \$ | (4.04) | \$ | 0.25 | 0.1\% |
| E2. Pricing AV | \$ | (78.78) | \$ | (50.53) | \$ | 28.25 | 8.1\% |
| E3. Benefit Richness | \$ | 26.60 | \$ | 34.15 | \$ | 7.55 | 2.2\% |
| E4. Catastrophic Eligibility | \$ | (0.27) | \$ | (0.28) | \$ | (0.01) | 0.0\% |
| E5. Subtotal - Sum(E1:E4) | \$ | (56.74) | \$ | (20.69) | \$ | 36.04 | 10.3\% |
| F. Change in Retention Components |  |  |  |  |  |  |  |
| F1. Administrative Expenses | \$ | 26.84 | \$ | 27.45 | \$ | 0.61 | 0.2\% |
| F2. Taxes and Fees | \$ | 0.25 | \$ | 0.25 | \$ | 0.00 | 0.0\% |
| F3. Profit and/or Contingency | \$ |  | \$ | - | \$ | - | 0.0\% |
| F4. Subtotal - Sum(F1:F3) | \$ | 27.09 | \$ | 27.71 | \$ | 0.62 | 0.2\% |
| G. Change in Miscellaneous Items | \$ | 14.78 | \$ | 2.38 | \$ | (12.40) | -3.6\% |
| H. Sum of Components of Rate Change (should approximate the change shown in line A) | \$ | 348.62 | \$ | 349.65 | \$ | 1.03 | 0.3\% |

For Informational Purposes only - No input required.

| Blended Base Period Unadjusted Claims before Normalization | $\mathbf{5 6 4 . 4 8}$ |
| :--- | :--- |
| Blended Earned Premium | $\mathbf{\$}$ |
| Blended Loss Ratio | $\mathbf{2 3 9 , 3 9 2 , 2 8 3 . 0 8}$ |

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

| Effective Date | 01/01/2022 |  | 04/01/2022 |  | 07/01/2022 |  | 10/01/2022 |  | Total Single Risk Pool |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \# of Member Months Renewing in Quarter |  |  |  |  |  |  |  |  |  | - |
| Adjusted Projected Allowed EHB Claims PMPM | \$ | 791.84 | \$ | 791.84 | \$ | 791.84 | \$ | 791.84 | \$ | 791.84 |
| Months of Trend |  |  |  | 3 |  | 6 |  | 9 |  |  |
| Annual Trend |  | 7.22\% |  | 7.22\% |  | 7.22\% |  | 7.22\% |  |  |
| Single Risk Pool Projected Allowed Claims | \$ | 791.84 | \$ | 805.76 | \$ | 819.92 | \$ | 834.33 | \$ |  |
| Quarterly Trend Factor |  | 1.000 |  | 1.018 |  | 1.035 |  | 1.054 |  | 0.000 |

## Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

| Normalization Factors |  | 2021 |  | 2022 |
| :---: | :---: | :---: | :---: | :---: |
| Average Age Factor |  | 1.870 |  | 1.902 |
| Average Geographic Factor |  | 1.023 |  | 1.004 |
| Average Tobacco Factor |  | 1.007 |  | 1.007 |
| Average Benefit Richness (induced demand) |  | 1.096 |  | 1.124 |
| Average Network Factor |  | 0.996 |  | 0.988 |
| Market-Adjusted Projected Allowed Total Claims PMPM | \$ | 768.69 | \$ | 732.74 |
| Normalized Market-Adjusted Projected Allowed Total Claims PMPM | \$ | 365.54 | \$ | 343.19 |

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

|  | 2021 | 2022 |  |
| :---: | :---: | :---: | :---: |
| Paid-to-Allowed | 0.817 | 0.860 |  |
| URRT Trend (Total Applied Trend Factor) | 1.197 | 1.150 | <- URRT W1, S2 |
| URRT Morbidity | 1.034 | 1.240 | <- URRT W1, S2 |
| URRT "Other" | 1.021 | 0.984 | <- URRT W1, S2 |
| Risk Adjustment | \$ (6.94) | \$ (41.44) | <- URRT W1, S3 |
| Exchange User Fee | \$ 18.69 | \$ 17.92 | <- URRT W1, S3 |
| Reinsurance Recoveries | \$ 39.80 | 32.69 | <- URRT W1, S3 |
| Capitation | 0.20 | \$ 0.15 | <- URRT W1, S2 |
| Network | 0.988 | 0.988 |  |
| Pricing AV | 0.781 | 0.850 | <- For 2021 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustmen |
| Benefit Richness | 1.095 | 1.120 |  |
| Catastrophic Eligibility | 0.999 | 0.999 |  |
| Administrative Expenses | 7.70\% | 7.85\% |  |
| Taxes and Fees | 0.07\% | 0.07\% |  |
| Profit and/or Contingency | 0.00\% | 0.00\% |  |



| Plan 42 | 33709 PA 1130002 | EPO | my Direct Blue Lehigh Valley EPO Silver 2900 + Adult Dental and Vision | M |  | Silver | 0.717 | Approach (1) | On/off | 0.805 | 1.088 | 1.040 | 1.013 | 1.000 | 1.220 | \$817.54 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Plan 43 | 33709 PA 1130003 | EPO | my Direct Blue Lehigh Valley EPO Silver 2600 + Adult Dental and Vision | M |  | siver | 0.719 | Approach (1) | Off | 0.809 | 0.966 | 1.055 | 1.013 | 1.000 | 1.000 | \$605.96 |
| Plan 44 | 33709 PA 1130004 | EPO | my Direct Blue Lehigh Valley EPO Gold 800 + Adult Dental and Vision | DM | 33709 PA 1470001 | Gold | 0.815 | Approach (1) | On/off | 0.916 | 1.035 | 1.049 | 1.013 | 1.000 | 1.000 | 5731.66 |
| Plan 45 | 33709PA1130005 | EPO |  | N |  | Gold | 0.791 | Approach (1) | On/off | 0.886 | 1.013 | 1.048 | 1.013 | 1.000 | 1.000 | ${ }_{5691.80}$ |
|  |  |  | my Blue Access EPO Bronze $3800+$ |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 46 | 33709PA1140001 | EPO | Adult Dental and V Vision | DM | 33709PA1490001 | Bronze | 0.65 | Standard | on/off | 0.751 | 937 | 50 | 1.226 | 1.000 | 1.000 | \$658.6 |
| Plan 47 | $33709 P A 1140002$ | PO | my Blue Access EPO Silver 2900 + Adult Dental and Vision | DM | 37799PA1490002 | siver | 0.717 | Approach (1) | On/off | 0.80 | 1.08 | 1.033 | 1.226 | 1.00 | 1.220 | 5983.48 |
| Plan 48 | 33799PA1140003 | EPO | my Blue Access EPPO Silver $2600+$ Adult Dental and Visiso | DM | 337099 P 1490003 | Siver | 0.719 | Approach (1) | off | 0.809 | 0.966 | 1.045 | 1.226 | 1.000 | 1.000 | \$727.23 |
| Plan 49 | 33799PA114004 | EPO | my Blue Access EPO Gold 800 + Adult Dental and Vision | DM | $33709 P \mathrm{P} 1530001$ | Gold | 0.815 | Approach (1) | On/off | 0.916 | 1.035 | 1.040 | 1.226 | 1.000 | 1.000 | 5878.95 |
| Plan 50 | 33709PA1150001 | EPO | my Direct Blue EPO Bronze $3800+$ Adult Dental and Vision | m |  | Bronze | 0.65 | Standard AV | On/off | 0.738 | 0.931 | 1.074 | 0.889 | 1.000 | 1.000 | \$477.30 |
| Plan 51 | $33709 \mathrm{PA115002}$ | EPO | my Direct Blue EPO Silver $2900+$ Adult Dental and Vision | m |  | Siver | 0.717 | Approach (1) | On/off | 0.802 | 1.085 | 1.048 | 0.889 | 1.000 | 1.220 | \$719.15 |
| Plan 52 | 33709PA1150003 | EPO | my Direct Blue EPO Silver 2600 + Adult Dental and Vision | M |  | Silver | 0.719 | Approach (1) | off | 0.806 | 0.964 | 1.066 | 0.889 | 1.000 | 1.000 | \$535.51 |
|  | 3370991150004 | EPO | my Direct Bue EPO Gold $800+$ Adult | - | 337098140000 | cod |  | (1) |  |  | 103 |  |  |  |  |  |
| Aans | 3309PA150004 | - |  | om | 3309PAL440001 | cold |  | roach (I) | On/or | 0.94 | 1.035 | 1.058 | 0.889 | 1.000 |  | ${ }^{5648.68}$ |
|  | $337099 \mathrm{PA150005}$ | EpO |  | N |  | Gold | 0.791 | Approach (1) | on/off | 0.882 | 1.011 | 1.05 | 0.889 | 1.000 | 1.000 | S609.01 |
| Plan 55a | $337099 \mathrm{Al160001}$ | PPO | my Bue Access PPo Bronze 3800 | M |  | Bronze | 0.65 | standard AV | on/0off | 0.721 | 0.924 | 1.000 | 1.013 | 1.000 | 1.000 | \$490.19 |
| Plan 55b | 33709PA1160001 | PPO | my Blue Access PPO Bronze 3800 | DM | $337099 \mathrm{A1410001}$ | Bronze | 0.65 | Standard AV | On/off | 0.721 | 0.924 | 1.000 | 1.136 | 1.000 | 1.000 | \$549.88 |
| Plan 56a | $337099 \mathrm{PA1160002}$ | PPO | my Bue Access PPo Siver 2600 | M |  | siver | 0.719 | Approach (1) | off | 0.772 | 0.947 | 1.000 | 1.013 | 1.000 | 1.000 | \$537.37 |
| Plan 56b | 33709PA1160002 | PPO | my Blue Access PPo Silver 2600 | DM | 33709 PP 1410003 | siver | 0.719 | Approach (1) | Off | 0.772 | 0.947 | 1.000 | 1.136 | 1.000 | 1.000 | \$602.82 |
| Plan 57a | 33709PA1160003 | PPO | my Blue Access PPO Gold 800 | DM | 33709PA1350001 | Gold | 0.815 | Approach (1) | On/off | 0.895 | 1.020 | 1.004 | 1.013 | 1.000 | 1.000 | \$674.01 |
| Plan 576 | 33799PA1160003 | PPO | my Blue Access PPo Gold 800 | DM | 337099 PA 1380001 | Gold | 0.815 | Approach (1) | On/off | 0.895 | 1.020 | 1.003 | 1.136 | 1.000 | 1.000 | \$755.79 |
| Plan 58a | $337099 \mathrm{PA1160004}$ | PPO | my Blue Access PPo Gold 0 | M |  | Gold | 0.791 | Approach (1) | on/off | 0.861 | ${ }_{0}^{0.997}$ | 1.000 | 1.013 | 1.000 | 1.000 | \$631.72 |
| Plan 58b | 33709PA1160004 | PPO | my Blue Access PPo Gold 0 | DM | 33709 PA 1410004 | Gold | 0.791 | Approach (1) | on/off | 0.861 | 0.997 | 1.000 | 1.136 | 1.000 | 1.000 | \$708.66 |
| Plan 59 | $337099 \mathrm{PA1160005}$ | PPO |  | N |  | siver | 0.717 | Approach (1) | on/off | 0.768 | 1.051 | 1.000 | 1.013 | 1.000 | 1.220 | \$723.99 |
| Plan 60a | $33709 P A 1170001$ | PPo | my Blue Access PPO Bronze 3800 + | M |  | Bronze | 0.65 | Standard AV | On/off | 0.721 | 0.924 | 1.067 | 1.013 | 1.000 | 1.000 | \$523.27 |
| Plan 60b | 33709PA1170001 | PPO | my Blue Access PPO Bronze 3800 + Adult Dental and Vision | DM | 33709PA142000 | Bronze | 0.65 | Standard AV | On/off | 0.721 | 0.924 | 1.060 | 1.136 | 1.000 | 1.000 | \$582.97 |
| Plan 61a | $33709 P A 1170002$ | PPO | my Blue Access PPO Silver 2600 + Adult Dental and Vision | M |  | siver | 0.719 | Approach (1) | off | 0.772 | 0.947 | 1.062 | 1.013 | 1.00 | 1.00 | \$570.46 |
|  |  |  | my Blue Access PPO Silver $2600+$ Adult |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 61b | $33709 P A 1170002$ | PPO | Dental and Vision | DM | 33709PA1420003 | Silver | 19 | Approach (1) | off | . 772 | 0.947 | 1.055 | 1.136 | 1.000 | 1.000 | \$635.90 |
| Plan 62a | $33709 P A 1170003$ | PPO | my Blue Access PPO Dental and Vision | DM | $33709 P \mathrm{P} 1360001$ | Gold | 0.815 | Approach (1) | on/fff | 0.895 | 1.020 | 1.053 | 013 | 000 | 00 | 5707.09 |
|  | 3709170003 | Ppo | my Blue Access PPO Gold $800+$ Adult |  | ) |  |  |  |  |  |  |  |  |  |  |  |
|  | 33709PA1170003 |  |  | DM | 33709PA1390001 | Gold | 0.815 | Approach (1) | On/off | 0.895 | 1.020 | 1.047 | 1.136 | 1.000 | 1.000 | \$788.88 |
| Pan 63 | 33709PA1170004 | PPo |  | N |  | Siver |  | Approach (1) | on/off |  | 1.051 | 1.046 | 1.013 | 1.000 |  |  |
| Plan 64 | $337099 \mathrm{PA1170005}$ | PPo |  | N |  | Gold | 0.791 | Approach (1) | on/off | 0.861 | 0.997 | 1.052 | 1.013 | 1.000 | 1.000 | S664.81 |
| Plan 65a | 33799PA1180001 | ppo | my Blue Access PPO Bronze 6900 HSA | m |  | Bronze | 0.648 | av | on/off | 9 | 0.92 | 00 | 1.013 | 000 | 1.000 | \$497.83 |
| Plan 65b | 33799PA1180001 | ppo | my Bue Access PPo Bronze 6900 HSA | DM | 33709PA1370001 | Bronze | 0.648 | Standard AV | on/off | 0.729 | 0.928 | 1.000 | 1.136 | 1.000 | 1.000 | \$558.46 |
| Plan 66a | 33709PA1180002 | PPO | my Bue Access PPO Silver 1850 HSA | DM | 33709PA1180004 | Gold | 0.79 | Standard AV | off | 0.845 | 0.987 | 1.000 | 1.013 | 1.000 | 1.000 | S613.57 |
| Plan 66b | 33709PA1180002 | PPO | my Blue Access PPO S Siver 1850 HSA | DM | 33709PA1370003 | Gold | 0.799 | Standard AV | off | 0.845 | 0.987 | 1.000 | 1.136 | 1.000 | 1.000 | \$688.30 |
| Plan 67 | 33709PA1180003 | PPO |  | N |  | Siver | 0.661 | Approach (1) | On/off | 0.738 | 1.023 | 1.000 | 1.013 | 1.000 | 1.220 | S677.79 |
| Plan 68 | 33799PA1210001 | Epo | my Direct Blue Erie EpO Bronze 3800 | DM | $337099 \mathrm{Pa870007}$ | Bronze | 0.65 | Standard AV | on/off | 0.738 | 0.931 | 1.000 | 0.889 | 1.000 | 1.000 | \$444.21 |
| Plan 69 | $337099 \mathrm{PA1210002}$ | EPO | my Direct Blue Erie EPO Siver 2900 | DM | 337099 P 0870002 | siver | 0.717 | Approach (1) | On/off | 0.802 | 1.085 | 1.000 | 0.889 | 1.000 | 1.220 | S686.07 |
| Plan 70 | $337099 \mathrm{PA1210003}$ | EPO | my Direct Blue Erie EPO Siver 2600 | DM | 337099 PA 0870013 | siver | 0.719 | Approach (1) | Off | 0.806 | 0.964 | 1.000 | 0.889 | 1.000 | 1.000 | S502.42 |
| Plan 71 | 33709PA1210004 | EPO | my Direct Blue Erie EPO Gold 800 | DM | 33709PA1430001 | Gold | 0.815 | Approach (1) | On/off | 0.917 | 1.035 | 1.004 | 0.889 | 1.000 | 1.000 | S615.60 |
| Plan 72 | $337099 \mathrm{PA1210005}$ | EPO | my Direct Blue Erie EPO Gold 0 | DM | 337099 P0870012 | Gold | 0.791 | Approach (1) | On/off | 0.882 | 1.011 | 1.000 | 0.889 | 1.000 | 1.000 | \$575.92 |
| Plan 73 | $33709 P \mathrm{P} 1220001$ | EPO | my Direct Blue Erie EPO Bronze $3800+$ <br> Adult Dental and Vision | DM | 33709PA1150001 | Bronze |  | ndard A | On/o | 0.738 | 0.931 | 1.074 | 0.889 | 1.000 | 1.000 | 447.3 |
| Plan 74 | $33709 P A 122002$ | EPO | my Direct Blue Erie EPO Silver 2900 + Adult Dental and Vision | ом | 33709 PA 1150002 | siver | 0.717 | Approach (1) | On/off | 0.802 | 1.085 | 1.048 | 0.889 | 1.000 | 1.220 | \$719.15 |
| Plan 75 | 33709941220003 | Epo | my Direct Blue Erie EPO Silver $2600+$ | DM | 33709941150003 | Siver | 719 | ch (1) | off | 806 | 964 | 1.06 | 889 | 000 | 000 | S53551 |
| Pan 76 | 33709941220004 | Epo | my Direct Blue frie EPOO Gold $800+$ | DM |  |  |  |  |  |  | 1035 | 1058 | 0889 | 1000 | 1000 |  |
| Pan 76 | 33709 PA 1220004 |  | Adurt Dentaland Vision | OM | 33709 Pa 1440001 | Gold | 0.815 | Approach (1) | On/ofr |  | 1.035 | 1.058 | 0.889 |  |  | S648.68 |
| Plan 77 | 33709PA1230001 | Epo |  | DM | 337099 P 0890002 | Bronze | 0.648 | Standard AV | on/off | 0.747 | 0.935 | 1.000 | 0.889 | 1.000 | 1.000 | \$451.30 |
| Plan 78 | $33709 P A 1230002$ | Epo | my Direct Blue Erie EPO Silver 3450 HSA | DM | $33709 P \mathrm{P} 0890001$ | Silver | 0.661 | Approach (1) | on/off | 0.767 | 1.050 | 1.000 | 0.889 | 1.000 | 1.220 | \$634.88 |
| Plan 79 | 33709PA1230003 | Epo | my Direct Blue Erie EPO Silver 1850 <br> HSA | DM | $33709 P 40890004$ | Gold | 079 | Standard | off | 0.865 | 1000 | 0 | 888 | 100 | 00 | 55589 |
|  |  |  | my direct Blue Erie Major Events EPO |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 80 | 33799PA1240001 | Epo | $8550-3$ Free PCP Visits | ом | 337099 PA 1040001 | Catastrophic | 0.575 | tandard AV | on/off | 0.613 | 0.892 | 1.000 | 0.889 | 0.920 | 1.000 | \$325.36 |
| Plan 81 | 33709PA1370002 | PPO |  | N |  | Siver | 0.661 | Approach (1) | On/off | 0.738 | 1.023 | 1.000 | 1.136 | 1.000 | 1.220 | \$760.33 |
| Plan 82 | 337099 P 1410002 | PPO |  | N |  | siver | 0.717 | Approach (1) | On/off | 0.768 | 1.051 | 1.000 | 1.136 | 1.000 | 1.220 | \$812.16 |
| Plan 83 | 337099 P 1420002 | PPO |  | N |  | siver | 0.717 | Approach (1) | On/off | 0.768 | 1.051 | 1.041 | 1.136 | 1.000 | 1.220 | \$845.25 |
| Plan 84 | 337099P1420004 | PPO |  | N |  | Gold | 0.791 | Approach (1) | on//off | 0.861 | ${ }^{0.997}$ | 1.047 | 1.136 | 1.000 | 1.000 | $\begin{array}{r}\text { S771.74 } \\ \hline\end{array}$ |
| Plan 85 | 33709PA1450001 | EPO |  | N |  | Gold | 0.791 | Approach (1) | On/off | 0.886 | 1.013 | 1.048 | 0.996 | 1.000 | 1.000 | ${ }_{5}^{5681.08}$ |
| Plan 86 | ${ }_{\text {33709PA }}{ }^{\text {3370990004 }}$ | ${ }_{\text {PPO }}$ |  | $\stackrel{\text { N }}{ }$ |  | ${ }_{\text {Gala }}$ Catastrophic | $\stackrel{0.791}{0.575}$ | Approach (1) | On/off | 0.886 0.599 | 1.013 0.890 | 1.039 1.000 | ${ }_{1}^{1.226} 1$ | 1.000 0.920 | 1.000 1.000 | $\begin{array}{r}\text { S831.20 } \\ \$ 360.68 \\ \hline\end{array}$ |
| Plan 88 | 33709PA1550001 | PPO |  |  |  | Catastrophic | 0.575 | standard AV | On/Off | 0.599 | 0.890 | 1.000 | 1.136 | 0.920 | 1.000 | ${ }_{\text {S404.61 }}$ |





\section*{| $\begin{array}{c}\text { Proposed Rate } \\ \text { Change } \\ \text { Compared o } \\ \text { Prior 12 } \\ \text { months }\end{array}$ |
| :---: | <br> 0.3\%}


\section*{ <br> | $0.0 \% \%$ |
| :--- |
| $-1.8 \%$ |
| $-.5 \%$ |
| $-3.6 \%$ |
| $2.0 \%$ |} 2.0\%

2.0\%
$-1.6 \%$
$8.20 \%$ $8.2 \%$
$0.6 \%$
$1.7 \%$
2.36

\section*{|  |
| :---: |
| $\%$ of Total |
| covered Lives | <br> $\square$}



| 1,865 | 26 | - | 6,286 | 986 | 5,669 | 12,863 | $\cdots$ | 7,396 | 35,091 |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |


|  |  |  |  |  |  | . |  | - |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 276 | - | . | 1,459 | 198 |  | - |  | - | 1,933 |  |
| 18 |  | . | 205 | 24 |  |  |  | . | 24 |  |
| 142 | - | - | 1,428 | 175 | - | - |  | - | 1,745 | 1 |
| 241 | - | - | 1,087 | 218 | . | . |  | - | 1,546 | 1 |
| 12 | - | . | 74 | 2 | . | . |  | - | 88 | 1 |
| 196 | - | - | 544 | 155 | - | - |  | - | 895 | 1 |
| 49 | . | . | 235 | 33 | . | . |  | . | 317 |  |
| 5 |  | - | 171 | 6 |  |  |  |  | 182 | 1 |
|  |  |  |  |  |  | 3,103 |  | 2,017 | 5,120 | 1 |
| . | - | - | . | . | . | 750 |  | 383 | 1,133 | 1 |
| - | - | - | - | - | - | 1,204 |  | 915 | 2,119 |  |
| . | - | - | - | - | - | 2,014 |  | 1,555 | 3,569 | 1 |
| - | - | - | - | - | - | 28 |  | 17 | 45 |  |
|  |  | . | - | - |  | 430 |  | 280 | 710 | 1 |
|  |  | - |  | - |  | 2,145 |  | 1,358 | 3,503 |  |
| - | , | - | , | . | . | 80 |  | 83 | 163 | 1 |
| . | . | . | . | . | . | 126 |  | 56 | 182 | 1 |
| . | . | . | . | . | 1,348 | . |  | . | 1,348 | 1 |
|  |  | . | . | . | 212 | . |  | . | 212 | 1 |
|  |  | . |  | . | 587 | . |  | . | 587 | 1 |
| . | . | . | . | . | 1,246 | . |  | . | 1,246 | 1 |
| . | . | - | . | . | 18 | - |  | . | 18 | 1 |
|  |  | . |  | . | 242 | . |  | . | 242 |  |
|  |  | . |  | . | 749 | . |  |  | 749 | 1 |
| . | - | - | . | . | 50 | - |  | . | 50 | 1 |
| . |  | . | . | . | 44 | . |  | - | 44 |  |
|  | - | - |  | - | 386 | 1,076 |  | 232 | 1,694 |  |
|  |  | - |  | - | 22 | 28 |  | 4 | ${ }_{54}^{54}$ | 1 |
|  | - | - | . | $\cdots$ | 106 190 | 303 491 |  | $\begin{array}{r}59 \\ 48 \\ \hline\end{array}$ | 468 729 | , |
|  |  | - |  | . | 8 | 15 |  | 11 | 34 | 1 |
| . | . | . | . | . | 49 | 174 |  | 39 | 262 | 1 |
| . | - | - | - | - | 131 | 360 |  | 33 | 524 | 1 |
| - | - | - | - | - | 7 | 12 |  | 8 | 27 |  |
|  |  | . |  | . | 14 | 29 |  | 4 | 47 | 1 |
| 8 |  | . | 89 | 15 |  | . |  | . | 112 |  |
| . | . | . | . | . | . | 87 |  | 80 | 167 |  |
|  |  | . |  | . | . | 30 |  | 15 | 45 | 1 |
|  |  | . |  |  |  | 20 |  | 14 | 34 |  |
|  |  | . |  | . |  | 195 |  | 145 | 340 |  |
|  |  |  |  |  | 84 | . |  |  | 84 |  |


\(\left.\begin{array}{|ll|l|}\hline \& \& <br>
\hline s \& 456.01 \& s <br>
\hline \& \& 461.54 <br>

\hline s \& 351.26 \& s\end{array}\right]\)| 342.09 |
| :--- |
| $s$ |
| 406.29 |


|  | 安 | \％ | \％ | \％ | \％ | \％ | \％ |  |  | 寿 |  | 灾 | \％ | ¢ | \％ | 容 |  <br>  | \＆ | \％ | \％ | \％ | $\stackrel{\square}{\circ}$ | $\stackrel{\square}{\circ}$ | \％ | 앙ํำ | \％ | \％ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | \％ | \％ | \％ | \％ | \％ | \％ | $\stackrel{\circ}{\circ}$ |  |  | \％ | \％）${ }_{\circ}^{\circ} \mathrm{O}$ | \％ | \％ | $\stackrel{\circ}{\circ}$ | \％ | \％ |  | \％ | \％ | \％ | \％ | － | \％ | \％ | \％\％ | \％ | \％ |



# PA Rate Template Part IV A - Individual 

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

| Carrier Name: | Highmark Inc. |
| :--- | :--- |
| Product(s): | EPO, PPO |
| Market Segment: | Individual |
| Rate Effective Date: | $01 / 01 / 2022$ |


| Plan Number | HIOS Plan ID (Standard Component) | $\begin{gathered} \text { 1/1/2021 Plan } \\ \text { Marketing Name } \\ \hline \end{gathered}$ | Discontinued, <br> New, Modified, <br> Existing <br> (D,N,M,E) for <br> 2022 | 1/1/2022 Plan HIOS Plan ID (If 1/1/2021 Plan Discontinued \& Mapped) | Metallic Tier | Exchange On/Off or Off |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |

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

| Plan 1 | 33709PA0870001 | y Direct Blue EPO Gold 80 | DM | 33709PA1430001 | Gold | On/off |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Plan 2 | 33709PA0870002 | Direct Blue EPO Silver 29 | M |  | Silver | On/off |
| Plan 3 | $33709 P$ A0870007 | Direct Blue EPO Bronze 3: | M |  | Bronze | On/off |
| Plan 4 | $33709 P$ A0870012 | my Direct Blue EPO Gold C | M |  | Gold | On/off |
| Plan 5 | 33709PA0870013 | Direct Blue EPO Silver 26 | M |  | Silver | Off |
| Plan 6 | 33709PA0890001 | irect Blue EPO Silver 3450 | M |  | Silver | On/off |
| Plan 7 | $33709 P$ A0890002 | -ect Blue EPO Bronze 690 | M |  | Bronze | On/off |
| Plan 8 | 33709PA0890003 | irect Blue EPO Silver 1850 | DM | $33709 \mathrm{PA0890004}$ | Gold | Off |
| Plan 9 | $33709 P$ P0940002 | Direct Blue EPO Bronze 3 : | M |  | Bronze | On/off |
| Plan 10 | 33709PA0940004 | Direct Blue EPO Silver 29 | M |  | Silver | On/off |
| Plan 11 | 33709PA0940005 | y Direct Blue EPO Gold 80 | DM | 33709PA1340001 | Gold | On/off |
| Plan 12 | 33709PA0940006 | my Direct Blue EPO Gold | M |  | Gold | On/off |
| Plan 13 | $33709 P$ A0940007 | Direct Blue EPO Silver 26 | M |  | Silver | Off |
| Plan 14 | 33709PA0950001 | rect Blue EPO Bronze 690 | M |  | Bronze | On/Off |
| Plan 15 | $33709 P$ A0950002 | irect Blue EPO Silver 3450 | M |  | Silver | On/off |
| Plan 16 | 33709PA0950003 | irect Blue EPO Silver 1850 | DM | 33709PA0950004 | Gold | Off |
| Plan 17 | 33709PA0960001 | Major Events EPO $8550-3$ | M |  | Catastrophic | On/off |
| Plan 18 | $33709 P$ A0970002 | Blue Lehigh Valley EPO Br | M |  | Bronze | On/off |
| Plan 19 | $33709 P A 0970004$ | Blue Lehigh Valley EPO S | M |  | Silver | On/off |
| Plan 20 | 33709PA0970005 | t Blue Lehigh Valley EPO | DM | 33709PA1460001 | Gold | On/off |
| Plan 21 | $33709 P$ P0970006 | ect Blue Lehigh Valley EPO | M |  | Gold | On/off |
| Plan 22 | $33709 P$ A0970007 | Blue Lehigh Valley EPO S | M |  | Silver | Off |
| Plan 23 | 33709PA0980001 | re Lehigh Valley EPO Bron | M |  | Bronze | On/Off |
| Plan 24 | $33709 P$ A0980002 | ue Lehigh Valley EPO Silve | M |  | Silver | On/off |
| Plan 25 | 33709PA0980003 | ue Lehigh Valley EPO Silve | DM | $33709 \mathrm{PA0980004}$ | Gold | Off |
| Plan 26 | 33709PA0990001 | Valley Major Events EPO ${ }^{\text {a }}$ | M |  | Catastrophic | On/off |
| Plan 27 | $33709 P A 1000002$ | Blue Access EPO Bronze 3 | DM | 33709PA1480001 | Bronze | On/off |
| Plan 28 | 33709PA1000004 | Blue Access EPO Silver 25 | DM | 33709 PA 1480002 | Silver | On/off |
| Plan 29 | 33709PA1000005 | y Blue Access EPO Gold 80 | DM | 33709PA1520001 | Gold | On/off |
| Plan 30 | $33709 P A 1000006$ | ny Blue Access EPO Gold | DM | 33709PA1480004 | Gold | On/off |
| Plan 31 | $33709 P A 1000007$ | Blue Access EPO Silver 26 | DM | 33709PA1480003 | Silver | Off |
| Plan 32 | 33709PA1010001 | re Access EPO Bronze 690 | DM | 33709PA1500001 | Bronze | On/off |
| Plan 33 | $33709 P$ A1010002 | ue Access EPO Silver 3450 | DM | 33709PA1500002 | Silver | On/off |
| Plan 34 | $33709 P A 1010003$ | ue Access EPO Silver 1850 | DM | 33709PA1500003 | Gold | Off |
| Plan 35 | 33709PA1020001 | Major Events EPO $8550-$ | DM | 33709PA1510001 | Catastrophic | On/off |
| Plan 36 | 33709PA1040001 | Major Events EPO 8550-3 | M |  | Catastrophic | On/off |
| Plan 37 | 33709PA1120001 | PO Bronze $3800+$ Adult 0 | M |  | Bronze | On/off |
| Plan 38 | $33709 P A 1120002$ | EPO Silver 2900 + Adult Dd | M |  | Silver | On/off |
| Plan 39 | 33709PA1120003 | EPO Silver $2600+$ Adult Dd | M |  | Silver | Off |
| Plan 40 | 33709PA1120004 | EPO Gold 800 + Adult De | DM | 33709PA1400001 | Gold | On/Off |
| Plan 41 | 33709PA1130001 | alley EPO Bronze $3800+1$ | M |  | Bronze | On/off |
| Plan 42 | 33709 PA1130002 | Valley EPO Silver $2900+$ + | M |  | Silver | On/off |
| Plan 43 | 33709PA1130003 | Valley EPO Silver $2600+$ A | M |  | Silver | Off |
| Plan 44 | 33709PA1130004 | Valley EPO Gold $800+$ Ac | DM | 33709PA1470001 | Gold | On/Off |



| $\$$ | 296.98 | $\$$ | 324.64 | $\$$ | - | $\$$ | 300.45 | $\$$ | 305.92 | $\$$ | 376.81 | $\$$ | 375.53 | $\$$ | - | $\$$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |


| \$ | 324.85 | \$ | 324.85 | \$ | - | \$ | 324.85 | \$ | 324.85 | \$ | 359.40 | \$ | 359.40 | \$ | - | \$ | 359.40 | \$ | 324.85 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$ | 364.04 | \$ | 364.04 | \$ | - | \$ | 364.04 | \$ | 364.04 | \$ | 402.76 | \$ | 402.76 | \$ |  | \$ | 402.76 | \$ | 364.04 |
| \$ | 240.14 | \$ | 240.14 | \$ | - | \$ | 240.14 | \$ | 240.14 | \$ | 265.68 | \$ | 265.68 | \$ |  | \$ | 265.68 | \$ | 240.14 |
| \$ | 313.58 | \$ | 313.58 | \$ | - | \$ | 313.58 | \$ | 313.58 | \$ | 346.94 | \$ | 346.94 | \$ |  | \$ | 346.94 | \$ | 313.58 |
| \$ | 276.47 | \$ | 276.47 | \$ | - | \$ | 276.47 | \$ | 276.47 | \$ | 305.88 | \$ | 305.88 | \$ |  | \$ | 305.88 | \$ | 276.47 |
| \$ | 330.26 | \$ | 330.26 | \$ | - | \$ | 330.26 | \$ | 330.26 | \$ | 365.39 | \$ | 365.39 | \$ |  | \$ | 365.39 | \$ | 330.26 |
| \$ | 243.32 | \$ | 243.32 | \$ | - | \$ | 243.32 | \$ | 243.32 | \$ | 269.20 | \$ | 269.20 | \$ |  | \$ | 269.20 | \$ | 243.32 |
| \$ | 274.09 | \$ | 274.09 | \$ | - | \$ | 274.09 | \$ | 274.09 | \$ | 303.25 | \$ | 303.25 | \$ |  | \$ | 303.25 | \$ | 274.09 |
| \$ | 268.67 | \$ | 268.67 | \$ | - | \$ | 268.67 | \$ | 268.67 | \$ | 297.25 | \$ | 297.25 | \$ |  | \$ | 297.25 | \$ | 297.25 |
| \$ | 403.35 | \$ | 403.35 | \$ | - | \$ | 403.35 | \$ | 403.35 | \$ | 446.26 | \$ | 446.26 | \$ |  | \$ | 446.26 | \$ | 446.26 |
| \$ | 357.35 | \$ | 357.35 | \$ | - | \$ | 357.35 | \$ | 357.35 | \$ | 395.37 | \$ | 395.37 | \$ |  | \$ | 395.37 | \$ | 395.37 |
| \$ | 347.48 | \$ | 347.48 | \$ | - | \$ | 347.48 | \$ | 347.48 | \$ | 384.45 | \$ | 384.45 | \$ |  | \$ | 384.45 | \$ | 384. |
| \$ | 306.43 | \$ | 306.43 | \$ | - | \$ | 306.43 | \$ | 306.43 | \$ | 339.02 | \$ | 339.02 | \$ |  | \$ | 339.02 | \$ | 339.0 |
| \$ | 271.66 | \$ | 271.66 | \$ | - | \$ | 271.66 | \$ | 271.66 | \$ | 300.56 | \$ | 300.56 | \$ |  | \$ | 300.56 | \$ | 300.56 |
| \$ | 370.88 | \$ | 370.88 | \$ | - | \$ | 370.88 | \$ | 370.88 | \$ | 410.33 | \$ | 410.33 | \$ |  | \$ | 410.33 | \$ | 410.33 |
| \$ | 302.69 | \$ | 302.69 | \$ | - | \$ | 302.69 | \$ | 302.69 | \$ | 334.89 | \$ | 334.89 | \$ |  | \$ | 334.89 | \$ | 334.89 |
| 5 | 195.05 | \$ | 195.05 | \$ | - | \$ | 195.05 | \$ | 195.05 | \$ | 215.80 | \$ | 215.80 | \$ |  | \$ | 215.80 | \$ | 215.80 |
| \$ | 272.94 | \$ | 272.94 | \$ | - | \$ | 272.94 | \$ | 272.94 | \$ | 301.97 | \$ | 301.97 | \$ |  | \$ | 301.97 | \$ | 301.97 |
| \$ | 409.76 | \$ | 409.76 | \$ | - | \$ | 409.76 | \$ | 409.76 | \$ | 453.35 | \$ | 453.35 | \$ |  | \$ | 453.35 | \$ | 453.35 |
| \$ | 363.03 | \$ | 363.03 | \$ | - | \$ | 363.03 | \$ | 363.03 | \$ | 401.65 | \$ | 401.65 | \$ |  | \$ | 401.65 | \$ | 401.65 |
| \$ | 353.00 | 5 | 353.00 | \$ | - | \$ | 353.00 | \$ | 353.00 | \$ | 390.5 | \$ | 390.56 | \$ |  | 5 | 390.56 | \$ | 390.56 |
| \$ | 311.29 | 5 | 311.29 | \$ | - | \$ | 311.29 | \$ | 311.29 | \$ | 344.41 | \$ | 344.41 | \$ |  | 5 | 344.41 | \$ | 344.41 |
| \$ | 275.98 | \$ | 275.98 | \$ | - | \$ | 275.98 | \$ | 275.98 | \$ | 305.34 | \$ | 305.34 | \$ |  | 5 | 305.34 | \$ | 305.34 |
| \$ | 376.77 | \$ | 376.77 | \$ | - | \$ | 376.77 | \$ | 376.77 | \$ | 416.85 | \$ | 416.85 | \$ |  | \$ | 416.85 | \$ | 416.85 |
| \$ | 307.50 | \$ | 307.50 | \$ | - | \$ | 307.50 | \$ | 307.50 | \$ | 340.21 | \$ | 340.21 | \$ |  | \$ | 340.21 | \$ | 340.21 |
| \$ | 198.14 | \$ | 198.14 | \$ | - | \$ | 198.14 | \$ | 198.14 | \$ | 219.22 | \$ | 219.22 | \$ |  | 5 | 219.22 | S | 219.22 |
| \$ | 328.42 | \$ | 328.42 | \$ | - | \$ | 328.42 | \$ | 328.42 | \$ | 363.36 | \$ | 363.36 | \$ |  | \$ | 363.3 | \$ | 363.36 |
| \$ | 493.05 | \$ | 493.05 | \$ | - | \$ | 493.05 | \$ | 493.05 | \$ | 545.50 | \$ | 545.50 | \$ |  | \$ | 545.5 | \$ | 545.50 |
| \$ | 436.82 | \$ | 436.82 | \$ | - | \$ | 436.82 | \$ | 436.82 | \$ | 483.29 | \$ | 483.29 | \$ |  | \$ | 483.29 | \$ | 483.29 |
| \$ | 424.76 | \$ | 424.76 | \$ | - | \$ | 424.76 | \$ | 424.76 | \$ | 469.94 | \$ | 469.94 | \$ |  | \$ | 469.94 | \$ | 469.94 |
| \$ | 374.57 | \$ | 374.57 | \$ | - | \$ | 374.57 | \$ | 374.57 | \$ | 414.42 | \$ | 414.42 | \$ |  | \$ | 414.42 | \$ | 414.42 |
| S | 332.08 | \$ | 332.08 | \$ | - | \$ | 332.08 | \$ | 332.08 | \$ | 367.40 | \$ | 367.40 | \$ |  | \$ | 367.40 | \$ | 367.40 |
| \$ | 453.35 | \$ | 453.35 | \$ | - | \$ | 453.35 | \$ | 453.35 | \$ | 501.58 | \$ | 501.58 | \$ |  | \$ | 501.58 | \$ | 501.58 |
| \$ | 370.00 | \$ | 370.00 | \$ | - | \$ | 370.00 | \$ | 370.00 | \$ | 409.36 | \$ | 409.36 | \$ |  | \$ | 409.36 | \$ | 409.36 |
| \$ | 238.42 | \$ | 238.42 | \$ | - | \$ | 238.42 | \$ | 238.42 | \$ | 263.78 | \$ | 263.78 | \$ |  | \$ | 263.78 | S | 263.78 |
| \$ | 179.88 | \$ | 179.88 | \$ | - | \$ | 179.88 | \$ | 179.88 | \$ | 199.01 | \$ | 199.01 | \$ |  | \$ | 199.01 | \$ | 179.88 |
| \$ | 287.56 | \$ | 287.56 | \$ | - | \$ | 287.56 | \$ | 287.56 | \$ | 318.15 | \$ | 318.15 | \$ |  | \$ | 318.15 | \$ | 318.15 |
| S | 422.24 | \$ | 422.24 | \$ | - | \$ | 422.24 | \$ | 422.24 | \$ | 467.16 | \$ | 467.16 | \$ | - | \$ | 467.16 | \$ | 467.16 |
| \$ | 325.31 | \$ | 325.31 | \$ | - | \$ | 325.31 | \$ | 325.31 | \$ | 359.92 | \$ | 359.92 | \$ |  | \$ | 359.92 | \$ | 359.92 |
| S | 376.24 | \$ | 376.24 | \$ | - | \$ | 376.24 | \$ | 376.24 | \$ | 416.27 | \$ | 416.27 | \$ |  | \$ | 416.27 | \$ | 416.27 |
| \$ | 291.83 | \$ | 291.83 | \$ | - | \$ | 291.83 | \$ | 291.83 | \$ | 322.87 | \$ | 322.87 | \$ |  | \$ | 322.87 | \$ | 322.87 |
| \$ | 428.65 | \$ | 428.65 | \$ |  | \$ | 428.65 | \$ | 428.65 | \$ | 474.25 | \$ | 474.25 | \$ |  | \$ | 474.25 | \$ | 474.25 |
| \$ | 330.18 | \$ | 330.18 | \$ |  | \$ | 330.18 | \$ | 330.18 | \$ | 365.31 | \$ | 365.31 | \$ |  | \$ | 365.31 | \$ | 365.3 |
|  | 381.92 |  | 381.92 | \$ |  | 5 | 381.92 | 5 | 381.92 | \$ | 422.55 | \$ | 422.5 | 5 |  | S | 422. | \$ | 42 |


| Plan 45 | $33709 P A 1130005$ |  | N |  | Gold | On/Off |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Plan 46 | 33709PA1140001 | PO Bronze $3800+$ Adult ${ }^{\text {C }}$ | DM | $33709 P A 1490001$ | Bronze | On/Off |
| Plan 47 | $33709 P A 1140002$ | EPO Silver $2900+$ Adult D | DM | $33709 P A 1490002$ | Silver | On/Off |
| Plan 48 | 33709PA1140003 | EPO Silver $2600+$ Adult D | DM | $33709 P A 1490003$ | Silver | Off |
| Plan 49 | 33709PA1140004 | EPPO Gold $800+$ Adult De | DM | 33709PA1530001 | Gold | On/Off |
| Plan 50 | 33709PA1150001 | PO Bronze 3800 + Adult D | M |  | Bronze | On/off |
| Plan 51 | $33709 P A 1150002$ | EPO Silver 2900 + Adult Dd | M |  | Silver | On/Off |
| Plan 52 | $33709 P A 1150003$ | EPO Silver $2600+$ Adult D | M |  | Silver | Off |
| Plan 53 | 33709PA1150004 | EPO Gold 800 + Adult De | DM | $33709 P A 1440001$ | Gold | On/Off |
| Plan 54 | $33709 P A 1150005$ |  | N |  | Gold | On/Off |
| Plan 55a | 33709PA1160001 | Blue Access PPO Bronze 3 | M |  | Bronze | On/Off |
| Plan 55b | 33709PA1160001 | Blue Access PPO Bronze 3 | DM | $33709 P A 1410001$ | Bronze | On/Off |
| Plan 56a | $33709 P A 1160002$ | Blue Access PPO Silver 26 | M |  | Silver | Off |
| Plan 56b | $33709 P A 1160002$ | Blue Access PPO Silver 26 | DM | $33709 P A 1410003$ | Silver | Off |
| Plan 57a | $33709 P A 1160003$ | y Blue Access PPO Gold 80 | DM | $33709 P A 1350001$ | Gold | On/off |
| Plan 57b | 33709PA1160003 | y Blue Access PPO Gold 80 | DM | 33709PA1380001 | Gold | On/Off |
| Plan 58a | 33709PA1160004 | my Blue Access PPO Gold | M |  | Gold | On/Off |
| Plan 58b | 33709PA1160004 | my Blue Access PPO Gold | DM | $33709 P A 1410004$ | Gold | On/Off |
| Plan 59 | 33709PA1160005 |  | N |  | Silver | On/Off |
| Plan 60a | 33709PA1170001 | PO Bronze $3800+$ Adult $C^{\text {a }}$ | M |  | Bronze | On/Off |
| Plan 60b | 33709PA1170001 | PO Bronze $3800+$ Adult - | DM | $33709 P A 1420001$ | Bronze | On/Off |
| Plan 61a | 33709PA1170002 | PPO Silver 2600 + Adult D | M |  | Silver | Off |
| Plan 61b | 33709PA1170002 | PPO Silver $2600+$ Adult D | DM | $33709 P A 1420003$ | Silver | Off |
| Plan 62a | 33709PA1170003 | PPO Gold $800+$ Adult De | DM | 33709PA1360001 | Gold | On/Off |
| Plan 62b | 33709PA1170003 | PPO Gold 800 + Adult De | DM | 33709PA1390001 | Gold | On/off |
| Plan 63 | 33709PA1170004 |  | N |  | Silver | On/Off |
| Plan 64 | 33709PA1170005 |  | N |  | Gold | On/Off |
| Plan 65a | 33709PA1180001 | re Access PPO Bronze 690 | M |  | Bronze | On/Off |
| Plan 65b | 33709PA1180001 | re Access PPO Bronze 690 | DM | $33709 P A 1370001$ | Bronze | On/Off |
| Plan 66a | 33709PA1180002 | ue Access PPO Silver 185 C | DM | 33709PA1180004 | Gold | Off |
| Plan 66b | $33709 P A 1180002$ | ue Access PPO Silver 1850 | DM | $33709 P A 1370003$ | Gold | Off |
| Plan 67 | 33709PA1180003 |  | N |  | Silver | On/Off |
| Plan 68 | 33709PA1210001 | rect Blue Erie EPO Bronze | DM | $33709 P A 0870007$ | Bronze | On/Off |
| Plan 69 | $33709 P A 1210002$ | firect Blue Erie EPO Silver | DM | $33709 P$ A0870002 | Silver | On/Off |
| Plan 70 | $33709 P A 1210003$ | firect Blue Erie EPO Silver | DM | $33709 P$ A0870013 | Silver | Off |
| Plan 71 | 33709PA1210004 | Direct Blue Erie EPO Gold | DM | $33709 P A 1430001$ | Gold | On/Off |
| Plan 72 | 33709PA1210005 | Direct Blue Erie EPO Gold | DM | $33709 P A 0870012$ | Gold | On/Off |
| Plan 73 | 33709PA1220001 | EPPO Bronze $3800+$ Aduli | DM | $33709 P A 1150001$ | Bronze | On/Off |
| Plan 74 | $33709 P A 1220002$ | e EPO Silver 2900 + Adult | DM | 33709 PA1150002 | Silver | On/Off |
| Plan 75 | 33709PA1220003 | e EPO Silver 2600 + Adult | DM | $33709 P A 1150003$ | Silver | Off |
| Plan 76 | 33709PA1220004 | ie EPO Gold $800+$ Adult C | DM | 33709PA1440001 | Gold | On/Off |
| Plan 77 | 33709PA1230001 | Et Blue Erie EPO Bronze 65 | DM | $33709 P A 0890002$ | Bronze | On/Off |
| Plan 78 | 33709PA1230002 | ct Blue Erie EPO Silver 34. | DM | 33709PA0890001 | Silver | On/Off |
| Plan 79 | 33709PA1230003 | ct Blue Erie EPO Silver 18 | DM | 33709PA0890004 | Gold | Off |
| Plan 80 | 33709PA1240001 | e Major Events EPO 8550 | DM | $33709 P A 1040001$ | Catastrophic | On/Off |
| Plan 81 | $33709 P A 1370002$ |  | N |  | Silver | On/Off |
| Plan 82 | $33709 P$ P1410002 |  | N |  | Silver | On/Off |
| Plan 83 | $33709 P$ P1420002 |  | N |  | Silver | On/Off |
| Plan 84 | 33709PA1420004 |  | N |  | Gold | On/Off |
| Plan 85 | 33709PA1450001 |  | N |  | Gold | On/Off |
| Plan 86 | 33709PA1490004 |  | N |  | Gold | On/Off |
| Plan 87 | 33709PA1540001 |  | N |  | Catastrophic | On/off |
| Plan 88 | 33709PA1550001 |  | N |  | Catastrophic | On/Off |


| \$ |  | \$ |  | \$ |  | \$ |  | \$ |  | \$ |  | \$ |  | \$ |  | \$ |  | \$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$ | 347.31 | \$ | 347.31 | \$ |  | \$ | 347.31 | \$ | 347.31 | \$ | 384.25 | \$ | 384.25 | \$ |  | \$ | 384.25 | \$ | 384.25 |
| \$ | 511.94 | \$ | 511.94 | \$ |  | \$ | 511.94 | \$ | 511.94 | \$ | 566.40 | \$ | 566.40 | \$ |  | \$ | 566.40 | \$ | 566.40 |
| \$ | 393.46 | \$ | 393.46 | \$ |  | \$ | 393.46 | \$ | 393.46 | \$ | 435.31 | \$ | 435.31 | \$ |  | \$ | 435.31 | \$ | 435.31 |
| \$ | 455.71 | \$ | 455.71 | \$ |  | \$ | 455.71 | \$ | 455.71 | \$ | 504.19 | \$ | 504.19 | \$ |  | \$ | 504.19 | \$ | 504.19 |
| \$ | 259.89 | \$ | 259.89 | \$ |  | \$ | 259.89 | \$ | 259.89 | \$ | 287.54 | \$ | 287.54 | \$ |  | \$ | 287.54 | \$ | 259.89 |
| \$ | 383.79 | \$ | 383.79 | \$ |  | \$ | 383.79 | \$ | 383.79 | \$ | 424.62 | \$ | 424.62 | \$ |  | \$ | 424.62 | \$ | 383.79 |
| \$ | 296.22 | \$ | 296.22 | \$ | - | \$ | 296.22 | \$ | 296.22 | \$ | 327.73 | \$ | 327.73 | \$ |  | \$ | 327.73 | \$ | 296.22 |
| \$ | 344.60 | \$ | 344.60 | \$ | - | \$ | 344.60 | \$ | 344.60 | \$ | 381.26 | \$ | 381.26 | \$ |  | \$ | 381.26 | \$ | 344.60 |
| \$ |  | \$ |  | \$ | - | \$ |  | \$ |  | \$ |  | \$ |  | \$ |  | \$ |  | \$ |  |
| \$ | 297.56 | \$ | 297.56 | \$ |  | \$ | 297.56 | \$ | 297.56 | \$ | 329.22 | \$ | 329.22 | \$ |  | \$ | 329.22 | \$ | 297.56 |
| \$ | 297.56 | \$ | 297.56 | \$ |  | \$ | 297.56 | \$ | 297.56 | \$ | 329.22 | \$ | 329.22 | \$ |  | \$ | 329.22 | \$ | 297.56 |
| \$ | 342.58 | \$ | 342.58 | \$ |  | \$ | 342.58 | \$ | 342.58 | \$ | 379.02 | \$ | 379.02 | \$ |  | \$ | 379.02 | \$ | 342.58 |
| \$ | 342.58 | \$ | 342.58 | \$ |  | \$ | 342.58 | \$ | 342.58 | \$ | 379.02 | 5 | 379.02 | \$ |  | \$ | 379.02 | \$ | 342.58 |
| \$ | 402.52 | \$ | 402.52 | \$ |  | \$ | 402.52 | \$ | 402.52 | \$ | 445.35 | \$ | 445.35 | \$ |  | \$ | 445.35 | \$ | 402.52 |
| \$ | 402.52 | \$ | 402.52 | \$ |  | \$ | 402.52 | \$ | 402.52 | \$ | 445.35 | \$ | 445.35 | \$ |  | \$ | 445.35 | \$ | 402.52 |
| \$ | 388.56 | \$ | 388.56 | \$ |  | \$ | 388.56 | \$ | 388.56 | \$ | 429.90 | \$ | 429.90 | \$ |  | \$ | 429.90 | \$ | 388.56 |
| \$ | 388.56 | \$ | 388.56 | \$ | - | \$ | 388.56 | \$ | 388.56 | \$ | 429.90 | 5 | 429.90 | \$ |  | \$ | 429.90 | \$ | 388.56 |
| \$ | - | \$ |  | \$ |  | 5 | - | \$ | - | \$ | - | \$ | - | \$ |  | \$ | - | \$ | - |
| \$ | 317.31 | \$ | 317.31 | \$ |  | \$ | 317.31 | \$ | 317.31 | \$ | 351.07 | \$ | 351.07 | \$ |  | \$ | 351.07 | \$ | 317.31 |
| \$ | 317.31 | \$ | 317.31 | \$ |  | \$ | 317.31 | \$ | 317.31 | \$ | 351.07 | \$ | 351.07 | \$ |  | \$ | 351.07 | \$ | 317.31 |
| \$ | 362.33 | \$ | 362.33 | \$ |  | \$ | 362.33 | \$ | 362.33 | \$ | 400.88 | \$ | 400.88 | \$ |  | \$ | 400.88 | \$ | 362.33 |
| \$ | 362.33 | \$ | 362.33 | \$ |  | \$ | 362.33 | \$ | 362.33 | \$ | 400.88 | 5 | 400.88 | \$ |  | \$ | 400.88 | \$ | 362.33 |
| \$ | 422.28 | \$ | 422.28 | \$ |  | 5 | 422.28 | \$ | 422.28 | \$ | 467.20 | \$ | 467.20 | \$ |  | \$ | 467.20 | \$ | 422.28 |
| \$ | 422.28 | \$ | 422.28 | \$ |  | 5 | 422.28 | \$ | 422.28 | \$ | 467.20 | \$ | 467.20 | \$ |  | \$ | 467.20 | 5 | 422.28 |
| \$ |  | \$ |  | \$ |  | 5 |  | \$ |  | 5 |  | \$ |  | \$ |  | S |  | \$ |  |
| \$ | - | \$ |  | \$ | - | \$ |  | \$ |  | S |  | \$ |  | \$ | - | \$ |  | 5 |  |
| \$ | 301.50 | \$ | 301.50 | \$ | - | \$ | 301.50 | \$ | 301.50 | \$ | 333.57 | \$ | 333.57 | S | - | \$ | 333.57 | \$ | 301.50 |
| \$ | 301.50 | \$ | 301.50 | \$ |  | \$ | 301.50 | \$ | 301.50 | \$ | 333.57 | 5 | 333.57 | \$ |  | \$ | 333.57 | \$ | 301.50 |
| \$ | 339.63 | \$ | 339.63 | \$ |  | \$ | 339.63 | \$ | 339.63 | \$ | 375.76 | \$ | 375.76 | \$ |  | \$ | 375.76 | \$ | 339.63 |
| \$ | 339.63 | \$ | 339.63 | \$ |  | \$ | 339.63 | \$ | 339.63 | \$ | 375.76 | \$ | 375.76 | \$ |  | \$ | 375.76 | \$ | 339.63 |
| \$ | - | \$ | - | \$ |  | 5 | - | \$ | - | \$ | - | \$ | - | 5 |  | \$ |  | \$ |  |
| \$ | 221.00 | \$ | 221.00 | \$ |  | \$ | 221.00 | \$ | 221.00 | S | 244.51 | \$ | 244.51 | \$ |  | \$ | 244.51 | \$ | 221.00 |
| \$ | 335.02 | \$ | 335.02 | \$ |  | 5 | 335.02 | \$ | 335.02 | 5 | 370.66 | \$ | 370.66 | \$ |  | \$ | 370.66 | \$ | 335.02 |
| \$ | 254.43 | \$ | 254.43 | \$ |  | 5 | 254.43 | \$ | 254.43 | S | 281.50 | \$ | 281.50 | \$ |  | \$ | 281.50 | \$ | 254.43 |
| \$ | 298.95 | \$ | 298.95 | \$ |  | \$ | 298.95 | \$ | 298.95 | 5 | 330.76 | \$ | 330.76 | \$ |  | \$ | 330.76 | \$ | 298.95 |
| \$ | 288.58 | \$ | 288.58 | \$ | - | 5 | 288.58 | \$ | 288.58 | S | 319.28 | \$ | 319.28 | \$ |  | \$ | 319.28 | \$ | 288.58 |
| \$ | 240.75 | \$ | 240.75 | \$ |  | \$ | 240.75 | \$ | 240.75 | \$ | 266.36 | \$ | 266.36 | \$ |  | \$ | 266.36 | \$ | 240.75 |
| 5 | 354.77 | \$ | 354.77 | \$ |  | \$ | 354.77 | \$ | 354.77 | \$ | 392.52 | \$ | 392.52 | \$ |  | \$ | 392.52 | \$ | 354.77 |
| \$ | 274.18 | \$ | 274.18 | \$ |  | \$ | 274.18 | \$ | 274.18 | \$ | 303.35 | \$ | 303.35 | \$ |  | \$ | 303.35 | \$ | 274.18 |
| \$ | 318.71 | \$ | 318.71 | \$ |  | 5 | 318.71 | \$ | 318.71 | \$ | 352.61 | 5 | 352.61 | \$ |  | \$ | 352.61 | \$ | 318.71 |
| S | 223.92 | \$ | 223.92 | \$ | - | \$ | 223.92 | \$ | 223.92 | \$ | 247.74 | \$ | 247.74 | \$ | - | \$ | 247.74 | S | 223.92 |
| \$ | 303.93 | \$ | 303.93 | \$ |  | 5 | 303.93 | \$ | 303.93 | \$ | 336.27 | \$ | 336.27 | \$ |  | \$ | 336.27 | \$ | 303.93 |
| \$ | 252.24 | \$ | 252.24 | \$ |  | \$ | 252.24 | \$ | 252.24 | \$ | 279.08 | \$ | 279.08 | \$ |  | \$ | 279.08 | \$ | 252.24 |
| \$ | 165.54 | \$ | 165.54 | \$ | - | \$ | 165.54 | \$ | 165.54 | \$ | 183.15 | \$ | 183.15 | \$ | - | \$ | 183.15 | \$ | 165.54 |
| S | - | \$ | - | \$ | - | 5 |  | \$ | - | \$ | - | \$ | - | \$ | - | \$ | - | \$ | - |
| \$ | - | \$ |  | \$ | - | \$ |  | \$ |  | 5 | - | S |  | \$ |  | \$ |  | \$ |  |
| \$ | - | \$ |  | \$ | - | 5 |  | \$ |  | \$ |  | \$ |  | \$ |  | \$ |  | \$ |  |
| \$ | - | \$ |  | \$ |  | 5 |  | \$ |  | \$ |  | \$ |  | \$ |  | 5 |  | \$ |  |
| \$ | - | \$ | - | \$ |  | \$ | - | \$ | - | \$ | - | \$ | - | \$ |  | \$ |  | \$ | - |
| \$ | - | 5 | - | \$ |  | 5 | - | \$ | - | \$ | - | \$ | - | \$ |  | 5 | - | \$ | - |
| \$ | - | \$ | - | \$ |  | \$ | - | \$ | - | \$ | - | \$ | - | 5 |  | \$ | - | \$ | - |
| \$ | - | \$ |  | \$ |  | \$ |  | \$ |  | \$ |  | \$ |  | \$ |  | \$ |  | \$ |  |



| \$ | 326.68 | \$ | 326.68 | \$ |  | S | 326.68 | \$ | 326.68 | \$ | 361.44 | S | 361.44 | \$ |  | S | 361.44 | \$ | 326.68 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$ | 364.08 | \$ | 364.08 | \$ |  | \$ | 364.08 | \$ | 364.08 | \$ | 402.81 | \$ | 81 | \$ |  | 5 | 402.81 | \$ | 36 |
| \$ | 235.73 | \$ | 235.73 | \$ |  | \$ | 235.73 | \$ | 235.73 | \$ | 260.81 | \$ | . 81 | \$ |  | S | 260.81 | \$ | 235.73 |
| \$ | 305 | \$ | 305.63 | \$ |  | \$ | 305.63 | \$ | 305.63 | \$ | 338 | \$ | 338.14 | \$ |  | \$ | 338.14 | \$ | 305.63 |
| \$ | 266.62 | \$ | 266.6 | \$ |  | \$ | 66.62 | \$ | 66.62 | \$ | 294. | \$ | 294 | \$ |  | s | 294.99 | S | 266.62 |
| \$ | 36.91 | 5 | 336.9 | \$ |  | 5 | 336.91 | 5 | 336.91 | \$ | 372. | \$ | 372. | \$ |  | S | 372.76 | \$ | 336.91 |
| \$ | 239.49 | \$ | 239.4 | \$ |  | \$ | 239.49 | \$ | 239.49 | \$ | 264 | \$ | 264 | \$ |  | \$ | 264.97 | \$ | 239.49 |
| \$ | 296.64 | \$ | 296.64 | \$ |  | \$ | 296.64 | \$ | 296.64 | \$ | 328.2 | \$ | 328 | S |  | \$ | 328.20 | S | 296.64 |
| \$ | 270.38 | \$ | 270.38 | \$ |  | \$ | 270.38 | \$ | 270.38 | \$ | 299. | \$ | 299 | \$ |  | \$ | 299.14 | 5 | 299.14 |
| \$ | 410.39 | \$ | 410.39 | \$ |  | \$ | 410.39 | \$ | 410.39 | \$ | 454.05 | \$ | 454.05 | \$ |  | \$ | 454.05 | \$ | 454.05 |
| \$ | 365.58 | 5 | 365.58 | \$ |  | \$ | 365.58 | \$ | 365.58 | \$ | 404.47 | \$ | 404.47 | \$ |  | s | 404.47 | \$ | 404.47 |
| \$ | 344.75 | 5 | 344.75 | \$ |  | \$ | 344.75 | \$ | 344.75 | \$ | 381.4 | \$ | 381.42 | \$ |  | \$ | 381.42 | \$ | 381.42 |
| \$ | 9.93 | \$ | 299.93 | \$ |  | \$ | 299.93 | \$ | 299.93 | \$ | 331.84 | \$ | 331.84 | \$ |  | 5 | 331.84 | \$ | 331.84 |
| \$ | 1.3 | \$ | 271.30 | \$ |  | S | 271.30 | \$ | 271.30 | \$ | 300.17 | \$ | 300.17 | \$ |  | 5 | 300.17 | 5 | 300.17 |
| \$ | 99.10 | 5 | 369.10 | \$ |  | \$ | 369.10 | \$ | 369.10 | \$ | 408.37 | \$ | 408.37 | \$ |  | s | 408.37 | \$ | 408.37 |
| \$ | 330.56 | \$ | 330.56 | \$ |  | \$ | 330.56 | \$ | 330.56 | \$ | 36 | \$ | 365.73 | \$ |  | S | 365.73 | \$ | 365.73 |
| \$ | 189.59 | \$ | 18 | \$ |  | \$ | 189.59 | \$ | 189.59 | \$ | 209.76 | \$ | 209.76 | \$ |  | \$ | 209.76 | \$ | 209.76 |
| \$ | 274.84 | \$ | 274.84 | \$ |  | \$ | 274.84 | \$ | 274.84 | \$ | 304.08 | \$ | 304.08 | \$ |  | 5 | 304.08 | \$ | 304.08 |
| \$ | 417 | \$ | 41 | \$ |  | \$ | 417.16 | \$ | 417.16 | \$ | 461.54 | \$ | 461.54 | \$ |  | s | 461.54 | 5 | 461.54 |
| \$ | 371. | 5 | 371. | \$ |  | \$ | 371.59 | \$ | 371.59 | \$ | 41 | \$ | 41 | \$ |  | s | 411.12 | \$ | 411.12 |
| \$ | 350.4 | \$ | 350.4 | \$ |  | S | 350.4 | \$ | 50.4 | \$ | 387. | \$ | 387 | \$ |  | \$ | 387.72 | \$ | 387.72 |
| \$ | 304.8 | \$ | 304.8 | \$ |  | S | 304.88 | \$ | 304.88 | \$ | 337. | \$ | 337 | \$ |  | \$ | 337.32 | \$ | 337.32 |
| \$ | 275.7 | \$ | 275 | \$ |  | \$ | 275.78 | \$ | 275.78 | \$ | 305. | \$ | 305 | \$ |  | s | 305.12 | \$ | 305.12 |
| \$ | 75.19 | 5 | 375. | \$ |  | \$ | 375.19 | \$ | 375.19 | \$ | 415. | \$ | 415. | \$ |  | \$ | 415.11 | \$ | 415 |
| \$ | 36.0 | 5 | 336.0 | \$ |  | \$ | 336.02 | \$ | 336.02 | \$ | 371.7 | \$ | 371.7 | \$ |  | \$ | 371. | \$ | 371 |
| \$ | 29.72 | \$ | 192.7 | \$ |  | \$ | 192.72 | \$ | 192.72 | \$ | 213. | \$ | 213. | \$ |  | \$ | 213. | \$ | 213 |
| \$ | 332.86 | \$ | 332.86 | \$ |  | \$ | 332.86 | \$ | 332.8 | \$ | 68. | \$ | 368 | \$ |  | \$ | 368. | \$ | 368 |
| \$ | 505.2 | \$ | 505.2 | \$ |  | \$ | 55.2 | \$ | 55.2 | \$ | 558.9 | \$ | 558.9 | \$ |  | \$ | 558.97 | \$ | 558.97 |
| \$ | 449.75 | \$ | 449.75 | \$ |  | \$ | 449.75 | \$ | 449.75 | \$ | 497 | \$ | 497 | \$ |  | \$ | 497. | \$ | 497 |
| \$ | 24.4 | \$ | 424.41 | \$ |  | \$ | 424.41 | \$ | 424.41 | \$ | 469.56 | \$ | 469.56 | \$ |  | \$ | 469.56 | \$ | 469.56 |
| \$ | 369.24 | \$ | 369.24 | \$ |  | \$ | 369.24 | \$ | 369.2 | \$ | 408.5 | \$ | 408.5 | \$ |  | \$ | 408.5 | \$ | 408 |
| \$ | 334.00 | \$ | 334.0 | \$ |  | \$ | 334.0 | \$ | 34.0 | \$ | 369.5 | \$ | 369.5 | \$ |  | \$ | 369.53 | \$ | 369.5 |
| \$ | 454.3 | 5 | 454.3 | \$ |  | \$ | 54.3 | \$ | 54.3 | \$ | 502.73 | \$ | 502. | \$ |  | \$ | 502.73 | \$ | 502 |
| \$ | 406.95 | \$ | 406.9 | \$ |  | \$ | 06.9 | \$ | 406.9 | \$ | 450.2 | \$ | 450.2 | \$ |  | \$ | 450.2 | \$ | 450.2 |
| \$ | 233.4 | \$ | 233.4 | \$ |  | \$ | 33.40 | \$ | 33.4 | \$ | 258.2 | \$ | 258. | \$ |  | \$ | 258.23 | \$ | 258.23 |
| \$ | 172.6 | \$ | 172.6 | \$ |  | \$ | 172.66 | \$ | 172.6 | \$ | 191. | \$ | 191 | \$ |  | \$ | 191.03 | \$ | 1720. |
| \$ | 287.0 | \$ | 287 | \$ |  | \$ | 287.07 | \$ | 287.07 | \$ | 317. | \$ | 317 | \$ |  | \$ | 317.60 | \$ | 317. |
| \$ | 427.0 | \$ | 427.0 | \$ |  | \$ | 427.07 | \$ | 27.07 | \$ | 472.5 | \$ | 472.5 | \$ |  | \$ | 472 | \$ | 472.5 |
| \$ | 316.6 | \$ | 316.6 | \$ |  | \$ | 6.62 | \$ | 16.6 | \$ | 350.3 | \$ | 350.3 | \$ |  | \$ | 350.30 | \$ | \% |
| \$ | 382.26 | \$ | 382.2 | \$ |  | \$ | 2.2 | \$ | 82.2 | \$ | 422.9 | \$ | 422.93 | \$ |  | \$ | 422.93 | \$ | 422.9 |
| \$ | 291.53 | \$ | 291.53 | \$ |  | \$ | 1.53 | \$ | 291.5 | \$ | 322.54 | \$ | 322.54 | \$ |  | \$ | 322.5 | \$ | 322.54 |
| \$ | 433.85 | \$ | 433.85 | \$ |  | \$ | 433.85 | \$ | 433.85 | \$ | 480.00 | \$ | 480.00 | \$ |  | \$ | 480.00 | \$ | 480.00 |
| \$ | 321.57 | \$ | 321.5 | \$ |  | \$ | 321.57 | \$ | 321.5 | \$ | 355.78 | \$ | 355.78 | \$ |  | \$ | 355.78 | \$ | 355.78 |
|  | 388.28 |  | 388.28 |  |  |  | 388.28 |  | 388.2 |  | 429.5 |  | 429.58 |  |  |  | 429.5 |  | 429. |



| 0.6\% | 0.6\% | 0.6\% | 0.6\% | 0.6\% | 0.6\% | 0.6\% | 0.6\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% |
| -1.8\% | -1.8\% | -1.8\% | -1.8\% | -1.8\% | -1.8\% | -1.8\% | -1.8\% |
| -2.5\% | -2.5\% | -2.5\% | -2.5\% | -2.5\% | -2.5\% | -2.5\% | -2.5\% |
| -3.6\% | -3.6\% | -3.6\% | -3.6\% | -3.6\% | -3.6\% | -3.6\% | -3.6\% |
| 2.0\% | 2.0\% | 2.0\% | 2.0\% | 2.0\% | 2.0\% | 2.0\% | 2.0\% |
| -1.6\% | -1.6\% | -1.6\% | -1.6\% | -1.6\% | -1.6\% | -1.6\% | -1.6\% |
| 8.2\% | 8.2\% | 8.2\% | 8.2\% | 8.2\% | 8.2\% | 8.2\% | 8.2\% |
| 0.6\% | 0.6\% | 0.6\% | 0.6\% | 0.6\% | 0.6\% | 0.6\% | 0.6\% |
| 1.7\% | 1.7\% | 1.7\% | 1.7\% | 1.7\% | 1.7\% | 1.7\% | 1.7\% |
| 2.3\% | 2.3\% | 2.3\% | 2.3\% | 2.3\% | 2.3\% | 2.3\% | 2.3\% |
| -0.8\% | -0.8\% | -0.8\% | -0.8\% | -0.8\% | -0.8\% | -0.8\% | -0.8\% |
| -2.1\% | -2.1\% | -2.1\% | -2.1\% | -2.1\% | -2.1\% | -2.1\% | -2.1\% |
| -0.1\% | -0.1\% | -0.1\% | -0.1\% | -0.1\% | -0.1\% | -0.1\% | -0.1\% |
| -0.5\% | -0.5\% | -0.5\% | -0.5\% | -0.5\% | -0.5\% | -0.5\% | -0.5\% |
| 9.2\% | 9.2\% | 9.2\% | 9.2\% | 9.2\% | 9.2\% | 9.2\% | 9.2\% |
| -2.8\% | -2.8\% | -2.8\% | -2.8\% | -2.8\% | -2.8\% | -2.8\% | -2.8\% |
| 0.7\% | 0.7\% | 0.7\% | 0.7\% | 0.7\% | 0.7\% | 0.7\% | 0.7\% |
| 1.8\% | 1.8\% | 1.8\% | 1.8\% | 1.8\% | 1.8\% | 1.8\% | 1.8\% |
| 2.4\% | 2.4\% | 2.4\% | 2.4\% | 2.4\% | 2.4\% | 2.4\% | 2.4\% |
| -0.7\% | -0.7\% | -0.7\% | -0.7\% | -0.7\% | -0.7\% | -0.7\% | -0.7\% |
| -2.1\% | -2.1\% | -2.1\% | -2.1\% | -2.1\% | -2.1\% | -2.1\% | -2.1\% |
| -0.1\% | -0.1\% | -0.1\% | -0.1\% | -0.1\% | -0.1\% | -0.1\% | -0.1\% |
| -0.4\% | -0.4\% | -0.4\% | -0.4\% | -0.4\% | -0.4\% | -0.4\% | -0.4\% |
| 9.3\% | 9.3\% | 9.3\% | 9.3\% | 9.3\% | 9.3\% | 9.3\% | 9.3\% |
| -2.7\% | -2.7\% | -2.7\% | -2.7\% | -2.7\% | -2.7\% | -2.7\% | -2.7\% |
| 1.4\% | 1.4\% | 1.4\% | 1.4\% | 1.4\% | 1.4\% | 1.4\% | 1.4\% |
| 2.5\% | 2.5\% | 2.5\% | 2.5\% | 2.5\% | 2.5\% | 2.5\% | 2.5\% |
| 3.0\% | 3.0\% | 3.0\% | 3.0\% | 3.0\% | 3.0\% | 3.0\% | 3.0\% |
| -0.1\% | -0.1\% | -0.1\% | -0.1\% | -0.1\% | -0.1\% | -0.1\% | -0.1\% |
| -1.4\% | -1.4\% | -1.4\% | -1.4\% | -1.4\% | -1.4\% | -1.4\% | -1.4\% |
| 0.6\% | 0.6\% | 0.6\% | 0.6\% | 0.6\% | 0.6\% | 0.6\% | 0.6\% |
| 0.2\% | 0.2\% | 0.2\% | 0.2\% | 0.2\% | 0.2\% | 0.2\% | 0.2\% |
| 10.0\% | 10.0\% | 10.0\% | 10.0\% | 10.0\% | 10.0\% | 10.0\% | 10.0\% |
| -2.1\% | -2.1\% | -2.1\% | -2.1\% | -2.1\% | -2.1\% | -2.1\% | -2.1\% |
| -4.0\% | -4.0\% | -4.0\% | -4.0\% | -4.0\% | -4.0\% | -4.0\% | -4.0\% |
| -0.2\% | -0.2\% | -0.2\% | -0.2\% | -0.2\% | -0.2\% | -0.2\% | -0.2\% |
| 1.1\% | 1.1\% | 1.1\% | 1.1\% | 1.1\% | 1.1\% | 1.1\% | 1.1\% |
| -2.7\% | -2.7\% | -2.7\% | -2.7\% | -2.7\% | -2.7\% | -2.7\% | -2.7\% |
| 1.6\% | 1.6\% | 1.6\% | 1.6\% | 1.6\% | 1.6\% | 1.6\% | 1.6\% |
| -0.1\% | -0.1\% | -0.1\% | -0.1\% | -0.1\% | -0.1\% | -0.1\% | -0.1\% |
| 1.2\% | 1.2\% | 1.2\% | 1.2\% | 1.2\% | 1.2\% | 1.2\% | 1.2\% |
| -2.6\% | -2.6\% | -2.6\% | -2.6\% | -2.6\% | -2.6\% | -2.6\% | -2.6\% |
| 1.7\% | 1.7\% | 1.7\% | 1.7\% | 1.7\% | 1.7\% | 1.7\% | 1.7\% |


| \$ | 367.12 | \$ | 367.12 | \$ |  | \$ | 367.12 | \$ | 367.12 | \$ | 406.18 | \$ | 406.18 | \$ |  | \$ | 406.18 | \$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$ | 349.54 | \$ | 349.54 | \$ |  | \$ | 349.54 | \$ | 349.54 | \$ | 386.73 | \$ | 386.73 | \$ |  | \$ | 386.73 | \$ | 386.73 |
| \$ | 521.91 | \$ | 521.91 | \$ |  | \$ | 521.91 | \$ | 521.91 | \$ | 577.43 | \$ | 577.43 | \$ |  | \$ | 577.43 | \$ | 577.43 |
| S | 385.92 | \$ | 385.92 | \$ |  | \$ | 385.92 | \$ | 385.92 | \$ | 426.98 | \$ | 426.98 | \$ |  | \$ | 426.98 | \$ | 426.98 |
| \$ | 466.44 | \$ | 466.44 | \$ |  | \$ | 466.44 | \$ | 466.44 | \$ | 516.06 | \$ | 516.06 | \$ |  | 5 | 516.0 | \$ | 516.06 |
| \$ | 253.29 | \$ | 253.29 | \$ |  | \$ | 253.29 | \$ | 253.29 | \$ | 280.24 | \$ | 280.24 | \$ |  | S | 280.2 | S | 253.2 |
| \$ | 381.64 | \$ | 381.64 | \$ | - | \$ | 381.64 | \$ | 381 | \$ | 422.23 | \$ | 422.23 | \$ |  | 5 | 422.23 | \$ | 381.64 |
| \$ | 284.18 | \$ | 284.18 | \$ |  | \$ | 284.1 | \$ | 284. | \$ | 314.4 | \$ | 31 | \$ |  | S | 314.41 | S | 284.18 |
| \$ | 344.24 | \$ | 344.24 | \$ |  | \$ | 344.24 | \$ | 344.24 | \$ | 380.8 | \$ | 380.8 | \$ |  | S | 380.86 | \$ | 344. |
| \$ | 323.19 | \$ | 323.19 | \$ |  | \$ | 323.1 | \$ | 323.19 | \$ | 357.5 | \$ | 357.5 | \$ |  | \$ | 357.57 | \$ |  |
| \$ | 260.13 | \$ | 260.13 | \$ |  | \$ | 260.13 | \$ | 260.13 | \$ | 287.80 | \$ | 287.8 | \$ |  | \$ | 287.8 | \$ | 260.13 |
| \$ | 291.81 | \$ | 291.81 | \$ |  | \$ | 291.81 | \$ | 291.81 | \$ | 322.85 | \$ | 322.85 | \$ |  | \$ | 322.8 | \$ | 291.8 |
| \$ | 285.17 | \$ | 285.17 | \$ |  | 5 | 285.17 | \$ | 285.17 | \$ | 315.51 | \$ | 315.51 | \$ |  | \$ | 315.5 | 5 | 285.1 |
| \$ | 319.90 | \$ | 319.90 | \$ |  | \$ | 319.90 | \$ | 319.90 | \$ | 353.93 | \$ | 353.93 | \$ |  | \$ | 353.93 | \$ | 319.9 |
| \$ | 357. | \$ | 357.68 | \$ |  | \$ | 357. | \$ | 357.68 | \$ | 395.73 | \$ | 395.73 | \$ |  | \$ | 395.73 | \$ | 357.68 |
| \$ | 401.0 | \$ | 401.08 | \$ |  | \$ | 401 | \$ | 401.08 | \$ | 443.75 | \$ | 443.75 | \$ |  | \$ | 443.7 | \$ | 401.08 |
| \$ | 335.24 | \$ | 335.24 | \$ |  | \$ | 35.2 | \$ | 35.24 | \$ | 370.90 | \$ | 370.90 | \$ |  | \$ | 370 | \$ | 335.24 |
| \$ | 376 | \$ | 376.07 | \$ |  | \$ | 376.07 | \$ | 376.07 | \$ | 416.07 | \$ | 416.07 | \$ |  | \$ | 416 | \$ | 376.07 |
| \$ | 384.21 | \$ | 384.21 | \$ |  | \$ | 384.21 | \$ | 384.21 | \$ | 425.08 | \$ | 425.08 | \$ |  | \$ | 425.08 | \$ |  |
| \$ | 277.69 | \$ | 277.69 | \$ | - | \$ | 277.69 | \$ | 277.69 | \$ | 307.23 | \$ | 307.23 | \$ |  | S | 307.23 | \$ | 277.69 |
| \$ | 309.37 | \$ | 309.37 | \$ |  | \$ | 309.37 | \$ | 309.37 | \$ | 342.28 | S | 342.28 | \$ |  | \$ | 342.28 | \$ | 309.37 |
| \$ | 302.73 | \$ | 302.73 | \$ |  | 5 | 302.73 | \$ | 302.73 | \$ | 334.93 | S | 334.93 | \$ |  | \$ | 334.93 | \$ | 302.73 |
| \$ | 337.46 | \$ | 337.46 | \$ |  | \$ | 337.46 | \$ | 337.46 | \$ | 373.36 | \$ | 373.36 | \$ |  | S | 373.3 | S | 337.46 |
| \$ | 375.24 | \$ | 375.24 | \$ |  | \$ | 375.24 | \$ | 375.24 | \$ | 415.16 | \$ | 415.16 | \$ |  | s | 415.1 | S | 375.2 |
| \$ | 418.64 | \$ | 418.64 | \$ |  | \$ | 418.64 | \$ | 418.64 | \$ | 463.17 | \$ | 463.17 | \$ |  | s | 463.1 | S | 418.6 |
| \$ | 401.76 | \$ | 401.76 | \$ |  | \$ | 401.76 | \$ | 401.76 | \$ | 444.50 | \$ | 444.5 | \$ |  | s | 444.5 | 5 |  |
| \$ | 352.80 | \$ | 352.80 | \$ |  | \$ | 352.80 | \$ | 352.80 | \$ | 390.33 | \$ | 390.3 | \$ |  | \$ | 390.3 | \$ |  |
| \$ | 264.19 | \$ | 264.19 | \$ |  | \$ | 264.19 | \$ | 264.19 | \$ | 292.2 | \$ | 292.2 | \$ |  | S | 292.2 | \$ | 264.19 |
| \$ | 296.36 | \$ | 296.36 | \$ |  | \$ | 296.36 | \$ | 296.36 | \$ | 327.8 | \$ | 327.8 | \$ |  | \$ | 327.8 | \$ | 296.3 |
| \$ | 325.61 | \$ | 325.61 | \$ |  | \$ | 325.61 | \$ | 325.61 | \$ | 360.25 | \$ | 360.2 | \$ |  | \$ | 360.2 | \$ | 325.61 |
| \$ | 365.26 | \$ | 365.26 | \$ |  | \$ | 365.26 | \$ | 365.26 | \$ | 404.12 | 5 | 404.12 | \$ |  | \$ | 404.12 | 5 | 365.26 |
| \$ | 9.6 | \$ | 359.69 | \$ |  | \$ | 359.69 | \$ | 359.69 | \$ | 397.95 | \$ | 397.95 | \$ |  | \$ | 397.95 | \$ |  |
| \$ | 235.73 | \$ | 235.73 | \$ |  | \$ | 235.73 | \$ | 235.73 | \$ | 260.81 | \$ | 260.81 | \$ |  | \$ | 260.81 | \$ | 235.73 |
| \$ | 364.08 | \$ | 364.08 | \$ |  | \$ | 364.08 | \$ | 364.08 | \$ | 402.81 | \$ | 402.81 | \$ |  | \$ | 402.81 | \$ | 364.08 |
| \$ | 266.62 | \$ | 266.62 | \$ |  | \$ | 266.62 | \$ | 266.62 | \$ | 294.99 | S | 294.99 | \$ |  | \$ | 294.99 | 5 | 266. |
| \$ | 326.68 | \$ | 326.68 | \$ |  | \$ | 326.68 | \$ | 326.68 | \$ | 361.44 | \$ | 361.44 | S |  | \$ | 361.44 | \$ | 326 |
| \$ | 305.63 | \$ | 305.63 | \$ |  | \$ | 305.63 | \$ | 305.63 | \$ | 338.14 | S | 338.14 | 5 |  | \$ | 338.14 | \$ | 305 |
| \$ | 253.29 | \$ | 253.29 | \$ |  | \$ | 253.29 | \$ | 253.29 | \$ | 280.24 | \$ | 280.24 | \$ |  | \$ | 280.24 | \$ | 253.29 |
| \$ | 381.64 | \$ | 381.64 | \$ | - | \$ | 381.64 | \$ | 381.64 | \$ | 422.23 | \$ | 422.23 | \$ |  | \$ | 422.23 | \$ | 381.64 |
| \$ | 284.18 | \$ | 284.18 | \$ |  | \$ | 284.18 | \$ | 284.18 | \$ | 314.41 | \$ | 314.41 | S |  | \$ | 314.41 | \$ | 284.18 |
| \$ | 344.24 | \$ | 344.24 | \$ |  | \$ | 344.24 | \$ | 344.24 | \$ | 380.86 | \$ | 380.86 | 5 |  | \$ | 380.86 | \$ | 344.24 |
| \$ | 239.49 | \$ | 239.49 | \$ |  | \$ | 239.49 | \$ | 239.49 | \$ | 264.97 | \$ | 264.97 | \$ |  | \$ | 264.97 | \$ | 239.49 |
| \$ | 336.91 | \$ | 336.91 | \$ |  | \$ | 336.91 | 5 | 336.91 | \$ | 372.76 | \$ | 372.76 | \$ |  | \$ | 372.76 | \$ | 336.91 |
| \$ | 296.64 | \$ | 296.64 | \$ |  | \$ | 296.64 | \$ | 296.64 | \$ | 328.20 | \$ | 328.20 | \$ |  | \$ | 328.20 | \$ | 296.64 |
| \$ | 172.66 | \$ | 172.66 | \$ |  | \$ | 172.66 | \$ | 172.66 | \$ | 191.03 | \$ | 191.03 | 5 |  | \$ | 191.03 | \$ | 172.66 |
| \$ | 403.49 | \$ | 403.49 | \$ |  | \$ | 403.49 | \$ | 403.49 | \$ | 446.41 | \$ | 446.41 | \$ |  | \$ | 446.41 | \$ |  |
| \$ | 430.99 | \$ | 430.99 | \$ | - | \$ | 430.99 | \$ | 430.99 | \$ | 476.85 | \$ | 476.85 | \$ |  | \$ | 476.85 | \$ |  |
| \$ | 448.55 | \$ | 448.55 | \$ |  | \$ | 448.55 | \$ | 448.55 | \$ | 496.27 | \$ | 496.27 | \$ | - | \$ | 496.27 | \$ |  |
| \$ | 393.62 | \$ | 393.62 | \$ |  | \$ | 393.62 | \$ | 393.62 | \$ | 435.50 | \$ | 435.50 | \$ | - | \$ | 435.50 | \$ |  |
| \$ | 361.43 | \$ | 361.43 | \$ |  | \$ | 361.43 | \$ | 361.43 | \$ | 399.88 | \$ | 399.88 | \$ |  | \$ | 399.88 | \$ |  |
| \$ | 441.10 | \$ | 441.10 | \$ |  | \$ | 441.10 | \$ | 441.10 | \$ | 488.02 | \$ | 488.02 | \$ |  | \$ | 488.02 | \$ |  |
| S | 191.41 | \$ | 191.41 | \$ |  | \$ | 191.41 | \$ | 191.41 | \$ | 211.77 | \$ | 211.77 | \$ | - | \$ | 211.77 | \$ |  |
|  | 214.71 | \$ | 214.71 | \$ | - | \$ | 214.71 | \$ | 214.71 | \$ | 237.56 | \$ | 237.56 | \$ |  | \$ | 237.56 | \$ |  |


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| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 0.6\% | 0.6\% |  | 0.6\% | 0.6\% | 0.6\% | 0.6\% |  | 0.6\% | 0.6\% |
| 1.9\% | 1.9\% |  | 1.9\% | 1.9\% | 1.9\% | 1.9\% |  | 1.9\% | 1.9\% |
| -1.9\% | -1.9\% |  | -1.9\% | -1.9\% | -1.9\% | -1.9\% |  | -1.9\% | -1.9\% |
| 2.4\% | 2.4\% |  | 2.4\% | 2.4\% | 2.4\% | 2.4\% |  | 2.4\% | 2.4\% |
| -2.5\% | -2.5\% |  | -2.5\% | -2.5\% | -2.5\% | -2.5\% |  | -2.5\% | -2.5\% |
| -0.6\% | -0.6\% |  | -0.6\% | -0.6\% | -0.6\% | -0.6\% |  | -0.6\% | -0.6\% |
| -4.1\% | -4.1\% |  | -4.1\% | -4.1\% | -4.1\% | -4.1\% |  | -4.1\% | -4.1\% |
| -0.1\% | -0.1\% |  | -0.1\% | -0.1\% | -0.1\% | -0.1\% |  | -0.1\% | -0.1\% |
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| -12.6\% | -12.6\% |  | -12.6\% | -12.6\% | -12.6\% | -12.6\% |  | -12.6\% | -12.6\% |
| -1.9\% | -1.9\% |  | -1.9\% | -1.9\% | -1.9\% | -1.9\% |  | -1.9\% | -1.9\% |
| -16.8\% | -16.8\% |  | -16.8\% | -16.8\% | -16.8\% | -16.8\% |  | -16.8\% | -16.8\% |
| -6.6\% | -6.6\% |  | -6.6\% | -6.6\% | -6.6\% | -6.6\% |  | -6.6\% | -6.6\% |
| -11.1\% | -11.1\% |  | -11.1\% | -11.1\% | -11.1\% | -11.1\% |  | -11.1\% | -11.1\% |
| -0.4\% | -0.4\% |  | -0.4\% | -0.4\% | -0.4\% | -0.4\% |  | -0.4\% | -0.4\% |
| -13.7\% | -13.7\% |  | -13.7\% | -13.7\% | -13.7\% | -13.7\% |  | -13.7\% | -13.7\% |
| -3.2\% | -3.2\% |  | -3.2\% | -3.2\% | -3.2\% | -3.2\% |  | -3.2\% | -3.2\% |
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| -12.5\% | -12.5\% |  | -12.5\% | -12.5\% | -12.5\% | -12.5\% |  | -12.5\% | -12.5\% |
| -2.5\% | -2.5\% |  | -2.5\% | -2.5\% | -2.5\% | -2.5\% |  | -2.5\% | -2.5\% |
| -16.4\% | -16.4\% |  | -16.4\% | -16.4\% | -16.4\% | -16.4\% |  | -16.4\% | -16.4\% |
| -6.9\% | -6.9\% |  | -6.9\% | -6.9\% | -6.9\% | -6.9\% |  | -6.9\% | -6.9\% |
| -11.1\% | -11.1\% |  | -11.1\% | -11.1\% | -11.1\% | -11.1\% |  | -11.1\% | -11.1\% |
| -0.9\% | -0.9\% |  | -0.9\% | -0.9\% | -0.9\% | -0.9\% |  | -0.9\% | -0.9\% |
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| -12.4\% | -12.4\% |  | -12.4\% | -12.4\% | -12.4\% | -12.4\% |  | -12.4\% | -12.4\% |
| -1.7\% | -1.7\% |  | -1.7\% | -1.7\% | -1.7\% | -1.7\% |  | -1.7\% | -1.7\% |
| -4.1\% | -4.1\% |  | -4.1\% | -4.1\% | -4.1\% | -4.1\% |  | -4.1\% | -4.1\% |
| 7.5\% | 7.5\% |  | 7.5\% | 7.5\% | 7.5\% | 7.5\% |  | 7.5\% | 7.5\% |
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| 6.7\% | 6.7\% |  | 6.7\% | 6.7\% | 6.7\% | 6.7\% |  | 6.7\% | 6.7\% |
| 8.7\% | 8.7\% |  | 8.7\% | 8.7\% | 8.7\% | 8.7\% |  | 8.7\% | 8.7\% |
| 4.8\% | 4.8\% |  | 4.8\% | 4.8\% | 4.8\% | 4.8\% |  | 4.8\% | 4.8\% |
| 9.3\% | 9.3\% |  | 9.3\% | 9.3\% | 9.3\% | 9.3\% |  | 9.3\% | 9.3\% |
| 5.9\% | 5.9\% |  | 5.9\% | 5.9\% | 5.9\% | 5.9\% |  | 5.9\% | 5.9\% |
| 5.2\% | 5.2\% |  | 5.2\% | 5.2\% | 5.2\% | 5.2\% |  | 5.2\% | 5.2\% |
| 7.6\% | 7.6\% |  | 7.6\% | 7.6\% | 7.6\% | 7.6\% |  | 7.6\% | 7.6\% |
| 3.6\% | 3.6\% |  | 3.6\% | 3.6\% | 3.6\% | 3.6\% |  | 3.6\% | 3.6\% |
| 8.0\% | 8.0\% |  | 8.0\% | 8.0\% | 8.0\% | 8.0\% |  | 8.0\% | 8.0\% |
| 7.0\% | 7.0\% |  | 7.0\% | 7.0\% | 7.0\% | 7.0\% |  | 7.0\% | 7.0\% |
| 10.9\% | 10.9\% |  | 10.9\% | 10.9\% | 10.9\% | 10.9\% |  | 10.9\% | 10.9\% |
| 17.6\% | 17.6\% |  | 17.6\% | 17.6\% | 17.6\% | 17.6\% |  | 17.6\% | 17.6\% |
| 4.3\% | 4.3\% |  | 4.3\% | 4.3\% | 4.3\% | 4.3\% |  | 4.3\% | 4.3\% |
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## PA Rate Quarterly Template Part V

 Consumer FactorsTable 12. Age and Tobacco Factors

| Projection Period Age and Tobacco Factors |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Age Band | Age Factor | Tobacco Factor | Age Band | Age Factor | Tobacco Factor |
| 0-14 | 0.765 |  | 40 | 1.278 | 1.100 |
| 15 | 0.833 |  | 41 | 1.302 | 1.105 |
| 16 | 0.859 |  | 42 | 1.325 | 1.112 |
| 17 | 0.885 |  | 43 | 1.357 | 1.121 |
| 18 | 0.913 | 1.000 | 44 | 1.397 | 1.132 |
| 19 | 0.941 | 1.000 | 45 | 1.444 | 1.145 |
| 20 | 0.970 | 1.000 | 46 | 1.500 | 1.160 |
| 21 | 1.000 | 1.025 | 47 | 1.563 | 1.177 |
| 22 | 1.000 | 1.025 | 48 | 1.635 | 1.196 |
| 23 | 1.000 | 1.025 | 49 | 1.706 | 1.217 |
| 24 | 1.000 | 1.025 | 50 | 1.786 | 1.225 |
| 25 | 1.004 | 1.025 | 51 | 1.865 | 1.225 |
| 26 | 1.024 | 1.025 | 52 | 1.952 | 1.225 |
| 27 | 1.048 | 1.025 | 53 | 2.040 | 1.225 |
| 28 | 1.087 | 1.025 | 54 | 2.135 | 1.225 |
| 29 | 1.119 | 1.025 | 55 | 2.230 | 1.225 |
| 30 | 1.135 | 1.025 | 56 | 2.333 | 1.225 |
| 31 | 1.159 | 1.025 | 57 | 2.437 | 1.225 |
| 32 | 1.183 | 1.025 | 58 | 2.548 | 1.225 |
| 33 | 1.198 | 1.025 | 59 | 2.603 | 1.225 |
| 34 | 1.214 | 1.025 | 60 | 2.714 | 1.225 |
| 35 | 1.222 | 1.025 | 61 | 2.810 | 1.225 |
| 36 | 1.230 | 1.025 | 62 | 2.873 | 1.225 |
| 37 | 1.238 | 1.025 | 63 | 2.952 | 1.225 |
| 38 | 1.246 | 1.025 | $64+$ | 3.000 | 1.225 |
| 39 | 1.262 | 1.025 |  |  |  |


| Carrier Name: | Highmark Inc. |
| :--- | :--- |
| Product(s): | EPO, PPO |
| Market Segment: | Individual |
| Rate Effective Date: | $\mathbf{0 1 / 0 1 / 2 0 2 2}$ |

Table 13. Geographic Factors

| Geographic Area Factors |  |  |  |
| :---: | :---: | :---: | :---: |
| Area | Counties | Current Factor | Proposed Factor |
| Rating Area 1 | Clarion, Crawford, Erie, Forest, Warren, McKean, Mercer, Venango | 0.940 | 0.940 |
| Rating Area 2 | Cameron, Elk, Potter | 0.940 | 0.940 |
| Rating Area 3 |  |  |  |
| Rating Area 4 | Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Washington, Westmoreland, Indiana, Lawrence | 0.940 | 0.940 |
| Rating Area 5 | Blair, Cambria, Somerset, Bedford, Clearfield, Huntingdon, Jefferson | 0.940 | 0.940 |
| Rating Area 6 | Centre, Lehigh, Northampton, Schuylkill, Columbia, Mifflin, Montour, Northumberland, Snyder, Union | 1.040 | 1.040 |
| Rating Area 7 | Berks, Lancaster, Adams, York | 1.040 | 1.040 |
| Rating Area 8 |  |  |  |
| Rating Area 9 | Cumberland, Dauphin, Franklin, Lebanon, Perry, Fulton, Juniata | 1.040 | 1.040 |

Table 14. Network Factors

| Projection Period Network Factors |  |  |  |  |
| :--- | :--- | ---: | ---: | ---: |
| Network Name | Rating Area | Current <br> Factor | Proposed <br> Factor | DOH <br> Approval <br> Date |
| ACA Select | Zone I (see Plan Design Summary) | 0.850 | 0.850 | $05 / 16 / 2017$ |
| KHPW | Zone AC (see Plan Design Summary) | N/A | 1.000 | $11 / 05 / 1982$ |
| KHPW | Zone AD (see Plan Design Summary) | N/A | 1.150 | $11 / 05 / 1982$ |
| PremierBlue Shield Preferre Zone F (see Plan Design Summary) | 1.260 | 1.260 | $12 / 1993$ \& 8/31/2001 |  |
| ACA Select | Zone N (see Plan Design Summary) | 1.000 | 1.000 | $05 / 16 / 2017$ |
| ACA Select | Zone O (see Plan Design Summary) | 0.980 | 0.980 | 42871 |
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| HIOS Plan ID | Plan Marketing Name | Product | Metal | $\begin{array}{\|c\|} \hline \text { On/Off } \\ \text { Exchange } \\ \hline \end{array}$ | Network | $\begin{aligned} & \text { Rating } \\ & \text { Area } \end{aligned}$ | Counties Covered |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $3309 P A 0870012$ | my Direct Blue EPO Gold 0 | EPO | Gold | On/off |  | 1,4,5 | Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Erie, Fayette, Forest, Greene, Somerset, Warren, Washington, Westmoreland Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Erie, |
| 33709PA1150005 | my Direct Blue EPO Gold $0+$ Adult Dental and Vision | EPO | Gold | On/off |  | 1,4,5 | Fayette, Forest, Greene, Somerset, Warren, Washington, Westmoreland Allegheny, Armstrong Beaver, Blair, Butler Cambria, Clarion Crawford Erie |
| $33709 P \mathrm{PA} 1430001$ | my Direct Blue EPO Premier Gold 0 | Epo | Gold | on/off |  | 1,4,5 | Fayette, Forest, Greene, Somerset, Warren, Washington, Westmoreland Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Erie, |
| 33709PA1440001 | my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision | EPO | Gold | On/off |  | 1,4,5 | Fayette, Forest, Greene, Somerset, Warren, Washington, Westmoreland Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Erie, |
| 33709PA0890004 | my Direct Blue EPO Gold 1400 HSA | EPO | Gold | Off |  | 1,4,5 | Fayette, Forest, Greene, Somerset, Warren, Washington, Westmoreland Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Erie, |
| 33709PA0870002 | my Direct Blue EPO Silver 2900 | EpO | Silver | On/off |  | 1,4,5 | Fayette, Forest, Greene, Somerset, Warren, Washington, Westmoreland Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Erie, |
| 33709PA1150002 | my Direct Blue EPO Silver 2900 + Adult Dental and Vision | EPO | Silver | On/off |  | 1,4,5 | Fayette, Forest, Greene, Somerset, Warren, Washington, Westmoreland Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Erie, |
| 33709PA0890001 | my Direct Blue EPO Silver 3250 HSA | Epo | Silver | On/off |  | 1,4,5 | Fayette, Forest, Greene, Somerset, Warren, Washington, Westmoreland Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Erie, |
| $33709 P A 0870013$ | my Direct Blue EPO Silver 2600 | EpO | Silver | off |  | 1,4,5 | Fayette, Forest, Greene, Somerset, Warren, Washington, Westmoreland Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Erie, |
| $33709 P A 1150003$ | my Direct Blue EPO Silver 2600 + Adult Dental and Vision | Epo | Silver | off |  | 1,4,5 | Fayette, Forest, Greene, Somerset, Warren, Washington, Westmoreland Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Erie, |
| $33709 P A 0870007$ | my Direct Blue EPO Bronze 3800 | EPO | Bronze | On/off |  | 1,4,5 | Fayette, Forest, Greene, Somerset, Warren, Washington, Westmoreland Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Erie, |
| 33709PA1150001 | my Direct Blue EPO Bronze $3800+$ Adult Dental and Vision | EPO | Bronze | On/off |  | 1,4,5 | Fayette, Forest, Greene, Somerset, Warren, Washington, Westmoreland Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Erie, |
| 33709PA0890002 | my Direct Blue EPO Bronze 6900 HSA | EPO | Bron | On/off |  | 1,4,5 | Fayette, Forest, Greene, Somerset, Warren, Washington, Westmoreland Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Erie, |
| 33709PA1040001 | my Direct Blue Major Events EPO 8700-3 Free PCP Visits | EPO | Catastrophic | On/off |  | 1,4,5 | Fayette, Forest, Greene, Somerset, Warren, Washington, Westmoreland |
| 33709PA1160004 | my Blue Access PPO Gold 0 | PPO | Gold | On/Off | ${ }^{\text {ac }}$ | 1,4 | Allegheny, Armstrong, Beaver, Butler, Erie, Washington, Westmoreland |
| 33709PA1170005 | my Blue Access PPO Gold $0+$ Adult Dental and Vision | PPO | Gold | On/off | ${ }^{\text {ac }}$ | 1,4 | Allegheny, Armstrong, Beaver, Butler, Erie, Washington, Westmoreland |
| 33709PA1350001 | my Blue Access PPO Premier Gold 0 | PPO | Gold | On/off | ${ }^{\text {a }}$ | 1,4 | Allegheny, Armstrong, Beaver, Butler, Erie, Washington, Westmoreland |
| 33709PA1360001 | my Blue Access PPO Premier Gold $0+$ Adult Dental and Vision | PPO | Gold | On/off | ${ }^{\text {ac }}$ | 1,4 | Allegheny, Armstrong, Beaver, Butler, Erie, Washington, Westmoreland |
| 33709PA1180004 | my Blue Access PPO Gold 1400 HSA | PPO | Gold | Off | ${ }^{\text {AC }}$ | 1,4 | Allegheny, Armstrong, Beaver, Butler, Erie, Washington, Westmoreland |
| 33709PA1160005 | my Blue Access PPO Silver 2900 | PPO | Silver | On/off | AC | 1,4 | Allegheny, Armstrong, Beaver, Butler, Erie, Washington, Westmoreland |
| 33709PA1170004 | my Blue Access PPO Silver $2900+$ Adult Dental and Vision | PPO | Silver | On/off | ${ }^{\text {a }}$ | 1,4 | Allegheny, Armstrong, Beaver, Butler, Erie, Washington, Westmoreland |
| 33709PA1180003 | my Blue Access PPO Silver 3250 HSA | PPO | Silver | On/off | ${ }^{\text {a }}$ | 1,4 | Allegheny, Armstrong, Beaver, Butler, Erie, Washington, Westmoreland |
| 33709PA1160002 | my Blue Access PPO Silver 2600 | PPO | Silver | Off | ${ }^{\text {AC }}$ | 1,4 | Allegheny, Armstrong, Beaver, Butler, Erie, Washington, Westmoreland |
| $33709 P A 1170002$ | my Blue Access PPO Silver $2600+$ Adult Dental and Vision | PPO | Silver |  | ${ }^{\text {AC }}$ | 1,4 | Allegheny, Armstrong, Beaver, Butler, Erie, Washington, Westmoreland |
| 33709PA1160001 | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/off | ${ }^{\text {AC }}$ | 1,4 | Allegheny, Armstrong, Beaver, Butler, Erie, Washington, Westmoreland |
| 33709PA1170001 | my Blue Access PPO Bronze $3800+$ Adult Dental and Vision | PPO | Bronze | On/off | ${ }^{\text {AC }}$ | 1,4 | Allegheny, Armstrong, Beaver, Butler, Erie, Washington, Westmoreland |
| 33709PA1180001 | my Blue Access PPO Bronze 6900 HSA | PPO | Bronze | On/off | ${ }^{\text {AC }}$ | 1,4 | Allegheny, Armstrong, Beaver, Butler, Erie, Washington, Westmoreland |
| 33709PA1540001 | my Blue Access Major Events PPO 8700-3 Free PCP Visits | PPO | Catastrophic | On/off | ${ }^{\text {AC }}$ | 1,4 | Allegheny, Armstrong, Beaver, Butler, Erie, Washington, Westmoreland Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, |
| $33709 P \mathrm{PA} 1410004$ | my Blue Access PPo Gold 0 | PPO | Gold | On/off | AD | 1,2,4,5,6 | Mercer, Potter, Somerset, Venango, Warren <br> Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, |
| $33709 P A 1420004$ | my Blue Access PPO Gold 0 + Adult Dental and Vision | PPO | Gold | On/off | AD | 1,2,4,5,6 | Mercer, Potter, Somerset, Venango, Warren <br> Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, |
| 33709PA1380001 | my Blue Access PPO Premier Gold 0 | PPO | Gold | On/off | AD | 1,2,4,5,6 | Mercer, Potter, Somerset, Venango, Warren <br> Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, |
| 33709PA1390001 | my Blue Access PPO Premier Gold $0+$ Adult Dental and Vision | PPO | Gold | On/off | AD | 1,2,4,5,6 | Mercer, Potter, Somerset, Venango, Warren Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, |
| $33709 P A 1370003$ | my Blue Access PPO Gold 1400 HSA | ppo | Gold | off | AD | 1,2,4,5,6 | Mercer, Potter, Somerset, Venango, Warren <br> Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, |
| $33709 P A 1410002$ | my Blue Access PPO Silver 2900 | PPO | Silver | On/off | AD | 1,2,4,5,6 | Mercer, Potter, Somerset, Venango, Warren <br> Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, |
| $33709 P A 1420002$ | my Blue Access PPO Silver $2900+$ Adult Dental and Vision | PPO | Silver | On/off | AD | 1,2,4,5,6 | Mercer, Potter, Somerset, Venango, Warren <br> Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, |
| 33709PA1370002 | my Blue Access PPO Silver 3250 HSA | PPO | Silver | On/off | AD | 1,2,4,5,6 | Mercer, Potter, Somerset, Venango, Warren <br> Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, |
| $33709 P A 1410003$ | my Blue Access PPO Silver 2600 | ppo | Silver | off | AD | 1,2,4,5,6 | Mercer, Potter, Somerset, Venango, Warren <br> Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, |
| $333709 P A 1420003$ | my Blue Access PPO Silver $2600+$ Adult Dental and Vision my Blue Access PPo Bronze 3800 | PPO | Silver | Off | ${ }_{\text {AD }}{ }_{\text {AD }}$ | $1{ }_{1,2,4,5,6}^{1,2,4,5,6}$ | Mercer, Potter, Somerset, Venango, Warren <br> Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean Mercer Potter, Somerset Venango, Warren |


| 33709PA1420001 | my Blue Access PPO Bronze $3800+$ Adult Dental and Vision | PPO | Bronze | On/off | AD | 1,2,2,5,6 | Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 33709PA1370001 | my Blue Access PPO Bronze 6900 HSA | PPO | Sronze | On/off | AD | 1,2,2,5,6 | Fayette, Forest, Greene, Huntingdon, Indiana, Mercer, Potter, Somerset, Venango, Warren <br> Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, |
| 337098 PA 1550001 | my Blue Access Major Events | PPO | Catastrophic | On/off | AD | 1,2,2,5,6 | Mercer, Potter, Somerset, Venango, Warren |
| 33709PA0940006 | my Direct Blue EPO Gold 0 | EPO | Gold | On/off | - |  | Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry |
| 33709 PA 1450001 | my Direct Blue EPO Gold $0+$ Adult Den | EPO | Gold | On/off | - | 7,9 | Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry |
| $33709 P A 13400$ | my Direct Blue EPO Premier Gold 0 | Epo | Gold | On/off | - | 7,9 | Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry |
| $33709 P$ A1400001 | my Direct Blue EPO Premier Gold 0 + Adult Dental and | EpO | Gold | On/off | - | 7,9 | Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry |
| 33709PA0950004 | my Direct Blue EPO Gold 1400 HSA | EPO | Gold |  | - | 7,9 | Berks, Cumberland, Dauphin, Frankin, Lancaster, Lebanon, Perry |
| 33709PA094000 | my Direct Blue EPO Silver 2900 | EpO | Silver | On/off | - | 7,9 | Berks, Cumberland, Dauphin, Frankin, Lancaster, Lebanon, Perry |
| $33709 P A 1120002$ | my Direct Blue EPO Silver 2900 + Adult Dental and Vision | Epo | Silver | On/off | - | 7,9 | Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry |
| 33709PA095000 | my Direct Blue EPO Silver 3250 HSA | EpO | Silver | On/off | - | 7,9 | Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry |
| 337099 A0940007 | my Direct Blue EPO Silver 2600 | EPO | silv | off | - | 7,9 | Berks, Cumberland, Dauphin, Frankin, Lancaster, Lebanon, Perry |
| 33709PA112000 | my Direct Blue EPO Siver 2600 + Adult Dental and Vision | EPO | Siver | Off | - | 7,9 | Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry |
| $33709 P \mathrm{Pa940002}$ | my Direct Blue EPO Bronze 3800 | EPO | Bronze | On/off | - | 7,9 | Berks, Cumberland, Dauphin, Frankin, Lancaster, Lebanon, Perry |
| $33709 P$ A1120001 | my Direct Blue EPO Bronze $3800+$ Adult Dental and Vision | EPO | Bronze | On/off | - | 7,9 | Berks, Cumberland, Dauphin, Frankin, Lancaster, Lebanon, Perry |
| 337099 A0950001 | my Direct Blue EPO Bronze 6900 HSA | Epo | Bronze | On/off | - | 7,9 | Berks, Cumberland, Dauphin, Frankin, Lancaster, Lebanon, Perry |
| 33709PA0960001 | my Direct Blue Major Events EPO $8700-3$ Free PCP Visits | EPO | Catastrophic | On/off | - | 7,9 | Berks, Cumberland, Dauphin, Frankin, Lancaster, Lebanon, Perry |
| 33709PA0970006 | my Direct Blue Lehigh Valley EPO Gold 0 | Epo | Gold | On/off | N |  | 6 Lehigh, Northampton, Schuykill |
| 33709P | my Direct Blue Lehigh Valley EPO Gold $0+$ Adult Dental and Vision | EPO | Go | On/off | N |  | 6 Lehigh, Northampton, Schuykill |
| 337099 A1460001 | my Direct Blue Lehigh Valley EPO Premier Gold 0 | Epo | Gold | On/off | N |  | 6 Lehigh, Northampton, Schuykill |
| $33709 P \mathrm{P} 147$ | my Direct Blue Lehigh Valley EPO Premier Gold $0+$ Adult Dental and Vision | EPO | Gold | On/off | N |  | 6 Lehigh, Northampton, Schuykill |
| 33709PA0980004 | my Direct Blue Lehigh Valley EPO Gold 1400 HSA | EPO | Gold |  |  |  | 6 Lehigh, Northampton, Schuykill |
| 337099 A0970004 | my Direct Blue Lehigh Valley EPO Silver 2900 | EPO | Siver | On/off | N |  | 6 Lehigh, Northampton, Schuykill |
| $33709 P$ P1130002 | my Direct Blue Lehigh Valley EPO Silver $2900+$ Adult Dental and Vision | EPO | Silver | On/off |  |  | 6 Lehigh, Northampton, Schuykill |
| $33709 P$ A0980002 | my Direct Blue Lehigh Valley EPO Silver 3250 HSA | Epo | Silver | On/off | N |  | 6 Lehigh, Northampton, Schuykill |
| $33709 P$ A09700 | my Direct Blue Lehigh Valley EPO Silver 2600 | EPO | Siver | Off | N |  | 6 Lehigh, Northampton, Schuykill |
| 337099 A 1130003 | my Direct Blue Lehigh Valley EPO Silver $2600+$ Adult Dental and Vision | Epo | Siver | Off | N |  | 6 Lehigh, Northampton, Schuykill |
| 33709PA0970 | my Direct Blue Lehigh Valley EPO Bronze 3800 | Epo | Bronze | On/off | N |  | 6 Lehigh, Northampton, Schuykill |
| 33709PA1130001 | my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision | EPO | Bronze | On/off | N |  | 6 Lehigh, Northampton, Schuykill |
| 337099 A0980001 | my Direct Blue Lehigh Valley EPO Bronze 6900 HSA | EPO | Bronze | On/off | N |  | 6 Lehigh, Northampton, Schuykill |
| $33709 P A 0990001$ | my Direct Blue Lehigh Valley Major Events EPO 8700-3 Free PCP Visits | Epo | Catastrophic | On/off | N |  | Lehigh, Northampton, Schuylkill <br> Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, |
| $33709 P A 1480004$ | Blue Access PPO Gold 0 | ppo | Gold | On/off | F | 6,7, | Franklin, Fulton, Juniata, Lebanon, Perry <br> Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, <br> Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, |
| 33709PA1490004 | my Blue Access PPO Gold $0+$ Adult Dental and Vision | PPo | Gold | On/off | F | 6,7,9 | Franklin, Fulton, Juniata, Lebanon, Perry <br> Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, <br> Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, |
| 33709PA1520001 | my Blue Access PPo Premier Gold 0 | ppo | Gold | On/off | F | 6,7,9 | Franklin, Fulton, Juniata, Lebanon, Perry <br> Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, <br> Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, |
| $33709 P A 1530001$ | Blue Access PPo Premier Gold $0+$ Adult Dental and Vision | ppo | Gold | On/off | F | 6,7,9 | Franklin, Fulton, Juniata, Lebanon, Perry <br> Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, <br> Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, |
| $33709 P A 1500003$ | y Blue Access PPO Gold 1400 HSA | ppo | Gold | off | F | 6,7,9 | Franklin, Fulton, Juniata, Lebanon, Perry <br> Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, <br> Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, |
| $33709 P A 1480002$ | y Blue Access PPO Siver 2900 | ppo | Siver | On/off | F | 6,7,9 | Franklin, Fulton, Juniata, Lebanon, Perry <br> Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, <br> Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, |
| $33709 P \mathrm{P} 1490002$ | Blue Access PPO Silver $2900+$ Adult Dental and Vision | ppo | Silver | On/off | F | 6,7,9 | Franklin, Fulton, Juniata, Lebanon, Perry <br> Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, <br> Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, |
| $33709 P A 1500002$ | y Blue Access PPO Siver 3250 HSA | ppo | Silver | On/off | F | 6,7,9 | Franklin, Fulton, Juniata, Lebanon, Perry <br> Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, <br> Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, |
| $33709 P \mathrm{P} 1480003$ | my Blue Access PPO Silver 2600 | PPO | Siver | Off | F | 6,7,9 | Franklin, Fulton, Juniata, Lebanon, Perry <br> Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, <br> Schuykill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, |
| $33709 P$ A1490003 | my Blue Access PPo Silver $2600+$ Adult Dental and Vision | PPO | Siver | Off | F | 6,7,9 | Franklin, Fulton, Juniata, Lebanon, Perry <br> Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, <br> Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, |
| $33709 P A 1480001$ | my Blue Access PPo Bronze 3800 | ppo | Bronze | On/off | F | 6,7,9 | Franklin, Fulton, Juniata, Lebanon, Perry Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuykill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, |
| $33709 P A 1490001$ | my Blue Access PPO Bronze $3800+$ Adult Dental and Vision | PPO | Bron | On/off | F | 6,7,9 | Franklin, Fulton, Juniata, Lebanon, Perry <br> Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, <br> Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, |
| $33709 P A 1500001$ | my Blue Access PPo Bronze 6900 HSA | ppo | Bronze | On/off | F | 6,7,9 | Franklin, Fulton, Juniata, Lebanon, Perry <br> Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, <br> Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin |
| 33709PA1510001 | Imy Blue Access Major Events PPO 8700-3 Free PCP Visits | ppo | Catastrophic | On/off |  | 6,7,9 | Franklin, Fulton, Juniata, Lebanon, Perry |

Company Name Highmark 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 |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| HIOS Plan ID | Plan Marketing Name | Product | Metal | On/Off Exchange |
| 33709PA0870012 | my Direct Blue EPO Gold 0 | EPO | Gold | On/Off |
| 33709PA1150005 | my Direct Blue EPO Gold 0 + Adult Dental and Vision | EPO | Gold | On/Off |
| 33709PA1430001 | my Direct Blue EPO Premier Gold 0 | EPO | Gold | On/Off |
| 33709PA1440001 | my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision | EPO | Gold | On/Off |
| 33709PA0890004 | my Direct Blue EPO Gold 1400 HSA | EPO | Gold | Off |
| 33709PA0870002 | my Direct Blue EPO Silver 2900 | EPO | Silver | On/Off |
| 33709PA1150002 | my Direct Blue EPO Silver 2900 + Adult Dental and Vision | EPO | Silver | On/Off |
| 33709PA0890001 | my Direct Blue EPO Silver 3250 HSA | EPO | Silver | On/Off |
| 33709PA0870013 | my Direct Blue EPO Silver 2600 | EPO | Silver | Off |
| 33709PA1150003 | my Direct Blue EPO Silver 2600 + Adult Dental and Vision | EPO | Silver | Off |
| 33709PA0870007 | my Direct Blue EPO Bronze 3800 | EPO | Bronze | On/Off |
| 33709PA1150001 | my Direct Blue EPO Bronze 3800 + Adult Dental and Vision | EPO | Bronze | On/Off |
| 33709PA0890002 | my Direct Blue EPO Bronze 6900 HSA | EPO | Bronze | On/Off |
| 33709PA1040001 | my Direct Blue Major Events EPO 8700-3 Free PCP Visits | EPO | Catastrophic | On/Off |
| 33709PA1160004 | my Blue Access PPO Gold 0 | PPO | Gold | On/Off |
| 33709PA1170005 | my Blue Access PPO Gold 0 + Adult Dental and Vision | PPO | Gold | On/Off |
| 33709PA1350001 | my Blue Access PPO Premier Gold 0 | PPO | Gold | On/Off |
| 33709PA1360001 | my Blue Access PPO Premier Gold 0 + Adult Dental and Vision | PPO | Gold | On/Off |
| 33709PA1180004 | my Blue Access PPO Gold 1400 HSA | PPO | Gold | Off |
| 33709PA1160005 | my Blue Access PPO Silver 2900 | PPO | Silver | On/Off |
| 33709PA1170004 | my Blue Access PPO Silver 2900 + Adult Dental and Vision | PPO | Silver | On/Off |
| 33709PA1180003 | my Blue Access PPO Silver 3250 HSA | PPO | Silver | On/Off |
| 33709PA1160002 | my Blue Access PPO Silver 2600 | PPO | Silver | Off |
| 33709PA1170002 | my Blue Access PPO Silver 2600 + Adult Dental and Vision | PPO | Silver | Off |
| 33709PA1160001 | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/Off |
| 33709PA1170001 | my Blue Access PPO Bronze 3800 + Adult Dental and Vision | PPO | Bronze | On/Off |
| 33709PA1180001 | my Blue Access PPO Bronze 6900 HSA | PPO | Bronze | On/Off |
| 33709PA1540001 | my Blue Access Major Events PPO 8700-3 Free PCP Visits | PPO | Catastrophic | On/Off |
| 33709PA1410004 | my Blue Access PPO Gold 0 | PPO | Gold | On/Off |
| 33709PA1420004 | my Blue Access PPO Gold 0 + Adult Dental and Vision | PPO | Gold | On/Off |
| 33709PA1380001 | my Blue Access PPO Premier Gold 0 | PPO | Gold | On/Off |
| 33709PA1390001 | my Blue Access PPO Premier Gold 0 + Adult Dental and Vision | PPO | Gold | On/Off |
| 33709PA1370003 | my Blue Access PPO Gold 1400 HSA | PPO | Gold | Off |
| 33709PA1410002 | my Blue Access PPO Silver 2900 | PPO | Silver | On/Off |
| 33709PA1420002 | my Blue Access PPO Silver 2900 + Adult Dental and Vision | PPO | Silver | On/Off |
| 33709PA1370002 | my Blue Access PPO Silver 3250 HSA | PPO | Silver | On/Off |
| 33709PA1410003 | my Blue Access PPO Silver 2600 | PPO | Silver | Off |
| 33709PA1420003 | my Blue Access PPO Silver 2600 + Adult Dental and Vision | PPO | Silver | Off |
| 33709PA1410001 | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/Off |
| 33709PA1420001 | my Blue Access PPO Bronze 3800 + Adult Dental and Vision | PPO | Bronze | On/Off |
| 33709PA1370001 | my Blue Access PPO Bronze 6900 HSA | PPO | Bronze | On/Off |
| 33709PA1550001 | my Blue Access Major Events PPO 8700-3 Free PCP Visits | PPO | Catastrophic | On/Off |
| 33709PA0940006 | my Direct Blue EPO Gold 0 | EPO | Gold | On/Off |
| 33709PA1450001 | my Direct Blue EPO Gold 0 + Adult Dental and Vision | EPO | Gold | On/Off |
| 33709PA1340001 | my Direct Blue EPO Premier Gold 0 | EPO | Gold | On/Off |
| 33709PA1400001 | my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision | EPO | Gold | On/Off |
| 33709PA0950004 | my Direct Blue EPO Gold 1400 HSA | EPO | Gold | Off |
| 33709PA0940004 | my Direct Blue EPO Silver 2900 | EPO | Silver | On/Off |
| 33709PA1120002 | my Direct Blue EPO Silver 2900 + Adult Dental and Vision | EPO | Silver | On/Off |
| 33709PA0950002 | my Direct Blue EPO Silver 3250 HSA | EPO | Silver | On/Off |

RATING AREA 1

| RATING AREA 1 |  |  |  |
| :---: | :---: | :---: | :--- |
| 703 | 182 | 714 |  |
| Crawford | Clarion | Erie |  |
| $\$ 305.63$ | $\$ 305.63$ | $\$ 305.63$ |  |
| $\$ 323.18$ | $\$ 323.18$ | $\$ 323.18$ |  |
| $\$ 326.69$ | $\$ 326.69$ | $\$ 326.69$ |  |
| $\$ 344.24$ | $\$ 344.24$ | $\$ 344.24$ |  |
| $\$ 296.64$ | $\$ 296.64$ | $\$ 296.64$ |  |
| $\$ 364.08$ | $\$ 364.08$ | $\$ 364.08$ |  |
| $\$ 381.63$ | $\$ 381.63$ | $\$ 381.63$ |  |
| $\$ 336.91$ | $\$ 336.91$ | $\$ 336.91$ |  |
| $\$ 266.62$ | $\$ 266.62$ | $\$ 266.62$ |  |
| $\$ 284.18$ | $\$ 284.18$ | $\$ 284.18$ |  |
| $\$ 235.73$ | $\$ 235.73$ | $\$ 235.73$ |  |
| $\$ 253.29$ | $\$ 253.29$ | $\$ 253.29$ |  |
| $\$ 239.49$ | $\$ 239.49$ | $\$ 239.49$ |  |
| $\$ 172.66$ | $\$ 172.66$ | $\$ 172.66$ |  |
|  |  | $\$ 335.24$ |  |
|  |  | $\$ 352.80$ |  |
|  |  | $\$ 357.68$ |  |
|  |  | $\$ 375.24$ |  |
|  |  | $\$ 325.61$ |  |
|  |  | $\$ 384.21$ |  |
|  |  | $\$ 401.77$ |  |
|  |  | $\$ 289.69$ |  |
|  | $\$ 302.17$ |  |  |
|  |  | $\$ 260.13$ |  |
|  | $\$ 277.69$ |  |  |
|  | $\$ 264.19$ |  |  |
|  | $\$ 191.40$ |  |  |

$\begin{array}{llllllll}\$ 376.07 & \$ 376.07 & \$ 376.07 & \$ 376.07 & \$ 376.07 & \$ 376.07 & \$ 376.07 & \$ 376.07\end{array}$
$\begin{array}{llllllllll}\$ 393.63 & \$ 393.63 & \$ 393.63 & \$ 393.63 & \$ 393.63 & \$ 393.63 & \$ 393.63 & \$ 393.63 & \$ 393.63 & \$ 393.63\end{array}$
$\begin{array}{llllllllll}\$ 401.08 & \$ 401.08 & \$ 401.08 & \$ 401.08 & \$ 401.08 & \$ 401.08 & \$ 401.08 & \$ 401.08 & \$ 401.08 & \$ 401.08 \\ \$ 418.64 & \$ 418.64 & \$ 418.64 & \$ 418.64 & \$ 418.64 & \$ 418.64 & \$ 418.64 & \$ 418.64 & \$ 418.64 & \$ 418.64\end{array}$
$\begin{array}{llllllllll}\$ 365.27 & \$ 365.27 & \$ 465.27 & \$ 365.27 & \$ 365.27 & \$ 365.27 & \$ 365.27 & \$ 365.27 & \$ 365.27 & \$ 365.27\end{array}$
$\begin{array}{llllllllll}\$ 365.27 & \$ 365.27 & \$ 365.27 & \$ 365.27 & \$ 365.27 & \$ 65.27 & \$ 365.27 & \$ 65.27 & \$ 365.27 & \$ 435.27 \\ \$ 431.00 & \$ 431.00 & \$ 431.00 & \$ 431.00 & \$ 431.00 & \$ 431.00 & \$ 431.00 & \$ 431.00 & \$ 431.00 & \$ 431.00\end{array}$
$\begin{array}{lllllll}\$ 431.00 & \$ 431.00 & \$ 431.00 & \$ 431.00 & \$ 431.00 & \$ 431.00 & \$ 431.00 \\ \$ 448.55 & \$ 448.55 & \$ 448.55 & \$ 448.55 & \$ 448.55 & \$ 448.55 & \$ 448.55\end{array}$
$\begin{array}{lllllll}\$ 448.55 & \$ 448.55 & \$ 448.55 & \$ 448.55 & \$ 448.55 & \$ 448.55 & \$ 448.55 \\ \$ 403.50 & \$ 403.50 & \$ 403.50 & \$ 403.50 & \$ 403.50 & \$ 403.50 & \$ 403.50\end{array}$
$\begin{array}{lllllll}\$ 403.50 & \$ 403.50 & \$ 403.50 & \$ 403.50 & \$ 403.50 & \$ 403.50 & \$ 403.50 \\ \$ 319.90 & \$ 319.90 & \$ 319.90 & \$ 319.90 & \$ 319.90 & \$ 319.90 & \$ 319.90\end{array}$
$\begin{array}{lllllll}\$ 319.90 & \$ 319.90 & \$ 319.90 & \$ 319.90 & \$ 319.90 & \$ 319.90 & \$ 319.90 \\ \$ 337.46 & \$ 337.46 & \$ 337.46 & \$ 337.46 & \$ 337.46 & \$ 337.46 & \$ 337.46\end{array}$
$\begin{array}{lllllll}\$ 291.81 & \$ 291.81 & \$ 291.81 & \$ 291.81 & \$ 291.81 & \$ 291.81 & \$ 291.81\end{array}$
$\begin{array}{lllllll}\$ 309.36 & \$ 309.36 & \$ 309.36 & \$ 309.36 & \$ 309.36 & \$ 309.36 & \$ 309.36 \\ \$ 296.36 & \$ 296.36 & \$ 296.36 & \$ 296.36 & \$ 296.36 & \$ 296.36 & \$ 296.36\end{array}$
$\$ 214.71$ \$214.71
\$214.71 \$214.71
$\begin{array}{lll}\$ 431.00 & \$ 431.00 & \$ 431.00 \\ \$ 448.55 & \$ 448.55 & \$ 448.55\end{array}$ $\begin{array}{lll} & 448.55 & \$ 448.55 \\ \$ 403.50 & \$ 448.55 \\ \$ 403.50 & \$ 403.50\end{array}$ $\begin{array}{lll}\$ 403.50 & \$ 403.50 & \$ 403.50 \\ \$ 319.90 & \$ 319.90 & \$ 319.90\end{array}$ $\begin{array}{lll}\$ 319.90 & \$ 319.90 & \$ 319.90 \\ \$ 337.46 & \$ 337.46 & \$ 337.46\end{array}$ $\begin{array}{lll}\$ 291.81 & \$ 291.81 & \$ 291.81\end{array}$ $\begin{array}{lll}\$ 309.36 & \$ 309.36 & \$ 309.36\end{array}$ $\begin{array}{lll}\$ 296.36 & \$ 296.36 & \$ 296.36 \\ \$ 214.71 & \$ 214.71 & \$ 214.71\end{array}$ \$214.71 $\$ 214.71 \quad \$ 214.71$

RATING AREA 2

| 10 | 0 | 16 |
| :---: | :---: | :---: |
| Elk | Cameron | Potter |

## Company Name Highmark 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 |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| HIOS Plan ID | Plan Marketing Name | Product | Metal | $\begin{aligned} & \hline \text { On/Off } \\ & \text { Exchange } \end{aligned}$ |
| 33709PA0940007 | my Direct Blue EPO Silver 2600 | EPO | Silver | Off |
| 33709PA1120003 | my Direct Blue EPO Silver 2600 + Adult Dental and Vision | EPO | Silver | Off |
| 33709PA0940002 | my Direct Blue EPO Bronze 3800 | EPO | Bronze | On/Off |
| 33709PA1120001 | my Direct Blue EPO Bronze 3800 + Adult Dental and Vision | EPO | Bronze | On/Off |
| 33709PA0950001 | my Direct Blue EPO Bronze 6900 HSA | EPO | Bronze | On/Off |
| 33709PA0960001 | my Direct Blue Major Events EPO 8700-3 Free PCP Visits | EPO | Catastrophic | On/Off |
| 33709PA0970006 | my Direct Blue Lehigh Valley EPO Gold 0 | EPO | Gold | On/Off |
| 33709PA1130005 | my Direct Blue Lehigh Valley EPO Gold 0 + Adult Dental and Vision | EPO | Gold | On/Off |
| 33709PA1460001 | my Direct Blue Lehigh Valley EPO Premier Gold 0 | EPO | Gold | On/Off |
| 33709PA1470001 | my Direct Blue Lehigh Valley EPO Premier Gold 0 + Adult Dental and Vision | EPO | Gold | On/Off |
| 33709PA0980004 | my Direct Blue Lehigh Valley EPO Gold 1400 HSA | EPO | Gold | Off |
| 33709PA0970004 | my Direct Blue Lehigh Valley EPO Silver 2900 | EPO | Silver | On/Off |
| 33709PA1130002 | my Direct Blue Lehigh Valley EPO Silver 2900 + Adult Dental and Vision | EPO | Silver | On/Off |
| 33709PA0980002 | my Direct Blue Lehigh Valley EPO Silver 3250 HSA | EPO | Silver | On/Off |
| 33709PA0970007 | my Direct Blue Lehigh Valley EPO Silver 2600 | EPO | Silver | Off |
| 33709PA1130003 | my Direct Blue Lehigh Valley EPO Silver 2600 + Adult Dental and Vision | EPO | Silver | Off |
| 33709PA0970002 | my Direct Blue Lehigh Valley EPO Bronze 3800 | EPO | Bronze | On/Off |
| 33709PA1130001 | my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision | EPO | Bronze | On/Off |
| 33709PA0980001 | my Direct Blue Lehigh Valley EPO Bronze 6900 HSA | EPO | Bronze | On/Off |
| 33709PA0990001 | my Direct Blue Lehigh Valley Major Events EPO 8700-3 Free PCP Visits | EPO | Catastrophic | On/Off |
| 33709PA1480004 | my Blue Access PPO Gold 0 | PPO | Gold | On/Off |
| 33709PA1490004 | my Blue Access PPO Gold 0 + Adult Dental and Vision | PPO | Gold | On/Off |
| 33709PA1520001 | my Blue Access PPO Premier Gold 0 | PPO | Gold | On/Off |
| 33709PA1530001 | my Blue Access PPO Premier Gold 0 + Adult Dental and Vision | PPO | Gold | On/Off |
| 33709PA1500003 | my Blue Access PPO Gold 1400 HSA | PPO | Gold | Off |
| 33709PA1480002 | my Blue Access PPO Silver 2900 | PPO | Silver | On/Off |
| 33709PA1490002 | my Blue Access PPO Silver 2900 + Adult Dental and Vision | PPO | Silver | On/Off |
| 33709PA1500002 | my Blue Access PPO Silver 3250 HSA | PPO | Silver | On/Off |
| 33709PA1480003 | my Blue Access PPO Silver 2600 | PPO | Silver | Off |
| 33709PA1490003 | my Blue Access PPO Silver 2600 + Adult Dental and Vision | PPO | Silver | Off |
| 33709PA1480001 | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/Off |
| 33709PA1490001 | my Blue Access PPO Bronze 3800 + Adult Dental and Vision | PPO | Bronze | On/Off |
| 33709PA1500001 | my Blue Access PPO Bronze 6900 HSA | PPO | Bronze | On/Off |
| 33709PA1510001 | my Blue Access Major Events PPO 8700-3 Free PCP Visits | PPO | Catastrophic | On/Off |

my Direct Blue EPO Bronze 3800
37709PA0950001 my Direct Blue EPO Bronze 3800 - Adu
33709PA0960001 my Direct Blue Major Events EPO 8700-3 Free PCP Visits
33709PA0970006 my Direct Blue Lehigh Valley EPO Gold 0
my Direct Blue Lehigh Valley EPO Gold 0 + Adult Dental and Vision 33709A147001 my Drect Bue Le ig Vale my Direct Blue Lehigh Valley EPO Gold 1400 HS
my Direct Blue Lehigh Valley EPO Silver 2900
my Direct Blue Lehigh Valley EPO Silver 2900 + Adult Dental and Vision $33709 P A 0970007$ my Direct Blue Lehigh Valley EPO Silver 2600
my Direct Blue Lehigh Valley EPO Silver 2600 + Adult Dental and Vision

33709 PA0980001 my Direct Blue Lehigh Valley EPO Bronze 6900 HSA
33709PA0990001 my Direct Blue Lehigh Valley Maior Events EPO 8700

| 33709PA1480004 | my Blue Access PPO Gold 0 |
| :--- | :--- |
| 33709PA1490004 | my Blue Access PPO Gold 0 + Adult Dental and Vision |

33709PA1520001 my Blue Access PPO Premier Gold 0
33709PA1530001 my Blue Access PPO Premier Gold 0 + Adult Dental and Vision
3709PA1480002 Bre Access PRO Gold 1400 HSA
33709 PA1490002 my Blue Access PPO Silver 2900 + Adult Dental and Vision
my Blue Access PPO Silver 3250 HSA
33709PA1490003 my Blue Access PPO Silver 2600 + Adult Dental and Vision

33709 PA1510001 $\quad$ my Blue Access Major Events PPO 8700-3 Free PCP Visits
RATING AREA 1

| 703 | 182 | 714 | 19 | 12 | 22 | 9 | 204 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Crawford | Clarion | Erie | Forest | Mckean | Mercer | Venango | Warren |

RATING AREA 1

RATING AREA 2

| 10 | 0 | 16 |
| :---: | :---: | :---: |
| Elk | Cameron | Potter |

RATING AREA 3

| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Bradford | Carbon | Clinton | Lackawanna | Luzerne | Lycoming | Monroe | Pike | sullivan | Susquehanna | Tioga | Wayne | Wyoming |

RATING AREA 4

| 2,204 | 377 | 624 | 669 | 298 | 168 | 29 | 28 | 561 | 1,328 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Allegheny | Armstrong | Beaver | Butler | Fayette | Greene | Indiana | Lawrence | Washington | Westmoreland |


| $\$ 305.63$ | $\$ 305.63$ | $\$ 305.63$ | $\$ 305.63$ | $\$ 305.63$ | $\$ 305.63$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- |

\$323.18 $\quad$ \$323.18 $\$ 323.18$ \$323.18 $\$ 323.18$ \$323.18
\$326.69 $\quad \$ 326.69$ \$326.69 \$326.69 $\$ 326.69$ \$326.69
\$344.24 $\quad$ \$344.24 $\$ 344.24$ \$344.24 $\quad \$ 344.24 \quad \$ 344.24$
\$296.64 \$296.64 \$296.64 \$296.64 \$296.64 \$296.64
$\begin{array}{llllll}\$ 296.64 & \$ 296.64 & \$ 296.64 & \$ 296.64 & \$ 296.64 & \$ 296.64 \\ \$ 364.08 & \$ 364.08 & \$ 364.08 & \$ 364.08 & \$ 364.08 & \$ 364.08\end{array}$
$\begin{array}{llllll}\$ 364.08 & \$ 364.08 & \$ 364.08 & \$ 364.08 & \$ 364.08 & \$ 364.08 \\ \$ 381.63 & \$ 381.63 & \$ 381.63 & \$ 381.63 & \$ 381.63 & \$ 381.63\end{array}$
\$381.63 $\quad \$ 381.63$ \$381.63 $\$ 381.63$ \$381.63 $\$ 381.63$
$\begin{array}{lllll}\$ 336.91 & \$ 336.91 & \$ 336.91 & \$ 336.91 & \$ 336.91\end{array}$
\$266.62 $\quad \$ 266.62$ \$266.62 $\$ 266.62$ \$266.62 $\$ 266.62$
$\begin{array}{llllll}\$ 284.18 & \$ 284.18 & \$ 284.18 & \$ 284.18 & \$ 284.18 & \$ 284.18\end{array}$
$\$ 235.73 \quad \$ 235.73 \quad \$ 235.73 \$ 235.73 \quad \$ 235.73 \quad \$ 235.73$
\$253.29 \$253.29 \$253.29 \$253.29 \$253.29 \$253.29
$\$ 239.49 \quad \$ 239.49 \quad \$ 239.49$ \$239.49 $\$ 239.49 \quad \$ 239.49$
$\$ 172.66 \quad \$ 172.66$ \$172.66 \$172.66 \$172.66 \$172.66
\$335.24 \$335.24 \$335.24
$\$ 352.80 \quad \$ 352.80 \$ 352.80$
$\$ 3753.68$
\$357.68 \$357.68\$357.68
$\$ 375.24 \quad \$ 375.24 \quad \$ 375.24 \$ 375.24$
$\$ 325.61 \quad \$ 325.61 \quad \$ 325.61 \$ 325.61$
$\begin{array}{llll} & \$ 35.61 & \$ 325.61 & \$ 325.61 \\ \$ 384.21 & \$ 325.61 \\ \$ 384.21 & \$ 384.21\end{array}$
$\begin{array}{llll} & \$ 254.21 & \$ 384.21 & \$ 384.21 \\ \$ 401.77 & \$ 401.77 & \$ 401.77 \\ \$ & \$ 401.77\end{array}$
$\$ 401.77 \quad \$ 401.77 \quad \$ 401.77 \$ 401.77$
$\$ 359.69 \quad \$ 359.69 \quad \$ 359.69 \$ 359.69$
$\$ 285.17 \quad \$ 285.17$ \$285.17 \$285.17
$\$ 302.73 \quad \$ 302.73 \$ 302.73 \$ 302.73$
$\begin{array}{lll}\$ 2802.73 & \$ 302.73 & \$ 302.73 \\ \$ 260.13 & \$ 260.13 & \$ 260.13\end{array}$
$\begin{array}{lll}\$ 260.13 & \$ 260.13 & \$ 260.13 \\ \$ 277.69 & \$ 277.69 & \$ 277.69 \\ \$ 277.69\end{array}$
$\begin{array}{lll}\$ 264.69 & \$ 277.69 & \$ 277.69 \\ \$ 2264.19 & \$ 264.19 & \$ 264.19\end{array}$
$\begin{array}{lll}\$ 191.40 & \$ 191.40 & \$ 191.40\end{array}$

## $\$ 376.07$ \$376.07

 $\$ 393.63$ \$393.63 \$393.63 \$401.08 \$401.08 \$401.08 \$418.64 \$418.64 \$418.64 \$365.27 \$365.27 \$365.27 $\$ 431.00 \quad \$ 431.00 \quad \$ 431.00$ $\begin{array}{lll}\$ 448.55 & \$ 448.55 \quad \$ 448.55\end{array}$ $\begin{array}{lll}\$ 403.50 & \$ 403.50 & \$ 403.50\end{array}$ $\$ 319.90 \quad \$ 319.90 \quad \$ 319.90$ $\$ 337.46$ \$337.46 \$337.46 $\$ 291.81$ \$291.81 $\$ 291.81$ $\$ 309.36 \quad \$ 309.36 \quad \$ 309.36$ $\$ 296.36$ \$296.36 \$296.36 $\begin{array}{lll}\$ 2914.71 & \$ 214.71 & \$ 214.71\end{array}$$\$ 305.63$
\$323.18
$\$ 326.69$
$\$ 326.69$
$\$ 344.24$
$\$ 344.2$
$\$ 296.64$
$\begin{array}{ll}\$ 326.69 & \$ 326.69 \\ \$ 32964.08 & \$ 296 . \\ \$ & \$ 364.08\end{array}$
$\$ 381.63$
$\$ 364.08$
$\begin{array}{ll}\$ 381.63 \\ \$ 336.91 & \$ 381.63\end{array}$
$\begin{array}{ll}\$ 336.91 & \$ 336.91 \\ \$ 266.62 & \$ 266.62\end{array}$

| $\$ 266.62$ | $\$ 266.62$ |
| :--- | :--- |
| $\$ 284.18$ | $\$ 284.18$ |

$\$ 284.18$ \$284.18
$\$ 235.73$ \$235.73
$\$ 253.29 \quad \$ 253.29$
$\$ 239.49 \quad \$ 239.49$
\$172.66 $\quad \$ 172.6$352.80
$\$ 357.68$
$\$ 375.24 \quad \$ 375.24$
$\$ 325.61 \quad \$ 325.61$
$\$ 384.21 \quad \$ 384.21$
$\$ 384.21 \quad \$ 384.21$
$\$ 401.77 \quad \$ 401.77$359.69
$\$ 277.69$
$\$ 277.69$
$\$ 264.19$
\$191.40
5.63 24 . 6.64
1.63 62 73 .739
9.49 2.66
5.24 80 24 .21 9.69 $\$ 285.17$ $\$ 302.73$
$\$ 260.13$ $\$ 260.13$
$\$ 277.69$ $\$ 277.69$
$\$ 264.19$ \$191.40
RATING AREA 3

| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Bradford | Carbon | Clinton | Lackawanna | Luzerne | Lycoming | Monroe | Pike | Sullivan | Susquehanna | Tioga | Wayne | Wyoming |

RATING AREA 4

| 2,204 | 377 | 624 | 669 | 298 | 168 | 29 | 28 | 561 | 1,328 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Allegheny | Armstrong | Beaver | Butler | Fayette | Greene | Indiana | Lawrence | Washington | Westmoreland |



| $\$ 376.07$ | $\$ 376.07$ | $\$ 376.07$ | $\$ 376.07$ | $\$ 376.07$ | $\$ 376.07$ | $\$ 376.07$ | $\$ 376.07$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| $\$ 393.63$ | $\$ 393.63$ | $\$ 393.63$ | $\$ 393.63$ | $\$ 393.63$ | $\$ 393.63$ | $\$ 393.63$ | $\$ 393.63$ |
| $\$ 401.08$ | $\$ 401.08$ | $\$ 401.08$ | $\$ 401.08$ | $\$ 401.08$ | $\$ 401.08$ | $\$ 401.08$ | $\$ 401.08$ |
| $\$ 418.64$ | $\$ 418.64$ | $\$ 418.64$ | $\$ 418.64$ | $\$ 418.64$ | $\$ 418.64$ | $\$ 418.64$ | $\$ 418.64$ |
| $\$ 365.27$ | $\$ 365.27$ | $\$ 365.27$ | $\$ 365.27$ | $\$ 365.27$ | $\$ 365.27$ | $\$ 365.27$ | $\$ 365.27$ |
| $\$ 431.00$ | $\$ 431.00$ | $\$ 431.00$ | $\$ 431.00$ | $\$ 431.00$ | $\$ 431.00$ | $\$ 431.00$ | $\$ 431.00$ |
| $\$ 448.55$ | $\$ 448.55$ | $\$ 448.55$ | $\$ 448.55$ | $\$ 448.55$ | $\$ 448.55$ | $\$ 448.55$ | $\$ 448.55$ |
| $\$ 403.50$ | $\$ 403.50$ | $\$ 403.50$ | $\$ 403.50$ | $\$ 403.50$ | $\$ 403.50$ | $\$ 403.50$ | $\$ 403.50$ |
| $\$ 319.90$ | $\$ 319.90$ | $\$ 319.90$ | $\$ 319.90$ | $\$ 319.90$ | $\$ 319.90$ | $\$ 319.90$ | $\$ 319.90$ |
| $\$ 337.46$ | $\$ 337.46$ | $\$ 337.46$ | $\$ 337.46$ | $\$ 337.46$ | $\$ 337.46$ | $\$ 337.46$ | $\$ 337.46$ |
| $\$ 291.81$ | $\$ 291.81$ | $\$ 291.81$ | $\$ 291.81$ | $\$ 291.81$ | $\$ 291.81$ | $\$ 291.81$ | $\$ 291.81$ |
| $\$ 309.36$ | $\$ 309.36$ | $\$ 309.36$ | $\$ 309.36$ | $\$ 309.36$ | $\$ 309.36$ | $\$ 309.36$ | $\$ 309.36$ |
| $\$ 296.36$ | $\$ 296.36$ | $\$ 296.36$ | $\$ 296.36$ | $\$ 296.36$ | $\$ 296.36$ | $\$ 296.36$ | $\$ 296.36$ |
| $\$ 214.71$ | $\$ 214.71$ | $\$ 214.71$ | $\$ 214.71$ | $\$ 214.71$ | $\$ 214.71$ | $\$ 214.71$ | $\$ 214.71$ |


| $\$ 344.75$ | $\$ 344.75$ |
| :--- | :--- |
| $\$ 361.43$ | $\$ 361.43$ |
| $\$ 365.58$ | $\$ 365.58$ |
| $\$ 382.26$ | $\$ 382.26$ |
| $\$ 330.56$ | $\$ 330.56$ |
| $\$ 410.39$ | $\$ 410.39$ |
| $\$ 427.07$ | $\$ 427.07$ |
| $\$ 369.10$ | $\$ 369.10$ |

RATING AREA 5

| 10 | 121 | 39 | 514 | 6 | 5 | 291 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Bedford | Blair | Clearfield | Cambria | Huntingdon | Jefferson | Somerset |

RATING AREA 6

| 174 | 44 | 2,270 | 64 | 18 | 1,824 | 115 | 1,020 | 70 | 70 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Centre | Columbia | Lehigh | Mifflin | Montour | Northampton | Northumberland | Schuylkill | Snyder | Union |

RATING AREA 7
RATING AREA 7

| 367 | 4,723 | 6,239 | 1,534 |
| :---: | :---: | :---: | :---: |
| Adams | Berks | Lancaster | York |


|  |  | \$350.44 |  |  | \$350.44 |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | \$367.13 |  |  | \$367.13 |
|  |  | \$371.59 |  |  | \$371.59 |
|  |  | \$388.28 |  |  | \$388.28 |
|  |  | \$336.02 |  |  | \$336.02 |
|  |  | \$417.16 |  |  | \$417.16 |
|  |  | \$433.85 |  |  | \$433.85 |
|  |  | \$375.19 |  |  | \$375.19 |
|  |  | \$304.88 |  |  | \$304.88 |
|  |  | \$321.56 |  |  | \$321.56 |
|  |  | \$274.85 |  |  | \$274.85 |
|  |  | \$291.53 |  |  | \$291.53 |
|  |  | \$275.79 |  |  | \$275.79 |
|  |  | \$192.72 |  |  | \$192.72 |
| \$424.41 | \$424.41 | \$424.41 | \$424.41 | \$424.41 | \$424.41 |
| \$441.10 | \$441.10 | \$441.10 | \$441.10 | \$441.10 | \$441.10 |
| \$449.75 | \$449.75 | \$449.75 | \$449.75 | \$449.75 | \$449.75 |
| \$466.44 | \$466.44 | \$466.44 | \$466.44 | \$466.44 | \$466.44 |
| \$406.95 | \$406.95 | \$406.95 | \$406.95 | \$406.95 | \$406.95 |
| \$505.22 | \$505.22 | \$505.22 | \$505.22 | \$505.22 | \$505.22 |
| \$521.91 | \$521.91 | \$521.91 | \$521.91 | \$521.91 | \$521.91 |
| \$454.40 | \$454.40 | \$454.40 | \$454.40 | \$454.40 | \$454.40 |
| \$369.24 | \$369.24 | \$369.24 | \$369.24 | \$369.24 | \$369.24 |
| \$385.93 | \$385.93 | \$385.93 | \$385.93 | \$385.93 | \$385.93 |
| \$332.86 | \$332.86 | \$332.86 | \$332.86 | \$332.86 | \$332.86 |
| \$349.55 | \$349.55 | \$349.55 | \$349.55 | \$349.55 | \$349.55 |
| \$334.00 | \$334.00 | \$334.00 | \$334.00 | \$334.00 | \$334.00 |
| \$233.40 | \$233.40 | \$233.40 | \$233.40 | \$233.40 | \$233.40 |


| \$350.44 |  |
| :---: | :---: |
| \$367.13 |  |
| \$371.59 |  |
| \$388.28 |  |
| \$336.02 |  |
| \$417.16 |  |
| \$433.85 |  |
| \$375.19 |  |
| \$304.88 |  |
| \$321.56 |  |
| \$274.85 |  |
| \$291.53 |  |
| \$275.79 |  |
| \$192.72 |  |
| \$424.41 | \$424.41 \$424.41 |
| \$441.10 | \$441.10 \$441.10 |
| \$449.75 | \$449.75 \$449.75 |
| \$466.44 | \$466.44 \$466.4 |
| \$406.95 | \$406.95 \$406. |
| \$505.22 | \$505.22 \$505.22 |
| \$521.91 | \$521.91 \$521. |
| \$454.40 | \$454.40 \$454.40 |
| \$369.24 | \$369.24 \$369.2 |
| \$385.93 | \$385.93 \$385. |
| \$332.86 | \$332.86 \$332.86 |
| \$349.55 | \$349.55 \$349.55 |
| \$334.00 | \$334.00 \$334.00 |


| $\$ 424.41$ | $\$ 424.41$ | $\$ 424.41$ | $\$ 424.41$ |
| :--- | :--- | :--- | :--- |
| $\$ 441.10$ | $\$ 441.10$ | $\$ 441.10$ | $\$ 441.10$ |
| $\$ 449.75$ | $\$ 449.75$ | $\$ 449.75$ | $\$ 449.75$ |
| $\$ 466.44$ | $\$ 466.44$ | $\$ 466.44$ | $\$ 466.44$ |
| $\$ 406.95$ | $\$ 406.95$ | $\$ 406.95$ | $\$ 406.95$ |
| $\$ 505.22$ | $\$ 505.22$ | $\$ 505.22$ | $\$ 505.22$ |
| $\$ 521.91$ | $\$ 521.91$ | $\$ 521.91$ | $\$ 521.91$ |
| $\$ 454.40$ | $\$ 454.40$ | $\$ 454.40$ | $\$ 454.40$ |
| $\$ 369.24$ | $\$ 369.24$ | $\$ 369.24$ | $\$ 369.24$ |
| $\$ 385.93$ | $\$ 385.93$ | $\$ 385.93$ | $\$ 385.93$ |
| $\$ 332.86$ | $\$ 332.86$ | $\$ 332.86$ | $\$ 332.86$ |
| $\$ 349.55$ | $\$ 349.55$ | $\$ 349.55$ | $\$ 349.55$ |
| $\$ 334.00$ | $\$ 334.00$ | $\$ 334.00$ | $\$ 334.00$ |
| $\$ 233.40$ | $\$ 233.40$ | $\$ 233.40$ | $\$ 233.40$ |

RATING AREA 8

| 0 | 0 | 0 | 0 | 0 |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 0 | RATING AREA 9 |  |  |  |  |  |
| 2,161 | 2,050 | 1,731 | 51 | 38 | 1,047 | 318 |
| Bucks | Chester | Delaware | Montgomery | Philadelphia |  |  |


|  |  |  |
| :--- | :--- | :--- |
| $\$ 344.75$ | $\$ 344.75$ | $\$ 344.75$ |
| $\$ 361.43$ | $\$ 361.43$ | $\$ 361.43$ |
| $\$ 365.58$ | $\$ 365.58$ | $\$ 365.58$ |
| $\$ 382.26$ | $\$ 382.26$ | $\$ 382.26$ |
| $\$ 330.56$ | $\$ 330.56$ | $\$ 330.56$ |
| $\$ 410.39$ | $\$ 410.39$ | $\$ 410.39$ |
| $\$ 427.07$ | $\$ 427.07$ | $\$ 427.07$ |
| $\$ 369.10$ | $\$ 369.10$ | $\$ 369.10$ |

\$344.75 \$344.75
\$361.43 \$361.43
\$365.58 \$365.58
$\$ 382.26 \quad \$ 382.26$
$\$ 330.56 \quad \$ 330.56$
$\begin{array}{ll}\$ 330.56 & \$ 330.56 \\ \$ 410.39 & \$ 410.39\end{array}$
$\begin{array}{ll}\$ 410.39 & \$ 410.39 \\ \$ 427.07 & \$ 427.07\end{array}$ $\$ 369.10 \quad \$ 369.10$

| RATING AREA 8 |  |  |  |  | RAting Area 9 |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 0 | 0 | 0 | 0 | 0 | 2,161 | 2,050 | 1,731 | 51 | 38 | 1,047 | 318 |
| Bucks | Chester | Delaware | Montgomery | Philadelphia | Cumberland | Dauphin | Franklin | Fulton | Juniata | Lebanon | Perry |
|  |  |  |  |  | \$299.94 | \$299.94 | \$299.94 |  |  | \$299.94 | \$299.94 |
|  |  |  |  |  | \$316.62 | \$316.62 | \$316.62 |  |  | \$316.62 | \$316.62 |
|  |  |  |  |  | \$270.38 | \$270.38 | \$270.38 |  |  | \$270.38 | \$270.38 |
|  |  |  |  |  | \$287.07 | \$287.07 | \$287.07 |  |  | \$287.07 | \$287.07 |
|  |  |  |  |  | \$271.30 | \$271.30 | \$271.30 |  |  | \$271.30 | \$271.30 |
|  |  |  |  |  | \$189.59 | \$189.59 | \$189.59 |  |  | \$189.59 | \$189.59 |


| $\$ 424.41$ | $\$ 424.41$ | $\$ 424.41$ | $\$ 424.41$ | $\$ 424.41$ | $\$ 424.41$ | $\$ 424.41$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| $\$ 441.10$ | $\$ 441.10$ | $\$ 441.10$ | $\$ 441.10$ | $\$ 441.10$ | $\$ 441.10$ | $\$ 441.10$ |
| $\$ 449.75$ | $\$ 449.75$ | $\$ 449.75$ | $\$ 449.75$ | $\$ 449.75$ | $\$ 449.75$ | $\$ 449.75$ |
| $\$ 466.44$ | $\$ 466.44$ | $\$ 466.44$ | $\$ 466.44$ | $\$ 466.44$ | $\$ 466.44$ | $\$ 466.44$ |
| $\$ 406.95$ | $\$ 406.95$ | $\$ 406.95$ | $\$ 406.95$ | $\$ 406.95$ | $\$ 406.95$ | $\$ 406.95$ |
| $\$ 505.22$ | $\$ 505.22$ | $\$ 505.22$ | $\$ 505.22$ | $\$ 505.22$ | $\$ 505.22$ | $\$ 505.22$ |
| $\$ 521.91$ | $\$ 521.91$ | $\$ 51.91$ | $\$ 521.91$ | $\$ 521.91$ | $\$ 521.91$ | $\$ 521.91$ |
| $\$ 454.40$ | $\$ 454.40$ | $\$ 454.40$ | $\$ 454.40$ | $\$ 454.40$ | $\$ 434.40$ | $\$ 454.40$ |
| $\$ 369.24$ | $\$ 369.24$ | $\$ 369.24$ | $\$ 369.24$ | $\$ 369.24$ | $\$ 369.24$ | $\$ 369.24$ |
| $\$ 385.93$ | $\$ 385.93$ | $\$ 385.93$ | $\$ 385.93$ | $\$ 385.93$ | $\$ 385.93$ | $\$ 385.93$ |
| $\$ 332.86$ | $\$ 332.86$ | $\$ 332.86$ | $\$ 332.86$ | $\$ 332.86$ | $\$ 332.86$ | $\$ 332.86$ |
| $\$ 349.55$ | $\$ 349.55$ | $\$ 349.55$ | $\$ 349.55$ | $\$ 349.55$ | $\$ 349.55$ | $\$ 349.55$ |
| $\$ 334.00$ | $\$ 334.00$ | $\$ 334.00$ | $\$ 334.00$ | $\$ 334.00$ | $\$ 334.00$ | $\$ 334.00$ |
| $\$ 233.40$ | $\$ 233.40$ | $\$ 233.40$ | $\$ 233.40$ | $\$ 233.40$ | $\$ 233.40$ | $\$ 233.40$ |

## 2021 Service Area

## Issuer: Highmark Inc.

Market: Individual


[^4]
## 2022 Service Area

## Issuer: Highmark Inc. <br> Market: Individual



[^5]
## TIGHMARK.

June 22, 2021

Mr. James Laverty, Actuary
Bureau of Life, Accident \& Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120
Re: Highmark Inc. 2022 ACA Rate Filing (Individual Market)
Highmark Filing \# 1A-DP-21-HI (SERFF Filing \# HGHM-132820364)
Dear Mr. Laverty:
Enclosed are responses to your June 10, 2021 questions regarding SERFF Filing \# HGHM132820364. We have included your questions along with our responses for your convenience.

Should you have any further questions regarding this Filing, please feel free to contact me at $\square$ or via e-mail at: $\square$

Sincerely,


Highmark Inc.


1. The following questions relate to the trend assumption:
a. Please provide additional detail related to the population of Individual ACA members that were included in the Company's regression analysis. Specifically, did the regression analysis include all Individual ACA members who were enrolled with the Highmark's various legal entities during the time period of 2017 to 2020? Also, was the population analyzed limited to a subset of Individual ACA members enrolled through Highmark (e.g., members continuously enrolled through the time period analyzed)? Related to the latter, if not, please clarify.
b. Section 1H of the PA Actuarial Memorandum indicates that the regression analysis primarily informed the trend selection with the final requested trend also based on actuarial judgment. Please provide a detailed exhibit displaying the quantitative development of the trend estimates produced by the regression analysis and the results produced by the regression analysis performed, separately for medical and pharmacy services. Additionally, please explain why the particular trend assumption was chosen over another. For example, if the regression analysis suggested that the annual trend assumption should equal $6 \%$, but the Company ultimately selected $7 \%$, please explain how it was determined that the $7 \%$ assumption is more appropriate than $6 \%$.
c. Please provide an exhibit displaying what explicit adjustments, if any, were made to the results of the regression analysis to arrive at the final proposed trend assumptions (e.g., an adjustment was applied to the results of the regression analysis to capture anticipated changes in the pharmacy formulary).
d. Section 1H of the PA Actuarial Memorandum states that the regression analysis was completed at the medical and pharmacy level, then combined to develop a total trend assumption. Please provide a detailed quantitative exhibit displaying how the medical and pharmacy results of the regression analysis were combined. Additionally, please provide support for the approach of assuming that the medical and pharmacy trends should be equal to one another (i.e., instead of assuming separate medical and pharmacy trends).
e. Please explain what adjustments, if any, were made to account for the impact of COVID-19 when developing the annual trend assumption utilized in the rate development.
f. Please provide a detailed quantitative exhibit displaying the development of the induced utilization assumption that is included in the trend assumptions and shown in Table 3 of the PA Rate Template file. In providing your response, please provide an exhibit displaying the development of the average induced demand factors underlying the 2020 experience and projected 2022 populations.

Response:
a. The ACA Individual population used in the regression analysis was based on the WPA and CPA members enrolled in each applicable month. Please see the attached exhibits labeled Q1a Response WPA and Q1a Response CPA which highlight the months used in the regression for both medical and drug. Months after February 2020 were not considered in the results due to the volatility associated with Covid-19.
b. Please see the attached exhibit labeled Q1b Response for the development of the trend estimates produced by the regression analysis.
c. The only adjustment made to the regression trend output was the actuarial judgment described in the exhibit labeled Q1b Response.
d. Please see the attached exhibit labeled Q1b Response. The medical and pharmacy trends were set equal in the filing submission because the final trend developed was a total trend.
e. The trend in the filing submission was developed excluding Covid-19. Please see the response to Question 3 below for more details on what level of Covid-19 factors were excluded.
f. Please see the attached exhibit labeled Q1f Response for the development of the induced utilization assumption that is included in Table 3 of the PA Rate Template file.

## 2. The following questions relate to the morbidity adjustment:

a. Please provide a quantitative exhibit displaying the development of the $\mathbf{2 0 2 0}$ Normalized Allowed PMPM shown in column D in Attachment A. Please demonstrate all calculations.
b. Please provide support for and include a quantitative exhibit displaying the development of the assumed 2022 Member Distribution shown in Attachment A.
c. Please provide a detailed quantitative exhibit displaying the development of the $\mathbf{2 0 2 0}$ Normalized Allowed PMPM shown in column F in Attachment A. Please demonstrate all calculations.

Response:
a. Please see the attached exhibit labeled Q2a Response for the development of the 2020 normalized allowed PMPM (column D) in Attachment A.
b. Please see the attached exhibit labeled Q2b Response for the development of the assumed 2022 member distribution shown in Attachment A. The development starts with the actual member distribution by region and population source as of the 2021 snapshot date. Based on the product/plan changes from 2021 to 2022, our internal Sales Department estimated that the WPA/CPA mix would change from $26 \% / 74 \%$ to $36 \% / 64 \%$. We used this anticipated regional mix for 2022 to calculate the projected 2022 member distribution as shown in the exhibit by maintaining the same population source mix within each region. The assumed values that were incorporated into Attachment A reflect very minor adjustments in order to use more rounded assumptions.
c. Please see the attached exhibit labeled Q2c Response for the development of the 2020 normalized allowed PMPMs (column F) in Attachment A. The composite PMPM is derived using the 2/1/2021 enrollment profile which is categorized into the following sources:

Renewal

- This represents our 2020 ACA members that re-enrolled in HMARK. The normalized allowed PMPM was calculated by normalizing the allowed PMPM for demographic, network, and benefit richness factors.
Other Highmark
- This represents the 2020 members from other Highmark markets such as group markets that enrolled in HMARK. The normalized PMPM was calculated by reviewing its allowed claims, adjusted for benefit differential if needed and then normalized for demographic, network, and benefit richness factors.
Prior ACA
- This represents our 2019 ACA members that lapsed in 2020 and now reenrolled in HMARK. We reviewed its 2019 ACA claims, trended to 2020, and used this as starting point to approximate the 2020 allowed claims. The normalized allowed PMPM was then calculated by normalizing the allowed PMPM for demographic, network, and benefit richness factors.
- This represents the catch-all category of the remaining members that enrolled in HMARK. The adjusted allowed claims PMPM for the "New" segment is set such that its normalized allowed PMPM was set equal to the "Renewal" segment.

Since the underlying claims only reflected the claims experience of the 2/1/2021 active enrollment, we added a death load adjustment to the underlying allowed PMPMs to capture the incremental claims of terminated members due to death as developed from historical experience. In conjunction with the claim adjustment, we also adjusted the risk scores as discussed further in the response to Question 6c below. These adjustments are necessary to account for the fact that the underlying claim projection is based on the active enrollment snapshot as of $2 / 1 / 2021$. Absent this adjustment, the claim projection and risk scores would be artificially low because they would exclude the experience associated with members who lapse due to death each year.
3. The following questions pertain to the COVID-19 adjustment factor:
a. Please provide a detailed quantitative exhibit displaying the development of the Company's $7.6 \%$ and $8.5 \%$ adjustments to reflect the degree of claims suppression that was experienced in 2020 due to Deferred/Rescheduled/Induced Care for each of the Western and Central regions, respectively. In providing your response, for each region, please include the actual 2020 monthly claims experience that was considered, the estimated claims experience that was developed to estimate a 2020 non-COVID-19 baseline, and the detailed figures/adjustments that were utilized to develop the estimated claims experience for the 2020 non-COVID- 19 baseline.
b. Please provide support for the assumption that $43 \%$ of the population will be receiving vaccine boosters once every two years, as discussed in Section 2A of the PA Actuarial Memorandum. In addition, please provide the assumed cost per person that was assumed for those receiving the vaccine booster and provide support for how that assumed cost was developed.
c. Please provide a detailed quantitative exhibit displaying the development of the $\mathbf{1 . 0 0 5}$ additional morbidity adjustment, as discussed in Section 2A of the PA Actuarial Memorandum. If a quantitative exhibit cannot be provided, please provide any other support (e.g., external study) that was utilized in developing the assumption.

Response:
a. Please see the attached exhibit labeled Q3a Response for the development of the Deferred/Rescheduled/Induced Care adjustments on the 2020 claims. Table 1 shows the development of the ( $7.6 \%$ ) impact for the Western PA region, and Table 2 shows the development of the ( $8.5 \%$ ) impact for the Central PA region. Each table starts with the actual member months and medical allowed claim PMPMs by month for 2020. Please note that the Western PA development includes experience from both the Highmark Inc. entity and the Highmark Choice Company. We then removed the impact of Deferred/Rescheduled/Induced Care by month to derive estimated 2020 PMPMs without these effects. The weighted average PMPMs with and without the impacts were compared to derive a composite annual impact to medical claims. This impact was then multiplied by the estimated medical claims as a $\%$ of total to convert it to a total impact basis.

The COVID impact of Deferred/Rescheduled/Induced Care was provided by the Company's Actuarial Modeling \& Factor Development team. Their process for estimating these factors involved the following steps:

- Normalize 2019 allowed medical claims for known factors
- Trend normalized 2019 allowed medical claims to 2020 to derive a 2020 non-COVID baseline
- Adjust 2020 actual allowed medical claims to remove the impact of COVID costs (i.e. Testing, Treatment, etc.)
- Subtract the 2020 non-COVID baseline from the 2020 actuals to estimate the Deferred/Rescheduled Care impact

Although we relied on the Actuarial Modeling \& Factor Development team's inputs for this assumption, we did review the values for reasonableness. The direction and magnitude of the monthly factors seemed reasonable given the progression of the pandemic in 2020. Specifically, there was no impact in January/February, but there was a significant impact in March/April/May when healthcare providers \& facilities were closing for all non-COVID related care. Then, the impact subsided over the summer \& early fall before spiking again at the end of the year when COVID cases escalated.
b. The $43 \%$ vaccine utilization assumption is based on population surveys, consulting firm publications, clinical feedback, CDC reported flu vaccination rates, and the directional relationship with emerging age $65+$ COVID vaccination rates reported by the CDC. A reporting adjustment is included to convert utilization measures to Highmark's population and account for vaccines that were provided without a corresponding bill.

Please see the attached exhibit labeled Q3b Response for the development of the assumed cost per person of the vaccine. The vaccine cost is based on other vaccine costs in the CDC Vaccine Price List, federally contracted purchase prices for the COVID vaccine, CMS COVID vaccine assumptions for Medicare Advantage, clinical feedback, and public interviews with manufacturer CEOs.
c. Please see the attached exhibit labeled Q3c Response for the development of the $0.5 \%$ morbidity adjustment. Listed below are numerous articles that indicate that population health has deteriorated during the pandemic, which will impact future cost of care. Using the references below, the Company determined specific categories of care which would be most impacted by the behavior changes brought about by the pandemic. The Company utilized prior analyses and actuarial judgement in determining the anticipated impact to claims.

## Reference List:

- https://www.pwc.com/us/medicalcosttrends (overall cost trends, including commentary on increased utilization from COVID)
- https://www.nytimes.com/2021/03/22/health/virus-weight-gain.html (weight gain)
- https://time.com/5936029/covid-19-heart-disease-rise/ (cardiovascular risk)
- https://www.sciencedirect.com/science/article/abs/pii/S0939475320302131 (cardiovascular risk)
- https://www.nature.com/articles/s41430-020-0646-z (cardiovascular risk)
- https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7194897/ (lifestyle changes)
- https://journals.sagepub.com/doi/full/10.1177/1559827620918808 (cardiovascular risk)
- https://www.mdpi.com/2072-6643/12/8/2324 (dietary and lifestyle changes)
- https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7665774/ (mental health impact)

4. Please provide a quantitative exhibit displaying the development of the average 2020 and $\mathbf{2 0 2 2}$ network factors used in the development of the "Changes in Network" Index Rate Adjustment shown in Attachment A.

Response:
Please see the attached exhibit labeled Q4 Response for the development of the average 2020 and 2022 network factors. As demonstrated in Attachment A of the rate filing, these two factors are used to develop the "change in network" factor shown in Table 5 of the PA Rate Template file.
5. Please provide a detailed quantitative exhibit displaying the 1.011 "Change in Other" Index Rate adjustment shown in Table 5 of the PA Rate Template file. In providing your response, please break out the estimated impact due to changes in pharmacy rebates and expected changes in hospital/physician settlements separately. Additionally, please clarify what the adjustment for changes in hospital/physician settlements is intended to reflect.

## Response:

Please see the attached exhibit labeled Q5 Response for the development of the "Change in Other" factor. The change in hospital/physician settlements is intended to reflect changes in non-claim system programs such as value-based reimbursement programs from the base period to the projection period.
6. The following questions relate to the risk transfer assumption:
a. Please provide a detailed quantitative exhibit displaying the development of the Companyspecific average PLRS, ARF, GCF, ID, AV, and premium PMPM assumptions underlying the projected 2022 risk adjustment transfer, as shown in Attachment B. In providing your response, please include the average PLRS, ARF, GCF, ID, AV, and premium PMPM underlying the RATEE file that will be used by CMS to calculate risk transfers for 2020. Additionally, please provide a comparison of the 2022 factors being projected vs. the 2020 factors underlying the RATEE file and provide justification to the extent the projected 2022 factors are different than the 2020 factors.
b. Please provide a detailed quantitative exhibit displaying the development of the market wide average PLRS, ARF, GCF, ID,AV, and premium PMPM assumptions underlying the projected 2022 risk adjustment transfer, as shown in Attachment B. Additionally, please provide a comparison of the 2022 factors being projected vs. the 2020 factors shown in the Interim 2020 risk adjustment transfer report and provide justification to the extent the projected $\mathbf{2 0 2 2}$ factors are different than the $\mathbf{2 0 2 0}$ interim factors.
c. To the extent that a portion of the Company's morbidity adjustment reflects anticipated changes in morbidity specific to the Company's internal book of business (i.e., in addition to, or rather than, any changes in the morbidity of the overall PA Individual ACA market), please explain how the morbidity adjustment was considered in the development of the Company's risk adjustment transfer assumption.
d. Please reconcile the difference between the Company-specific projected 2022 ARF shown in Attachment B and the average projection period age factor shown in Attachment E.
e. Please provide a detailed quantitative exhibit displaying the anticipated receipt and assessment associated with the high cost risk pool component of the projected risk transfer results.

Response:
a. Please see the attached exhibit labeled Q6a Response for the development of the Companyspecific assumptions underlying the projected 2022 risk transfer. The Company-specific PLRS, ARF, GCF, IDF, and AV assumptions shown in Attachment B and used to develop the projected

2022 risk transfer were developed for the population of members that comprised the normalized allowed PMPM development discussed in the response to Question 2c above.

The exhibit labeled Q6a Response also includes the relevant factors underlying the RATEE file that CMS will use to calculate risk transfers for 2020. Please note that the GCF value is listed as "unknown" because this factor cannot be derived without access to all of the other issuer RATEE files in the market. The 2022 factors are different from the 2020 factors because the 2022 population is anticipated to be different than the 2020 population for several reasons. First, the size of the populations is much different. There were about 30,000 average members in 2020. We expect close to 40,000 average members in 2022. Second, the geographic footprint of the populations has changed. In 2020, only about $6 \%$ of the membership was located in Western Pennsylvania counties. In 2022, we expect $36 \%$ of the membership to be located in Western Pennsylvania counties.
b. The statewide factors included in rows 13 and 18 of Attachment B for the 2022 projection were developed by starting with information from the following sources: (1) the PID's 2020 RATEE study released on May 9, 2021, (2) the PID's 1Q2021 Enrollment Survey released on April 28, 2021, and (3) the CMS Interim Summary Report for 2020 released on March 31, 2021. The attached exhibit labeled Q6b Response demonstrates how we used the information from these sources in order to derive the 2022 statewide average estimates shown in Attachment B. Most of the assumed 2022 statewide factors are identical to our best estimates of the 2020 or 2021 statewide factors. The only exception is the statewide average risk score where we assumed a slight reduction of $1 \%$. Table 3 shows a comparison of the 2022 factors being projected vs. the 2020 factors shown in the CMS Interim Report. In general, the factors being used for 2022 are very similar to the factors from the Interim Report. Where differences exist, it's because we are using more accurate and/or more recent data to develop our estimates. For example, using results from the PID RATEE analysis is preferable to the CMS Interim Report because they are based on actual EDGE Server submissions by all plans with run-out through the April 2021 deadline.
c. The Company-specific PLRS factors shown in the attached exhibit labeled Q6a Response were developed using the 2020 HHS-HCC risk adjustment model. The risk scores were increased by $4.5 \%$ in conjunction with the death load claim adjustment discussed in the response to Question 2 c above. We selected a $4.5 \%$ risk score load based on a review of the data.
d. The projected 2022 average age factor shown in Attachment $E$ is based on members' ages as of 2021. The 2022 allowable rating factor (ARF) shown in Attachment B and used in the risk adjustment development is based on members' ages as of 2020 in order to ensure consistency with the ages used in the Company-specific risk scores and the statewide average ARF.
e. Please see the attached exhibit labeled Q6e Response for the development of the high cost risk pool component of the projected risk transfer results. We relied upon estimates from an external actuarial consulting company's study to inform our selection of an appropriate percentage of premium charge for 2022. The external study was based upon data collected by issuers across the country and included over 135 million submitted member months. Given the extremely volatile and unpredictable nature of claims in excess of the $\$ 1$ million attachment point, as a simplifying assumption we assumed there would be no anticipated reimbursements in 2022. Instead, we selected a percentage of premium charge that was lower than what could have been reasonably supported by the external study. As a point of reference, we have only had three members reach the attachment point from 2018-2020 in all our Pennsylvania entities combined.

## Additional Carrier Enrollment Questions

1. 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 requested monthly membership information:

| Month <br> Year | OFF -Exchange <br> \& No APTC | ON - Exchange <br> \& No APTC | ON - Exchange <br> with APTC | Grand <br> Total |
| :---: | :---: | :---: | :---: | :---: |
| 21-Jan | 5,396 | 3,884 | 25,431 | $\mathbf{3 4 , 7 1 1}$ |
| 21-Feb | 5,570 | 4,109 | 26,124 | $\mathbf{3 5 , 8 0 3}$ |
| 21-Mar | 5,602 | 4,079 | 26,270 | $\mathbf{3 5 , 9 5 1}$ |
| 21-Apr | 5,705 | 4,227 | 26,815 | $\mathbf{3 6 , 7 4 7}$ |
| 21-May | 5,763 | 4,253 | 27,667 | $\mathbf{3 7 , 6 8 3}$ |

2. 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 estimate that approximately $10-15 \%$ of the currently enrolled On-Exchange No-APTC members as of May 2021 will enroll through the Exchange and take advantage of the enhanced and expanded subsidies resulting from ARPA. In fact, we understand that Pennie already performed a subsidy redetermination in early June 2021, and so we expect most of the transition will be realized in the June 2021 enrollment figures once they are available. As a result, we anticipate minimal additional movement between these two buckets in 2022.
3. 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 estimate that approximately 10-20\% of the currently enrolled Off-Exchange members will enroll through the Exchange in 2022 and take advantage of the enhanced and expanded subsidies resulting from ARPA.

The following are additional questions or comments from the PID:

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

Response:
We have tested and confirmed that the rates in Table 11 of the Actuarial Memorandum Exhibits, the PA Plan Design Summary and Rate Tables, the Federal Rates Template, and in the binder are identical.
2. Please provide an exhibit that quantitatively shows a comparison of the actual to projected claim cost PMPMs for calendar years 2017-2020, as applicable.

Response:
Please see the attached exhibit labeled PID Q2 Response for a comparison of the actual to projected claim cost PMPMs from calendar years 2017-2020 where applicable. Please note that the actual paid claim PMPM for 2020 is low due to the COVID pandemic.
3. The requested rate increase for this filing was above average among PA individual-market issuers. Please provide a shortlist of bullet points that explain the main issues causing this higher-than-average requested increase.

Response:
Since we do not know what specific assumptions or adjustments were made by the other individual market issuers in their rate filings, it is difficult to assess what may be causing our rate change to vary from the average. However, it is important to note that per the Department's published rate filing instructions, we did not include the impact of the state 1332 Reinsurance program in our initial submission. Once the reinsurance parameters are finalized and/or the Department instructs us to incorporate the impact of the program, the average rate change will decrease and will ultimately be significantly less than the annual trend.

## 4. Please provide an exhibit which demonstrates that the criteria for the expanded bronze plan(s) have been met.

Response:
The Prescription Drug Benefit Plan provides three major services of coverage (as defined on page 94142 of the 2018 Notice of Benefit and Payment Parameters) that are less than or equal to $50 \%$ coinsurance and available prior to any deductible. These services include: generic drugs, specialty drugs, and preferred brand drugs. The coinsurance percentages and certifications of the values corresponding to these categories can be found in the AV screenshots and Certifications document provided as a separate attachment with the initial SERFF submission.
5. Per Pennsylvania Final Rate Filing Guidance, Table 5, the "Change in Morbidity - All Other" in individual filings should be formula based and listed as 1.01 * Issuer Assumption. Please update the equation to comply with the Pennsylvania Final Rate Filing Guidance.

Response:
We intend to make this update to Table 5 later in the review process since, at a minimum, we know that we will also need to incorporate the impact of the reinsurance program into the rate development. By making both changes at the same time, we can minimize the number of versions of this document that are produced.

Highmark Inc．

Response to Objection 1－Question 1a（WPA Region）

| Incured | Membe | Alowed | AGING | Cumul | $\pm$Monthy <br> Factor | Pricing PMPM | ${ }_{\text {chen }}^{12 \mathrm{MO}}$ | $\underset{\substack{\text { Anuual } \\ \text { Trend }}}{\text { ar }}$ | Members | ${ }_{\text {Alowed }}^{\text {Alow }}$ | AGINC | Cumul | $\xrightarrow{\text { Monthly }}$ | ${ }_{\text {Pricing }}$ | ${ }_{\text {cta }}^{12 \mathrm{NO}}$ PMPM | $\xrightarrow[\substack{\text { Annual } \\ \text { Trend }}]{\text { a }}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| ${ }^{1 / 15}$ | ${ }^{111}$ |  | 1.000 | $\frac{1.127}{1.12}$ |  | ${ }^{\text {S322．05 }}$ |  |  | ${ }^{\text {M11，415 }}$ | ${ }^{594.15}$ | $\frac{1.000}{}$ | ${ }^{1.157}$ | 0.884 | ${ }^{881.37}$ |  |  |
| ${ }^{21 / 15}$ | ${ }^{111,120}$ |  | 1.000 | 116 | 92 |  |  |  | 111，010 | 994 | 1．000 | ． 141 | ${ }^{0.887}$ | ${ }_{\text {cke }}^{5824}$ |  |  |
| 315 415 | － |  | 1．000 | ${ }_{\text {lit }}^{1.123}$ | － |  |  |  |  |  | 1．000 | － | 0.89 0.897 0.89 |  |  |  |
| 515 | 110，930 | 201 | 1.000 | ${ }^{1.1226}$ | ${ }^{0.888}$ | ${ }_{\text {¢3372 }}$ |  |  | 111，930 | ${ }^{597770}$ | 1.000 | 1.116 | ${ }_{0}^{0.8996}$ | ${ }_{\text {s877．58 }}$ |  |  |
| ${ }_{\substack{615 \\ 7 / 15}}$ | ${ }^{1099.502}$ |  | 1．000 | ${ }_{\substack{1.1124 \\ 1.117}}^{1.12}$ | －0．890 |  |  |  |  | ${ }_{\text {S }}^{\text {S10．991 }}$ | － 1.0000 | ${ }_{1}^{1.1118}$ | －0．895 |  |  |  |
| $81 / 5$ | 106，901 | \＄356．43 | 1.000 | ${ }^{1.1116}$ | ${ }^{0.8966}$ | ${ }_{\text {¢33192，}}$ |  |  | 106，901 | \＄105．60 | 1.000 | 1.113 | －0．899 | ${ }_{\text {S } 994.89}$ |  |  |
| $\xrightarrow[\substack{9115 \\ 1015}]{9}$ |  | \＄337．04 | 1.000 | ${ }_{\substack{1.1119}}^{1.111}$ | 0.898 | 年3356．66 |  |  | （105，43， | ${ }_{\text {S18 }}^{\text {sin．25 }}$ | 1．000 | ${ }^{1.1111}$ | － | Sios．69 |  |  |
| 11／15 | － | 5．57 | 1．000 | 1．112 | 0.899 | ¢ |  |  |  | \＄112 | 1.000 |  | －0．892 | \＄s10．36 |  |  |
| 1／1／6 | ${ }_{5} 51,906$ | 迷 | 1.000 | ${ }^{1.1192}$ | 0．839 |  | ${ }_{\text {S342．24 }}$ |  | $\stackrel{51,98}{51,9}$ | ${ }_{\text {s }}$ | 1.000 | 265 | 888 | （124．45 |  |  |
| 216 | 51，91 | ${ }^{5416.76}$ | 1.000 | ． 199 | 0.834 | ${ }^{3347.49}$ | ${ }^{5336.11}$ |  | 51， 191 | \＄114．94 | 1.00 | 1.182 | 0.846 | 597.21 | 5997.79 |  |
| ${ }^{316}$ | 51， | － | 1.000 | 1．190 | －0．336 |  | cisisi．52 |  |  | citine9 | 1．000 | ${ }_{\substack{1.1178 \\ 1.175}}$ | （0．849 | ${ }_{\substack{\text { S } \\ \text { S1020．588 }}}$ | ¢ |  |
| $51 / 16$ | 40，599 | $\xrightarrow{\text { c388，58 }}$ | 1.000 | ${ }_{1}^{1.185}$ | ${ }_{\text {cose }}^{0.844}$ | ${ }_{\text {S3272 }}$ | ${ }_{\text {S344，}} 5$ |  | 49，599 | \＄119．16 | 1.000 | 1.179 | ${ }_{0}^{0.848}$ | \＄101．07 | \＄101．52 |  |
| ${ }_{6}^{616}$ | 49.015 | ${ }^{5412,35}$ | 1.000 | ${ }^{1.1179}$ | ${ }^{0.848}$ | ${ }_{\text {83996．63 }}$ | ${ }^{53464.44}$ |  | ${ }^{49,015}$ | \＄128．08 | 1.000 | ${ }^{1.178}$ | 0．849 | ${ }^{\text {S108．68 }}$ | ${ }_{\text {s } 102388}$ |  |
| 876 | ${ }_{8}^{48,478}$ | － | 1．000 |  | 0．880 | ${ }_{\text {S }}^{53236.14}$ | cisisi．83 |  | ${ }^{48,410}$ | \＄120．86 | 1.000 | 172 | －0．854 |  | 3 3.30 |  |
| ${ }_{9 / 16}$ | ${ }_{47,143}^{4,4}$ | ${ }_{\text {S400 }}$ | 1.000 | 1.159 | ${ }_{0}^{0.8603}$ | ${ }_{\text {S336．03 }} 5$ | ${ }_{\text {S350．43 }}^{5043}$ |  | ${ }_{4}^{47,143}$ | \＄124．99 | 1.000 | 1.178 | （e．sis | \＄106．12 | ${ }_{\text {s }}^{\text {s100．57 }}$ |  |
| ${ }^{1010} 1$ | ${ }_{4}^{46,412}$ | ${ }^{5385539}$ | 1.000 | ${ }^{1.159}$ | －0．863 |  | ${ }^{53888.30}$ |  | ${ }^{4} 4.4 .42$ | ${ }^{\text {S128．58 }}$ | 1.000 | 181 | －0．847 | ${ }^{\text {S108．91 }}$ | 7 |  |
|  | cticher | 3．28 | 1．000 |  |  |  |  |  |  | Stise． | 1．000 | （1．206 | － | ${ }_{\substack{\text { S1120．62 }}}^{\text {S17．31 }}$ | 5．58 |  |
|  |  |  | 1.000 |  |  |  |  |  | 19，993 | ${ }^{\text {sis }}$ | 1.000 | 352 | ${ }^{0.740}$ | ${ }^{599.37}$ | 92 | 1．9\％ |
| 217 | 18,745 | \＄50 | 1.000 | 1.225 |  | ${ }^{\text {S352．39 }}$ | \＄344 |  | 8，744 | \＄144．9 | 1.00 |  | 0.742 | $\$ 107$ | \＄107．91 | 1．3\％ |
| 317 |  | 20．51 | 1.000 | 1.419 |  | \＄395．1 | \＄347．29 | 0．4\％ | ${ }^{8,38}$ | \＄8169．34 | 1.00 | ${ }^{36}$ | 0.749 | ${ }_{\text {\＄126．76 }}$ | \＄108．45 | \％ |
| 517 |  | ${ }_{5}^{5565} 5$ | 1.000 | 1．309 | 0 | ¢ 839978 | ${ }_{\text {S }}^{4554}$ | ${ }_{2}^{1.0 \%}$ | 1767 |  | 1.000 | ${ }_{1}^{1.343}$ | ${ }_{0}^{0.745}$ | \＄121．49 | ${ }_{\text {s } 110.58}$ | \％ |
| $6 / 17$ | 17，407 | ${ }_{\text {S515．66 }} 5$ | 1.000 | 1.386 | ${ }_{0}^{0.722}$ | ${ }_{\text {S372．} 14}$ | ${ }_{\text {¢535．39 }}$ | ${ }_{2.7 \%}$ | 17，407 | \＄175．40 | 1.000 | ，363 | 0.734 | \＄12185 |  |  |
| 717 | 17，053 | ${ }^{5556.37}$ | 1.000 |  | 0．723 | ${ }^{\text {s3733．42 }}$ | ${ }_{\text {s360．76 }}$ | 4．6\％ | 17，052 | \＄155．88 |  | \％ | ${ }_{0}^{0.735}$ | ${ }^{\text {s114．58 }}$ | S11 | \％ |
| 8 | 16，834 | 55 | 1．000 | 1．367 |  |  | 5052．20 | ${ }^{3.7 \% \%}$ | 17，565 | St50． |  | （138 | ${ }^{0.747}$ | \＄130．79 | S114．64 |  |
| 1017 | 16，290 | ${ }_{\text {S557．86 }}$ | 1.000 | ${ }_{1.354}^{1.35}$ | ${ }_{0}^{0.739}$ |  |  | ${ }_{\text {c．}}^{5.5 \%}$ |  | Sist．71 | 1.000 | － | － | ${ }_{\text {\＄124．54 }}$ | ${ }_{\text {¢8117．}}$ |  |
| $11 / 17$ 1217 |  |  | 1．000 |  |  | ¢ ${ }_{\text {S388．05 }}^{8374}$ | ${ }_{\text {ctich }}^{537.52}$ | 7．0\％ | ＋16，025 | \＄177．66 | ${ }^{1} 1.000$ | 299 | 0．751 | ${ }_{\text {Sta }}^{513259}$ | ${ }_{\text {S120．19 }}$ | $12.3 \%$ <br>  <br>  <br> 1.3 |
| $1{ }^{1 / 18}$ | 7,13 |  | 1.000 |  |  |  |  | ${ }_{8.5 \%}$ | ${ }_{7} 7134$ | ${ }^{\text {\＄160，89 }}$ | 1.000 | 197 | ${ }^{0.716}$ | ${ }^{\text {S1151．18 }}$ | ${ }^{\text {\＄121．} 68}$ |  |
| 218 |  | ${ }^{\text {S455．30 }}$ | 1.000 | 469 | 0.681 | \＄311．91 | 33．75 | ${ }^{8.4 \%}$ |  | \＄165．94 |  | ${ }_{359}$ |  |  | \＄123．13 | 14．1\％ |
| 318 |  | \＄546．54 |  | 461 | ${ }^{0.684}$ | \＄3374．10 | ${ }^{5377.50}$ | 7．0\％ | ${ }^{7,36}$ |  |  | 1.346 | 0.743 | \＄177．63 | \＄123．36 |  |
| 5418 | ， |  | 1．000 | 1464 | 0．683 | \＄34307 |  | ${ }^{5.9 \% \%}$ | 7， | ${ }_{\text {scline．}}$ | 1．000 | ＋1．336 | 0，759 | ${ }_{\text {sin }}$ | ${ }^{\text {sind }}$ | $15.4 \%$ <br> $15.8 \%$ <br>  <br> 18 |
| ${ }_{6 / 18}$ | 7.001 | ${ }_{\text {S4488．75 }}^{5}$ | 1.000 | ${ }_{1.459}$ | ${ }_{0.685}^{0.685}$ | ${ }_{8334.95}$ | ${ }_{8362.93}$ | 2．0\％ | 7，001 | \＄202．55 | 1.000 | 1.323 | 0.756 | ${ }^{8153.11}$ | \＄129．28 | 15．8\％ |
| 778 | ${ }_{6}^{6.994}$ | Sta33．30 | 1.000 | 1．449 | － 0.6898 |  | ¢ | ${ }^{10.75 \%)}$ | c． 6.941 | ${ }_{\text {cke }}^{5230.07}$ | ${ }^{1.0000}$ | 1.303 | 0．767 | ${ }^{\text {s } 176.568}$ | \＄133．69 |  |
| ${ }_{9 / 18}$ |  | ${ }_{5403.68}$ | 1.000 | 1.450 | ${ }_{0}^{0.689}$ | ${ }_{\text {8278．} 32}$ | ${ }^{\text {cis55．39 }}$ | （1．9\％） | 6，737 | ${ }_{\text {S183，}}$ | 1.00 | 1.248 | 0.801 | ${ }_{\text {\＄130．60 }}$ | ${ }_{\text {\＄133．65 }}$ | ．5\％ |
| 1018 | ${ }_{6}^{6,611}$ |  |  |  |  | ${ }_{\text {S38 }}$ | \＄347， 39 |  | ${ }^{6.611}$ | 0.5 |  |  | ${ }_{0}^{0.793}$ | 9．98 | \＄1417．71 |  |
| ${ }^{11 / 178}$ | ${ }_{6,538}$ | ${ }_{\text {S4661．17 }}$ | ． 000 | 1．446 | 0．692 | ${ }_{\text {s33 }}$ | ${ }_{\text {s341．78 }}$ | ${ }^{8.5 \%}$ |  | \＄1777．85 | ． 000 | 129 | ${ }^{0.794}$ | ${ }^{\text {S1414，28 }}$ |  |  |
| $1 / 1 / 9$ | ${ }_{6.623}^{6.638}$ | ${ }_{\text {S470．26 }}$ | 1.000 | ${ }_{1}^{1.4502}$ | ${ }_{0}^{0.713}$ | ${ }_{\text {8335，32 }}$ | ${ }_{\text {cken }}^{530.49}$ | （11．6\％） | ${ }_{6,623}^{6.693}$ | ${ }_{\text {Stis．95 }}$ | 1.000 |  | ${ }_{0}^{0.806}$ | ${ }_{\text {S }}$ | ${ }_{\text {S }}^{\text {S }}$ | ${ }^{21.5 \% \%}$ |
| 219 | ${ }^{6.537}$ | ${ }_{5548.84}$ | 1.000 | ${ }^{1.388}$ | 0.720 | ${ }^{539529}$ | ${ }^{5337} .32$ | 9，7\％\％ | ${ }^{6.537}$ | ${ }^{\text {siche，}}$ | 1.000 | 247 | ${ }^{0.802}$ | ¢ | \＄147．61 | ${ }^{19.9 \% \%}$ |
| 349 |  |  |  |  | ${ }^{0}$ |  | S333 |  |  |  |  | 251 |  | ${ }_{\text {S144．42 }}$ |  |  |
| $5 / 19$ | ${ }_{\substack{0 \\ 6,348}}^{6,498}$ | ${ }_{\text {S5515．93 }}$ | 1.000 | ${ }_{1}^{1.356}$ | ${ }_{0} 0.737$ | ${ }_{\text {S380．50 }}$ | ${ }_{\text {S3311．63 }}$ | ${ }^{6} 6.5$ | ${ }_{6,3}^{6}$ | \＄190．42 | 1.00 | 1.257 | ${ }_{0}^{0.799}$ | ${ }_{\text {\＄15151．51 }}$ | \＄148．35 | 8\％ |
| $6 / 19$ | ${ }_{6}^{6,289}$ | ${ }^{3884.30}$ | 1.000 | ${ }^{1.365}$ | 0.732 | ${ }^{9281.48}$ | ${ }_{533} 9$ |  | ${ }^{6.289}$ | 80.68 | 1.000 | 240 | ${ }^{0.807}$ | ${ }^{8145.72}$ | \＄147．71 | 14．3\％ |
|  | ciect |  |  |  | ${ }^{0} 0.727$ | ${ }_{\text {S336．16 }}$ | ¢ 5 S320．73 | 4．90\％ | c．260 | \＄188．54 | 1．000 | ${ }_{\substack{1.254 \\ 1.252}}^{\substack{125}}$ | － | ¢ |  |  |
| ${ }_{9 / 19}$ | ${ }_{6}^{6.159}$ | S571．07 | 1.000 | ${ }_{1.375}^{1.35}$ | ${ }_{0}^{0.727}$ | ${ }_{\text {S445 }}$ | ${ }^{53377.16}$ | ${ }_{\text {che }}$ | 6，159 | ${ }_{\text {S } 1919} 8188$ | 1.000 | 1.229 | ${ }_{0}^{0.814}$ | ${ }_{\text {S } 156.11}$ | \＄146．66 | 5．8\％ |
| 年10199 | 6．109 | ${ }_{\text {S47 }}^{551}$ | coiou |  |  |  | cissisi．33 |  |  | ${ }_{\text {S }}^{\text {S200．33 }}$ | ${ }^{1.0000}$ | 243 | （0．8303 |  |  |  |
| 12／19 |  |  | 1.000 | ${ }_{1}^{1.343}$ | 0.691 | ${ }_{\text {S }}^{5340948}$ | \＄355．04 <br> 85688 | ${ }^{6} 8.806$ |  | S1888 |  | ${ }^{1266}$ | 0.790 | ${ }_{8} 814.768$ | \＄149．60 |  |
| 220 | ${ }_{5}^{5.511}$ | ${ }_{\text {S461．39 }}$ | 1.000 | 1.424 |  |  |  |  | ${ }_{5.511}$ | ${ }_{\text {s174．39 }}$ | 1.00 | ${ }_{1.267}$ | ${ }_{0.789}$ | ${ }_{\text {S137 }}$ |  | ，1\％ |
| 320 | ${ }_{5,519}$ | ${ }^{5407.55}$ | 1.000 | 1.229 | 0.70 | ${ }^{5285.26}$ | 5334.87 | 2．8\％ | 5.519 | ${ }^{2006.63}$ | 100 | 1.255 |  | ${ }^{51646.62}$ | \＄153．00 |  |
| 420 | 5，52 | \＄361．08 | 1.000 |  | 0.715 |  | ${ }_{\text {s336．23 }}$ | 0．3\％ | 5．579 | ${ }^{5220.37}$ | 1.00 | 125 |  |  | \＄1155．56 | \％ |
| ${ }_{6} 5120$ |  | ${ }_{\text {Scma }}$ | 1. | ci．le | ${ }_{0}^{0.741}$ |  | ${ }_{\text {cissi．68 }}^{53026}$ | ${ }_{4}$ | 5．664 | ${ }_{\text {S2721．}}$ | 1.000 | ${ }_{1}^{1.268}$ | 0 | ${ }_{\text {S1717 }}$ |  | － |
| 7720 | 5．608 | ${ }^{5477.18}$ | 1.000 | 1.328 | 0.753 | ${ }_{8359.22}$ | ${ }_{5353.69}$ | 3．8\％ | 5．603 | \＄217．22 | 1.000 |  | 0.786 | \＄170．71 | \＄160．20 | 5\％ |
| ${ }^{820}$ | 5，524 | ${ }^{\text {s468．07 }}$ | 1．000 | ${ }^{1.351}$ | 0.740 | ${ }_{\text {8346．50 }}$ | ${ }^{\text {s3566．53 }}$ | 6．2\％ | 5．524 | \＄228．11 | 1．000 | 286 | 0.778 | ${ }^{\text {\＄161．76 }}$ | \＄160．09 | 8\％ |
|  | ¢，5．564 <br> 5.563 |  | 1．000 | （1．342 | － |  | ${ }_{\substack{\text { s34 } \\ 834}}^{\text {43969 }}$ | ${ }^{0.7 \% \%}$ | 5．564 <br> 5．53， <br>  | 边 | 1．000 | ${ }_{\substack{1.294 \\ 1.299}}^{1 .}$ | － $\begin{aligned} & 0.773 \\ & 0.770\end{aligned}$ | ¢ ${ }_{\text {S172832 }}$ | － |  |
| ${ }_{1}^{1120}$ | 5，542 | ${ }_{\text {cher }}^{682}$ | 1.000 | 1.267 | － 0.790 |  | ${ }_{\text {s3959．13 }}$ | 2．1\％ | ${ }_{5}^{5.542}$ | ${ }_{5} 22238$ | 1.000 | ${ }_{1}^{1.333}$ | 0．768 |  | ${ }_{\text {S165．37 }}$ |  |
| ${ }^{1 / 21}$ | 5.52 | ${ }_{\text {s990．36 }}$ | 1.000 | 2.405 | 0.416 | ${ }_{\text {\＄411．}}$ | ${ }_{\text {S3771．29 }}$ | ${ }^{4.2 \%}$ | $\stackrel{5}{5,524}$ | ${ }^{8267.80}$ | 1.00 | 1.829 | ${ }^{0.547}$ | \＄146．41 | \＄166．27 | ${ }^{9.8 \%}$ |
|  |  | ${ }^{5519.38}$ |  |  | 0.775 | ${ }_{\text {S402．67 }}$ | ${ }^{\text {s377．30 }}$ |  |  |  |  |  | ${ }^{0.747}$ |  |  |  |
| $4 / 21$ | ${ }_{\text {c，}}^{5.524}$ | \＄574．01 | 1.000 | 1．290 | ${ }_{0}^{0.775}$ |  | ${ }_{\text {S400．} 55}$ | 20．9\％ | 5，524 | ${ }_{\text {s235．17 }}$ | 1.00 | ${ }_{1.339}$ | ${ }_{0.747}^{0.74}$ | ${ }_{\text {S175．58 }}$ | ${ }_{\text {\＄}}^{\text {\＄169．94 }}$ | ${ }_{9.2 \%}$ |
| ${ }_{6}^{521}$ | ${ }_{\text {5，524 }}^{5}$ | ${ }_{\text {ctisc．35 }}^{565}$ | ${ }^{1.000}$ | ${ }_{1}^{1.292}$ | 0.775 |  | ${ }_{\text {ctin }}^{541389}$ | ${ }_{\text {24，}}^{24.2 \%}$ | 5，524 | ${ }_{\text {S230，}}^{528}$ | ${ }^{1.000}$ | 1.340 | ${ }^{0.746}$ | ${ }_{\text {S172，23 }}$ | ${ }_{\text {S }}^{\text {\＄171．38 }}$ | （10\％ |
| 721 | ¢ |  | 1.000 | ${ }_{1}^{1.293}$ | ${ }_{0}^{0.774}$ | ${ }_{\text {S4 }}^{\text {S419．93 }}$ | \＄413 | ${ }_{16.8 \%}$ | ¢， | $\xrightarrow{\text { se273．37 }}$ | 1.000 | 1.342 | 0.746 <br> 0.745 | ${ }_{82033}$ | ${ }_{\text {\＄175．45 }}$ | ${ }_{9.5 \%}^{9.5 \%}$ |
| 821 | ${ }_{5,524}$ | 5543．30 | ． 000 | ${ }^{293}$ | 0.773 | ${ }_{\text {\＄420．06 }}$ | ${ }^{5419.16}$ | 17．6\％ | 5，52 | ${ }^{5279.87}$ | 1.000 | 342 | 0.745 | 5208.48 | \＄179．33 | 12．0\％ |
| ${ }^{\text {P121 }}$ | 5．524， | 5555．00 | 1．000 | 1．295 | －0．773 |  |  |  | 5．524 5．524 5， | ¢ | 1．000 | － | （0．744 | ¢ | （ | 年1．7\％ |
| ${ }_{1}^{1121}$ | ${ }_{5}^{5.524}$ | ${ }_{\text {S541．38 }}$ |  | 1．296 | 0．772 |  | ${ }_{\text {chersen }}^{5426.12}$ | 187\％ | $\begin{array}{r}5.524 \\ \text { c．} 52 \\ \hline\end{array}$ | ${ }_{\text {S26 }}^{526}$ | 1.000 | ${ }_{1}^{1.345}$ | 0．744 | Sti98．10 | ${ }_{\text {S }}^{\text {si1857 }}$ |  |
| ${ }^{1 / 22}$ | ${ }_{5}^{5.5524}$ | ${ }_{\text {ctisb }}$ | 1.000 | 迷 | ${ }^{0.771}$ | ¢ ${ }_{\text {¢448．198 }}$ | ${ }_{\text {s4431．58 }}$ |  | 5．524 |  | 1．000 | －346 | 0.743 | \＄22400 S179．60 | ${ }_{\text {S }}$ | 7\％ |
| ${ }^{222}$ | ${ }^{5,524}$ | ${ }_{\text {s557．88 }}$ | 1.000 | 1.298 | 0.770 | ${ }^{\text {s429．80 }}$ | ${ }^{5433.84}$ | 14．8\％ | 5，524 | \＄253．17 | 1.000 | ${ }^{1.347}$ | 0.742 | ${ }^{5187.94}$ | \＄193．24 | 1\％ |
| 4122 | ${ }_{5}^{5} 5$ |  | 1.000 | ${ }_{1}^{1.300}$ | ${ }_{0}^{0.770}$ | ${ }_{\text {S455．70 }}$ | ${ }_{\text {¢ }}^{\text {S437．69 }}$ | 7．7．7\％ | ¢，${ }_{\text {5，524 }}$ | ${ }_{\text {s } 273.37}$ | 1.00 | 1．349 | － | ${ }_{\substack{\text { s2202．70 }}}$ | ${ }_{\text {\＄}}^{\text {\＄190．45 }}$ | ${ }^{15.85 \%}$ |
| ${ }^{522}$ | ${ }_{5}^{5,524}$ | 20．08 | ． 000 | 1.300 | 0.769 | ${ }_{\text {S476．88 }}^{4}$ | ${ }^{5441.07}$ | 5．6\％ | 5，524 | ${ }^{2855.96}$ | 1.00 | 1.349 | ${ }^{0.741}$ | ${ }_{\text {sel }}^{521.192}$ | ${ }_{\text {s201．76 }} 8$ |  |
| ${ }_{7} 122$ | cist | 7．62 | 1.000 | 1．302 | ${ }_{0}^{0.768}$ |  | S443 | ${ }^{8.5 \%}$ |  | S8270．00 | 1.000 | 351 | － | ${ }_{\text {ction }}$ | ${ }_{\text {¢ }}$ | 5\％\％ |
| ${ }_{\substack{822 \\ 922}}$ | 5.524 5.524 5 | S610．55 | 1.000 | ${ }^{1.303}$ | ${ }_{0}^{0.7688}$ | ${ }_{\text {S }}^{5468.72}$ | － |  | 5，524） | ${ }_{\substack{\text { S2295．13 }}}^{\substack{\text { S27 }}}$ | 1.000 | ${ }_{1.352}^{1.352}$ | 0．740 | ¢8， | ¢ | \％ |
| 10122 | 4 | ¢ | 1.000 | ${ }^{1} 1.304$ | ${ }_{0}^{0.767}$ | ${ }_{\text {S4457．06 }}$ |  | ${ }_{\text {4，9\％}}^{5.90 \%}$ | ${ }^{5.524}$ | ${ }_{\text {s270．56 }}$ | 1.000 | ${ }_{1}^{1.353}$ | ${ }^{0.739}$ | ${ }_{\text {si99，92 }}$ | 73 | 5\％ |
|  | （ 5.5 .54 |  | 1．000 | （1．306 | 0.766 |  |  | 7．2\％ | 5，524 5．524 |  | ${ }^{1.0000}$ | （1．354 | － |  | ${ }_{\substack{\text { s2059．93 } \\ \$ 200 .}}$ | 边 |

Highmark Inc．

Response to Objection 1 －Question 1a（CPA Region）

|  | Medical |  |  |  |  |  |  |  | Rx |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Members | Alowed | AGING | $\xrightarrow{\text { Cumul }}$ | Montly <br> Facte | $\begin{aligned} & \text { Pricing } \\ & \text { PMPM } \end{aligned}$ | ${ }_{\text {12 }}^{12 \mathrm{MO}} \mathrm{P}$ | $\underbrace{\text { den }}_{\substack{\text { Anuual } \\ \text { Trend }}}$ | Members | Allowed | AIING | Cumu <br> Facto | Monthly <br> Factif | Pricing PMPM |  | ${ }_{\substack{\text { Anmul } \\ \text { Trend }}}^{\text {ate }}$ |
| ${ }^{215}$ |  | ${ }_{\text {S }}^{5464.43}$ |  |  |  | ${ }_{\substack{\text { S477．55 } \\ \text { S32 } 55}}$ |  |  |  | S90．83 | 1．000 | ${ }^{1.147}$ | ${ }^{0.872}$ | ${ }_{\text {S }}^{879.19}$ |  |  |
| ${ }_{3}^{2 / 15}$ | $\underset{\substack{128,63 \\ 136.982}}{\substack{1 / 2}}$ |  | 1.000 | 1.110 <br> 1.100 | 込 | ${ }_{\substack{\text { ¢ } \\ 84332.59}}^{\text {S3，}}$ |  |  | － | ¢989．29 | ${ }^{1.0000}$ | ． 1.129 | －0.886 <br> 0.912 |  |  |  |
| 445 | 136．256 | ${ }_{\text {S4854．23 }}$ | 1.000 | 1.1104 | ${ }^{0.9096}$ |  |  |  | （136，256 | cis9099 | 1.000 | 1.098 | 0.911 | 9．37 |  |  |
| ${ }_{6}^{5 / 15}$ | （135．624 | ${ }_{\text {S }}^{5454595}$ | ${ }^{1.000}$ | ${ }_{\text {li．104 }}^{1.104}$ | co．096 |  |  |  | （133．624 | \＄993．11 | 1.0000 | ${ }_{1}^{1.098}$ | －0．910 |  |  |  |
| ${ }_{\text {ckilf }}^{6 / 15}$ | $\underset{\substack{134,68 \\ 133,5}}{\text { ceis }}$ | ${ }_{\text {S4464．72 }}^{\text {S47．36 }}$ | 1．000 | 1.1010 1.096 1 | 0.908 <br> 0.912 |  |  |  |  | \＄900．65 | 1.000 | 1.096 1.090 1 | － $\begin{aligned} & 0.9113 \\ & 0.918\end{aligned}$ |  |  |  |
| ${ }_{\substack{815 \\ 915}}$ | 132,024 | ${ }^{\text {S477．}}$／ 75 | 1.000 | 1.01095 | 0.912 | ${ }_{\text {\＄430．19 }}$ |  |  | 132，24 | ${ }_{9989.97}$ | 1.000 | 1.090 | 0.918 |  |  |  |
| 1015 <br> 1015 |  | cist | 1.000 | 191 | ${ }^{0.916}$ | ¢ |  |  |  |  | 1.000 | （1．083 | －0．923 | \＄991．43 |  |  |
| ＋11／15 |  |  |  |  | 12 | ${ }^{\text {\＄443．09 }}$ |  |  | ${ }^{126,222}$ | \＄107．96 | ．000 | 1.092 | ${ }_{0}^{0.916}$ |  |  |  |
| ${ }^{12115}$ | $\xrightarrow{119,799}$ | ${ }^{5577.40}$ | 000 | 30 |  | ${ }_{\substack{\text { s511．68 } \\ \$ 434.12}}$ | ${ }_{\substack{\text { ¢433303 } \\ \$ 434.37}}$ |  | －19，799 | ${ }_{\substack{\text { si34．16 } \\ \$ 939}}$ | 1.000 | ${ }^{1.090} 1$ | 0.918 <br> 0.757 <br> 0. | \＄${ }_{\text {\＄123．10 }}^{\text {s7．14 }}$ | ¢91．69 |  |
| 216 | ${ }_{3,5,513}$ | ${ }_{5528.36}$ | 1.000 | ${ }^{27}$ | 754 | ${ }^{33982} 29$ | \＄438．29 |  | ${ }^{34,515}$ | s127．79 | 1.000 | 1.302 | ${ }^{0.768}$ | 598.16 | 993．91 |  |
| －${ }_{\substack{316 \\ 416}}$ |  |  | 1．000 | ${ }_{1.37}^{1.324}$ | － | ${ }_{\text {station }}^{\text {s472．}}$ | ${ }_{\substack{\text { s } \\ \text { s433．72 }}}^{\substack{43.71}}$ |  |  | ¢ | ${ }^{1.0000}$ | ${ }_{\text {li．298 }}^{1.297}$ | － $\begin{aligned} & 0.771 \\ & 0.770\end{aligned}$ |  | ${ }_{\substack{\text { s959．42 } \\ \text { s96．28 }}}$ |  |
| $5 / 16$ | ${ }^{34,291}$ | \＄552．79 | 1.000 | 1.319 | ${ }^{0.758}$ | ${ }_{\text {s399．53 }}$ | ${ }_{\text {S400．65 }}$ |  | ${ }_{\text {34，291 }}$ | \＄135．17 | 1.000 | 1.306 | 0.766 | \＄103．52 | \＄997．96 |  |
| ${ }_{7}^{616}$ |  |  | ${ }^{1.0000}$ | ${ }_{1}^{1.314}$ | －0．756 |  | － |  | ${ }^{33,285}$ | Sti4．94 | ${ }^{1.000}$ | ${ }_{1}^{1.310}$ | 0．773 | \＄11289 | 19 |  |
| 816 | ${ }_{\text {32，939 }}$ | ${ }_{5566.41}$ | 1.000 | 1 | ${ }_{0}^{0.768}$ |  | ¢442．30 |  |  | \＄144．21 | ${ }^{1.000}$ | ${ }_{1}^{1.294}$ | ${ }_{0}^{0.773}$ | \＄111．48 | \＄1020．67 |  |
| ${ }_{9}^{916}$ | ${ }^{32,405}$ | ${ }^{5570.52}$ | 1.000 | ${ }^{1.306}$ | ${ }^{0.765}$ | ${ }_{\text {S }}^{4} 436373$ | ${ }_{\text {S }}^{5445.46}$ |  | － 32,405 | \＄817764 | 1.000 | ${ }^{1.292}$ | 0．774 | \＄106．42 | \＄105．01 |  |
| ${ }_{\substack{10116 \\ 1 / 1 / 6}}^{1+1}$ |  |  | 1．000 | ${ }_{1.305}^{1.303}$ | 66 | ${ }_{\substack{\text { ¢4338．05 }}}^{\text {S435 }}$ |  |  |  |  | $1{ }^{1.0000}$ | － | － $\begin{aligned} & 0.771 \\ & 0.773\end{aligned}$ | ¢ | ${ }_{\substack{\text { S105．73 } \\ \text { S108．43 }}}$ |  |
| 12116 |  |  |  |  |  |  |  |  |  | ${ }_{\text {S173．55 }}$ |  |  |  |  |  |  |
| 217 | 25，89 |  | 1．000 |  |  |  |  | （3．3\％ | ${ }_{\text {26，15 }}^{25}$ | cis91．92 | 1000 | ${ }_{\text {di．109 }}^{1.127}$ | －0．887 |  |  |  |
| 3117 | ${ }_{20,191}^{26,198}$ |  | 1.000 | 1.301 | ${ }_{0.769}$ | ${ }_{\text {c3066．79 }}$ | ${ }_{\text {s417 }}$ | ${ }_{5.1}$ | 20，108 | S119．7 |  | 097 | 0.9212 0.912 |  | S107．06 | －1．52\％ |
| $\stackrel{417}{417}$ | 25，757 |  | 1.000 | 1272 | 0.786 |  | \＄447 |  | ${ }_{\text {cos，}}^{2,575}$ | si17．23 |  | 1074 | ${ }^{0.931}$ | \＄1090．18 | \＄107．81 | ${ }^{12.0 \%}$ |
| ${ }_{6}^{517}$ |  |  | － | ${ }_{\substack{1.225 \\ 1.25}}^{1.25}$ | ${ }_{0}^{0.795}$ | ${ }_{\text {S }}^{840450102}$ | （ |  |  |  | （1．000 | 1.069 1.069 1 | ${ }_{\substack{0.935 \\ 0.935}}^{0.95}$ | ${ }_{\text {S }}$ | \＄109．30 | ${ }^{11.10 \%}$ |
| 717 817 | 24，574 | \＄558．18 | 1.000 | $6^{64}$ | 0.791 | ${ }_{5417.75}$ | \＄421．64 | 4．3\％ | ${ }^{24,574}$ | ${ }^{\text {s130．33 }}$ | 1.000 | 1.071 | 0.934 | \＄121．75 | \＄111．56 | 10．9\％ |
| ${ }_{\substack{817 \\ 917}}^{17}$ |  | 525．23 |  |  | 矿 |  |  | ${ }^{5.89 \%}$ |  | \＄1718．05 | 1．000 | ${ }^{1.067}$ | － | ¢ |  |  |
| 1017 | ${ }_{\text {23，2，97 }}^{20,}$ | 506．86 | 1.000 | 82 | 0.780 | ${ }_{\text {\＄473．19 }}$ | \＄417．79 | 6．0\％） | ${ }_{\text {23，279 }}$ | \＄140．45 | 1.000 | 1.082 | ${ }_{0}^{0.924}$ | ${ }^{5129.76}$ | \＄114．71 | 8．5\％ |
| ${ }_{\substack{111 / 7 \\ 1217}}^{1 / 217}$ |  | （39．11 | 1.000 | 5 | （0．778 |  | ${ }_{\text {S4415 }}^{5415}$ |  |  | \＄13．988 \＄136．59 | － 1.0000 | 1．090 | 0.917 0.916 |  | \＄114．90 | \％ |
| ${ }^{1 / 18}$ |  |  | 1.000 |  | ${ }^{0.857}$ |  | ${ }^{5411}$ |  | ${ }^{17,2588}$ | ${ }^{592.31}$ |  | 04 | ${ }^{0.996}$ | ${ }^{591.98}$ | ${ }^{8115.48}$ | \％ |
| 218 | ${ }_{16,8}$ |  | 1.000 | ${ }^{1.173}$ | 0.853 | ${ }^{5322}$ | ${ }^{5415}$ |  | ${ }^{16,886}$ | \＄102 | 100 | 992 | 1.008 |  |  | 9\％ |
| 418 | ${ }_{\text {10，116 }} 11.0{ }^{\text {a }}$ | ${ }_{\text {S433，} 83}$ | 1.000 | 1.171 | ${ }_{\text {0．854 }}^{0.054}$ | ${ }_{\text {S3374 }}^{638}$ | ${ }_{\text {\＄412．95 }}$ | ${ }^{\text {1．0\％}}$ | ${ }_{\text {coser }}$ | \＄126．11 | 1.000 | ${ }_{0}^{0.998}$ | ${ }_{1}^{1.002}$ | \＄1226．41 | \＄119．37 | 10．7\％ |
| 518 | 15，760 | ${ }^{5414.84}$ | 1．000 | 1.163 | 0.860 | ${ }^{3356.78}$ | ${ }^{5410.29}$ | ${ }^{1} .8$ | ${ }^{15,760}$ | \＄128．15 | 1.00 | 1.014 | 0.986 | ${ }^{5126.38}$ | \＄119．46 |  |
| ${ }_{718}^{618}$ |  |  | 1.000 |  | 0．854 | ${ }_{\text {s338，．65 }}$ | ${ }_{\text {S405．13 }}$ |  |  | silis． |  | 1.019 | ${ }^{0.981}$ |  | \＄119．69 | 7\％ |
| ${ }_{\substack{718 \\ 818}}$ | ¢ |  | 1．000 | ${ }_{1}^{1.176}$ | －0.854 <br> 0.850 |  |  | ${ }_{(3,9 \%}^{4.90 \%}$ | （15，323） |  | ＋1．000 | ${ }_{1}^{1.008}$ | － |  | \＄120．02 | 7．5\％ |
| $9 / 18$ 1018 1018 | 1，997 | ${ }^{5418,48}$ | 1.000 | ${ }^{1.1170}$ | ${ }^{0.855}$ | ${ }^{\text {s337．60 }}$ | ${ }_{\text {S402．} 18}$ | ${ }^{3,2}$ | ${ }^{14,997}$ | \＄122．6 | 1.000 | ${ }_{1}^{1.009}$ | 0．999 | \＄121．50 | \＄1222．26 | 8．2\％ |
| 11／18 | ${ }^{14.54,54}$ | ¢ 4 S451．94 | 0000 | 4 | c． 0.859 |  |  | （7．4\％\％ | ${ }_{\text {4，} 4,542}$ | \＄12．58 | 1.000 | 1.02 | － | ${ }_{\text {S } 125.41}$ | ${ }_{\text {S1222．54 }}$ | 6．7\％ |
| $\frac{1218}{1 / 19}$ | ${ }^{10.604}$ | ¢ | 1.000 | 1.225 | 0.816 | ${ }_{\substack{\text { s412．26 } \\ \text { S37．17 }}}$ |  | 9，7\％ | ${ }^{10.604}$ | ¢ | 1.000 | 1.074 |  | \＄${ }_{\text {Sl4，766 }}^{\text {S17．81 }}$ | \＄8123．99 | 8．9．9\％ |
| 219 | 10，250 |  |  |  |  |  |  |  | 10，25 |  |  | 1.098 |  | \＄109．63 | \＄127．98 | 9．1\％ |
| 419 | ${ }_{\substack{0 \\ 9,880}}^{0.022}$ |  | 1.000 | 1.234 | ${ }_{\substack{0.810}}^{0.789}$ | ${ }_{\text {S }}$ |  | ${ }_{6}^{6.4}$ |  | \＄157．15 | ${ }^{1.000}$ | ${ }_{1}^{1.081}$ | － 0.922 | ${ }_{\text {S } 1254.46}$ | \＄130．01 | 9\％ |
| ${ }_{519}^{519}$ | 9,68 | 疗 | 1.000 |  | 0.813 | ${ }^{5413} 3.46$ | ${ }^{\text {s399，31 }}$ |  | ${ }^{9.684}$ | \＄152．8， | 1.00 | 1.069 | 0.935 | ${ }^{8142.96}$ | \＄131．19 | ${ }^{9.8 \%}$ |
| ${ }_{\text {ckide }}^{619}$ | 9，336 | － | 1．000 | ${ }_{\substack{1.234 \\ 1.234 \\ 1.23 \\ \hline}}$ | － $\begin{aligned} & 0.811 \\ & 0.812\end{aligned}$ | ${ }_{\text {cher }}^{\text {S3369．79 }}$ | cisis．92 |  | ${ }_{\substack{\text { 9，398 }}}^{\text {9，598 }}$ | \＄155．08 | ${ }^{1.000}$ | ${ }_{\text {li．070 }}^{1.09}$ | ${ }_{\text {a }}^{\substack{0.935 \\ 0.935}}$ | \＄124．98 | ${ }_{\text {\＄1313．75 }}^{\text {\＄13 }}$ | 9．9．9\％ |
| ¢ 8 8／19 | 9，275 | S520．58 | 1.000 | 234 | 0.810 | ${ }_{\text {s }}^{4} 421.186$ | ${ }_{\text {s38974 }}$ | ${ }^{\text {3，3\％\％}}$ | ${ }^{9,275}$ | \＄147．84 | 1.000 | 1.048 | 0.954 | \＄1410．09 | ${ }_{\text {\＄131．51 }}$ | 8．7\％ |
| 10119 | ${ }_{9,118}$ | \＄600．40 | 1.000 | 1.253 | ${ }_{0}^{0.798}$ | ${ }_{\text {S483．97 }}$ | ${ }^{5334.55}$ | （0．3\％） | ${ }_{\text {a }}^{\substack{\text { a，128 }}}$ | \＄154．03 | 1.000 | ${ }_{1.062}^{1.052}$ | － | ${ }^{\text {S1455．03 }}$ | ${ }_{\text {\＄133，52 }}$ | 8．9\％ |
| $11 / 19$ 1219 |  |  | 1.000 | （1．252 | － 0.799 |  |  |  |  |  |  |  |  |  |  |  |
| $1 / 20$ | ${ }^{20.9097}$ |  | 1.000 | ${ }_{1}^{1.075}$ | ${ }^{0.7989}$ | ${ }_{\text {S3345．28 }}$ | ${ }_{\text {c }}^{\text {S3855．42 }}$ | ${ }^{4.5 \%}$ | ${ }^{26,907}$ | \＄888．92 | 1.000 | ${ }^{0.795}$ | ${ }_{\text {0，}}$ | ${ }^{\text {S }}$ \＄111．86 | ${ }_{\text {S }}^{\text {S133．94 }}$ |  |
| 220 | 27,566 | \＄335．25 | 1.000 | 1.071 | 0.934 | ${ }_{9369.16}$ | ${ }^{9384.89}$ | 1．4\％ | 27.556 | 5996．19 | 1.00 | 0.789 | ${ }^{1.267}$ |  | ${ }^{\$ 131.30}$ | 2．6\％ |
| －320 <br> 420 |  | ciscien | 1．000 | ${ }_{1}^{1.050}$ | －095 | \＄3864．76 |  | ${ }_{(1240}$ |  | \＄899．19 | 1．000 | ${ }_{0}^{0.7895}$ |  | ¢ | \＄13．35 |  |
| 520 | 28，798 | \＄839．53 | 1.000 | 1.078 | 0.928 | 531 | \＄349 |  | 28，79 | \＄117．71 | 1.000 | 805 | ${ }_{1.243}$ | \＄146．35 | ${ }_{\text {\＄1372．74 }}$ | 5．0\％ |
| ${ }^{6} 220$ | 28，994 | ${ }^{5491.24}$ | 1.000 | 560 | 0.944 | ${ }_{\text {s463．59 }}$ | ${ }_{\text {s364，76 }}$ |  | 28，99 | \＄128．47 |  | ${ }^{0.813}$ | ${ }^{1.23}$ | \＄158．09 | \＄140．90 | 8\％ |
| 7720 |  | （tanti．25 | － | （1．060 | －0．944 |  | cisisi．87 | ${ }^{2}$ | cole | S | ${ }^{1.000}$ | （0．833 | － |  | Sill | ${ }_{\text {che }}^{\text {8．4．}}$ |
| 920 | 27，907 | \＄557．00 | 1.000 | 1.052 |  | ${ }_{552}$ | \＄400 | $2.2 \%$ | 27，90 | \＄132．96 |  | 0.832 | ${ }^{1.202}$ |  | \＄145．54 |  |
| （1020 | ${ }^{27,943}$ | ${ }^{5566.59}$ | 000 | 1.059 | 0.944 | ${ }_{\text {s534，97 }}$ | ${ }^{5411.50}$ | $4.0 \%$ | ${ }^{27,943}$ | s1446．62 |  | ${ }^{0.822}$ | ${ }^{1.209}$ | \＄17729 | \＄148．52 | 2\％ |
| － | ${ }^{217,908}$ | ${ }_{\text {ctis2．94 }}^{55}$ | ${ }^{1.000}$ | ${ }^{1.061}$ | －0．942 | （ta4．69 | ¢ | 5．4\％\％ |  | \＄130．22 | 1．000 | －0．829 | － 1.2006 | \＄8157．15 |  |  |
| ${ }^{1 / 21}$ | 27， | ${ }^{549}$ | 1.000 | 1.174 | 0.852 | ${ }^{541}$ | ${ }^{543}$ | 12．3\％ | ${ }^{27,920}$ | \＄129．8 |  | 075 | ， 30 | \＄120．79 | \＄152．52 | 15．9\％ |
| ${ }^{221}$ | 27,920 | \＄422．90 | 1．000 | 1060 | 0.943 | ${ }^{53969.95}$ | ${ }^{5435.22}$ |  | 27，920 | si18，22 |  | ${ }^{0.863}$ |  |  | ${ }_{\text {s } 1535.74}$ |  |
| ${ }_{421}^{321}$ |  | ${ }_{\text {ctasid }}^{549965}$ | 1000 | ${ }_{1}^{1.061}$ | － |  |  | － | ${ }_{\text {cta }}^{2 \times, 920}$ | \＄ 81366.96 | 1.000 | ${ }_{0}^{0.864}$ |  |  | \＄156．34 | － $14.4 .10 \%$ |
| ${ }_{6}^{521}$ | 27，920 | ${ }^{5459}$ | 1.000 | 1.062 | 0.942 | ${ }_{543}$ | ${ }_{547}$ | 35．1\％ | 27，920 | \＄139．36 | 1.000 | 885 | ${ }^{1.155}$ | ${ }^{16161.03}$ | ${ }_{\text {\＄157．58 }}$ | 4\％ |
|  | 27，920 | S488747 | ．000 | 1.062 | 0.941 | ${ }_{\text {\＄458．} 82}$ | ${ }^{5471.25}$ | 29．2\％ | 27，922 | \＄151．8 |  | 0.866 | ．154 | ${ }^{5175.34}$ | \＄159．02 | 2．9\％ |
| ${ }_{8}^{721}$ |  | ${ }_{\text {ctasi．25 }}^{5453}$ | 1．000 | ${ }_{\text {li．064 }}^{\substack{1.063 \\ 1.064}}$ | － $\begin{aligned} & 0.941 \\ & 0.940\end{aligned}$ |  | ¢ |  |  | \＄854．68 | 1.000 | － 0.867 | ci．1．153 | \＄817．40 | \＄160．45 |  |
| ${ }_{\text {921 }} 921$ | 27.9 | \＄490．01 | 1.000 | 1.064 | ${ }^{0.939}$ | ${ }_{5460.33}$ | ${ }_{5462.59}^{565}$ | 15．5\％ | ${ }^{27,920}$ | ${ }_{\text {\＄152．22 }}$ | 1.000 | 0.869 | ${ }^{1.1551}$ | ${ }^{5177.03}$ | ${ }_{\text {sif4 }}$ | ${ }^{13.0 \%}$ |
|  |  |  | （1．000 | ． 665 | ${ }_{\text {l }}^{0.9398}$ |  |  | ${ }_{\text {a }}^{\substack{1.9 \% \%}}$ |  | \＄161．18 | 1.000 | （e．870 | ${ }^{1.149}$ | ${ }_{\text {S } 1759.20}$ | cis6．80 | \％ |
| ${ }^{12 / 22}$ | 27，92 | ${ }_{\text {ctis3．98 }}$ | ${ }^{1.000} 1$ | 1.067 |  |  | ${ }_{\text {S }}^{5465}$ | ${ }_{\text {c }}^{\text {8．19\％}}$ | ${ }^{27,920} 27$ | ${ }_{\text {S }}^{\text {si74．33，}}$ |  |  |  |  |  |  |
| 222 | 27，920 | ${ }_{\text {\＄451．64 }}$ | 1.000 | 1.068 | ${ }_{0.936}^{0.93}$ | ${ }_{\text {S422．}}$ | ${ }_{\text {S4672．53 }}$ | $7.4 \%$ | ${ }^{227,920}$ | \＄135．81 | 1.000 | ${ }_{0.873}^{0.872}$ | ${ }^{\text {i．1．146 }}$ | ${ }_{\text {\＄155．61 }}$ | ${ }_{\text {8171．}}$ |  |
| ${ }^{322}$ | ${ }_{\text {cker }}^{27,922}$ |  | 1.000 | （1．069 | ${ }_{\substack{0.9365 \\ 0.935}}^{0.9}$ |  |  | 年．50\％ | 年， 2,92020 | \＄1658．59 | 1.1000 | ${ }_{\text {a }}^{0.874}$ | ＋1．145 |  | \＄177．59 |  |
| ¢$5 / 22$ <br> 602 <br> 122 | ${ }^{27,920}$ | \＄498．39 | 1.000 | 1.070 | 0.935 | ${ }_{\text {s46 }}$ | ${ }_{\text {s473．47 }}$ | 0．4\％ | ${ }^{27,920}$ | ${ }^{\text {sit65．34 }}$ | 1.000 | ${ }^{0.875}$ | ${ }^{1.143}$ | ${ }_{\text {s }}^{5188.91}$ | ${ }_{\text {s．77．34 }}$ | ${ }^{12.5 \%}$ |
| ${ }^{6} 7122$ |  | ${ }_{\substack{\text { s469．73 }}}^{\text {S94，}}$ | 1.000 | 1.07 | ${ }_{0}^{0.933}$ |  | ${ }_{\substack{\text { s477．52 }}}^{\text {S44．43 }}$ | 2．5\％ | 27，920 | \＄161．11 | 1.00 |  | 1．140 | ${ }_{\text {S } 1838.73}$ | ${ }_{\text {S179．74 }}$ | \％ |
| － | ${ }_{2}^{27,920}$ | ¢ 5 S56．4．4． | 1.000 | 172 | ${ }_{\text {a }}^{0.933}$ | 2099 | ¢ $\$$ |  | 27，92000 | \＄ 8174.89 | coi． | ${ }_{\text {a }}^{0.878}$ | 1．139 | Sti99．25 | ${ }_{\text {S }}^{\text {s }}$ | ${ }^{1 \%}$ |
| （1022 | 27，920 |  | 1．000 | ${ }^{1.073}$ | ${ }^{0.932}$ | ${ }_{\substack{\text { 5532．23 }}}$ | ${ }_{\text {¢485 }}$ | ${ }_{5} 5.7 \%$ | 27，920 | ${ }^{8166.74}$ |  |  | ${ }^{1.1 .137}$ |  | ${ }_{\text {\＄18320 }}$ | \％ |
| 1222 | 27，920 |  | 1.000 | 1.075 | 0.930 | \＄579．53 | \＄490．67 | 6．3\％ | 27，920 | \＄185． | 1.000 | 0.88 | 1.135 | 5211.11 | ${ }_{\text {S }}^{\text {\＄885．09 }}$ | － |

Highmark Inc.

Individual Market

Response to Objection 1 - Question 1b

| Description | WPA <br> Medical | WPA <br> Rx | CPA <br> Medical | $\begin{gathered} \hline \text { CPA } \\ \mathbf{R x} \end{gathered}$ | Total | Notes |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2022 Mix | 36\% | 36\% | 64\% | 64\% |  | Please see Attachment G from filing submission |
| 2020 Allowed 12-Month PMPM With Covid | \$366.13 | \$166.37 | \$427.11 | \$151.90 | \$ 562.27 | Source is supporting monthly PMPMs streams with Covid included. |
| 2022 Allowed 12-Month PMPM With Covid | \$459.20 | \$206.02 | \$490.67 | \$185.09 | \$ 671.96 | Source is supporting monthly PMPMs streams with Covid included. |
| 2020 Covid Adjustment |  |  |  |  | 1.053 | Please see Attachment G from filing submission |
| 2022 Covid Adjustment |  |  |  |  | 1.008 | Please see Attachment G from filing submission |
| 2020 Allowed 12-Month PMPM Without Covid |  |  |  |  | \$ 591.86 | Increase Claims to Remove Covid in 2020 |
| 2022 Allowed 12-Month PMPM Without Covid |  |  |  |  | \$ 666.63 | Decrease Claims to Remove Covid in 2022 |
| Allowed Annual Trend 2020 to 2022 |  |  |  |  | 6.1\% |  |
| Actuarial Judgment |  |  |  |  | 0.8\% | Reasonable range around deterministic estimate applied including consideration for significant enrollment changes |
| Rounding |  |  |  |  | 0.0\% |  |
| Required Annual Trend Before Induced Demand Factor |  |  |  |  | 7.0\% | Required trend level considers factors such as Individual market volatility, trend surveys, other segment trends |
| Induced Demand Factor |  |  |  |  | 0.21\% | Difference in average metal AV from current benefits to 2022 benefits. |
| Required Annual Trend w/Induced Demand* |  |  |  |  | 7.23\% |  |

* Trends are then applied to the relevant mix for the entity and adjusted for Capitation to produce the resulting $7.22 \%$ as shown in Table 3 .

Table 1-2020 Development

| HIOS Plan ID | 2020 Induced Utilization Factor | $2020$ <br> Member Months |
| :---: | :---: | :---: |
| 33709PA0860001 | 1.137 | 623 |
| 33709PA0860002 | 1.203 | 321 |
| 33709PA0860007 | 1.042 | 1,505 |
| 33709PA0860008 | 1.031 | 546 |
| 33709PA0860011 | 1.049 | 117 |
| 33709PA0860012 | 1.115 | 299 |
| 33709PA0870001 | 1.137 | 2,962 |
| 33709PA0870002 | 1.203 | 1,066 |
| 33709 PA0870007 | 1.042 | 2,803 |
| 33709PA0870008 | 1.031 | 1,914 |
| 33709PA0870011 | 1.049 | 415 |
| 33709PA0870012 | 1.115 | 1,436 |
| 33709PA0880001 | 1.169 | 293 |
| 33709PA0880003 | 1.079 | 79 |
| 33709PA0890001 | 1.169 | 1,058 |
| 33709 PA 0890002 | 1.043 | 9 |
| 33709PA0890003 | 1.079 | 610 |
| 33709PA0930001 | 1.049 | 3,180 |
| 33709PA1040001 | 1.003 | 231 |
| 33709PA1050001 | 1.003 | 69 |
| 33709PA1080001 | 1.079 | 1,426 |
| 33709PA0940001 | 1.040 | 24,795 |
| 33709 PA0940002 | 1.052 | 47,331 |
| $33709 P A 0940003$ | 1.056 | 7,490 |
| 33709PA0940004 | 1.223 | 25,537 |
| 33709PA0940005 | 1.149 | 21,328 |
| 33709PA0940006 | 1.127 | 30,904 |
| 33709PA0950001 | 1.052 | 1,044 |
| 33709PA0950002 | 1.190 | 49,577 |
| 33709PA0950003 | 1.088 | 1,857 |
| 33709PA0960001 | 1.003 | 1,809 |
| $33709 P A 0970001$ | 1.040 | 7,725 |
| 33709PA0970002 | 1.052 | 15,788 |
| 33709PA0970003 | 1.056 | 2,318 |
| 33709PA0970004 | 1.223 | 8,119 |
| 33709PA0970005 | 1.149 | 6,525 |
| $33709 P A 0970006$ | 1.127 | 14,115 |
| 33709PA0980001 | 1.052 | 276 |
| $33709 \mathrm{PA0980002}$ | 1.190 | 23,194 |
| $33709 P A 0980003$ | 1.088 | 577 |
| 33709PA0990001 | 1.003 | 656 |
| 33709PA1000001 | 1.040 | 5,115 |
| 33709PA1000002 | 1.052 | 14,424 |
| 33709PA1000003 | 1.056 | 7,988 |
| 33709PA1000004 | 1.223 | 1,167 |
| $33709 P A 1000005$ | 1.149 | 3,166 |
| $33709 P A 1000006$ | 1.127 | 5,739 |
| $33709 P A 1010001$ | 1.052 | 336 |
| 33709PA1010002 | 1.190 | 6,079 |
| 33709 PA1010003 | 1.088 | 252 |
| 33709PA1020001 | 1.003 | 536 |
| Total | 1.119 | 356,729 |

## Table 3 - Development of Change in Induced Utilization

| 2020 Induced Utilization | 1.1191 |
| :--- | ---: |
| 2022 Induced Utilization | $\underline{1.1238}$ |
| Change in Induced Utilization | 1.0042 |
| Annual Change | 1.0021 |
| Table 3 Value | $\mathbf{0 . 2 1 \%}$ |

Table 2-2022 Development

| HIOS Plan ID | 2022 Induced Utilization Factor | 2022 Projected Member Months |
| :---: | :---: | :---: |
| 33709PA0870012 | 1.136 | 23,304 |
| 33709PA1150005 | 1.136 | 7,440 |
| 33709PA1430001 | 1.164 | 30,384 |
| 33709PA1440001 | 1.164 | 12,456 |
| 33709PA0890004 | 1.124 | 1,260 |
| 33709PA0870002 | 1.219 | 2,772 |
| 33709PA1150002 | 1.219 | 780 |
| 33709PA0890001 | 1.180 | 17,760 |
| 33709PA0870013 | 1.084 | 2,280 |
| 33709PA1150003 | 1.084 | 1,164 |
| 33709PA0870007 | 1.047 | 17,976 |
| 33709PA1150001 | 1.047 | 3,600 |
| 33709PA0890002 | 1.051 | 6,888 |
| 33709PA1040001 | 1.003 | 1,920 |
| 33709PA1160004 | 1.121 | 4,452 |
| 33709PA1170005 | 1.121 | 1,824 |
| 33709PA1350001 | 1.146 | 5,988 |
| 33709PA1360001 | 1.146 | 2,784 |
| 33709PA1180004 | 1.109 | 348 |
| 33709PA1160005 | 1.181 | 468 |
| 33709PA1170004 | 1.181 | 132 |
| 33709PA1180003 | 1.150 | 3,576 |
| 33709PA1160002 | 1.064 | 564 |
| 33709PA1170002 | 1.064 | 336 |
| 33709PA1160001 | 1.039 | 3,372 |
| 33709PA1170001 | 1.039 | 744 |
| 33709PA1180001 | 1.043 | 1,440 |
| 33709PA1540001 | 1.000 | 444 |
| 33709PA1410004 | 1.121 | 2,676 |
| 33709PA1420004 | 1.121 | 1,104 |
| 33709PA1380001 | 1.146 | 3,720 |
| 33709PA1390001 | 1.146 | 1,728 |
| 33709PA1370003 | 1.109 | 156 |
| 33709PA1410002 | 1.181 | 204 |
| 33709PA1420002 | 1.181 | 24 |
| 33709PA1370002 | 1.150 | 2,136 |
| 33709PA1410003 | 1.064 | 348 |
| 33709PA1420003 | 1.064 | 144 |
| 33709PA1410001 | 1.039 | 2,532 |
| 33709PA1420001 | 1.039 | 444 |
| 33709PA1370001 | 1.043 | 852 |
| 33709PA1550001 | 1.000 | 168 |
| 33709PA0940006 | 1.139 | 45,960 |
| 33709PA1450001 | 1.139 | 10,152 |
| 33709PA1340001 | 1.163 | 26,892 |
| 33709PA1400001 | 1.163 | 7,884 |
| 33709PA0950004 | 1.121 | 1,116 |
| 33709PA0940004 | 1.223 | 7,680 |
| 33709PA1120002 | 1.223 | 744 |
| 33709PA0950002 | 1.169 | 41,184 |
| $33709 P A 0940007$ | 1.085 | 1,284 |
| 33709PA1120003 | 1.085 | 720 |
| 33709PA0940002 | 1.053 | 42,120 |
| 33709PA1120001 | 1.053 | 4,584 |
| 33709PA0950001 | 1.054 | 14,220 |
| 33709PA0960001 | 1.001 | 2,592 |
| 33709PA0970006 | 1.139 | 10,776 |
| 33709PA1130005 | 1.139 | 2,256 |
| 33709PA1460001 | 1.163 | 6,276 |
| 33709PA1470001 | 1.163 | 1,812 |
| 33709PA0980004 | 1.121 | 264 |
| 33709PA0970004 | 1.223 | 1,836 |
| 33709PA1130002 | 1.223 | 168 |
| $33709 P A 0980002$ | 1.169 | 9,612 |
| 33709PA0970007 | 1.085 | 300 |
| 33709PA1130003 | 1.085 | 156 |
| 33709PA0970002 | 1.053 | 10,080 |
| 33709PA1130001 | 1.053 | 1,032 |
| 33709PA0980001 | 1.054 | 3,240 |
| 33709PA0990001 | 1.001 | 600 |
| 33709PA1480004 | 1.139 | 8,760 |
| 33709PA1490004 | 1.139 | 2,820 |
| 33709PA1520001 | 1.163 | 7,320 |
| 33709PA1530001 | 1.163 | 3,600 |
| 33709PA1500003 | 1.121 | 192 |
| 33709PA1480002 | 1.223 | 336 |
| 33709PA1490002 | 1.223 | 24 |
| 33709PA1500002 | 1.169 | 7,488 |
| 33709PA1480003 | 1.085 | 648 |
| 33709PA1490003 | 1.085 | 84 |
| 33709PA1480001 | 1.053 | 15,444 |
| 33709PA1490001 | 1.053 | 2,280 |
| 33709PA1500001 | 1.054 | 4,920 |
| 33709PA1510001 | 1.001 | 384 |
| Total | 1.124 | 482,532 |

Highmark Inc.

Individual Market

Response to Objection 1 - Question 2a

|  | HMARK |
| :--- | :---: |
| 2020 Allowed PMPM | $\$ 597.19$ |
| Demographic Factor | 1.916 |
| Network Factor | 1.016 |
| Benefit Richness Factor | 1.119 |
| Normalized Allowed PMPM | $\mathbf{\$ 2 7 4 . 0 7}$ |

## Highmark Inc.

## Individual Market

## Response to Objection 1 - Question 2b

| Region | Population Source | Actual 2021 Member Distribution |  | 2022 Member Distribution |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | \% of Total | \% of Region | Calculated | Assumed |
| WPA | HMARK ACA | 13.8\% | 52.9\% | 19.0\% | 19.0\% |
| WPA | Other Highmark | 2.7\% | 10.4\% | 3.7\% | 3.7\% |
| WPA | Prior ACA | 0.1\% | 0.6\% | 0.2\% | 0.3\% |
| WPA | New-to-Blue | 9.5\% | 36.2\% | 13.0\% | 13.0\% |
| WPA | Subtotal | 26.1\% | 100.0\% | 36.0\% | 36.0\% |
| CPA | HMARK ACA | 57.6\% | 78.0\% | 49.9\% | 50.0\% |
| CPA | Other Highmark | 1.6\% | 2.2\% | 1.4\% | 1.3\% |
| CPA | Prior ACA | 0.3\% | 0.4\% | 0.2\% | 0.2\% |
| CPA | New-to-Blue | 14.4\% | 19.5\% | 12.5\% | 12.5\% |
| CPA | Subtotal | 73.9\% | 100.0\% | 64.0\% | 64.0\% |
| Grand Total |  | 100.0\% |  | 100.0\% | 100.0\% |

Highmark Inc.

Individual Market

## Response to Objection 1 - Question 2c

|  | Highmark - WPA |  |  |  | Highmark - CPA |  |  |  | Combined |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Renewal | Other Highmark | Prior ACA | New | Renewal | Other Highmark | Prior ACA | New | Total |
| 2022 Member Months | 91,681 | 17,854 | 1,448 | 62,729 | 241,266 | 6,273 | 965 | 60,317 | 482,532 |
| 2022 Member Months \% | 19.0\% | 3.7\% | 0.3\% | 13.0\% | 50.0\% | 1.3\% | 0.2\% | 12.5\% | 100.0\% |
| 2020 or 2019 Allowed PMPM* | \$665.72 | \$1,002.25 | \$292.76 | N/A | \$593.24 | \$1,386.67 | \$783.89 | N/A |  |
| Trend from 2019 to 2020 | N/A | N/A | 1.085 | N/A | N/A | N/A | 1.070 | N/A |  |
| Death Load Adjustment | 1.055 | 1.055 | 1.055 | N/A | 1.055 | 1.055 | 1.055 | N/A |  |
| Adjusted Allowed PMPM | \$702.34 | \$1,057.37 | \$335.11 | \$699.18 | \$625.87 | \$1,462.94 | \$884.89 | \$555.86 | \$667.67 |
| Demographic Factor | 1.838 | 1.858 | 1.630 | 1.798 | 1.999 | 1.959 | 1.768 | 1.868 | 1.912 |
| Network Factor | 0.970 | 1.000 | 1.000 | 1.000 | 1.015 | 1.000 | 1.000 | 1.000 | 1.000 |
| Benefit Richness Factor | 1.095 | 1.080 | 1.080 | 1.080 | 1.119 | 1.080 | 1.080 | 1.080 | 1.100 |
| Normalized Allowed PMPM | \$360.08 | \$526.93 | \$190.42 | \$360.08 | \$275.49 | \$691.40 | \$463.40 | \$275.49 | \$317.39 |

*The 'Renewal' \& 'Other Highmark' sources start with 2020 experience. The 'Prior ACA' source starts with 2019 experience.

Highmark Inc.

## Individual Market

## Response to Objection 1 - Question 3a

Table 1 - Western PA Development

| Month | Actual 2020 <br> Member <br> Months | Actual 2020 <br> Medical <br> Allowed PMPM | COVID-19 Impact of <br> Deferred/Rescheduled/Induced Care | Estimated 2020 Medical Allowed <br> PMPM without COVID-19 Impact of <br> Deferred/Rescheduled/Induced Care |
| :---: | :---: | :---: | :---: | :---: |
| 202001 | 5,456 | $\$ 514.96$ | $0.0 \%$ | $\$ 514.96$ |
| 202002 | 5,457 | $\$ 465.58$ | $0.0 \%$ | $\$ 465.58$ |
| 202003 | 5,465 | $\$ 412.08$ | $(19.7 \%)$ | $\$ 513.42$ |
| 202004 | 5,529 | $\$ 364.78$ | $(40.3 \%)$ | $\$ 610.55$ |
| 202005 | 5,564 | $\$ 489.23$ | $(19.0 \%)$ | $\$ 603.97$ |
| 202006 | 5,615 | $\$ 682.95$ | $(9.6 \%)$ | $\$ 755.13$ |
| 202007 | 5,563 | $\$ 470.98$ | $1.3 \%$ | $\$ 464.77$ |
| 202008 | 5,478 | $\$ 468.14$ | $(0.5 \%)$ | $\$ 470.46$ |
| 202009 | 5,514 | $\$ 445.55$ | $0.3 \%$ | $\$ 44.31$ |
| 202010 | 5,501 | $\$ 472.52$ | $1.2 \%$ | $\$ 467.06$ |
| 202011 | 5,471 | $\$ 679.21$ | $(3.4 \%)$ | $\$ 702.95$ |
| 202012 | 5,385 | $\$ 561.87$ | $(22.6 \%)$ | $\$ 725.65$ |
| Total Medical | 65,998 | $\$ 502.41$ | $(10.5 \%)$ | $\$ 561.65$ |

Table 1 - Central PA Development

| Month | Actual 2020 <br> Member <br> Months | Actual 2020 <br> Medical <br> Allowed PMPM | COVID-19 Impact of <br> Deferred/Rescheduled/Induced Care | Estimated 2020 Medical Allowed <br> PMPM without COVID-19 Impact of <br> Deferred/Rescheduled/Induced Care |
| :---: | :---: | :---: | :---: | :---: |
| 202001 | 26,907 | $\$ 368.43$ | $0.0 \%$ | $\$ 368.43$ |
| 202002 | 27,556 | $\$ 395.68$ | $0.0 \%$ | $\$ 395.68$ |
| 202003 | 28,021 | $\$ 362.35$ | $(21.7 \%)$ | $\$ 462.98$ |
| 202004 | 28,450 | $\$ 280.89$ | $(47.8 \%)$ | $\$ 537.64$ |
| 202005 | 28,794 | $\$ 332.05$ | $(21.7 \%)$ | $\$ 423.95$ |
| 202006 | 28,990 | $\$ 483.03$ | $(6.7 \%)$ | $\$ 517.76$ |
| 202007 | 28,774 | $\$ 530.70$ | $(0.1 \%)$ | $\$ 531.37$ |
| 202008 | 27,977 | $\$ 444.12$ | $(0.7 \%)$ | $\$ 447.05$ |
| 202009 | 27,888 | $\$ 545.96$ | $(0.7 \%)$ | $\$ 549.94$ |
| 202010 | 27,740 | $\$ 559.83$ | $0.2 \%$ | $\$ 558.75$ |
| 202011 | 27,527 | $\$ 554.03$ | $0.3 \%$ | $\$ 52.20$ |
| 202012 | $\underline{27,143}$ | $\$ 543.32$ | $\underline{21.4 \%)}$ | $\$ 691.39$ |
| Total Medical | 335,767 | $\$ 449.64$ | $(10.6 \%)$ | $\$ 503.04$ |
|  |  |  |  |  |
| Estimated Medical as a \% of Total: | $80 \%$ |  |  |  |
| COVID-19 Impact on Total |  | $(8.5 \%)$ |  |  |

Highmark Inc.

Individual Market

Response to Objection 1 - Question 3b

| COVID Vaccine Cost Development | Amount |
| :--- | :---: |
| Percent of Population Receiving Vaccine | $42.8 \%$ |
| Vaccine Cost | $\$ 75.00$ |
| Administrative Cost | $\$ 40.00$ |
| Total Unit Cost | $\$ 115.00$ |
| Expected Annual Dose | 0.5 |
| Cost per Person | $\$ 57.50$ |
| Vaccine Cost PMPM | $\mathbf{\$ 2 . 0 5}$ |

Highmark Inc.

## Individual Market

Response to Objection 1 - Question 6a

|  | Highmark - WPA |  |  |  | Highmark - CPA |  |  |  | Combined |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Renewal | Other Highmark | Prior ACA | New | Renewal | Other Highmark | Prior ACA | New | Total |
| 2022 Member Months | 91,681 | 17,854 | 1,448 | 62,729 | 241,266 | 6,273 | 965 | 60,317 | 482,532 |
| 2022 Member Months \% | 19.0\% | 3.7\% | 0.3\% | 13.0\% | 50.0\% | 1.3\% | 0.2\% | 12.5\% | 100.0\% |
| 2022 Company-specific Factors <br> PLRS |  |  |  |  |  |  |  |  |  |
| ARF |  |  |  |  |  |  |  |  |  |
| GCF |  |  |  |  |  |  |  |  |  |
| IDF |  |  |  |  |  |  |  |  |  |
| AV |  |  |  |  | - |  |  |  |  |
| 2020 RATEE Factors |  |  |  |  |  |  |  |  |  |
| PLRS |  |  |  |  |  |  |  |  |  |
| ARF |  |  |  |  |  |  |  |  |  |
| GCF |  |  |  |  |  |  |  |  |  |
| IDF AV |  |  |  |  |  |  |  |  |  |

Highmark Inc.

## Individual Market

## Response to Objection 1 - Question 3c

|  | Sub-Category | \% of Claims |
| :--- | :--- | :---: |
| ETG Category | Total | $11.4 \%$ |
| Cardiology | $6.6 \%$ |  |
| Orthopedics \& Rheumatology | Joint Degeneration | $4.5 \%$ |
| Endocrinology | Diabetes | $1.4 \%$ |
| Psychiatry | Mood disorder, depressed | $\underline{0.6 \%}$ |
| Chemical Dependency | Alcohol Treatment | $\mathbf{2 4 . 4 \%}$ |
| Total Impacted Claims |  | $1.0 \%$ |
|  | $0.2 \%$ |  |
| Minimum expected \% claims increase in these categories |  |  |
| Minimum \% Impact to Claims | $5.0 \%$ |  |
| Maximum expected \% claims increase in these categories | $\mathbf{1 . 2 \%}$ |  |
| Maximum \% Impact to Claims | $\mathbf{0 . 5 \%}$ |  |

Response to Objection 1 - Question 4

Table 1-2020 Developmen

| HIOS Plan ID | 2020 Network Factors |  |  |  |  | 2020Member Months |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Medical | Rx | Capitation | Dental | Composite |  |
| 33709PA0860001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 623 |
| 33709PA0860002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 321 |
| 33709PA0860007 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1,505 |
| 33709PA0860008 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 546 |
| 33709PA0860011 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 117 |
| 33709PA0860012 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 299 |
| 33709PA0870001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 2,962 |
| 33709PA0870002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1,066 |
| 33709PA0870007 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 2,803 |
| 33709PA0870008 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1,914 |
| 33709PA0870011 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 415 |
| 33709PA0870012 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1,436 |
| 33709PA0880001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 293 |
| 33709PA0880003 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 79 |
| 33709PA0890001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1,058 |
| 33709PA0890002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 9 |
| 33709PA0890003 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 610 |
| 33709PA0930001 | 1.050 | 1.000 | 1.000 | 1.000 | 1.041 | 3,180 |
| 33709PA1040001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 231 |
| 33709PA1050001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 69 |
| 33709PA1080001 | 1.050 | 1.000 | 1.000 | 1.000 | 1.041 | 1,426 |
| 33709PA0940001 | 0.980 | 1.000 | 1.000 | 1.000 | 0.984 | 24,795 |
| 33709PA0940002 | 0.980 | 1.000 | 1.000 | 1.000 | 0.984 | 47,331 |
| 33709PA0940003 | 0.980 | 1.000 | 1.000 | 1.000 | 0.984 | 7,490 |
| 33709PA0940004 | 0.980 | 1.000 | 1.000 | 1.000 | 0.984 | 25,537 |
| 33709PA0940005 | 0.980 | 1.000 | 1.000 | 1.000 | 0.984 | 21,328 |
| 33709PA0940006 | 0.980 | 1.000 | 1.000 | 1.000 | 0.984 | 30,904 |
| 33709PA0950001 | 0.980 | 1.000 | 1.000 | 1.000 | 0.984 | 1,044 |
| 33709PA0950002 | 0.980 | 1.000 | 1.000 | 1.000 | 0.984 | 49,577 |
| 33709PA0950003 | 0.980 | 1.000 | 1.000 | 1.000 | 0.984 | 1,857 |
| 33709PA0960001 | 0.980 | 1.000 | 1.000 | 1.000 | 0.984 | 1,809 |
| 33709PA0970001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 7,725 |
| 33709PA0970002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 15,788 |
| 33709PA0970003 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 2,318 |
| 33709PA0970004 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 8,119 |
| 33709PA0970005 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 6,525 |
| 33709PA0970006 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 14,115 |
| 33709PA0980001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 276 |
| 33709PA0980002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 23,194 |
| 33709PA0980003 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 577 |
| 33709PA0990001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 656 |
| 33709PA1000001 | 1.260 | 1.000 | 1.000 | 1.000 | 1.214 | 5,115 |
| 33709PA1000002 | 1.260 | 1.000 | 1.000 | 1.000 | 1.214 | 14,424 |
| 33709PA1000003 | 1.260 | 1.000 | 1.000 | 1.000 | 1.214 | 7,988 |
| 33709PA1000004 | 1.260 | 1.000 | 1.000 | 1.000 | 1.214 | 1,167 |
| 33709PA1000005 | 1.260 | 1.000 | 1.000 | 1.000 | 1.214 | 3,166 |
| 33709PA1000006 | 1.260 | 1.000 | 1.000 | 1.000 | 1.214 | 5,739 |
| 33709PA1010001 | 1.260 | 1.000 | 1.000 | 1.000 | 1.214 | 336 |
| 33709PA1010002 | 1.260 | 1.000 | 1.000 | 1.000 | 1.214 | 6,079 |
| 33709PA1010003 | 1.260 | 1.000 | 1.000 | 1.000 | 1.214 | 252 |
| 33709PA1020001 | 1.260 | 1.000 | 1.000 | 1.000 | 1.214 | 536 |
| Total | 1.021 | 1.000 | 1.000 | 1.000 | 1.018 | 356,729 |

Weight $82.5 \% \quad 17.4 \% \quad 0.0 \% \quad 0.1 \% \quad 100.0 \%$

Table 3 - Development of Change in Network Factor

| 2020 Network Factor | 1.018 |
| :--- | :--- |
| 2022 Network Factor | $\underline{0.987}$ |
| Change in Network Factor | $\mathbf{0 . 9 7 0}$ |

Table 2-2022 Developmen

| HIOS Plan ID | 2022 Network Factors |  |  |  |  | 2022 Projected Member Months | Induced Utilization Factor |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Medical | Rx | Capitation | Dental | Composite |  |  |
| 33709PA0870012 | 0.850 | 1.000 | 1.000 | 1.000 | 0.876 | 23,304 | 1.136 |
| $33709 P A 1150005$ | 0.850 | 1.000 | 1.000 | 1.000 | 0.876 | 7,440 | 1.136 |
| 33709PA1430001 | 0.850 | 1.000 | 1.000 | 1.000 | 0.876 | 30,384 | 1.164 |
| 33709PA1440001 | 0.850 | 1.000 | 1.000 | 1.000 | 0.876 | 12,456 | 1.164 |
| 33709PA0890004 | 0.850 | 1.000 | 1.000 | 1.000 | 0.876 | 1,260 | 1.124 |
| 33709PA0870002 | 0.850 | 1.000 | 1.000 | 1.000 | 0.876 | 2,772 | 1.219 |
| $33709 P A 1150002$ | 0.850 | 1.000 | 1.000 | 1.000 | 0.876 | 780 | 1.219 |
| $33709 P A 0890001$ | 0.850 | 1.000 | 1.000 | 1.000 | 0.876 | 17,760 | 1.180 |
| 33709PA0870013 | 0.850 | 1.000 | 1.000 | 1.000 | 0.876 | 2,280 | 1.084 |
| $33709 P A 1150003$ | 0.850 | 1.000 | 1.000 | 1.000 | 0.876 | 1,164 | 1.084 |
| $33709 P A 0870007$ | 0.850 | 1.000 | 1.000 | 1.000 | 0.876 | 17,976 | 1.047 |
| $33709 P A 1150001$ | 0.850 | 1.000 | 1.000 | 1.000 | 0.876 | 3,600 | 1.047 |
| 33709PA0890002 | 0.850 | 1.000 | 1.000 | 1.000 | 0.876 | 6,888 | 1.051 |
| $33709 P A 1040001$ | 0.850 | 1.000 | 1.000 | 1.000 | 0.876 | 1,920 | 1.003 |
| $33709 P A 1160004$ | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 4,452 | 1.121 |
| 33709PA1170005 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1,824 | 1.121 |
| $33709 P A 1350001$ | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 5,988 | 1.146 |
| 33709PA1360001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 2,784 | 1.146 |
| 33709PA1180004 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 348 | 1.109 |
| $33709 P A 1160005$ | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 468 | 1.181 |
| 33709PA1170004 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 132 | 1.181 |
| $33709 P A 1180003$ | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 3,576 | 1.150 |
| $33709 P A 1160002$ | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 564 | 1.064 |
| $33709 P A 1170002$ | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 336 | 1.064 |
| 33709PA1160001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 3,372 | 1.039 |
| 33709PA1170001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 744 | 1.039 |
| $33709 P A 1180001$ | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1,440 | 1.043 |
| 33709PA1540001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 444 | 1.000 |
| 33709PA1410004 | 1.150 | 1.000 | 1.000 | 1.000 | 1.124 | 2,676 | 1.121 |
| 33709PA1420004 | 1.150 | 1.000 | 1.000 | 1.000 | 1.124 | 1,104 | 1.121 |
| $33709 P A 1380001$ | 1.150 | 1.000 | 1.000 | 1.000 | 1.124 | 3,720 | 1.146 |
| 33709PA1390001 | 1.150 | 1.000 | 1.000 | 1.000 | 1.124 | 1,728 | 1.146 |
| 33709PA1370003 | 1.150 | 1.000 | 1.000 | 1.000 | 1.124 | 156 | 1.109 |
| 33709PA1410002 | 1.150 | 1.000 | 1.000 | 1.000 | 1.124 | 204 | 1.181 |
| $33709 P A 1420002$ | 1.150 | 1.000 | 1.000 | 1.000 | 1.124 | 24 | 1.181 |
| $33709 P A 1370002$ | 1.150 | 1.000 | 1.000 | 1.000 | 1.124 | 2,136 | 1.150 |
| $33709 P A 1410003$ | 1.150 | 1.000 | 1.000 | 1.000 | 1.124 | 348 | 1.064 |
| 33709PA1420003 | 1.150 | 1.000 | 1.000 | 1.000 | 1.124 | 144 | 1.064 |
| 33709PA1410001 | 1.150 | 1.000 | 1.000 | 1.000 | 1.124 | 2,532 | 1.039 |
| $33709 P A 1420001$ | 1.150 | 1.000 | 1.000 | 1.000 | 1.124 | 444 | 1.039 |
| 33709PA1370001 | 1.150 | 1.000 | 1.000 | 1.000 | 1.124 | 852 | 1.043 |
| $33709 P A 1550001$ | 1.150 | 1.000 | 1.000 | 1.000 | 1.124 | 168 | 1.000 |
| 33709PA0940006 | 0.980 | 1.000 | 1.000 | 1.000 | 0.984 | 45,960 | 1.139 |
| $33709 P A 1450001$ | 0.980 | 1.000 | 1.000 | 1.000 | 0.984 | 10,152 | 1.139 |
| 33709PA1340001 | 0.980 | 1.000 | 1.000 | 1.000 | 0.984 | 26,892 | 1.163 |
| $33709 P A 1400001$ | 0.980 | 1.000 | 1.000 | 1.000 | 0.984 | 7,884 | 1.163 |
| 33709PA0950004 | 0.980 | 1.000 | 1.000 | 1.000 | 0.984 | 1,116 | 1.121 |
| 33709PA0940004 | 0.980 | 1.000 | 1.000 | 1.000 | 0.984 | 7,680 | 1.223 |
| $33709 P A 1120002$ | 0.980 | 1.000 | 1.000 | 1.000 | 0.984 | 744 | 1.223 |
| $33709 P A 0950002$ | 0.980 | 1.000 | 1.000 | 1.000 | 0.984 | 41,184 | 1.169 |
| $33709 P A 0940007$ | 0.980 | 1.000 | 1.000 | 1.000 | 0.984 | 1,284 | 1.085 |
| 33709PA1120003 | 0.980 | 1.000 | 1.000 | 1.000 | 0.984 | 720 | 1.085 |
| 33709PA0940002 | 0.980 | 1.000 | 1.000 | 1.000 | 0.984 | 42,120 | 1.053 |
| $33709 P A 1120001$ | 0.980 | 1.000 | 1.000 | 1.000 | 0.984 | 4,584 | 1.053 |
| $33709 P A 0950001$ | 0.980 | 1.000 | 1.000 | 1.000 | 0.984 | 14,220 | 1.054 |
| 33709PA0960001 | 0.980 | 1.000 | 1.000 | 1.000 | 0.984 | 2,592 | 1.001 |
| 33709PA0970006 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 10,776 | 1.139 |
| $33709 P A 1130005$ | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 2,256 | 1.139 |
| 33709PA1460001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 6,276 | 1.163 |
| 33709PA1470001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1,812 | 1.163 |
| 33709PA0980004 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 264 | 1.121 |
| 33709PA0970004 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1,836 | 1.223 |
| $33709 P A 1130002$ | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 168 | 1.223 |
| 33709PA0980002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 9,612 | 1.169 |
| 33709PA0970007 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 300 | 1.085 |
| $33709 P A 1130003$ | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 156 | 1.085 |
| $33709 P A 0970002$ | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 10,080 | 1.053 |
| 33709PA1130001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1,032 | 1.053 |
| 33709PA0980001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 3,240 | 1.054 |
| 33709PA0990001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 600 | 1.001 |
| 33709PA1480004 | 1.260 | 1.000 | 1.000 | 1.000 | 1.214 | 8,760 | 1.139 |
| $33709 P A 1490004$ | 1.260 | 1.000 | 1.000 | 1.000 | 1.214 | 2,820 | 1.139 |
| 33709PA1520001 | 1.260 | 1.000 | 1.000 | 1.000 | 1.214 | 7,320 | 1.163 |
| 33709PA1530001 | 1.260 | 1.000 | 1.000 | 1.000 | 1.214 | 3,600 | 1.163 |
| $33709 P A 1500003$ | 1.260 | 1.000 | 1.000 | 1.000 | 1.214 | 192 | 1.121 |
| $33709 P A 1480002$ | 1.260 | 1.000 | 1.000 | 1.000 | 1.214 | 336 | 1.223 |
| 33709PA1490002 | 1.260 | 1.000 | 1.000 | 1.000 | 1.214 | 24 | 1.223 |
| $33709 P A 1500002$ | 1.260 | 1.000 | 1.000 | 1.000 | 1.214 | 7,488 | 1.169 |
| 33709PA1480003 | 1.260 | 1.000 | 1.000 | 1.000 | 1.214 | 648 | 1.085 |
| 33709 PA 1490003 | 1.260 | 1.000 | 1.000 | 1.000 | 1.214 | 84 | 1.085 |
| $33709 P A 1480001$ | 1.260 | 1.000 | 1.000 | 1.000 | 1.214 | 15,444 | 1.053 |
| 33709PA1490001 | 1.260 | 1.000 | 1.000 | 1.000 | 1.214 | 2,280 | 1.053 |
| 33709PA1500001 | 1.260 | 1.000 | 1.000 | 1.000 | 1.214 | 4,920 | 1.054 |
| 33709PA1510001 | 1.260 | 1.000 | 1.000 | 1.000 | 1.214 | 384 | 1.001 |
| Total |  |  |  |  | 0.987 | 482,532 |  |

Highmark Inc.

## Individual Market

## Response to Objection 1 - Question 5

| Description | Factor |
| :--- | :---: |
| Change in Rx Rebates | 1.012 |
| Change in Hospital/Physician Settlements | 0.999 |
| Total "Change in Other" | $\mathbf{1 . 0 1 1}$ |

Highmark Inc.

## Individual Market

## Response to Objection 1 - Question 6b

Table 1

| Statewide Assumptions | Starting Value for 2022 Projection | Source of Starting Value | Adjustment for 2022 | 2022 Factor on Attachment B |
| :---: | :---: | :---: | :---: | :---: |
| Non-Catastrophic Pool |  |  |  |  |
| Average Premium |  | 2020 Estimate based on PID RATEE Analysis |  |  |
| HHS Risk Score |  | 2020 Estimate based on PID RATEE Analysis |  |  |
| Allowable Rating Factor |  | 2020 Estimate based on PID RATEE Analysis |  |  |
| Geographic Cost Factor |  | 2020 Estimate based on CMS Interim Report |  |  |
| Induced Demand Factor |  | 1Q 2021 PID Enrollment Survey (see Table 2 below) |  |  |
| Actuarial Value |  | 1 L 2021 PID Enrollment Survey (see Table 2 below) |  |  |
| Catastrophic Pool |  |  |  |  |
| State Avg Premium |  | 2020 Estimate based on PID RATEE Analysis |  |  |
| HHS Risk Score |  | 2020 Estimate based on PID RATEE Analysis |  |  |
| Allowable Rating Factor |  | 2020 Estimate based on PID RATEE Analysis |  |  |
| Geographic Cost Factor |  | 2020 Estimate based on CMS Interim Report |  |  |
| Induced Demand Factor |  | 1Q 2021 PID Enrollment Survey (see Table 2 below) |  |  |
| Actuarial Value |  | 1Q 2021 PID Enrollment Survey (see Table 2 below) |  |  |

Table 2

| Metal | 1Q 2021 Enrollment* |  | $\begin{gathered} \mathrm{AV} \\ \text { Factors } \end{gathered}$ | $\begin{gathered} \hline \text { ID } \\ \text { Factors } \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: |
|  | Member Mths | \% |  |  |
| Gold |  |  |  |  |
| Silver |  |  |  |  |
| Bronze |  |  |  |  |
| Catastrophic |  |  |  |  |
| Total |  |  |  |  |

*Source: April 28, 2021 email from PID

Table 3

| Statewide Assumptions | 2022 Factor <br> on Attachment B | 2020 Factor from <br> CMS Interim Report |
| :--- | :---: | :---: |
| Non-Catastrophic Pool |  |  |
| Average Premium |  |  |
| HHS Risk Score |  |  |
| Allowable Rating Factor |  |  |
| Geographic Cost Factor |  |  |
| Induced Demand Factor |  |  |
| Actuarial Value |  |  |

Highmark Inc.

Individual Market

Response to Objection 1 - Question 6e

|  |  |
| :--- | :---: |
| Description | Value |
| Assumed HCRP \% of Premium Charge | $0.30 \%$ |
| Projected Required Revenue PMPM | $\$ 718.50$ |
| Projected HCRP Charge PMPM | $\mathbf{( \$ 2 . 1 6 )}$ |

Highmark Inc.

## Individual Market

## Response to Objection 1 - PID Question 2

| Year | Projected Paid <br> Claim PMPM* | Actual Paid <br> Claim PMPM** |
| :---: | :---: | :---: |
| 2017 | $\$ 333.95$ | $\$ 433.54$ |
| 2018 | $\$ 483.40$ | $\$ 484.50$ |
| 2019 | $\$ 617.26$ | $\$ 552.03$ |
| 2020 | $\$ 630.82$ | $\$ 471.92$ |

*Projected Claims are the incurred claims from Table 5
**Actual Claims are calculated as ultimate Incurred Claims + Prescription Drug Rebates in Table 4 from the 2022 filing

## TIGHMNRK.

July 13, 2021

Mr. James Laverty, Actuary
Bureau of Life, Accident \& Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120
Re: Highmark Inc. 2022 ACA Rate Filing (Individual Market)
Highmark Filing \# 1A-DP-21-HI (SERFF Filing \# HGHM-132820364)
Dear Mr. Laverty:
Enclosed are responses to your July 6, 2021 questions regarding SERFF Filing \# HGHM132820364. We have included your questions along with our responses for your convenience. In conjunction with these responses, we are also submitting revisions to relevant filing documents to reflect the following changes:

- In response to PID question 5 of the Department's objection letter dated June 10, 2021, the Company is adding the requested formula in Table 5, cell C16 of the PAAM Exhibits.
- Pursuant to the Department's July 6, 2021 guidance, the Company is adding the impact of the state 1332 Reinsurance program using the prescribed parameters of a $\$ 60,000$ attachment point, a $45 \%$ coinsurance rate, and a $\$ 100,000$ reinsurance cap.

Should you have any further questions regarding this Filing, please feel free to contact me at or via e-mail at:

Sincerely,


Highmark Inc.
cc:


1. Please provide additional detail related to the decision to apply actuarial judgement and utilize a $\mathbf{7 . 0 \%}$ trend assumption (prior to induced utilization) rather than the calculated $\mathbf{6 . 1 \%}$ trend assumption as outlined in the response to question $\mathbf{1 b}$. In providing your response, please include specific details to address why the Company believes $\mathbf{7 . 0 \%}$ is more appropriate to utilize as the trend assumption than $\mathbf{6 . 1 \%}$.

Response:
The decision to use a $7.0 \%$ trend rather than the $6.1 \%$ deterministic modeling estimate was based on a number of factors, including:

- Significant population changes have occurred in this filing Entity, which increases the expectation of future trend volatility.
- Normal population changes in the Individual market due to enrollment churn introduce trend volatility. This volatility will likely continue in 2021 and 2022.
- Trend survey information from consultants and industry experts is indicating future trends that exceed the $7 \%$ level. These trend surveys from multiple sources are provided to Highmark on a Confidential and Proprietary basis, so details regarding the surveys are not provided here.
- Actuarial judgement is commonly applied to trend estimates because a reasonable range of trend around a deterministic estimate recognizes that a deterministic, point estimate expectation implies that the probability of trend $\mathrm{X} \%$ is $100 \%$, which is not likely to occur.

2. The following questions are related to the response to question $\mathbf{2 c}$ from the objection responses dated 6/22/2021:
a. Please provide an exhibit displaying quantitative support for, and the development of, the death load adjustment (i.e., 1.055).
b. Please provide quantitative support for the assumption that "New" members will have an average normalized allowed claims PMPM amount equal to that of the persisting Renewal members. In providing your response, using claims experience from the Company's other Individual market legal entities as necessary, please include a comparison of the average normalized allowed claims PMPM for those members who would be considered "New" in each of 2019 and 2020 relative to the average normalized allowed claims PMPM for persisting members in those respective years.

Response:
a. Please see the attached exhibit labeled Q2a Response for the development of the death load adjustment. This exhibit shows the additional claim expense and risk score associated with members who lapsed due to death.
b. Given the high degree of churn in the Individual ACA market as well as the inherent degree of uncertainty surrounding new business, the Company has been tracking the relative performance of "New" members for several years. Our previous experience with this cohort supported a claim load for these members, but changes in current marketplace dynamics led us to the conclusion that the emerging new population will be more closely aligned with the persisting population. This conclusion is supported by a review of our 2020 statewide actual experience, which showed that risk adjusted MLRs between the two populations were equivalent. The Company intends to continue to monitor emerging relativities going forward since adjustments may be warranted in future years.
3. Please provide a detailed quantitative exhibit displaying the development of the COVID-19 Impact of Deferred/Rescheduled/Induced Care assumptions separately for each region, as shown
in column E of the Excel response to question 3a from the objection responses dated 6/22/2021. In particular, please provide the following information discussed in the response to question 3a:
a. Actual calendar year 2019 allowed PMPM for each month and all normalization adjustments applied to calculate normalized 2019 allowed medical claims.
b. The trend assumption utilized to trend the normalized 2019 allowed medical claims to derive $\mathbf{2 0 2 0}$ allowed claims absent the impact of COVID-19.
c. The adjustments applied to the actual 2020 allowed medical claims for each month to remove the impact of COVID-19 costs. Additionally, please indicate whether a similar analysis was performed to estimate the impact of COVID-19 on pharmacy claims in the $\mathbf{2 0 2 0}$ plan year. If so, please provide the results of that analysis and provide support for not making any adjustment to the pharmacy costs as well. If a similar analysis was not performed on pharmacy claims, please provide support for not doing so and provide a comparison of the normalized pharmacy claims PMPM for 2019 relative to the normalized pharmacy claims PMPM for 2020.

Response:
a. Please see the attached exhibit labeled Q3 Response for additional detail regarding the development of the COVID-19 impact of the Deferred/Rescheduled/Induced Care assumptions. After further consultation with the Company's COVID-19 actuarial subject matter experts, we learned that the modeling was performed on a paid claim basis. Thus, the PMPM values shown in the attached exhibit reflect paid claims (not allowed charges). Due to the model complexity and to aid in the presentation, the additional detail is being provided on an annual basis rather than by month. However, it is important to note that the monthly pattern was aligned with the average results from a BCBSA survey performed to assess the impact of COVID-19.
b. Please see the attached exhibit labeled Q3 Response for the trend assumption used in the COVID19 modeling. Please note that these are historical modeling trends developed for the specific purpose used in the internal COVID-19 model. Thus, they differ from the assumed future pricing trends contained in this rate filing.
c. The Company's internal monitoring of the COVID-19 impacts for 2020 resulted in the conclusion that Rx claims were minimally affected, and no adjustment was warranted. The trend data submitted previously in the responses to Question 1a from the objection responses dated $6 / 22 / 2021$ show a 2020 normalized Rx trend of $12.9 \%$ across our Pennsylvania regions. This is within 3\% of the 2016-2019 average.
4. Please provide an exhibit displaying the development of the Company-specific average 2022 PLRS factor for each population shown in the exhibit provided in the response to question $6 \mathbf{6}$ from the objection responses dated 6/22/2021 (i.e., renewal, other Highmark, prior ACA, and new for each region). In providing your response, please provide the following information:
a. Please demonstrate how the death load factor is considered in the calculations, and please explain why a death load adjustment equal to $4.5 \%$ was applied as opposed to the $5.5 \%$ adjustment applied in the response to question 2 c .
b. Please provide a narrative explaining how the average PLRS factor was calculated for the other Highmark, prior ACA, and new cohorts for each region. In providing your response please comment on the data and any assumptions used in the calculations, and any explicit adjustments applied.
c. The response to question 2c indicates the Company has assumed that the other Highmark, prior ACA, and new cohorts for each region will all be enrolled in a gold plan (i.e., the benefit richness factor is 1.08). However, the average IDF and AV for these populations shown in the response to question 6a indicates that the Company
believes these members will not all enroll in gold plans. Please explain how the two approaches reconcile with one another.
d. Using the ACA segment as the 1.0 index, please provide an exhibit comparing the assumed morbidity relativities as provided in Attachment $A$ from the "2022_Indiv_HI_PAAM_Attachments_AtoI_052121.xlsx" file to the normalized PLRS (i.e., PLRS divided by the ARF and AV factors) factors provided in the response to question 5a from the objection responses dated $\mathbf{6 / 2 2 / 2 0 2 1}$. For each segment, please address and reconcile any differences that exist between the assumed morbidity and normalized PLRS relativities and provided detailed quantitative support for why it is appropriate to assume that the relativities should not be the same.

Response:
The Company-specific PLRS factors were developed using actual claims experience for each population shown (where available) and the 2020 HHS-HCC risk adjustment model. An explicit adjustment was applied for the death load impact. Please see the attached exhibit labeled Q4 Response for a demonstration of the calculation. Further detail surrounding the development can be found in the responses below:
a. As discussed in the response to Question 2a above, the attached exhibit labeled Q2a Response shows the development of the death load adjustment. This exhibit shows the additional claim expense and risk score associated with members who lapsed due to death. We selected a $4.5 \%$ risk score load based on a review of the data which produced a $4.2 \%$ load.
b. The average PLRS factors for the Other Highmark cohorts were derived by running actual 2020 claims experience for members in this cohort through the 2020 HHS-HCC risk adjustment model. Similarly, the average PLRS factors for the Prior ACA cohorts were derived by running actual 2019 claims experience for members in this cohort through the 2020 HHS-HCC risk adjustment model. The average PLRS factors for the New cohorts were set equal to each region's average PLRS factor for the Renewal cohort multiplied by the ARF relationship between the New and Renewal cohort. The resulting average risk scores for all of these cohorts were increased by $4.5 \%$ to reflect the death load adjustment as discussed in the response to Question 4a above.
c. The 1.08 benefit richness factor shown in the response to Question 2 c from the objection responses dated $6 / 22 / 2021$ is used to normalize the underlying allowed charges. It is intended to mirror the benefit richness formula prescribed by the Department, which is now a function of the pricing AV's rather than simply the standard factors used by CMS in the risk adjustment transfer formula.
d. Please see the attached exhibit labeled Q4d Response for the requested comparison. The regionally indexed normalized PLRS and Allowed PMPM values are directionally aligned for most of the segments. The Central PA Other Highmark and Prior ACA segments have the largest variances, but this could be attributable to the significantly smaller sample sizes of these segments. The Company is using actual claims experience and actual risk scores generated by the claims experience to develop the values shown. The ACA risk adjustment program does not produce perfect relativities as evidenced by the published HHS-HCC risk adjustment model Rsquared values that generally range from 0.3 to 0.4 .

## Additional Carrier Enrollment Questions

These questions were asked during Round 1. Please indicate if you have any updated information regarding these three enrollment questions.

1. 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:
The Company does not have any updated information readily available to provide at this time.
2. 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:
The Company does not have any updated information readily available to provide at this time.
3. 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:
The Company does not have any updated information readily available to provide at this time.

The following are additional questions or comments from the PID:

1. 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 the attached exhibit labeled PID Q1 Response for the requested information.
2. Does this company have any transitional membership? If so, has there recently been a significant drop in transitional membership? Do you anticipate a drop in 2022?

Response:
This company does not have any transitional membership.
3. In the PAAM Exhibits, II.a.Reins Table - Exp tab, please update the Coinsurance Rate, in cell E5, to $40 \%$.

Response:
In accordance with the Department's subsequent guidance from July 6, 2021, the PAAM Exhibits have been updated to reflect a coinsurance rate of $45 \%$ (rather than $40 \%$ ).
4. Please provide a list of any assumptions that have changed because of the change in the coinsurance rate and explain why.

Response:
The Company is not changing any assumptions as a result of the change in the coinsurance rate.
5. 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:
If the Department selects a final coinsurance parameter other than $45 \%$, the Company would appreciate if the decision could be communicated as soon as practically possible given this would require updating all of the filing documents in a short amount of time.
6. If the projected risk adjustment transfer amount in Table 5 will be 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:
The Company does not intend to modify its projected 2022 risk adjustment transfer amounts based on the 2020 results.
7. 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:
We have tested and confirmed that the rates in Table 11 of the Actuarial Memorandum Exhibits, the PA Plan Design Summary and Rate Tables, and the Federal Rates Template are identical.
8. 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:
All of the relevant rate filing documents are being updated and submitted in SERFF in conjunction with these responses.

Highmark Inc.

Individual Market
Response to Objection 2 - Question 2a

| Description | $\mathbf{2 0 2 1}$ Renewal <br> Only | Lapse Due to <br> Death | Total |
| :--- | :---: | :---: | :---: |
| Member Months | 492,922 | 774 | 493,696 |
| Paid Claims | $\$ 214,756,238$ | $\$ 12,112,392$ | $226,868,630$ |
| Paid PMPM | $\$ 435.68$ | $\$ 15,649.09$ | $\$ 459.53$ |
|  |  |  | 1.055 |
| Death Load Adjustment - Claims |  |  |  |
|  |  |  |  |
| PLRS |  |  | 1.042 |

Highmark Inc.

## Individual Market

Response to Objection 2 - Question 3

| Description | Medical Value |
| :--- | :---: |
| Actual 2019 Paid PMPM | $\$ 387.80$ |
| Normalization Factor | $\underline{0.584}$ |
| Normalized 2019 Paid PMPM | $\$ 226.34$ |
| Trend | $\underline{4.3 \%}$ |
| Normalized 2020 Paid PMPM w/o COVID-19 | $\$ 236.07$ |
| Normalization Factor | $\underline{0.629}$ |
| 2020 Paid PMPM w/o COVID-19 | $\$ 375.23$ |
| Actual 2020 Paid PMPM | $\underline{\$ 351.30}$ |
| COVID-19 Impact | $(6.4 \%)$ |
| COVID-19 Impact of Testing/ Treatment | $\underline{4.2 \%}$ |
| COVID-19 Impact of Deferred/Rescheduled/Induced Care | $(10.6 \%)$ |

Highmark Inc.

## Individual Market

## Response to Objection 2 - Question 4

| 2022 Company-specific PLRS Adjustment | Highmark - WPA |  |  |  | Highmark - CPA |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Renewal | Other Highmark | Prior ACA | New | Renewal | Other Highmark | Prior ACA | New |
| PLRS - before adjustment |  |  |  |  |  |  |  |  |
| PLRS Death Load Adjustment PLRS - after adjustment | 1.045 | 1.045 | 1.045 | 1.045 | 1.045 | 1.045 | 1.045 | 1.045 |

Highmark Inc.

## Individual Market

Response to Objection 2 - Question 4d

|  | Highmark - WPA |  |  |  | Highmark - CPA |  |  |  | Combined |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Renewal | Other Highmark | Prior ACA | New | Renewal | Other Highmark | Prior ACA | New | Total |
| 2022 Member Months | 91,681 | 17,854 | 1,448 | 62,729 | 241,266 | 6,273 | 965 | 60,317 | 482,532 |
| 2022 Member Months \% | 19.0\% | 3.7\% | 0.3\% | 13.0\% | 50.0\% | 1.3\% | 0.2\% | 12.5\% | 100.0\% |
| 2022 Company-specific Factors |  |  |  |  |  |  |  |  |  |
| PLRS |  |  |  |  |  |  |  |  |  |
| ARF |  |  |  |  |  |  |  |  |  |
| AV |  |  |  |  |  |  |  |  |  |
| Normalized PLRS |  |  |  |  |  |  |  |  |  |
| Normalized PLRS - Regionally Indexed |  |  |  |  |  |  |  |  |  |
| Normalized Allowed PMPM (Attachment A) | \$360.08 | \$526.93 | \$190.42 | \$360.08 | \$275.49 | \$691.40 | \$463.40 | \$275.49 |  |
| Normalized Allowed PMPM - Regionally Indexed | 1.000 | 1.463 | 0.529 | 1.000 | 1.000 | 2.510 | 1.682 | 1.000 |  |

## Highmark Inc.

## Individual Market

## Response to Objection 2 - PID Question 1

| Description | Year |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 2016 | 2017 | 2018 | 2019 | 2020 | Proj. 2021 | Proj. 2022 |
| Member Months | 490,959 | 188,950 | 15,956 | 14,252 | 356,729 | 493,524 | 482,532 |
| Premium | \$144,854,592 | \$97,225,702 | \$16,092,088 | \$10,871,212 | \$226,033,994 | \$339,236,074 | \$350,136,102 |
| Incurred Claims | \$118,371,701 | \$73,094,472 | \$7,065,699 | \$6,350,163 | \$168,416,955 | \$303,873,669 | \$315,277,007 |
| Administrative Expenses | \$23,567,949 | \$10,170,017 | \$1,684,289 | \$1,292,375 | \$19,607,291 | \$25,016,024 | \$24,919,504 |
| Taxes and Fees | \$4,785,776 | \$1,565,142 | \$414,633 | \$214,418 | \$6,991,240 | \$10,346,381 | \$9,939,591 |
| Gain/(Loss) | (\$1,870,834) | \$12,396,071 | \$6,927,467 | \$3,014,255 | \$31,018,508 | \$0 | \$0 |
| Gain/(Loss) PMPM | (\$3.81) | \$65.61 | \$434.16 | \$211.50 | \$86.95 | \$0.00 | \$0.00 |



Product-Plan Data Collection


| 1.1 Product Name | my Direct Blue Conemaugh EPO |  |  |  |  |  | my Direct Blue EPP Premier WPA |  |  |  |  |  |  | my Direct Blue Co |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1.2 Product ID |  |  |  |  |  |  | 33709 |
| 1.3 Plan Name | Conemaugh EPO | Conemaugh EPO | Conemaugh EPO | Conemaugh EPO | Conemaugh EPO | Conemaugh EPO |  |  |  |  |  |  |  | EPO Gold 800 | EPO Silver 2900 | EPO Bronze 3800 | EpO Bronze 7900 | EPO Bronze 7800 | EPO Gold 0 | EPP Silver 2600 | Conemaugh EPO |
| 1.4 Plan ID (Standard Component ID) | 33709PA0860001 | 33709PA0860002 | 33709PA0860007 | 33709PA0860008 | 33709PA0860011 | 33709PA0860012 | 33709PA0870001 | 33709PA0870002 | 337099 P 0870007 | 33709PA0870008 | 33709PA0870011 | 33709PA0870012 | 33709PA0870013 | 33709PA0880001 |
| 1.5 Metal | Gold | Siver | Bronze | Bronze | Bronze | Gold | Gold | Siver | Bronze | Bronze | Bronze | Gold | Siver | Siver |
| 1.6 AV Metal Value | 0.815 | 0.720 | 0.649 | 0.599 | 0.648 | 0.783 | 0.817 | 0.717 | 0.650 | 0.599 | 0.648 | 0.791 | 0.719 | 0.660 |
| 1.7 Plan Category | Terminated | Terminated | Terminated | Terminated | Terminated | Terminated | Terminated | Renewing | Renewing | Terminated | Terminated | wing | wing | nated |
| 1.8 Plan Type | EPO | EPO | EPO | EPO | EPO | EPO | EPO | EPO | EPO | EPO | EPO | EPO | EPO | EPO |
| 1.9 Exchange Plan? | No | No | No | No | No | No | No | Yes | Yes | No | No | es | - |  |
| 1.10 Effective Date of Proposed Rates | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 1/2022 | 1/2022 | 01/01/2022 |
| 1.112 Cumulative Rate Change \% (over 12 mos prior) | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.01\% | -1.83\% | 0.00\% | 0.00\% | 2.54\% | -3.56\% | 0.00\% |
| . 12 Product Rate Increase \% |  |  | 0.0 |  |  |  |  |  |  | -2.05\% |  |  |  |  |



Section III: Plan Adjustment Factors \begin{tabular}{l}
3.1 Plan ID (Standard Component IID) <br>
3.2 Market Adjusted Index Rate <br>
\hline 3.2 A. <br>
\hline

 

3.3 A Vand Cost Sharing Design of Plan <br>
3.4 Provider Networn <br>
\hline

 

\hline 3.4 Provider Network Adjustment <br>
3.5 <br>
\hline
\end{tabular}

| 3.3 AV and Cost Sharing Desig of Plan |  | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.00 | 0.00 | 1.0620 | 0.6876 | 0.0000 | 0.0000 | 0.8915 | 0.7777 | 0.0000 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 3.4 Provider Network Adjustment |  | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | ${ }_{0} .8893$ | ${ }^{0.8893}$ | 0.0000 | 0.0000 | 0.8893 | 0.8893 | 0.0000 |
| 3.5 Benefitis in Addition to EHB |  | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 1.0000 | 1.0000 | 0.0000 | 0.0000 | 1.0000 | 1.0000 | 0.0000 |
| Administrative Costs |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.6 Administrative Expense |  | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 7.85\% | 7.85\% | 0.00\% | 0.00\% | 7.85\% | 7.85\% | 0.00\% |
| 3.7 Taxes and Fees |  | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.07\% | 0.07\% | 0.00\% | 0.00\% | 0.07\% | 0.07\% | 0.00\% |
| ${ }_{3} 3.8$ Profit \& Risk Load |  | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 3.9 Catastrophic Adjustment |  | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | ${ }^{0.0000}$ | 0.0000 | 1.0000 | 1.0000 | 0.0000 | 0.0000 | 1.0000 | 1.0000 | 0.0000 |
| 3.10 Plan Adjusted IIdex Rate |  | \$0.00 | \$0.00 | 50.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$746.02 | \$483.01 | \$0.00 | \$0.00 | \$626.25 | \$546.31 | \$0.00 |
| 3.11 Age Calibration Factor | 0.5259 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.12 Geographic Calibration Factor | 0.9958 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.13 Tobacco Calibration Factor | 0.9927 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.14 Calibrated Plan Adjusted Index Rate |  | 50.00\| | \$0.00\| | ${ }^{50.00}$ | 50.00\| | 50.00\| | 50.00 | 50.00\| | \$387.83 | \$251.10\| | S0.00\| | ${ }^{50.00}$ | ¢325.57 | \$284.01\| | \$0.00 |



Product-Plan Data Collection
Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s).

## Product/Plan Level Calculations

| 1.1 Product Name | memaugh EPO HSA |  |  |  |  | Blue Access PPO W | my Direct Blue EPO CPA |  |  |  |  |  |  | my Direct Blue EPO CPA HSA |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1.2 Product IO | PA088 | $\frac{\text { my Direct Bue EPO WPA HSA }}{\text { 33709PA089 }}$ |  |  |  | $337099 \mathrm{PAO93}$ |  |  |  | 33709PR094 |  |  |  |  |  |  |
| 1.3 Plan Name | Conemaugh EPO | EPO Siver 3250 | EPO Bronze 9900 | EPO Siver 1850 | O Gold 1400 | EPO Bronze 7800 | EPOB Bronze 7900 | EPO Bronze 3800 | EPO Bronze 7800 | EPO Siver 2900 | EPO Gold 800 | EPOGOId | Silver 2 | Bronze 6900 | EPO Silver 3250 | EPO Siver 185 |
| 1.4 Plan ID (Standard Component ID) | 33709PA0880003 | 33709PA0890001 | 33709PA0890002 | 3709PA0890003 | 3709PA0890004 | 33709PA0930001 | 33709PA0940001 | 33709PA0940002 | 33709PA0940003 | 37709PA0940004 | 3709PA0940005 | 9PA0940006 | 37709PA0940007 | 33709PA0950001 | 3709PA0950002 | 37709PA0950003 |
| 1.5 Metal | Siver | Siver | Bronze | Siver | Gold | Bronze | Bronze | Bronze | Bronze | Siver | Gold | Gold | Siver | Bronze | Siver | Siver |
| 1.6 AV Metal Value | 0.719 | 0.661 | 0.648 | 0.719 | 0.799 | 0.648 | 0.599 | 0.650 | 0.648 | 0.717 | 0.817 | 0.791 | 0.719 | 0.648 | 0.661 | 0.719 |
| 1.7 Plan Category | Terminated | Renewing | Renewing | Terminated | New | Terminated | nated | ewing | nated | eving | mated | eving | wing | ewing | wing | mated |
| 1.8 Plan Type | EPO | EPO | EPO | EPO | EPO | PPO | EPO | EPO | EPO | EPO | EPO | EPO | EPO | EPO | EPO | EPO |
| 1.9 Exchange Plan? | No | Yes | Yes | No | No | No | No | Yes | No | Yes | No | Yes | No | Yes | Yes |  |
| 1.10 Effective Date of Proposed Rates | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 |
| 1.11 Cumulative Rate Change \% (over 12 mos prior) | 0.00\% | 2.02\% | -1.57\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.64\% | 0.00\% | 1.74\% | 0.00\% | -0.79\% | -2.12\% | -0.13\% | -0.48\% | 0.00 |
| 1.12 Product Rate Increase \% | \% |  | 1.2 | 27\% |  | 0.00\% |  |  |  | 0.21\% |  |  |  |  | .4 | 44\% |


| 1.12 Product Rate Increase $\%$ |
| :--- |
| 1.13 Submision Level Rate Increase $\%$ |








Product-Plan Data Collection
Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):
Product/Plan Level Calculations

| 1.1 Product Name |  | t Blue Major Events | my Direct Blue Lehigh Valley EPO |  |  |  |  |  |  | my Direct Blue Lehigh Valley EPO HSA |  |  |  | $\begin{array}{\|c\|} \hline \text { e Lehigh Valley Maij } \\ \hline 33709 P \mathrm{P} 0999 \\ \hline \end{array}$ | EPO Brone 7900 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1.2 Product 10 |  | 337099 P 096 | $337099 \mathrm{PaO97}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1.3 Plan Name | EPO Gold 1400 | Major Events EPO | Lehigh Valley EPO | Lehigh valley EPO | Lehigh Valley EPO | Lehigh Valley EPO | Lehigh valley EPO | Lehigh Valley EPO | Lehigh Valley EPO | Lehigh Valley EPO | Lehigh Valley EPO | Lehigh Valley EPO | Lehigh Valley EPO |  |  |  |
| 1.4 Plan ID (Standard Component IT) | 337099 P0950004 | 33709PA0960001 | 33709PA0970001 | 33709PA0970002 | 33709PA0970003 | 33709PA0970004 | 33709PA0970005 | 33709PA0970006 | 33709PA0970007 | 33709PA0980001 | 33709PA0980002 | 33709PA0980003 | 33709PA0980004 | 33709PA0990001 | 33709PA1000001 | 33709PA1000002 |
| 1.5 Metal | Gold | Catastrophic | Bronze | Bronze | Bronze | Siver | Gold | Gold | Siver | Bronze | Siver | Siver | Gold | Catastrophic | Bronze | Bronze |
| 1.6 Av Metal Value | 0.799 | 0.575 | 0.599 | 0.650 | 0.648 | 0.717 | 0.817 | 0.791 | 0.719 | 0.648 | 0.661 | 0.719 | 0.799 | 0.575 | 0.599 | 0.649 |
| 1.7 Plan Category | New | Reneving | Terminated | Renewing | Terminated | Renewing | Terminated | Renewing | Reneving | Renewing | newing | Terminated | New | Renewing | Terminated | inated |
| 1.8 Plan Type | EPO | EPO | EPO | EPO | EPO | EPO | EPO | EPo | EPO | EPO | EPO | EPO | EPO | EPO | EPO | PPO |
| 1.9 Exchange Plan? | No | Yes | No | Yes | No | Yes | No | Yes | No | Yes | Yes | No | No | Yes | No | No |
| 1.10 Effective Date of Proposed Rates | 01/01/2022 | 01/01/2022 | 1/2022 | 1/2022 | 1/2022 | 01/01/2022 | 1/2022 | 1/01/2022 | 01/2022 | 1/2022 | 1/2022 | 1/2022 | 1/2022 | 1/2022 | 1/2022 | 1/2022 |
| 1.11 cumulative Rate Change \% (over 12 mos prior) | 0.00\% | -2.80\% | 0.00\% | 0.70\% | 0.00\% | 1.81\% | 0.00\% | -0.73\% | -2.06\% | -0.07\% | -0.42\% | 0.00\% | 0.00\% | -2.74\% | 0.00\% | 0.00\% |
| 1.12 Product Rate Increase \% |  | -2.80\% |  |  |  | 0.09\% |  |  |  |  | -0.3 | 36\% |  | -2.74\% |  |  |
| 1.13 Submission Level Rate Increase \% |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

1.13 Submission Level Rate Increase $\%$







Product-Plan Data Collection
Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):
Product/Plan Level Calculations

| 1.1 Product Name | my Blue Access EPO CPA |  |  |  |  |  |  | Access Maior Events Blue Major Events le Conemaugh Majdue Access PPo WPA |  |  |  | ct Blue EPO CPA Adult Dental and Vision |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1.2 Product ID | 33709PA100 |  |  |  | $\frac{\text { my Blue Access PPO CPA SSA }}{33709 \mathrm{PA} 101}$ |  |  | 337099 A 102 | 33709PA104 | 33709PA105 | $33709 P \mathrm{P} 108$ | 33709PA112 |  |  | my Direct Bue Lenigh 3 alle |  |
| 1.3 Plan Name | EPOB Bronze 7800 - | EPO Silver 2900 | EPO Gold 800 | EPO Goldo | EPO Bronze 6900 | EPO Silver 3450 | EPO Siver 1850 | Major Events EPO | Major Events EPO | Conemaugh Major | EPO Silver 1750 | EPO Bronze 3800 | EPO Silver 2900 | EPOS Silver $2600+$ | Lehigh Valley EPO | Lehigh Valley EPO |
| 1.4 Plan ID (Standard Component ID) | 33709PA1000003 | 33709PA1000004 | 33709 PA 1000005 | 33709PA1000006 | 33709PA1010001 | $33709 P$ P1010002 | 33709PA1010003 | 33709PA1020001 | 33709PA1040001 | 33709PA1050001 | 33709PA1080 | 33709PA1120001 | 33709PA1120002 | 33709PA112 | 33709PA1130001 | 33709PA1130002 |
| 1.5 Metal | Bronze | Siver | Gold | Gold | Bronze | Siver | Siver | Catastrophic | Catastrophic | Catastrophic | Siver | Bronze | Siver | Siver | Bronze |  |
| 1.6 AV Metal Value | 0.648 | 0.717 | 0.817 | 0.784 | 0.648 | 0.660 | 0.719 | 0.575 | 0.575 | 0.575 | 0.719 | 0.650 | 0.717 | 0.719 | 0.650 | 0.717 |
| 1.7 Plan Category | Terminated | Terminated | Terminated | Terminated | Terminated | Terminated | Terminated | Terminated | Renewing | Terminated | Terminated | enewing | newing | newing | neving | newing |
| 1.8 Plan Type | EPO | PPO | PPO | PPO | PPO | ${ }^{\text {PPO }}$ | PPO | PPO | EPO | EPO | PPO | EPO | ${ }^{\text {EPO }}$ | EPO | ${ }^{\text {EPO }}$ |  |
| 1.9 Exchange Plan? | No | No | No | No | No | No | No | No |  |  | No | Yes | Yes |  |  | Yes |
| 1.10 Effective Date of Proposed Rates | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 |
| 1.111 Cumulativ Rate Change\% (over 12 mos prior) | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 000\% $000 \%$ | 0.00\% | 0.00\% | -4.01\% | 0.00\% | 0.00\% |  | 1.14\% | 2.67\% |  |  |
| 1.12 Product Rate Increase \% |  |  |  |  |  |  |  |  | -4.02\% |  |  |  | -0.21\% |  |  |  |








Product-Plan Data Collection
Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):
Product/Plan Level Calculations

| 1.11 Product Name | $\frac{y}{\text { PePP Adult Dental }}$ Ind Vision |  | my Direct Blue EPO WPA Adult Dental and V Vision |  |  |  | my Blue Access PPO WPA |  |  |  | my Blue Access PPO WPA Adult Dental and V Vision |  |  |  | my Blue Access PPO WPA |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1.2 Product 10 |  |  | 33709 PA 115 |  |  |  | $33709 \mathrm{PA116}$ |  |  |  |  |  |  |  | 33709PA118 |  |
| 1.3 Plan Name | Lehigh valley EPO | Lehigh Valley EPO | EPO Bronze 3800 + | EPO Siver $2900+$ | EPP Silver $2600+$ | EPO Gold 0+ Adult | PPO Bronz 3800 | PPO Siver 2600 | PPO Gold 0 | Ppo Silver 2900 | PPO Bronze 3800 | PPO Siver $2600+$ | Ppo Siver $2900+$ | Ppo Gold $0+$ Adut | PPo Bronze 69 | PPO Silver 3250 |
| ${ }^{1.4}$ Plan ID (Standard Component ID) | 33709PA1130003 | 33709PA1130005 | 33709PA1150001 | 33709 PA 1150002 | 33709PA1150003 | 33709PA1150005 | 33709PA1160001 | 33709PA116002 | 33709PA1160004 | 33709PA1160005 | 33709PA1170001 | 33709PA1170002 | 33709PA1170004 | 33709PA1170005 | 33709PA1180001 | 33709PA1180003 |
| 1.5 Metal | Siver | Gold | Bronze | Siver | Siver | Gold | Bronze | Siver | Gold | Siver | Bronze | Siver | Siver | Gold | Bronze |  |
| 1.6 AV Metal Value | 0.719 | 0.791 | 0.650 | 0.717 | 0.719 | 0.791 | 0.650 | 0.719 | 0.791 | 0.717 | 0.650 | 0.719 | 0.717 | 0.791 | 0.648 | 0.661 |
| 1.7 Plan Category | Renewing | New | Renewing | Reneving | Renewing | New | Renewing | Renewing | Renewing | New | Renewing | Renewing | New | New | newing | New |
| 1.8 Plan Type | EPO | EPO | EPO | EPO | EPO | EPO | PPo | PPO | PPO | PPO | PPo | PPo | PPO | PPO | PPO | PPO |
| 1.9 Exchange Plan? | No | Yes | Yes | Yes | No | Yes | Yes | No | Yes | Yes | Yes | No | Yes | Yes | Yes | Yes |
| 1.10 Effective Date of Proposed Rates | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 |
| 1.11 Cumulative Rate Change \% (over 12 mos prior) | -2.61\% | 0.00\% | -2.54\% | -0.56\% | -4.06\% | 0.00\% | -12.58\% | -16.76\% | -13.72\% | 0.00\% | -12.49\% | -16.45\% | 0.00\% | 0.00\% | -12.38\%/ | 0.00\% |
| 1.12 Product Rate Increase \% | .2\% |  |  |  |  |  |  |  | 40\% |  |  |  | 65\% |  |  | -12.38\% |

1.13 Submission Level Rate Increase \%






| 4.1 Plan ID (Standard Component II) | 33709PA1130003 | 33709PA1130005 | 33709PA1150001 | 33709PA1150002 | 33709PA1150003 | 33709PA1150005 | 33709PA1160001 | 33709PA1160002 | 33709PA1160004 | 33709PA1160005 | 33709PA1170001 | 33709PA1170002 | 33709PA1170004 | 33709PA1170005 | 33709PA1180001 | 3709PA1180003 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 4.2 Allowed Claims | \$127,407 | \$1,920,387 | \$2,53,0013 | \$624,635 | \$842,562 | \$5,599,554 | \$2,49, 166 | \$428,080 | \$3,55, 212 | \$394,256 | \$588,633 | \$270,727 | \$116,282 | \$1,534,589 | \$1,071,210 | \$2,93,591 |
| 4.3 Reinsurance | \$4,946 | \$81,654 | \$89,897 | \$29,347 | \$32,612 | \$237,056 | \$86,478 | \$15,857 | \$147,142 | \$17,727 | \$20,368 | \$10,028 | \$5,228 | \$63,442 | \$37,506 | \$126,809 |
| 4.4 Member Cost Sharing | \$24,372 | \$219,261 | \$664,154 | \$13,231 | \$163,152 | \$660,883 | 5697,541 | \$97,733 | \$493,744 | \$24,943 | \$164,293 | \$61,809 | \$7,357 | \$212,883 | \$289,837 | \$292,744 |
| 4.5 cost Sharing Reduction | 50 | so | 50 | 50 | 50 | so | 50 | so | so | 50 | 50 | so | S0 | so | so | so |
| 4.6 Incurred Claims | ¢98,089 | \$1,619,473 | \$1,782,962 | \$582,057 | 5646,799 | \$4,701,615 | \$1,715,146 | \$314,490 | \$2,918,325 | \$351,586 | \$403,972 | \$198,890 | \$103,697 | \$1, 258,264 | \$743,867 | \$2,515,038 |
| 4.7 Risk Adjustment Transer Amount | 56,270 | \$103,513 | \$113,962 | \$37,204 | 541,342 | \$300,515 | \$109,628 | S20,101 | \$186,532 | S22,472 | \$25,821 | \$12,713 | 56,628 | \$80,425 | 547,546 | \$160,755 |
| 4.8 Premium | \$102,782 | \$1,69,988 | \$1,868,392 | \$609,939 | 5677,72 | 54,926,709 | \$1,797,092 | \$329,543 | \$3,05,803 | \$368,419 | \$423,276 | \$208,417 | \$108,662 | \$1,318,439 | \$779,420 | 2,635,474 |
| 4.9 Projected Member Months | 156 | 2,256 | 3,600 | 780 | 1,164 | 7,440 | 3,372 | 564 | 4,452 | 468 | 744 | 336 | 132 | 1,824 | 1,440 | 3,576 |
| 4.10 Loss Ratio | 89.95\% | 89.95\% | 89.94\% | 89.94\% | 89.95\% | 89.94\% | 89.95\% | 89.95\% | 89.95\% | 89.94\% | 89.95\% | 89.94\% | 89.94\% | 89.95\% | 89.95\% | 89.94\% |
| Per Member Per Month |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4.11 Allowed Claims | \$816.71 | \$851.24 | 5704.73 | \$800.81 | \$723.85 | \$752.63 | 5741.15 | \$759.01 | \$799.46 | \$842.43 | \$791.17 | \$805.74 | 5880.92 | \$841.33 | 5743.90 | \$820.64 |
| 4.12 Reinsurance | \$31.70 | \$36.19 | \$24.97 | \$37.62 | \$28.02 | \$31.86 | \$25.65 | \$28.11 | \$33.05 | \$37.88 | \$27.38 | \$29.85 | \$39.61 | \$34.78 | \$26.05 |  |
| 4.13 Member Cost Sharing | \$156.23 | \$97.19 | \$184.49 | \$16.96 | \$140.16 | 588.83 | \$206.86 | \$173.29 | \$110.90 | \$53.30 | \$220.82 | \$183.95 | 555.73 | \$116.71 | \$201.28 | 581.86 |
| 4.14 Cost Sharing Reduction | \$0.00 | \$0.00 | \$0.00 | \$0.00 | 50.00 | \$0.00 | 50.00 | \$0.00 | \$0.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | \$0.00 |
| 4.15 Incurred Claims | \$628.77 | 5717.85 | \$495.27 | \$746.23 | \$555.67 | \$631.94 | \$508.64 | \$557.61 | \$655.51 | \$751.25 | \$542.97 | \$591.94 | \$785.58 | \$689.84 | \$516.57 | \$703.31 |
| 4.16 Risk Adjustment Transfer Amount | \$40.19 | \$45.88 | \$31.66 | 547.70 | \$35.52 | \$40.39 | \$32.51 | \$35.64 | \$41.90 | \$48.02 | \$34.71 | \$37.84 | \$50.21 | \$44.09 | \$33.02 | 54.95 |
| 4.17 Premium | \$658.86 | \$752.21 | \$519.00 | \$781.97 | \$582.25 | \$662.19 | \$532.95 | \$584.30 | \$686.84 | \$787.22 | S568.92 | \$620.29 | \$823.20 | \$722.83 | \$541.26 | \$736.99 |

Product-Plan Data Collection
Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):
Produt//Plan Level Calculations

| 1.1 Product Name | HSA | ect Blue EPO Premil Access PPO Premi Premier WPA Adul |  |  | my Blue Access PPO WPA HSA |  |  | A Access PPO Premib Premier WPA Adub Premier CPA Adurl |  |  | my Blue Access PPO WPA |  |  |  | my Blue Access PPO Wit |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1.2 Product 10 |  | 33709PA134 | 33709PA135 | 33709 PA 136 |  | 337099 P137 |  | 33709PA138 | 33709 PA 139 | $33709 P 8140$ |  | 33709 | PA141 |  |  | 33709 |
| 1.3 Plan Name | PPO Gold 1400 | EPO Premier Gold | PPO Premier Gold | PPO Premier Gold | PPO Bronze 6900 | Ppo Siver 3250 | PPO Gold 1400 | Ppo Premier Gold | PPo Premier Gold | EPO Premier Gold | PPO Bronze 3800 | PPO Siver 2900 | PPO Siver 2600 | PPOGoldo | PPO Bronze 3800 | PPO Silver $2900+$ |
| 1.4 Plan ID (Standard Componentili) | 33709 PA 1180004 | 33709PA1340001 | 33709PA1350001 | 33709PA1360001 | 33709PA1370001 | 33709PA1370002 | 33709PA1370003 | 33709PA1380001 | $33709 P A 1390001$ | 33709PA1400001 | 33709PA1410001 | $33709 P A 1410002$ | 33709 PA 1410003 | 33709PA1410004 | 33709PA1420001 | 33709PA1420002 |
| 1.5 Metal | Gold | Gold | Gold | Gold | Bronze | Siver | Gold | Gold | Gold | Gold | Bronze | Siver | Siver | Gold | Bronze | Siver |
| 1.6 AV Metal Value | 0.799 | 0.815 | 0.815 | 0.815 | 0.648 | 0.661 | 0.799 | 0.815 | 0.815 | 0.815 | 0.650 | 0.717 | 0.719 | 0.791 | 0.650 | 0.717 |
| 1.7 Plan Category | New | New | New | New | New | New | New | New | New | New | New | New | New | New | New |  |
| 1.8 Plan Type | PPO | EPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO | EPO | PPO | PPO | PPO | PPO | PPO | PPO |
| 1.9 Exchange Plan? | No | Yes |  | Yes | Yes | Yes |  | Yes | Yes | Yes | Yes | Yes | No | Yes | Yes |  |
| 1.10 Effective Date of Proposed Rates | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 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\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 1.12 Product Rate Increase \% |  | 0.00\% | 0.00\% | 0.00\% |  | 0.00\% |  | 0.00\% | 0.00\% | 0.00\% |  | 0.0 |  |  |  |  |


| 1.12 Product Rate Increase $\%$ |
| :--- |
| 1.13 submission Level Rate Increase \% |







| 3.11 Age Calibration Factor |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 3.12 Geographic Calibration Factor |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| $\frac{3.13 \text { Tobacco Caibration Factor }}{3.14 \text { Calibrated Plan Adjusted Index Rate }}$ | \$346.84 | \$389.42\| | \$381.01 | \$399.68 | ¢315.65 | \$429.79 | \$389.07 | \$427.23 | \$445.92 | \$407.19 | \$310.80 | \$459.08 | ¢340.74\| | \$400.54 | \$329.51 |  |


| 4.1 Plan ID (Standard Component ID) | 33709PA1180004 | 33709PA1340001 | 33709PA1350001 | 33709PA1360001 | 33709PA1370001 | 33709PA1370002 | 33709PA1370003 | 33709PA1380001 | 33709PA1390001 | 33709PA1400001 | 33709PA1410001 | 33709PA1410002 | 33709PA141003 | 33709PA1410004 | 33709PA1420001 | 39PA142002 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 4.2 Allowed Claims | \$275,382 | \$22,036,553 | \$4,914,495 | \$2,397,049 | \$710,984 | \$1,966,346 | \$138,481 | \$3,423,550 | \$1,55,906 | 56,75, 375 | \$2,105,130 | \$192,784 | \$296,301 | \$2,399,901 | \$391,356 | \$23,604 |
| 4.3 Reinsurance | \$11,171 | \$969,238 | \$211,156 | \$102,991 | \$24,893 | \$84,969 | \$5,618 | \$147,096 | \$71,319 | \$297,123 | \$72,843 | \$8,668 | \$10,975 | \$99,215 | \$13,542 | \$1,061 |
| 4.4 Member Cost Sharing | \$42,647 | \$1,844,105 | \$515,413 | \$251,393 | \$192,371 | \$196,156 | \$21,446 | \$359,048 | \$174,084 | \$565,316 | \$587,562 | \$12,196 | \$67,647 | \$332,921 | \$109,231 | \$1,493 |
| 4.5 Cost Sharing Reduction | so | 50 | 50 | 50 | 50 | so | 50 | so | so | so | 50 | 50 | 50 | so | 50 | 50 |
| 4.6 Incurred Claims | \$221,564 | \$19,223,211 | \$4,187,926 | \$2,042,664 | \$493,720 | \$1,68,222 | \$111,471 | \$2,917,405 | \$1,414,503 | \$5,82,936 | \$1,44, 2 25 | \$171,919 | \$217,678 | \$1,967,764 | \$268,582 | \$21,050 |
| 4.77 Risk Adjustment Transfer Amount | \$14,162 | \$1,22,698 | \$267,681 | \$130,562 | 531,557 | \$107,715 | \$7,122 | \$186,473 | ¢90,411 | \$37,661 | \$92,343 | \$10,989 | \$13,913 | \$125,774 | \$17,167 |  |
| 4.8 Premium | \$232,172 | \$20,143,858 | \$4,388,558 | \$2,140,388 | \$517,310 | \$1,76,894 | \$116,750 | \$3,057,117 | \$1,482,217 | ¢6,17, 137 | \$1,513,731 | \$180,148 | \$228,094 | \$2,061,782 | \$281,420 | \$22,056 |
| 4.9 Projected Member Months | 348 | 26,892 | 5,988 | 2,784 | 852 | 2,136 | 156 | 3,720 | 1,728 | 7,884 | 2,532 | 204 | 348 | 2,676 | 444 | 24 |
| 4.10 Loss Ratio | 89.94\% | 89.94\% | 89.94\% | 89.95\% | 89.95\% | 89.95\% | 89.95\% | 89.94\% | 89.95\% | 89.94\% | 89.95\% | 89.95\% | 89.95\% | 89.95\% | 89.95\% | 89.95\% |
| Per Member Per Month |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4.11 Allowed Claims | \$791.33 | \$819.45 | \$820.72 | 5861.01 | 5834.49 | \$920.57 | \$887.70 | \$920.31 | S960.59 | \$856.85 | 5881.41 | \$945.02 | S851.44 | \$896.82 | 5881.43 | \$983.52 |
| 4.12 Reinsurance | \$32.10 | \$36.04 | \$35.26 | \$36.99 | \$29.22 | \$39.78 | \$36.01 | \$39.54 | \$41.27 | \$37.69 | 528.77 | \$42.49 | \$31.54 | 537.08 | \$30.50 |  |
| 4.13 Member Cost Sharing | \$122.55 | 568.57 | 586.07 | 590.30 | \$225.79 | \$91.83 | \$137.47 | 596.52 | \$100.74 | \$71.70 | \$232.05 | \$59.79 | \$194.39 | \$124.41 | \$246.02 | 562.22 |
| 4.14 Cost Sharing Reduction | \$0.00 | \$0.00 | \$0.00 | \$0.00 | 50.00 | \$0.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | \$0.00 | \$0.00 | 50.00 | \$0.00 | 50.00 |
| 4.15 Incurred Claims | \$636.68 | \$714.83 | \$699.39 | \$733.72 | \$579.48 | \$788.96 | \$714.21 | \$784.25 | \$818.58 | \$747.46 | \$570.59 | \$842.74 | \$625.51 | \$735.34 | S604.92 | \$877.07 |
| 4.16 Risk Adjustment Transfer Amount | \$40.69 | \$45.69 | \$44.70 | \$46.90 | \$37.04 | \$50.43 | \$45.65 | \$50.13 | \$52.32 | \$47.78 | \$36.47 | \$53.87 | \$39.98 | \$47.00 | \$38.66 | \$55.06 |
| 4.17 Premium | \$667.16 | 5749.07 | \$732.89 | \$768.82 | \$607.17 | \$826.73 | \$788.40 | \$821.81 | \$857.76 | \$788.25 | \$597.84 | 5883.08 | \$655.44 | \$770.47 | 563.83 | \$919.02 |

Product-Plan Data Collection
Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):
Product/Plan Level Calculations

| 1.1 Product Name | ${ }^{\text {A }}$ A Adult Dental and V Vision |  | -emid Premier WPA Adulk EPO CPA Adult Deflice Lehigh Valley Elalley EPO Premier |  |  |  |  | my Blue Access PPO CPA |  |  |  |  |  |  |  | Adut |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1.2 Product 10 |  |  | 33709PA143 | $33709 P \mathrm{P} 144$ | 337099 A 145 | 337099 A 146 | $33709 P \mathrm{P} 147$ | 337099 PA 148 |  |  |  | 3370998149 |  |  |  |  |
| 1.3 Plan Name | PPO Siver $2600+$ | PPO Gold 0 0 Adut | EPO Premier Gold | EPO Premier Gold | EPO Gold 0+ Adult | Lehigh Valley EPO | Lehigh Valley EPO | PPO Bronze 3800 | PPO Siver 2900 | PPO Siver 2600 | PPOGoldo | PPO Bronz 3800 | PPO Silver $2900+$ | PPO Siver 26 | $0 \mathrm{gold} 0+$ Adut | PPO Bronze 6900 |
| 1.4 Plan ID (Standard Component ID) | $33709 P \mathrm{P} 1420003$ | 33709PA1420004 | 33709PA1430001 | 33709PA1440001 | 33799PA1450001 | 33709PA1460001 | 33709PA1470001 | 33709PA1480001 | $337099 P 1480$ | 33709PA1480003 | $33709 P \mathrm{PA} 1880$ | 33709PA1490001 | 33709PA149 | 33709PA149 | 33709PA1490004 | 33709PA1500001 |
| 1.5 Metal | Siver | Gold | Gold | Gold | Gold | Gold | Gold | Bronze | Siver | Siver | Gold | Bronze | Siver | Siver | Gold |  |
| 1.6 AV Metal Value | 0.719 | 0.791 | 0.815 | 0.815 | 0.791 | 0.815 | 0.815 | 0.650 | 0.717 | 0.719 | 0.791 | 0.650 | 0.717 | 0.719 | 0.791 | 0.648 |
| 1.7 Plan Category | New | New | New | New | New | New | New | New | New | New | New | New | New | New | New | New |
| 1.8 Plan Type | PPO | ${ }^{\text {PPO }}$ | EPO | EPO | EPO | EPO | EPO | ${ }^{\text {PPO }}$ | PPO | PPO | ${ }^{\text {PPO }}$ | PPO | ${ }^{\text {PPO }}$ | PPO | PPO |  |
| 1.9 Exchange Plan? | No |  | Yes | Yes | Yes | Yes | Yes | Yes | Yes | No |  | Yes | Yes | No | Yes |  |
| 1.10 Effective Date of Proposed Rates | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | ${ }^{01 / 01 / 2022}$ | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | $\frac{01 / 01 / 2022}{0.000^{2}}$ |
| 1.11 Cumulativ Rate Change \% (over 12 mos prior) | 0\% 0.00\% | 0.00\% | 000\% | 0.00\% | 0.00\% | 0.00\% $0.00 \%$ | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0\% | 0.00\% | 0.00\% |  |  | 0.00 |
| 1.12 Product Rate Increase \% | \% |  | 0.00\% |  |  |  |  |  |  |  |  |  |  |  |  |  |



 3.6 Administrative Cost

3.9 Catastrophic Adjustment
3.10 Plan Adijuted


| 4.1 Plan ID (Standard Component II) | 33709PA1420003 | 33709PA1420004 | 33709PA143001 | 33709PA1440001 | 33709PA1450001 | 33709PA1460001 | 33709PA1470001 | 33709PA1480001 | 33709PA1480002 | 33709PA1480003 | 33709PA1480004 | 33709PA1490001 | 33709PA1490002 | 33709PA1490003 | 33709PA1490004 | 33709PA1500001 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 4.2 Allowed Claims | \$129,336 | \$1,03, 3136 | \$22,241,398 | \$9,607,932 | \$8,507,999 | \$5,27,429 | \$1,57,026 | \$14,054,046 | \$354,957 | \$607,685 | \$8,62,443 | \$2,178,803 | \$26,191 | \$82,334 | \$2,884,172 | \$4,481,247 |
| 4.3 Reinsurance | \$4,791 | \$42,843 | \$978,589 | \$422,735 | \$361,788 | \$229,919 | \$69,363 | \$506,813 | \$16,736 | \$23,589 | \$36,538 | \$78,571 | \$1,235 | \$3,196 | \$122,634 | \$162,07 |
| 4.4 Member Cost Sharing | \$29,528 | \$143,761 | \$1,854,125 | \$800,953 | \$971,381 | \$437,452 | \$131,972 | \$3,45, 450 | \$6,292 | \$116,247 | \$984,242 | \$541,901 | \$464 | \$15,750 | \$329,301 | \$1,106,101 |
| 4.5 Cost Sharing Reduction | 50 | 50 | 50 | 50 | 50 | so | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | so | S0 |
| 4.6 Incurred Claims | \$95,017 | \$849,712 | \$19,408,684 | 58,38,244 | 57,174,671 | \$4,560,059 | \$1,35,692 | \$10,051,783 | \$331,292 | \$467,849 | \$7,26,663 | \$1,58,331 | \$24,492 | \$63,388 | \$2,432, 237 | \$3,21,139 |
| 4.7 Risk Adjustment Transer Amount | 56,073 | \$54,311 | \$1,240,53 | \$535,899 | \$458,586 | \$291,467 | 587,931 | \$642,484 | \$21,216 | \$29,904 | \$464,658 | \$99,605 | \$1,565 | \$4,052 | \$155,462 | \$205,376 |
| 4.8 Premium | \$99,566 | \$890,324 | \$20,338,267 | 58,786,169 | \$7,518,504 | \$4,78,049 | \$1,41,512 | \$10,531,839 | \$347,797 | \$490,228 | \$7,617,406 | ${ }_{\$ 1,632,713}$ | \$25,662 | \$66,420 | \$2,548,549 | 5,366,59 |
| 4.9 Projected Member Months | 144 | 1,104 | 30,384 | 12,456 | 10,152 | 6,276 | 1,812 | 15,444 | 336 | 648 | 8,760 | 2,280 | 24 | 84 | 2,820 | 4,920 |
| 4.10 Loss Ratio | 89.95\% | 89.95\% | 89.94\% | 89.94\% | 89.94\% | 89.95\% | 89.95\% | 89.95\% | 89.95\% | 89.95\% | 89.95\% | 89.96\% | 89.95\% | 89.95\% | 89.95\% | 89.95\% |
| Per Member Per Month |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4.11 Allowed Claims | \$898.17 | \$938.69 | 5732.01 | S771.35 | 5838.04 | 5832.92 | S870.32 | S910.00 | \$1,056.42 | \$937.79 | \$984.07 | S955.62 | \$1,091.31 | \$980.16 | \$1,022.76 | \$910.82 |
| 4.12 Reinsurance | \$33.27 | \$38.81 | \$32.21 | \$33.94 | \$35.63 | \$36.63 | \$38.28 | \$32.82 | \$49.81 | \$36.40 | \$41.84 | \$34.46 | \$51.45 | \$38.05 | \$43.49 | \$32.93 |
| 4.13 Member Cost Sharing | \$205.06 | \$130.22 | 561.02 | \$64.30 | \$95.68 | \$69.70 | \$72.83 | \$226.33 | \$18.73 | \$179.39 | \$112.36 | \$237.68 | \$19.34 | \$187.50 | \$116.77 | \$224.82 |
| 4.14 Cost Sharing Reduction | \$0.00 | \$0.00 | 50.00 | 50.00 | \$0.00 | S0.00 | \$0.00 | 50.00 | \$0.00 | 50.00 | S0.00 | S0.00 | \$0.00 | \$0.00 | 50.00 | 50.00 |
| 4.15 Incurred Claims | \$659.84 | \$769.67 | \$638.78 | \$673.11 | \$706.72 | \$726.59 | \$759.21 | \$650.85 | \$987.88 | \$721.99 | \$829.87 | \$683.48 | \$1,020.51 | \$754.61 | \$862.50 | 5653.08 |
| 4.16 Risk Adjustment Transfer Amount | \$42.18 | \$49.20 | 540.83 | 543.02 | \$45.17 | \$46.44 | \$48.53 | 541.60 | 563.14 | \$46.15 | \$53.04 | 543.69 | \$65.23 | 548.23 | \$55.13 | 541.74 |
| 4.17 Premium | \$691.43 | \$806.45 | \$669.37 | \$705.38 | \$740.59 | \$761.32 | \$795.54 | \$681.94 | \$1,035.11 | \$756.52 | \$869.57 | \$716.10 | \$1,069.27 | \$790.72 | \$903.74 | \$684.26 |

Product-Plan Data Collection
Company Legal Name
HIOS Issuer ID.
HIOS Issuer ID:
Effective Date of Rate Changes

## Produt//Plan Level Calculations

| 1.12 Product Nam | Blue Access PPO CPA HSA |  | \|ccess Major Events A Access PPO Premi |  | remier CPA Adul | ess Major Events | cess Major Even |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1.2 Product ID | $33709 P \mathrm{PA} 150$ |  | 33709PA151 | $33709 P A 152$ | $33709 P 15153$ | 33709PA154 | 33709PA155 |
| 1.3 Plan Name | Ppo Siver 3250 | PPO Gold 1400 | Major Events PPO | PPO Premier Gold | PPO Premier Gold | Majo Events PPO | Major Events PP |
| 1.4 Plan ID (Standard Component IT) | $337099 P 1500002$ | 33709PA1500003 | 33709PA1510001 | 33709PA1520001 | 33709PA1530001 | 337099 P1540001 | 33709PA1550001 |
| 1.5 Metal | Siver | Gold | Catastrophic | Gold | Gold | Catastrophic | Catastrophic |
| 1.6 AV Metal Value | 0.661 | 0.799 | 0.575 | 0.815 | 0.815 | 0.575 | 0.575 |
| 1.7 Plan Category | New | New | New | New | New | New | New |
| 1.8 Plan Type | PPO | PPO | PPO | PPO | PPO | ppo | pPo |
| 1.9 Exchange Plan? | Yes | No | Yes | Yes | Yes | Yes | Yes |
| 1.10 Effective Date of Proposed Rates | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 | 01/01/2022 |
| 1.11 Cumulative Rate Change \% (over 12 mos prior) | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 1.12 Product Rate Increase \% | 0.00\% |  | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |


 3.2 Market Adjusted Index Rate
 Administrativition to EHB

 | 3. $\quad$ Taxes and Fees |
| :--- |
| $3.8 \quad$ Profit \& Risk Load |
| 3.9 Catastronh |

3.9 Catastrophic Adjustment
3.10 Plan Adjusted Index Rate

| 3.11 Age Calibration Facto |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| ${ }^{\text {3.12 }}$ 3.12 Geographic Calibration Factor |  |  |  |  |  |  |  |
| 3.13 Tobacco Calibration Factor |  |  |  |  |  |  |  |
| 3.14 Calibrated Plan Adjusted Index Rate | \$483.99 | \$433.43\| | \$248.60\| | \$479.03\| | \$496.80 | \$203.86 | \$228.69 |


| 4.1 Plan ID (Standard Component IID) | 33709PA1500002 | 33709PA1500003 | 33709PA1510001 | 33709PA152001 | 33709PA1530001 | 33709PA1540001 | 33799PA1550001 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 4.2 Allowed Claims | \$7,56,570 | \$186,053 | \$305,429 | \$7,37, 499 | \$3,763,001 | \$291,385 | \$123,680 |
| 4.3 Reinsurance | \$355,49 | \$7,703 | 58,836 | \$324,574 | \$165,548 | 58,378 | \$3,556 |
| 4.4 Member Cost Sharing | \$578,057 | \$22,571 | \$121,345 | \$617,545 | \$314,978 | \$116,833 | \$49,591 |
| 4.5 cost Sharing Reduction | so | 50 | 50 | 50 | 50 | 50 |  |
| 4.6 Incurred Claims | 56,653,065 | \$152,79 | \$175,247 | 56,43, 780 | \$3,283,375 | \$166,173 | 570,533 |
| 4.7 Risk Adjustment Transer Amount | \$425,247 | 59,765 | \$11,201 | \$411,461 | \$209,865 | \$10,621 | \$4,508 |
| 4.8 Premium | 56,971,178 | \$160,075 | \$183,629 | 56,74,936 | ¢3,40, 224 | \$174,112 | 573,902 |
| 4.9 Projected Member Months | 7,488 | 192 | 384 | 7,320 | 3,600 | 44 | 168 |
| 4.10 Loss Ratio | 89.95\% | 89.95\% | 899.95\% | 89.95\% | 89.95\% | 89.95\% | 89.95\% |
| Per Member Per Month |  |  |  |  |  |  |  |
| 4.11 Allowed Claims | \$1,010.49 | \$969.03 | \$795.39 | \$1,008.13 | \$1,045.53 | S656.27 | 5736.19 |
| 4.12 Reinsurance | \$44.80 | \$40.12 | \$23.01 | \$44.34 | \$45.99 | \$18.87 | \$21.17 |
| 4.13 Member Cost Sharing | \$77.20 | \$133.18 | \$316.00 | \$84.36 | \$87.49 | \$263.14 | \$295.18 |
| 4.14 Cost Sharing Reduction | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | 50.00 | \$0.00 |
| 4.15 Incurred Claims | \$888.50 | \$795.73 | \$456.37 | \$879.42 | \$912.05 | \$374.26 | 5419.84 |
| 4.16 Risk Adjustment Transfer Amount | \$56.79 | \$50.86 | \$29.17 | \$56.21 | \$58.30 | 523.92 | \$26.84 |
| 4.17 Premium | S930.98 | 5833.73 | 5478.20 | S921.44 | \$995.62 | S392.14 | \$439.89 |

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

| Rating Area | Rating Factor |
| :--- | :--- |
| Rating Area 1 | 0.9400 |
| Rating Area 2 | 0.9400 |
| Rating Area 4 | 0.9400 |
| Rating Area 5 | 0.9400 |
| Rating Area 6 | 1.0400 |
| Rating Area 7 | 1.0400 |
| Rating Area 9 | 1.0400 |

# Part II of the Preliminary Justification 

## Highmark - Individual Market

## Scope and Range:

Highmark is requesting an average ACA individual market rate change of $-0.5 \%$, ranging from $-16.8 \%$ to $2.0 \%$. Products submitted with this filing will have effective dates from January 1, 2022 to December 31, 2022. This rate change is projected to affect 23,999 members.

## Historical Financial Experience:

Highmark incurred an underwriting gain in its ACA individual market programs in 2020.

## Change in Medical Service Costs:

The projected average cost of medical care for the projected population is expected to increase. The increase will emerge in utilization and average cost per service, and is spread across all types of services.

## Change in Benefits and Cost Sharing:

Some cost sharing parameters were changed in order to maintain compliance with Federal AV requirements. Additionally, some out of pocket maximum parameters were changed to keep up with the rising cost of health care. These out of pocket maximum changes also aided in mitigating the rate increase.

## Administrative Costs and Anticipated Operating Results:

The anticipated administrative costs and operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over $80 \%$.

# Part III Actuarial Memorandum 

## Highmark Inc.

Individual Rate Filing

Effective January 1, 2022

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## I. General Information

## Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Inc.'s (Highmark) individual block of business rate filing, for products with an effective date of January 1, 2022. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

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

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

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

## I. 1 Company Identifying Information:

- Company Legal Name: Highmark Inc.
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 33709
- Market: Individual
- Effective Date: January 1, 2022


## I. 2 Company Contact Information:

- Primary Contact Name:
- Primary Contact Telephone Number:
- Primary Contact Email Address: $\square$


## II. Proposed Rate Changes

For all rate changes by plan, see the 'Cumulative Rate Change \% (over 12 mos prior)' found in Worksheet 2, line 1.11 of the URRT. The rate change varies by plan due to an update in several of our pricing factors and changes in cost sharing required to meet Actuarial Value and other cost sharing restrictions under the Affordable Care Act.

The primary drivers of the rate change are changes in the base claims experience, trend, retention, and the ongoing anticipated impact of Covid-19.

In accordance with the Department's July 6, 2021 guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of $\$ 60,000$ attachment point, $45 \%$ coinsurance rate, and $\$ 100,000$ reinsurance cap. If the final parameters should change from those described in this filing, a revised submission would be required.

This rate filing also includes a COVID-19 adjustment and the impact of the American Rescue Plan Act (ARPA) was considered in the rate development and no adjustment was included at this time. This is due to several unknown factors such as competitor entry into market, morbidity of uninsured enrollment, pent-up demand for new entrants, and any potential group conversion to individual.

Other assumptions in the filing account for the elimination of the Individual Mandate penalty and the lack of CSR funding in 2022 by using the factors prescribed in the Department's guidance. Additional assumptions include that advance payment of premium tax credits (APTCs) will continue until the end of 2022, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and that there are no significant changes in the participation of QHP issuers that would materially change risk adjustment transfer amounts. Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA or material developments in the course of the COVID-19 pandemic. As a result, Highmark reserves the right to submit a revised filing.

## III. Experience and Current Period Premium, Claims, and Enrollment

## III. 1 Paid through Date:

Experience Period claims were based on incurred calendar year 2020, paid through February 2021. This includes 2020 experience in Affordable Care Act compliant plans. Highmark did not offer any transitional plans in 2020.

## III. 2 Current Date:

The current date shown represents a snapshot of February 1, 2021.

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

- Historical Experience: We chose Highmark's current experience for the individual block of business for the period January 1, 2020 through December 31, 2020, with
claims paid through February 2021 as the basis for the 2022 projected individual market pricing.
- Claims Incurred During the 12-month Experience Period: Worksheet 1, Section I shows our best estimate of the amount of claims that were incurred during the 12month experience period for Highmark's individual book-of-business. This section includes:
- The amount of claims which were processed through Company's claims system,
- Claims processed outside of the Company's claims system, and
- Our best estimate of claims incurred but not paid as of the paid through date stated above.
- Method for Determining Allowed Claims: For non-capitated claims, the allowed charges are summarized from the Company's detailed claim-level historical data. This experience includes 2020 claims for Affordable Care Act compliant business. For capitated and other off-system claims, historical capitations and experience were tabulated and added to the claims.
- Paid Claims: We also summarized the paid claims from detailed member records. The paid-to-allowed ratio for the experience period reflects the 2020 plan designs chosen by each member.
- Incurred but Not Paid (IBNR) Claims Estimate: The Company is using a completion factor of 0.972 to include IBNR claims in allowed charges. The IBNR completion factor was developed using our corporate reserving system for the Company's individual business. We applied it equally to both paid and allowed total claims (as a change to utilization) to complete the experience.


## IV. Benefit Categories

The index rate of the experience period was summarized at the defined benefit categories included in Worksheet 1, Section II of the URRT.

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

## V. Projection Factors

## V. 1 Trend Factors

This development of the CY2022 rates reflects an annual trend rate of $7.0 \%$ ( $4.0 \%$ cost, $2.9 \%$ utilization). These trends reflect Highmark's expectations regarding increases in in-network contractual reimbursement and out-of-network costs. These estimates measure and normalize for benefit leverage, population aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers.

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

## V. 2 Changes in the Morbidity of the Population Insured

The Change in Morbidity adjustment of 1.240 is comprised of the following: the morbidity impact from claims experience, a state mandated morbidity adjustment for the Reinsurance program, the impact of health insurance coverage mandate elimination, and Covid-19 impact. Each of the components is described in more detail below.

## The Morbidity Impact from Claims Experience

This adjustment reflects the change in the population mix/claim levels from the experience period to the projection period. We continue to observe a high degree of membership churn from year-to-year, which impacts the morbidity. This factor also takes into consideration the effects of adverse selection inherent to guaranteed issue markets. The Individual ACA risk pool continues to have a significantly higher proportion of older members with a high prevalence of chronic conditions compared to group business, which adds to the uncertainty of any future claim projections.

## State Mandated Morbidity Adjustment for the Reinsurance Program

In accordance with the Department's guidance, there is an adjustment of $-0.1 \%$ to reflect the impact of morbidity improvement due to the Reinsurance program.

## Impact of Health Insurance Coverage Mandate Elimination

In accordance with the Department's guidance, the morbidity was increased by $1.0 \%$ to reflect the market uncertainty from the elimination of the health insurance coverage mandate.

## Covid-19 Impact

In order to account for the impact of COVID-19 on projected claim costs, the Company took the following steps:

1. Adjusted the claims in the base experience period to a non-COVID-19 baseline environment. This was done to provide a more stable base from which to project future claims. Claims in the base experience period were increased by $5.3 \%$, representing the expected degree of claims suppression experienced.
2. Projected claims to the projection period using trends with the impact of COVID-19 excluded. Again, this provides for a more stable projection of future claims, before applying the anticipated impact of COVID-19 in the projection period. This was accomplished by applying a trend of $7.0 \%$ (which excludes any impact from COVID19) to our adjusted BEP claims.
3. The projected claims were then further adjusted by applying the anticipated impacts of COVID costs expected in the projection period. There are four components of this adjustment determined by the Company:
a. Treatment costs ( $\$ 0.11$ PMPM) - COVID treatment utilization in 2022 are expected to follow a similar utilization pattern as flu treatment from 2018 and 2019, with COVID specific admission costs based on recent admission costs for COVID.
b. COVID Testing (\$0.41 PMPM for Western PA \& \$0.32 PMPM for Central PA) - COVID testing utilization in 2022 are expected to follow a similar utilization pattern as flu testing from 2018 and 2019, with COVID specific testing costs based on recent testing costs for COVID.
c. COVID Vaccine ( $\$ 2.05$ PMPM) - The Company is assuming that $43 \%$ of the population will be receiving vaccine boosters at a frequency of once every two years. This impact represents the expected cost that the Company will incur.
d. Additional morbidity ( $0.50 \%$ claims impact) - Due to insureds missing preventative care (maintenance care and testing services) and quarantine rules leading to a more sedentary lifestyle, the Company expects a general trend towards worsening member morbidity.
The application of the above COVID claim adjustments to the rating period results in a COVID adjustment factor of 1.061 .

## V. 3 Changes in Demographics

We project that the average rating factor (age, tobacco load and area combined) will increase by about $0.4 \%$ due to the change in the population. This is primarily due to the expectation that the new members from the group and/or uninsured populations to be slightly older than the population in the underlying experience. This increases the projected allowed claims (utilization) by the same amount.

## V. 4 Changes in Benefits

There is no change in benefits related to the essential health benefit (EHB) categories so the factor is set to 1.0. The cost sharing changes for the EHBs are captured in the paid to allowed ratio factors discussed in the AV and Cost Sharing Design of Plan section X.1.

## V. 5 Changes in Other

The 0.985 factor represents the changes in utilization due to changes is pharmacy rebates, and hospital/physician settlements.

## VI. Manual Rate Adjustments

Highmark's individual experience is fully credible. No manual rate is developed or used in this projection.

## VII. Credibility of Experience

The experience is from Highmark's individual book of business in 2020. It is large enough to be fully credible. Our results are based $100 \%$ on the experience rate, as adjusted.

## VIII. Index Rate

The index rates as shown on Worksheet 1 of the URRT are simply the single risk pool average allowed claims for the Essential Health Benefits for the experience and projected populations, respectively, for Highmark. For the experience period, only non-grandfathered plans are included. The projection period Index Rate is not adjusted for reinsurance or risk adjustment programs or any other fee.

## IX. Market Adjusted Index Rate [MAIR]

The Market Adjusted Index Rate is the Projected Index Rate further adjusted for risk adjustment and the exchange fee.

## IX. 1 Projected Reinsurance PMPM

As outlined in the waiver application, the State is anticipating the Reinsurance Program will have the following parameters for 2022: an attachment point of $\$ 60,000$, a coinsurance rate of $45 \%$, and a cap of $\$ 100,000$. HCA estimated the impact of the reinsurance program under these tentative parameters by trending Highmark PA individual ACA CY2019 incurred claims by member to the CY2022 rating period, applying the parameters, and calculating the amount of incurred claims expected to be reimbursed by the program. The modeling produced an estimated incurred claims savings of $4.8 \%$. This percentage was converted to a PMPM and adjusted to an equivalent allowed claim basis by dividing the PMPM by the paid-to-allowed factor and the composite effect of catastrophic eligibility. This amount is reflected in worksheet 1 of the URRT.

## IX. 2 Projected Risk Adjustment PMPM

The estimated average risk score for Highmark's projected 2022 population was developed by using Highmark's 2020 claim diagnoses and the risk adjustment coefficients as finalized in the Notice of Benefit and Payment Parameters. Similarly, actuarial value factors and induced demand factors were estimated for Highmark based upon its projected 2022 population.

We estimated the statewide average risk transfer factors based on current market assumptions. We estimated the statewide average premium using current market premium assumptions with adjustments for anticipated rate changes for 2022.

The actual calculation of the risk transfer followed the risk transfer methodology as prescribed.
The analysis resulted in Highmark receiving from the risk adjustment pool. The \$48.18 PMPM value shown in worksheet 1 of the URRT is developed by taking the expected risk transfer amount plus the projected High Cost Risk Pool charge and adjusting it to an equivalent allowed claims basis by dividing it by the paid-to-allowed factor and the composite effect of catastrophic eligibility and benefits in addition to EHB.

For the purposes of this rate filing, Highmark has assumed no adjustment to the projected risk adjustment transfer for the Risk Adjustment Data Validation (RADV) program.

## IX. 3 Exchange User Fee \%

The $2.87 \%$ value shown in worksheet 1 of the URRT is developed by multiplying the $3 \%$ exchange user fee by the assumed percentage of on exchange membership. This calculated amount is then divided by the paid-to-allowed factor to bring it to an equivalent allowed claims basis and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

## X. Plan Adjusted Index Rate [PAIR]

The Plan Adjusted Index Rates can be found on line 3.10, Worksheet 2 of the URRT. The PAIR rates are calculated by applying the allowable rating factors as described below to the Market Adjusted Index Rate.

## X. 1 AV and Cost Sharing Design of Plan

The AV and Cost Sharing allowable rating factor is comprised of the following components:

- The utilization due to differences in cost sharing is based on the factors calculated using a methodology prescribed in the Department's guidance relative to the weighted average. No differences due to health status are in these adjustments.
- The pricing AV for the benefits and cost sharing of the plan and a CSR load for the on exchange silver plans.


## Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.22 and represents the non-payment of Cost Sharing Reduction subsidies.

## X. 2 Provider Network Adjustment

The provider network adjustments are developed by dividing the plan level network factors by the overall weighted average from all plans.

## X. 3 Benefits in Addition to EHB

Non-EHB benefits have been added to several plans. Thirty plans have an adult dental and vision benefit and twelve plans have a hearing and personal assistance (i.e. Papa Pals) benefit.

## X. 4 Administrative Expense

The proposed rates reflect internal administrative costs including quality improvement administrative expenses. This cost was developed based on standard expense allocation methods.

## X. 5 Taxes and Fees:

The following fees were added:

- \$0.25 PMPM for Risk Transfer User Fee
- \$0.24 PMPM for Patient Centered Outcomes Research Institute (PCORI) Fee
- $0.0 \%$ for the Health Insurance Provider Fee
- $0.0 \%$ for the PA Premium Tax


## X. 6 Profit (or Contribution to Surplus) \& Risk Margin:

The profit/contingency factor is set to $0 \%$.

## X. 7 Catastrophic Adjustment

For catastrophic plans, we use a 0.92 factor for the specific eligibility adjustment.

## XI. Calibration

## XI. 1 Age Curve Calibration:

The projected weighted average age factor for billable members is 1.902 . This factor is calculated by dividing the all members age factor of 1.900 by the ratio of billable members to total members 0.999 . The age curve calibration factor is $1 / 1.902=0.5259$.

## XI. 2 Geographic Calibration Factor:

The projected weighted average geographic factor is 1.004 . Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 1.004 . The geographic calibration factor is $1 / 1.004=0.9958$.

## XI. 3 Tobacco Calibration Factor:

The projected weighted average tobacco factor is 1.007 . Each Plan Adjusted Index Rate represents the rate for an average member with a tobacco factor of 1.007 . The tobacco calibration factor is $1 / 1.007=0.9927$.

## XI. 4 Consumer Adjusted Premium Rate Development:

The calibrated plan adjusted index rate represents the base rate for an age factor of 1.0, geographic rating factor of 1.0 and tobacco rating factor of 1.0 . Thus, the approximate premium for a specific member can be derived by multiplying this rate by the HHS age curve factor, the rating area factor on Worksheet 3 of the URRT, and the appropriate tobacco factor. Please note that this method will only produce approximate rates due to URRT rounding constraints.

## XII. Projected Loss Ratio

The projected loss ratio for 2022 using the federally-prescribed MLR methodology is $92.7 \%$.

## XIII. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based the Federal AV Calculator. Some plans did require an adjustment to the inputs entered into the AV calculator. Screen shots and certifications for these plans were submitted as part of Highmark's QHP application.

## XIV. Membership Projections

Membership projections reflect Highmark's expectations for 2022. These projections reflect expected changes in market share due to market competition, relative price levels, and changes in plan offerings (where applicable).

Highmark expects membership in 2022 to follow a similar metal level distribution as the Individual ACA experience period in the markets where plans will continue to be offered.

For the Silver level plans, the projected membership by cost sharing subsidy levels is based on the observed distribution of ACA members that were eligible under the federal poverty levels as determined by the federal health insurance exchange. The projected enrollment by plan and subsidy level is as follows:

| CSR Silver Plan Membership Distribution |  |  |  |
| :--- | :---: | :---: | :---: |
| FPL | Subsidy Level | \% of <br> Silver Membership | \% of <br> Total Membership |
| $<150 \%$ | $94 \%$ | $35.1 \%$ | $7.6 . \%$ |
| $150 \%-200 \%$ | $87 \%$ | $47.6 \%$ | $10.3 \%$ |
| $200 \%-250 \%$ | $73 \%$ | $5.7 \%$ | $1.2 \%$ |
| $\geq 250 \%$ | $\underline{70 \%}$ | $\underline{11.6 \%}$ | $\underline{2.5 \%}$ |
| Total |  | $100.0 \%$ | $21.8 \%$ |

## XV. Terminated Plans and Products

Plans in the 2020 experience period that will no longer be available in 2022 can be found in Exhibit I.

Highmark also has some plans that were offered only in 2021 (not offered in the experience period or in the projection period). These plans are shown in Exhibit I.

## XVI. Plan Type

The Plan types listed in Worksheet 2, Section I of the Part I Unified Rate Review Template describe Highmark's plans adequately.

## XVII. Actuarial Certification

I, am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared to accompany Highmark's rate filing for the individual combined market on and off the Pennsylvania Exchange.

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

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102),
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

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

I certify that the AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based on the Federal AV Calculator. If any adjustments were required outside of the AV Calculator, appropriate certification has been provided to CMS through the QHP application process.

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

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


## XVIII. Exhibit I

## Highmark Inc.

## Terminated Experience Period Plans

| HIOS ID | Metal | Plan Name | 2022 Mapping |
| :---: | :---: | :---: | :---: |
| 33709PA0860001 | Gold | my Direct Blue Conemaugh EPO Gold 800-2 Free PCP Visits | N/A |
| 33709PA0860002 | Silver | my Direct Blue Conemaugh EPO Silver 2900-2 Free PCP Visits | N/A |
| 33709PA0860007 | Bronze | my Direct Blue Conemaugh EPO Bronze 3900 | N/A |
| 33709PA0860008 | Bronze | my Direct Blue Conemaugh EPO Bronze 7900 | N/A |
| 33709PA0860011 | Bronze | my Direct Blue Conemaugh EPO Bronze 7800-1 Free PCP Visit | N/A |
| 33709PA0860012 | Gold | my Direct Blue Conemaugh EPO Gold 0-2 Free PCP Visits | N/A |
| 33709PA0870001 | Gold | my Direct Blue EPO Gold 800-2 Free PCP Visits | 33709PA1430001 |
| 33709PA0870008 | Bronze | my Direct Blue EPO Bronze 7900 | N/A |
| 33709PA0870011 | Bronze | my Direct Blue EPO Bronze 7800-1 Free PCP Visit | N/A |
| 33709PA0880001 | Silver | my Direct Blue Conemaugh EPO Silver 3950 HSA | N/A |
| 33709PA0880002 | Bronze | my Direct Blue Conemaugh EPO Bronze 6750 HSA | N/A |
| 33709PA0880003 | Silver | my Direct Blue Conemaugh EPO Silver 1750 HSA | N/A |
| 33709PA0890003 | Silver | my Direct Blue EPO Silver 1750 HSA | 33709PA0890004 |
| 33709PA0930001 | Bronze | my Blue Access EPO Bronze 7800-1 Free PCP Visit | N/A |
| 33709PA0940001 | Bronze | my Direct Blue EPO Bronze 7900 | N/A |
| 33709PA0940003 | Bronze | my Direct Blue EPO Bronze 7800-1 Free PCP Visit | N/A |
| 33709PA0940005 | Gold | my Direct Blue EPO Gold 800-2 Free PCP Visits | 33709PA1340001 |
| 33709PA0950003 | Silver | my Direct Blue EPO Silver 1750 HSA | 33709PA0950004 |
| 33709PA0970001 | Bronze | my Direct Blue Lehigh Valley EPO Bronze 7900 | N/A |
| 33709PA0970003 | Bronze | my Direct Blue Lehigh Valley EPO Bronze 7800-1 Free PCP Visit | N/A |
| 33709PA0970005 | Gold | my Direct Blue Lehigh Valley EPO Gold 800-2 Free PCP Visits | 33709PA1460001 |
| 33709PA0980003 | Silver | my Direct Blue Lehigh Valley EPO Silver 1750 HSA | 33709PA0980004 |
| 33709PA1000001 | Bronze | my Blue Access EPO Bronze 7900 | N/A |
| 33709PA1000002 | Bronze | my Blue Access EPO Bronze 3900 | 33709PA1480001 |
| 33709PA1000003 | Bronze | my Blue Access EPO Bronze 7800-1 Free PCP Visit | N/A |
| 33709PA1000004 | Silver | my Blue Access EPO Silver 2900-2 Free PCP Visits | 33709PA1480002 |
| 33709PA1000005 | Gold | my Blue Access EPO Gold 800-2 Free PCP Visits | 33709PA1520001 |
| 33709PA1000006 | Gold | my Blue Access EPO Gold 0-2 Free PCP Visits | 33709PA1480004 |
| 33709PA1010001 | Bronze | my Blue Access EPO Bronze 6750 HSA | 33709PA1500001 |
| 33709PA1010002 | Silver | my Blue Access EPO Silver 3950 HSA | 33709PA1500002 |
| 33709PA1010003 | Silver | my Blue Access EPO Silver 1750 HSA | 33709PA1500003 |
| 33709PA1020001 | Catastrophic | my Blue Access Major Events EPO 8150-3 Free PCP Visits | 33709PA1510001 |
| 33709PA1050001 | Catastrophic | my Direct Blue Conemaugh Major Events EPO 8150-3 Free PCP Visits | N/A |
| 33709PA1080001 | Silver | my Blue Access EPO Silver 1750 HSA | N/A |

## Terminated Plans Offered in 2021 Only

| HIOS ID | Metal | Plan Name | 2022 Mapping |
| :---: | :---: | :---: | :---: |
| 33709PA1150004 | Gold | my Direct Blue EPO Gold 800 + Adult Dental and Vision | 33709PA1440001 |
| 33709PA1210005 | Gold | my Direct Blue Erie EPO Gold 0 | 33709PA0870012 |
| 33709PA1210004 | Gold | my Direct Blue Erie EPO Gold 800 | 33709PA1430001 |
| 33709PA1220004 | Gold | my Direct Blue Erie EPO Gold 800 + Adult Dental and Vision | 33709PA1440001 |
| 33709PA1210002 | Silver | my Direct Blue Erie EPO Silver 2900 | 33709PA0870002 |
| 33709PA1220002 | Silver | my Direct Blue Erie EPO Silver 2900 + Adult Dental and Vision | 33709PA1150002 |
| 33709PA1230002 | Silver | my Direct Blue Erie EPO Silver 3450 HSA | 33709PA0890001 |
| 33709PA1230003 | Silver | my Direct Blue Erie EPO Silver 1850 HSA | 33709PA0890004 |
| 33709PA1210003 | Silver | my Direct Blue Erie EPO Silver 2600 | 33709PA0870013 |
| 33709PA1220003 | Silver | my Direct Blue Erie EPO Silver 2600 + Adult Dental and Vision | 33709PA1150003 |
| 33709PA1210001 | Bronze | my Direct Blue Erie EPO Bronze 3800 | 33709PA0870007 |
| 33709PA1220001 | Bronze | my Direct Blue Erie EPO Bronze 3800 + Adult Dental and Vision | 33709PA1150001 |
| 33709PA1230001 | Bronze | my Direct Blue Erie EPO Bronze 6900 HSA | 33709PA0890002 |
| 33709PA1240001 | Catastrophic | my Direct Blue Erie Major Events EPO 8550-3 Free PCP Visits | 33709PA1040001 |
| 33709PA1160004 | Gold | my Blue Access PPO Gold 0 | 33709PA1410004 |
| $33709 P A 1160002$ | Silver | my Blue Access PPO Silver 2600 | 33709PA1410003 |
| 33709PA1170002 | Silver | my Blue Access PPO Silver 2600 + Adult Dental and Vision | 33709PA1420003 |
| 33709PA1160001 | Bronze | my Blue Access PPO Bronze 3800 | 33709PA1410001 |
| 33709PA1170001 | Bronze | my Blue Access PPO Bronze 3800 + Adult Dental and Vision | 33709PA1420001 |
| 33709PA1180001 | Bronze | my Blue Access PPO Bronze 6900 HSA | 33709PA1370001 |
| 33709PA1160003 | Gold | my Blue Access PPO Gold 800 |  <br> 33709PA1350001 |
| 33709PA1170003 | Gold | my Blue Access PPO Gold 800 + Adult Dental and Vision |  <br> 33709PA1360001 |
| 33709PA1180002 | Silver | my Blue Access PPO Silver 1850 HSA |  <br> 33709PA1180004 |
| 33709PA1120004 | Gold | my Direct Blue EPO Gold 800 + Adult Dental and Vision | 33709PA1400001 |
| 33709PA1130004 | Gold | my Direct Blue Lehigh Valley EPO Gold 800 + Adult Dental and Vision | 33709PA1470001 |
| 33709PA1140004 | Gold | my Blue Access EPO Gold 800 + Adult Dental and Vision | 33709PA1530001 |
| $33709 P A 1140002$ | Silver | my Blue Access EPO Silver 2900 + Adult Dental and Vision | 33709PA1490002 |
| $33709 P A 1000007$ | Silver | my Blue Access EPO Silver 2600 | 33709PA1480003 |
| 33709PA1140003 | Silver | my Blue Access EPO Silver 2600 + Adult Dental and Vision | 33709PA1490003 |
| 33709PA1140001 | Bronze | my Blue Access EPO Bronze 3800 + Adult Dental and Vision | 33709PA1490001 |

# ACTUARIAL MEMORANDUM 

## Highmark Inc.

## Revised Individual Rate Filing - January 1, 2022

I, am a member of the American Academy of Actuaries and meet its qualification standards for preparing individual rate filings. As a consulting actuary, I was requested by Highmark Inc. ("Highmark") to review the development of the market-wide base rate for the individual market on and off the Pennsylvania Exchange. The confidential material presented in this revised filing was prepared for the specific purpose of submitting the rating formula for the Pennsylvania Insurance Department and may not be appropriate for other purposes. This filing represents premium rates for individuals sold or renewed effective January 1, 2022. The rates are guaranteed until December 31, 2022.

To the best of my knowledge and judgment, the following are true with respect to this filing:

1. Premium rates are established in accordance with generally accepted actuarial principles and the applicable Actuarial Standards of Practice. They are not excessive, inadequate, or unfairly discriminatory. Rates are reasonable in relationship to the benefits provided. However, it is certain that actual experience will not conform exactly to the assumptions used in this analysis. To the extent that actual experience is different from the assumptions used in developing the rates, the actual results will also deviate from the projected amounts.
2. In compliance with all applicable Pennsylvania and Federal Statutes and Regulations (45 CFR 156.80 and 147.102).
3. The rating factors and rating methodology are reasonable and consistent with Highmark’s business plan at the time of the filing.


Fellow, Society of Actuaries
Member, American Academy of Actuaries
July 12, 2021








































































| $33709 P A 1510001$ | Rating Area 7 | Tobacco UseriNon-Tobacco User | 33 | 309.36 | 317.09 |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 33709PA1510001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 34 | 313.49 | 321.33 |
| 33709PA1510001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 35 | 315.56 | 323.45 |
| $33709 P A 1510001$ | Rating Area 7 | Tobacco User/Non-Tobacco User | 36 | 317.62 | 325.56 |
| $33709 P A 1510001$ | Rating Area 7 | Tobacco User/Non-Tobacco User | 37 | 319.69 | 327.68 |
| 33709PA1510001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 38 | 321.75 | 329.79 |
| 33709PA1510001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 39 | 325.89 | 334.04 |
| $33709 P A 1510001$ | Rating Area 7 | Tobacco User/Non-Tobacco User | 40 | 330.02 | 363.02 |
| $33709 P A 1510001$ | Rating Area 7 | Tobacco User/Non-Tobacco User | 41 | 336.22 | 371.52 |
| $33709 P A 1510001$ | Rating Area 7 | Tobacco User/Non-Tobacco User | 42 | 342.15 | 380.47 |
| $33709 P A 1510001$ | Rating Area 7 | Tobacco User/Non-Tobacco User | 43 | 350.42 | 392.82 |
| 33709PA1510001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 44 | 360.75 | 408.37 |
| 33709PA1510001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 45 | 372.88 | 426.95 |
| 33709PA1510001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 46 | 387.35 | 449.33 |
| $33709 P A 1510001$ | Rating Area 7 | Tobacco User/Non-Tobacco User | 47 | 403.61 | 475.05 |
| 33709PA1510001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 48 | 422.21 | 504.96 |
| $33709 P A 1510001$ | Rating Area 7 | Tobacco User/Non-Tobacco User | 49 | 440.54 | 536.14 |
| 33709PA1510001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 50 | 461.20 | 564.97 |
| 33709PA 1510001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 51 | 481.60 | 589.96 |
| 33709PA1510001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 52 | 504.06 | 617.47 |
| $33709 P A 1510001$ | Rating Area 7 | Tobacco User/Non-Tobacco User | 53 | 526.79 | 645.32 |
| 33709PA1510001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 54 | 551.32 | 675.37 |
| 33709PA1510001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 55 | 575.85 | 705.42 |
| $33709 P A 1510001$ | Rating Area 7 | Tobacco User/Non-Tobacco User | 56 | 602.45 | 738.00 |
| $33709 P A 1510001$ | Rating Area 7 | Tobacco User/Non-Tobacco User | 57 | 629.31 | 770.90 |
| $33709 P A 1510001$ | Rating Area 7 | Tobacco User/Non-Tobacco User | 58 | ${ }^{657.97}$ | 806.01 |
| 33709PA 1510001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 59 | 672.17 | 823.41 |
| $33709 P A 1510001$ | Rating Area 7 | Tobacco User/Non-Tobacco User | 60 | 700.84 | 858.53 |
| 33709PA 1510001 33709PA1510001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 61 | 725.63 | 888.90 |
| 33709PA 1510001 $37709 P A 1510001$ | Rating Area 7 | Tobacco User/Non-Tobacco User | 62 63 | 741.89 7629 | 908.82 93381 |
| 33709PA1510001 33709PA1510001 | Rating Area 7 Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 7744.69 | ${ }_{949.00}$ |
| 33709PA1510001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14 | 197.55 | 197.55 |
| 33709PA1510001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15 | 215.11 | 215.11 |
| 33709PA1510001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16 | 221.82 | 221.82 |
| 33709PA1510001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17 | 228.53 | 228.53 |
| 33709PA1510001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18 | 235.76 | 235.76 |
| 33709PA1510001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19 | 242.99 | 242.99 |
| 33709PA 1510001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20 | 250.48 | 250.48 |
| 33709PA 1510001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21 | 258.23 | 264.69 |
| 33709PA1510001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 22 | 258.23 | 264.69 |
| 33709PA 1510001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 23 | 258.23 | 264.69 |
| 33709PA 1510001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 24 | 258.23 | 264.69 |
| $33709 P A 1510001$ | Rating Area 9 | Tobacco User/Non-Tobacco User | 25 | 259.26 | 265.74 |
| 33709PA 1510001 $33709 P A 515000$ | Rating Area 9 | Tobacco User/Non-Tobacco User | 26 | 264.43 | 271.04 |
| $33709 P A 1510001$ | Rating Area 9 | Tobacco User/Non-Tobacco User | 27 | 270.63 | 277.40 |
| $33709 P A 1510001$ | Rating Area 9 | Tobacco User/Non-Tobacco User | 28 | 280.70 | 287.72 |
| 33709PA 1510001 33709PA1510001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 29 | 288.96 | 296.18 |
| 33709PA 1510001 33709PA1510001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 30 31 | 293.09 |  |
| 33709PA1510001 33709PA1510001 | Rating Area 9 Rating Area 9 | Tobacco User/Non-Tobacco User Tobaco User/Non-Tobacco User | 31 32 | 299.29 3054 | 306.71 313.13 |
| $33709 P A 1510001$ | Rating Area 9 | Tobacco User/Non-Tobacco User | 33 | 309.36 | 317.09 |
| $33709 P \mathrm{PA} 1510001$ | Rating Area 9 | Tobacco User/Non-Tobacco User | 34 | $\begin{array}{r}313.49 \\ 3155 \\ \hline\end{array}$ | $\begin{array}{r}322.33 \\ \hline 32.35 \\ \hline\end{array}$ |
| $33709 P A 1510001$ | Rating Area 9 | Tobacco User/Non-Tobacco User | 35 | 315.56 | 323.45 |
| $33709 P A 1510001$ | Rating Area 9 | Tobacco User/Non-Tobacco User | 36 | 317.62 | 325.56 |
| 33709PA 1510001 33709PA1510001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 37 | 319.69 | 327.68 |
| 33709PA 1510001 33709PA1510001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 38 | 321.75 32589 | 329.79 |
| 33709PA 1510001 33709PA1510001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 39 40 | 325.89 330.02 | 334.04 36302 |
| 33709PA1510001 33709PA1510001 | Rating Area 9 Rating Area 9 | Tobacco User/Non-Tobacco User Tobaco User/Non-Tobacco User | 41 | ${ }_{3336.22}$ | ${ }_{371.52}$ |
| $33709 P A 1510001$ | Rating Area 9 | Tobacco User/Non-Tobacco User | 42 | 342.15 | 380.47 |
| $33709 P A 1510001$ | Rating Area 9 | Tobacco User/Non-Tobacco User | 43 | 350.42 | 392.82 |
| 33709PA 1510001 33709PA1510001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 44 | 360.75 | 408.37 |
| 33709PA 1510001 $33709 P A 1510001$ | Rating Area 9 | Tobacco User/Non-Tobacco User | 45 | 372.88 38735 | 426.95 4493 |
| 33709PA5151001 37709PA1510001 | Rating Area 9 Rating Area 9 | Tobaco User/Non-T-Tobacco User | 47 | ${ }_{403.61}$ | 4475.05 |
| $33709 P A 1510001$ | Rating Area 9 | Tobacco User/Non-Tobacco User | 48 | 422.21 | 504.96 |
| $33709 P A 1510001$ | Rating Area 9 | Tobacco User/Non-Tobacco User | 49 | 440.54 | 536.14 |
| 33709PA 1510001 33709PA1510001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 50 | 461.20 | 564.97 |
| 33709PA1510001 33709PA1510001 | Rating Area 9 Rating Area 9 | Tobacco User/Non-Tobacco User Tobaco User/Non-Tobacco User | 51 52 | 481.60 504.06 | 589.96 617.47 |
| $33709 P A 1510001$ | Rating Area 9 | Tobacco User/Non-Tobacco User | 53 | 526.79 | 645.32 |
| $33709 P A 1510001$ | Rating Area 9 | Tobacco User/Non-Tobacco User | 54 | 551.32 | 675.37 |
| 33709PA 1510001 $37709 P A 510001$ | Rating Area 9 | Tobacco User/Non-Tobacco User | 55 | 575.85 | 705.42 |
| 33709PA 1510001 33709PA1510001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 56 57 | 602.45 | 738.00 |
| 33709PA1510001 33709PA1510001 | Rating Area 9 Rating Area 9 | Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User | 57 <br> 58 | 629.31 657.97 | 770.90 806.01 |
| $33709 P A 1510001$ | Rating Area 9 | Tobacco User/Non-Tobacco User | 59 | 672.17 | 823.41 |
| $33709 P A 1510001$ | Rating Area 9 | Tobacco User/Non-Tobacco User | 60 | 700.84 | 858.53 |
| 33709PA 1510001 33709PA1510001 | Rating Area 9 Rating Area 9 | Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User | 61 62 | 725.63 74189 | 888.90 988.82 |
| 33709PA1510001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 63 | 762.29 | 933.81 |
| 33709PA1510001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 774.69 | 949.00 |


[^0]:    ${ }^{1}$ Rates revised to correct any inadvertent errors and/or Department recommended changes.

[^1]:    

[^2]:    Express completion Factor sa sapercertage

[^3]:    EEvpess competion Foctoro sas perce entage

[^4]:    Key (modify as needed)
    : 2021 on-exchange service area
    : 2021 off-exchange only service area

[^5]:    Key (modify as needed)
    : 2022 on-exchange service area
    : 2022 off-exchange only service area

