



June 1, 2022

Mr. Michael Humphreys  
Acting Insurance Commissioner  
Bureau of Life, Accident & Health Insurance  
1326 Strawberry Square  
Harrisburg, PA 17120

Re: Aetna Health, Inc. & Aetna Health Ins. Co.  
NAIC #: 95109 / 72052  
Market: Small Group  
Exchange: Off-Exchange  
Effective Date: 01/01/2023  
Avg rate change requested: -32.2%  
Range of rate change requested: -32.5% - -31.7%  
Products: POS, HMO  
Rating Areas: Rating Areas 1-3 and 5-9, certain counties excluded  
Metal Levels: Silver  
Current # covered lives: 94  
Current # policyholders: 94  
Number of plans offered vs 2022: 2 in 2022; 2 in 2023  
2022 Avg rate change: -20.3%  
HIOS Issuer ID / Binder #: 64844 / AETN-PA23-125113335  
Rate Filing Tracking Number: AETN-133266777, AETN-133266736  
Policy Form(s): HI SG HGrpAg-1A 01, HO SG HGrpPol-1A 01  
HI SG HCOC-2023 07  
HI SG-SOB-HMO 14050544 07  
HO SG HCOC-2023 07  
HO SG-SOB-POS-14050545 07  
Form Filing Tracking Number: AETN-133135037, AETN-133135039

Dear Mr. Humphreys:

The purpose of this filing revision is to provide details of the premium rate development and resulting proposed monthly premium rates for Small Group policies which will be offered off-Exchange in the state of Pennsylvania for effective dates of January 1, 2023 and later. This filing is being provided to comply with regulatory rate filing requirements and is not intended to be used for other purposes.

The health benefit plans proposed in this filing are in compliance with all state-specific benefit requirements and rating regulations, as well as the benefit plan requirements of the Patient Protection and Affordability Act (P.L. 111-148). This rate filing is intended



for new business issued through the State of Pennsylvania off-Exchange marketplace effective January 1, 2023.

All products and associated proposed monthly premium rates contained within this rate filing will be available to existing business upon their request. Existing business that is not considered grandfathered under PPACA regulation will be converted to the plans and rates in this filing upon renewal.

We have tried to present this information in a manner that will facilitate your Department's review. If there are changes, we can make to improve the process or you would like us to present the information differently in the future, please let us know.

Please feel free to contact me at the above listed telephone number and/or e-mail address if you have any additional questions.

Sincerely,

A solid black rectangular redaction box covering the signature and name of the sender.

Aetna

# **Attachment I**

# Rate Change Summary

## Aetna Health Inc. (a PA corp.) – Small Group Plans

Rate request filing ID #AETN-133266777 & AETN-133266736 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at <http://www.insurance.pa.gov/Consumers/ACARelatedFilings/>

### Overview

Initial requested average rate change:	-32.2% <sup>1</sup>
Revised requested average rate change:	N/A
Range of requested rate change:	-31.7% - -32.5%
Effective date:	1/1/2023
Mapped Members:	94
Available in:	Rating Areas 1-3 and 5-9, certain counties excluded

### Key information

#### Jan. 2021-Dec. 2021 financial experience

Premiums	\$1.3 M
Claims	\$0.6 M
Administrative expenses	\$0.1 M
Taxes & fees	\$0.1 M
Company made (after taxes)	<b>\$0.5 M</b>

#### How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2023:

Claims:	80.2%
Administrative:	16.4%
Taxes & fees:	1.4%
Profit:	2.0%

The company expects its annual medical costs to increase **10.3%**.

### Explanation of requested rate change

Medical costs are going up, and we are changing our rates to reflect this increase. Medical costs go up for two reasons – providers raise their prices and members get more medical care. Rate increases differ by plan. The exact rate change depends on what benefit plan the group chooses, where the group is located, when the group's contract renews, and the ages and family sizes of enrolling employees. Rates charged to employees also depend upon any change in the amount of premium paid by the employer.

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

# 2023 Pennsylvania Actuarial Memorandum

## 1. Basic Information and Data

### A. Company Information

Company Legal Name:	Aetna Health, Inc. & Aetna Health Ins. Co.
NAIC #:	95109 / 72052
Market:	Small Group Off-Exchange
Effective Date:	01/01/2023
Avg rate change requested:	-32.2%
Range of rate change requested:	-32.5% - -31.7%
Products:	HMO, POS
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	94
Current # policyholders:	94
Number of plans offered:	2
HIOS Issuer ID / Binder #:	64844 / AETN-PA23-125113335
Rate Filing Tracking Number:	AETN-133266777, AETN-133266736
Policy Form(s):	HI SG HGrpAg-1A 01, HO SG HGrpPol-1A 01 HI SG HCOC-2023 07, HI SG-SOB-HMO-14050544 07 HO SG HCOC-2023 07, HO SG-SOB-POS-14050545 07
Form Filing Tracking Number:	AETN-133135037, AETN-133135039

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

Effective Date	Rate Change	SERFF Filing Tracking #
January 1, 2014	Introduction of ACA	AETN-129037950 & AETN-129037955
July 1, 2014	Lowered previously filed 3Q14-4Q14 rates by 17%	AETN-129418257 & AETN-129418258
January 1, 2015	Filed a 4% increase	AETN-129621063 & AETN-129621158
July 1, 2015	Lowered previously filed 3Q15-4Q15 rates by 4% by removing commissions and tobacco surcharge load	AETN-129920222 & AETN-129920216
January 1, 2016	Filed a 5% rate increase	AETN-130046864 & AETN-130046890
April 1, 2016	Increased previously filed 2Q16-4Q16 rates by 4% to add commissions	AETN-130242320 & AETN-130242341
October 1, 2016	Increased previously filed 4Q16 rates by 10.8%	AETN-130565130 & AETN-130565135
January 1, 2017	Filed a 26.5% rate increase	AETN-130533489 & AETN-130533478
January 1, 2018	Filed a 5.6% rate increase	AETN-131033648 & AETN-131033632
January 1, 2019	Filed a 11.6% rate increase	AETN-131455854 & AETN-131455863
January 1, 2020	Filed a 7.8% rate increase	AETN-131899868 & AETN-131899740
January 1, 2021	Filed a 6.1% rate increase	AETN-132320764 & AETN-132330423
January 1, 2022	Filed a 20.3% rate decrease	AETN-132730900 & AETN-132731326

### C. Average Rate Change

The average rate change, as noted in cell AC15 of Table 10 and the percent change rate requested on the SERFF Rate Review Detail screen, is -32.2%. The change in the 21-year-old non-tobacco premium pmpm as stated in cell AN15 on Table 11 is -32.2%.

### D. Membership Count

Total current membership by age bucket is shown on Table 1.

### E. Benefit Changes

We are continuing to offer one silver plan for each product; the out-of-pocket maximum on these plans have increased from \$8,700 to \$9,100. The HIOS IDs are as follows:

2022 HIOS Plan ID	2022 Plan Name	2023 HIOS Plan ID	2023 Plan Name
64844PA0060126	PA Silver QPOS 7000 80/50	64844PA0060126	PA Silver QPOS 7000 80/50
64844PA0070142	PA Silver HMO 7000 80%	64844PA0070142	PA Silver HMO 7000 80%

### F. Experience Period Claims and Premium

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2021 through December 31, 2021 and paid through February 28, 2022, for AHI.

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

Our medical adjustment factors are developed using a blend of factors determined during our monthly reserving process, rolling 12 months experience, and year to date experience. For pharmacy, the factors are a combination of rolling 12 months experience and year to date experience. The Pennsylvania factors use Pennsylvania-specific experience and actuarial judgment.

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

Experience period premiums are date-of-service premiums from our actuarial experience databases for Small Group business in Pennsylvania. Our internal projections indicate that no MLR rebate is expected to be paid in 2022 (for 2021 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB).

The manual experience includes capitation for the same services that are expected to be capitated for the products in this filing in 2023.

Transitional Reinsurance recoveries do not apply to Small Group business. Risk Adjustment transfer is accrued at the issuer and market level based on 2021 Wakely data and our internal projections of how our risk relative to market has changed since that report was issued. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfers scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result.

Pharmacy rebates have been subtracted out of the experience period data. The loss ratio for the experience period is 47.6%.

### G. Credibility of Data

Due to declining Aetna ACA membership, no credibility is assigned to the experience data. We believe the alternate experience data (manual rate) more accurately captures the essential characteristics of the market for which we are developing rates.

The source data for our manual rate is the experience incurred from January 1, 2021 to December 31, 2021 and paid through February 28, 2022 in the Pennsylvania non-ACA 51-100 HMO & PPO market. The non-ACA 51-100 market experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The data was normalized to be reflective of the Small Group market.

The non-ACA 51-100 experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend.

### H. Trend Identification

The trend values are:

Service Type	Unit Cost	Utilization
Facility Inpatient	4.7%	3.0%
Facility Outpatient	3.4%	7.0%
Physician	1.9%	6.5%
Capitation	0.0%	0.0%
<b>Medical</b>	3.6%	4.6%
Pharmacy	8.9%	2.6%
<b>Total (Med + Rx)</b>	6.7%	3.5%

The quarterly trend factors for this filing are:

Effective Quarter	Trend Factor
1Q 2023	1.000
2Q 2023	1.028

3Q 2023	1.057
4Q 2023	1.087
Total	1.044

Medical trend factors are based on our Medical Economics Unit’s local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in April 2022. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services is counted by service type and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

Trend factors are developed from annual forward-looking trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2023.

### **I. Historical Experience**

As described above, medical trend factors are based on our Medical Economics Unit’s local trend and network experience, and pharmacy trends are based on national commercial group Rx trend analysis.

The actual to expected MLR for the past three experience years are as follows:

AHI Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2018	78.00%	87.60%	204,457	56,796
2019	80.30%	88.58%	3,410	13,482
2020	81.20%	86.00%	1,578	4,722

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

Please refer to the file titled *PA\_SG\_64844\_Off\_1Q2023\_Exhibits.pdf* for any exhibits referenced in the sections below.



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

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward-looking trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2023. The annual trend for this filing, applied quarterly, is 11.81%. The application of this factor is shown in Table 5A.

Worksheet 1 of the URRT illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment was discussed, previously. The risk adjustment is displayed on a paid-basis and the exchange user fee is estimated as a PMPM based on the target premium rate on Worksheet 1 of the URRT. These values have each been converted to percent of allowed claims in this Exhibit.

### Single Risk Pool Adjustment Factors:

**Change in Morbidity =>** The experience period data includes experience for community-rated policies issued to small employers in 2021 and medically underwritten policies renewed under the Transitional Policy. We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2023. The factor used is 1.114, which represents two years of morbidity change, from the 2021 experience period to the 2023 projection period. Included in this factor is an additional adjustment, which normalizes for the difference in risk between the experience and manual data populations.

**Change in Demographics =>** Experience data was normalized for projected changes in the age/gender mix and area mix using internally developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts. The change in demographic factor is 1.085. The increase is due to the changes in geographic factors, which is discussed in section 5B of this memorandum.

**Change in Network =>** Included in 'Change in Other' below.

**Change in Benefits =>** Discussed in Section 1E above.

**Change in Other =>** The 'Other' adjustment includes, but is not limited to, the projected impact of changes in network composition, provider contracts, deductible suppression, and pooling.

**Paid-to-Allowed Ratio =>** The projected paid to allowed ratio is 69.0%. Paid to allowed ratios are based on 2021 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

**Risk Adjustment – Projection Period =>**

We started with the 2021 CMS Interim report to determine our current risk transfer relative to the market. Using Aetna's internal risk scores for the entity-specific membership as well as the available TPIR data, the average historical change in risk was observed; based on these data points, the annual change to the risk was determined and applied to the 2021 CMS Interim PLRS starting point (additionally, an average completion factor was applied to the PLRS to account for the historical differences between Interim and Final CMS reports). The remaining entity-specific factors were assumed to be constant.

The entity-specific factors were entered into the risk transfer formula to calculate the projected 2023 risk transfer amount.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2022 Notice of Benefit and Payment Parameters. The 2023 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. We subtracted from that Risk Adjustment transfer 0.5% of premiums for National High Risk pool funding and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2020-2021 claims as a percent of premium, for Silver Off-Exchange plans.

As a result, we project a risk adjustment [REDACTED]. This value is shown in Worksheet 1, Section III of the URRT. Note that the risk adjustment value in Table 5 reflects the impact of quarterly premium trend, as the incurred premium over the full year is used as the basis for risk transfer payments.

Reinsurance – Projection Period => There will be no reinsurance recoveries in 2023.

Exchange User Fee => The EUF is not applicable for this filing.

Projected Allowed non-EHB Claims PMPM => The products discussed in this filing provides coverage for only those benefits defined as Essential Health Benefits (EHB).

## **B. Retention Items**

The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2022 projections, and projected changes in expenses, inflation, and membership for 2023 for our National book of Small Group business. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2021, as well as Federal income tax and State Premium taxes. The risk adjustment user fee of \$0.22 PMPM is included in the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

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

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar February 2022 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, we project a premium-weighted average age factor for the 2023 membership using the prescribed age curve and the projected age for each plan, as illustrated on Exhibit C-2. The overall Age Calibration factor is developed in Column E of Exhibit C-2. This factor is based on the weighting of plan-adjusted index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

The average age for the single risk pool is the age that most closely corresponds to the premium weighted overall average age factor.

The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

Exhibit C-2 summarizes the rating area definitions and factors and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor and is applied in column O of Exhibit C-2. Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors.

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

The overall change in the weighted average Calibrated Plan Adjusted Index Rate is -32.2%, as indicated in Table 8 row A. The components of this rate change are as follows:

- The change in normalized allowed claims is worth -37.6%
- The change in allowable plan adjusted level components is worth 10.6%
- The change in retention components is worth -5.0%

## **3. Plan Rate Development**

The following briefly describes how each set of adjustments was determined.

#### *Pricing AV / Benefit Richness:*

These adjustments are discussed in Section 2C above.

#### *Benefits in addition to EHBs:*

The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). The factor for the impact of benefits in addition to EHBs is a 1.00.

#### *Provider Network:*

This adjustment reflects the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

#### *Catastrophic Eligibility:*

This filing does not include catastrophic plans.

*Tobacco Surcharge Adjustment:*

The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

*Admin Costs / Taxes & Fees / Profit or Contingency:*

These factors reflect the adjustment for projected administrative costs, including sales, marketing, and any commission expense, and profit & risk. These are discussed above in the Retention section.

An AV Certification is included in this filing, titled *PA\_SG\_64844\_AV\_Certification\_Off\_2023\_v1.pdf*.

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

The Calibrated Plan Adjusted Index Rates for 2022 and 2023 are shown in Columns Z and AA of Table 10. The 2023 rates in Column AA differ from the Calibrated Plan Adjusted Index Rates on Exhibit C-1 for two reasons: (1) The CPAIR on Exhibit C-1 are 1/1/2023 rates while the rates in Column AA are average 2023 rates, and (2) our internal modeling incorporates the average trend to develop a Net Risk Adjustment factor as indicated on Worksheet I of the URRT to go from the Projected Index Rate to the Market Adjusted Index Rate. This is not accounted for in Table 5. In addition, age and geographic calibration factors have been used in the rate development as follows:

- **Age Calibration:** The age calibration factor estimates the average age factor that will be used in the premium calculation for the expected enrollment population. The age calibration factor used to develop the 2023 CPAIR is 1.628. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2022.
- **Geographic calibration:** The geographic calibration factor estimates the average geographic factor of the expected enrollment population. The geographic calibration factor used to develop the 2023 CPAIR is 1.018. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2022.

#### **5. Plan Factors**

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

The age factors are based on the HHS Default Standard Age curve. The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed for tobacco rating and factors of 1.0 have been entered.

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

The proposed geographic factors are identical to the current approved factors.

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

All plans use the same network. The difference in the network factors is due to whether or not there is an out-of-network benefit offered on the plan.

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

The Service Area composition for this rate filing is the same as the current approved 2022 rate filing.

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

Pennsylvania has not sought or received approval of composite rating as such, we are not offering this option at this time.

## 6. Actuarial Certifications

### Reliance

While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Supplemental EHB Pricing
- Population Risk Morbidity
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Components of Retention/Administrative Fees
- Value of Network Arrangements
- Experience Period Data – Small Group

### Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna 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 marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, [REDACTED], am an Associate of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
  - a. ASOP No. 5, Incurred Health and Disability Claims
  - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
  - c. ASOP No. 12, Risk Classification
  - d. ASOP No. 23, Data Quality
  - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
  - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
  - g. ASOP No. 41, Actuarial Communications
  - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act

2. The Projected Index Rate is:
  - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
  - b. Developed in compliance with the applicable Actuarial Standards of Practice,
  - c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
  - d. Neither excessive, deficient, nor unfairly discriminatory.
3. 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.
4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
6. 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. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.



06/01/2022

\_\_\_\_\_  
Aetna

\_\_\_\_\_  
Date

PA Rate Template Part I  
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Metropolitan
Product(s):	HRG and OPB
Market Segment:	Small Group
Rate Effective Date:	1/1/2021
Base Period Start Date:	1/1/2021
Date of Most Recent Membership:	2/1/2022

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

Table 1. Number of Members

	Member-months	
	Experience Period	Member-months Current Period (as of 02-01-2022)
Average Age	47.0	47.0
Total	6,126	94
<18	107	13
18-24	81	8
25-29	77	3
30-34	87	9
35-39	131	11
40-44	126	11
45-49	77	4
50-54	89	7
55-59	134	11
60-64	133	13
65+	41	3

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HRG)	Allowed Claims (Non-Capitated)	Non-ERB portion of Allowed Claims	Total Prescription Drug Rebates*	Total ERB Capitation	Total Non-ERB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 947,079.45	\$ 638,668.35	\$ 632,618.00	1,136	238,921.00	503,302.00	2	\$ 80,082.00	\$ 11,824.00	\$	\$ 385,493.11	\$ 779.18
Experience Period Total Allowed ERB Claims + ERB Capitation PMPM (net of prescription drug rebates)											\$ 47.50

Loss Ratio

\*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.70%	3.00%	0.00%	7.84%	22.98%
Outpatient Hospital	3.41%	2.00%	0.00%	10.65%	9.09%
Professional	1.86%	6.50%	0.00%	8.48%	9.44%
Other Medical	3.41%	7.00%	0.00%	10.65%	4.85%
Capitation					
Prescription Drugs	8.93%	2.63%	0.00%	11.80%	57.21%
Total Annual Trend				10.36%	100.00%
Months of Trend					
Total Applied Trend Projection Factor				1.218	

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

\*\* Should equal UPR Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factor*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HRG)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19		\$ 66,204.1	0.9994	\$ 66,944.8	10	391.7		\$ 15,420.15	\$ 105,262.75	\$ 613.1
Feb-19		\$ 70,343.6	0.9997	\$ 70,366.2	10	430.7		\$ 10,846.05	\$ 106,771.82	\$ 661.0
Mar-19		\$ 80,527.1	0.9996	\$ 80,524.3	10	551.7		\$ 31.12	\$ 96,988.00	\$ 664.7
Apr-19		\$ 44,405.1	0.9998	\$ 44,414.3	10	312.7		\$ 10,913.01	\$ 64,314.35	\$ 652.0
May-19		\$ 62,491.3	0.9998	\$ 62,201.8	10	430.0		\$ 10,866.52	\$ 89,448.85	\$ 629.0
Jun-19		\$ 74,221.3	0.9994	\$ 74,264.5	10	530.0		\$ 574.25	\$ 83,764.02	\$ 598.0
Jul-19		\$ 82,155.3	0.9996	\$ 82,645.0	10	590.2		\$ 8,205.21	\$ 106,118.97	\$ 750.0
Aug-19		\$ 40,137.3	0.9977	\$ 40,230.4	10	327.0		\$ 18,477.32	\$ 92,277.45	\$ 481.3
Sep-19		\$ 90,052.0	0.9918	\$ 90,659.3	10	740.2		\$ 3,681.30	\$ 84,421.97	\$ 790.7
Oct-19		\$ 114,758.3	0.9943	\$ 116,412.8	10	951.0		\$ 11,559.03	\$ 129,630.82	\$ 1,071.8
Nov-19		\$ 139,240.0	0.9983	\$ 139,495.7	10	1,341.1		\$ 127.38	\$ 146,977.85	\$ 1,413.8
Dec-19	\$ 1,258,499	\$ 31,251.9	0.9980	\$ 31,297.2	10	321.2	168,317	\$ 13,694.91	\$ 93,881.97	\$ 387.3
Jan-20		\$ 66,904.1	0.9994	\$ 66,944.8	10	391.7		\$ 15,420.15	\$ 105,262.75	\$ 613.1
Feb-20		\$ 70,343.6	0.9997	\$ 70,366.2	10	430.7		\$ 10,846.05	\$ 106,771.82	\$ 661.0
Mar-20		\$ 80,527.1	0.9996	\$ 80,524.3	10	551.7		\$ 31.12	\$ 96,988.00	\$ 664.7
Apr-20		\$ 44,405.1	0.9998	\$ 44,414.3	10	312.7		\$ 10,913.01	\$ 64,314.35	\$ 652.0
May-20		\$ 62,491.3	0.9998	\$ 62,201.8	10	430.0		\$ 10,866.52	\$ 89,448.85	\$ 629.0
Jun-20		\$ 74,221.3	0.9994	\$ 74,264.5	10	530.0		\$ 574.25	\$ 83,764.02	\$ 598.0
Jul-20		\$ 82,155.3	0.9996	\$ 82,645.0	10	590.2		\$ 8,205.21	\$ 106,118.97	\$ 750.0
Aug-20		\$ 40,137.3	0.9977	\$ 40,230.4	10	327.0		\$ 18,477.32	\$ 92,277.45	\$ 481.3
Sep-20		\$ 90,052.0	0.9918	\$ 90,659.3	10	740.2		\$ 3,681.30	\$ 84,421.97	\$ 790.7
Oct-20		\$ 114,758.3	0.9943	\$ 116,412.8	10	951.0		\$ 11,559.03	\$ 129,630.82	\$ 1,071.8
Nov-20		\$ 139,240.0	0.9983	\$ 139,495.7	10	1,341.1		\$ 127.38	\$ 146,977.85	\$ 1,413.8
Dec-20	\$ 1,258,499	\$ 31,251.9	0.9980	\$ 31,297.2	10	321.2	168,317	\$ 13,694.91	\$ 93,881.97	\$ 387.3
Jan-21		\$ 66,904.1	0.9994	\$ 66,944.8	10	391.7		\$ 15,420.15	\$ 105,262.75	\$ 613.1
Feb-21		\$ 70,343.6	0.9997	\$ 70,366.2	10	430.7		\$ 10,846.05	\$ 106,771.82	\$ 661.0
Mar-21		\$ 80,527.1	0.9996	\$ 80,524.3	10	551.7		\$ 31.12	\$ 96,988.00	\$ 664.7
Apr-21		\$ 44,405.1	0.9998	\$ 44,414.3	10	312.7		\$ 10,913.01	\$ 64,314.35	\$ 652.0
May-21		\$ 62,491.3	0.9998	\$ 62,201.8	10	430.0		\$ 10,866.52	\$ 89,448.85	\$ 629.0
Jun-21		\$ 74,221.3	0.9994	\$ 74,264.5	10	530.0		\$ 574.25	\$ 83,764.02	\$ 598.0
Jul-21		\$ 82,155.3	0.9996	\$ 82,645.0	10	590.2		\$ 8,205.21	\$ 106,118.97	\$ 750.0
Aug-21		\$ 40,137.3	0.9977	\$ 40,230.4	10	327.0		\$ 18,477.32	\$ 92,277.45	\$ 481.3
Sep-21		\$ 90,052.0	0.9918	\$ 90,659.3	10	740.2		\$ 3,681.30	\$ 84,421.97	\$ 790.7
Oct-21		\$ 114,758.3	0.9943	\$ 116,412.8	10	951.0		\$ 11,559.03	\$ 129,630.82	\$ 1,071.8
Nov-21		\$ 139,240.0	0.9983	\$ 139,495.7	10	1,341.1		\$ 127.38	\$ 146,977.85	\$ 1,413.8
Dec-21	\$ 1,258,499	\$ 31,251.9	0.9980	\$ 31,297.2	10	321.2	168,317	\$ 13,694.91	\$ 93,881.97	\$ 387.3
Jan-22		\$ 40,838.0	0.9772	\$ 40,941.6	10	401.4		\$ 17,471.21	\$ 45,771.82	\$ 448.7
Feb-22		\$ 47,404.8	0.9972	\$ 47,826.2	10	424.0		\$ 2,216.01	\$ 53,860.85	\$ 533.0
Mar-22		\$ 50,366.2	0.9990	\$ 50,419.2	10	510.3		\$ 3,117.46	\$ 53,038.82	\$ 547.0
Apr-22		\$ 43,224.0	0.9976	\$ 43,620.0	10	420.0		\$ 10,817.25	\$ 48,947.88	\$ 496.4
May-22		\$ 37,248.8	0.9979	\$ 37,255.4	10	401.0		\$ 11,596.90	\$ 43,951.35	\$ 451.1
Jun-22		\$ 52,683.3	0.9984	\$ 52,688.0	10	560.0		\$ 7,444.40	\$ 59,288.37	\$ 630.0
Jul-22		\$ 72,816.8	0.9962	\$ 73,360.0	10	780.0		\$ 5,746.26	\$ 125,400.85	\$ 1,211.0
Aug-22		\$ 68,071.0	0.9829	\$ 69,253.4	10	752.7		\$ 4,623.19	\$ 163,868.82	\$ 1,781.0
Sep-22		\$ 41,392.0	0.9860	\$ 41,587.3	10	467.0		\$ 1,600.88	\$ 58,489.39	\$ 620.7
Oct-22		\$ 46,201.0	0.9900	\$ 47,184.0	10	510.0		\$ 1,689.96	\$ 70,000.35	\$ 626.0
Nov-22		\$ 66,627.1	0.9885	\$ 66,777.8	10	765.0		\$ 4,522.81	\$ 75,911.83	\$ 872.0
Dec-22	\$ 987,079	\$ 72,084.0	0.8794	\$ 82,540.0	10	851.0	232,627	\$ 3,941.85	\$ 112,197.85	\$ 1,146.0

\* Express Completion Factor as a percentage

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

Carrier Name: AetnaHealth  
 Product(s): HMO and QPOS  
 Market Segment: Small Group  
 Rate Effective Date: 1/1/2023

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member + HHS)	Allowed Claims (Non-Capitated)	Non-ERB portion of Allowed Claims	Total Prescription Drug Rebates*	Total ERB Capitation	Total Non-ERB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
48,912,404.4	41,571,033.3	42,945,559.9	97,885	8,594,088.3	47,882,057.9	2,824	1,287,441.5	4,466.45			623.00
Experience Period Total Allowed ERB Claims + ERB Capitation PMPM (net of prescription drug rebates)											
Loss Ratio											
*Express Prescription Drug Rebates as a negative number											

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	6.70%	5.00%	0.00%	2.84%	24.53%
Outpatient Hospital	3.41%	7.00%	0.00%	18.05%	19.02%
Professional	1.88%	6.00%	0.00%	16.48%	22.59%
Other Medical	1.41%	7.00%	0.00%	19.65%	17.75%
Capitation					0.01%
Prescription Drug	4.93%	7.43%	0.00%	11.50%	13.82%
Total Annual Trend				8.73%	100.00%
Months of Trend				24	
Total Against Trend Projection Factor				1.294	

\*Express Cost, Utilization, Induced Utilization and Weight as percentage

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-18				RDV/01		RDV/01				RDV/01
Feb-18				RDV/01		RDV/01				RDV/01
Mar-18				RDV/01		RDV/01				RDV/01
Apr-18				RDV/01		RDV/01				RDV/01
May-18				RDV/01		RDV/01				RDV/01
Jun-18				RDV/01		RDV/01				RDV/01
Jul-18				RDV/01		RDV/01				RDV/01
Aug-18				RDV/01		RDV/01				RDV/01
Sep-18				RDV/01		RDV/01				RDV/01
Oct-18				RDV/01		RDV/01				RDV/01
Nov-18				RDV/01		RDV/01				RDV/01
Dec-18				RDV/01		RDV/01				RDV/01
Jan-19				RDV/01		RDV/01				RDV/01
Feb-19				RDV/01		RDV/01				RDV/01
Mar-19				RDV/01		RDV/01				RDV/01
Apr-19				RDV/01		RDV/01				RDV/01
May-19				RDV/01		RDV/01				RDV/01
Jun-19				RDV/01		RDV/01				RDV/01
Jul-19				RDV/01		RDV/01				RDV/01
Aug-19				RDV/01		RDV/01				RDV/01
Sep-19				RDV/01		RDV/01				RDV/01
Oct-19				RDV/01		RDV/01				RDV/01
Nov-19				RDV/01		RDV/01				RDV/01
Dec-19				RDV/01		RDV/01				RDV/01
Jan-20	\$ 3,094,121.9	\$ 0,999.5	0.9995	\$ 3,097,972.5	11,189	11,189	\$ 468.8	\$ 293,342.0	\$ 2,804,630.5	\$ 247.7
Feb-20	\$ 3,505,011.9	\$ 0,991.5	0.9915	\$ 3,510,055.5	13,893	13,893	\$ 386.4	\$ 307,006.1	\$ 3,203,049.4	\$ 497.9
Mar-20	\$ 4,153,179.8	\$ 0,9990.5	0.99905	\$ 4,157,942.7	13,938	13,938	\$ 321.5	\$ 344,232.1	\$ 3,813,710.6	\$ 431.9
Apr-20	\$ 3,776,977.9	\$ 0,9959.5	0.99595	\$ 3,802,354.8	13,076	13,076	\$ 270.3	\$ 292,136.2	\$ 3,510,218.6	\$ 347.8
May-20	\$ 4,599,810.7	\$ 0,9984.5	0.99845	\$ 4,607,389.5	12,908	12,908	\$ 317.0	\$ 333,023.1	\$ 4,274,366.4	\$ 429.9
Jun-20	\$ 4,711,287.0	\$ 0,9988.5	0.99885	\$ 4,717,187.7	12,348	12,348	\$ 388.2	\$ 492,133.1	\$ 4,225,054.6	\$ 505.5
Jul-20	\$ 5,100,967.0	\$ 0,9983.5	0.99835	\$ 5,109,177.4	11,928	11,928	\$ 421.8	\$ 294,077.8	\$ 4,815,100.6	\$ 530.0
Aug-20	\$ 4,475,292.0	\$ 0,9983.5	0.99835	\$ 4,482,963.1	11,838	11,838	\$ 378.9	\$ 307,460.1	\$ 4,175,503.0	\$ 478.6
Sep-20	\$ 4,933,667.9	\$ 0,9962.5	0.99625	\$ 4,937,877.7	11,498	11,498	\$ 463.4	\$ 298,367.8	\$ 4,639,509.9	\$ 505.8
Oct-20	\$ 5,085,533.0	\$ 0,9951.5	0.99515	\$ 5,102,628.8	10,638	10,638	\$ 478.8	\$ 445,668.0	\$ 4,656,960.8	\$ 586.8
Nov-20	\$ 4,501,389.8	\$ 0,9955.5	0.99555	\$ 4,511,869.1	10,478	10,478	\$ 431.2	\$ 257,388.3	\$ 4,254,480.8	\$ 572.7
Dec-20	\$ 4,695,038.1	\$ 0,9946.5	0.99465	\$ 4,699,275.6	10,188	10,188	\$ 455.5	\$ 281,407.8	\$ 4,417,867.8	\$ 624.8
Jan-21	\$ 3,986,047.4	\$ 0,9917.5	0.99175	\$ 4,019,458.5	9,838	9,838	\$ 417.5	\$ 450,158.1	\$ 3,569,300.4	\$ 502.9
Feb-21	\$ 3,621,858.1	\$ 0,9877.5	0.98775	\$ 3,653,688.0	9,338	9,338	\$ 391.4	\$ 153,443.0	\$ 3,499,245.0	\$ 475.9
Mar-21	\$ 3,856,880.8	\$ 0,9878.5	0.98785	\$ 3,903,653.3	8,986	8,986	\$ 434.5	\$ 178,118.1	\$ 3,725,535.2	\$ 572.8
Apr-21	\$ 3,544,389.5	\$ 0,9829.5	0.98295	\$ 3,605,883.0	8,588	8,588	\$ 419.9	\$ 291,653.1	\$ 3,314,230.0	\$ 542.2
May-21	\$ 3,171,103.4	\$ 0,9794.5	0.97945	\$ 3,241,462.2	8,308	8,308	\$ 386.9	\$ 260,069.8	\$ 2,981,392.4	\$ 568.8
Jun-21	\$ 3,026,486.5	\$ 0,9775.5	0.97755	\$ 3,044,958.0	8,212	8,212	\$ 419.0	\$ 132,124.4	\$ 2,912,833.6	\$ 565.6
Jul-21	\$ 3,091,909.3	\$ 0,9704.5	0.97045	\$ 3,186,115.2	8,148	8,148	\$ 391.3	\$ 280,086.9	\$ 2,906,028.3	\$ 507.7
Aug-21	\$ 3,887,833.1	\$ 0,9688.5	0.96885	\$ 4,013,083.1	7,925	7,925	\$ 504.8	\$ 234,114.1	\$ 3,788,969.0	\$ 615.1
Sep-21	\$ 3,413,868.0	\$ 0,9672.5	0.96725	\$ 3,529,618.2	7,682	7,682	\$ 459.3	\$ 115,762.0	\$ 3,413,856.2	\$ 582.2
Oct-21	\$ 3,124,171.3	\$ 0,9609.5	0.96095	\$ 3,409,523.8	7,248	7,248	\$ 477.8	\$ 276,138.1	\$ 3,133,385.7	\$ 608.8
Nov-21	\$ 3,216,897.8	\$ 0,9624.5	0.96245	\$ 3,249,414.6	7,096	7,096	\$ 472.8	\$ 241,381.8	\$ 3,008,032.8	\$ 603.4
Dec-21	\$ 2,849,998.7	\$ 0,9021.5	0.90215	\$ 2,948,837.0	6,680	6,680	\$ 490.8	\$ 250,343.2	\$ 2,698,493.8	\$ 618.8
	48,912,404.4	\$ 2,849,998.7	0.90215	\$ 2,948,837.0	6,680	6,680	\$ 490.8	\$ 11,869,423.3	\$ 2,836,413.7	\$ 618.8

\*Express Completion Factor as a percentage  
 \*\*Express Prescription Drug Rebates as a negative number



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

Carrier Name: AetnaHealthInc  
 Product(s): HMO and QPOS  
 Market Segment: Small Group  
 Rate Effective Date: 1/1/2023  
 Incurred Dates: 1/1/2021 to 12/31/2021

Attachment Point: \$60,000  
 Reinsurance Cap: \$100,000  
 Coinsurance Rate: 40%  
 Proj. Incurred Claim Impact: 0.0%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2021 to 12/31/2021					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$0
\$30,000	\$34,999				\$0
\$35,000	\$39,999				\$0
\$40,000	\$44,999				\$0
\$45,000	\$49,999				\$0
\$50,000	\$54,999				\$0
\$55,000	\$59,999				\$0
\$60,000	\$64,999				\$0
\$65,000	\$69,999				\$0
\$70,000	\$74,999				\$0
\$75,000	\$79,999				\$0
\$80,000	\$84,999				\$0
\$85,000	\$89,999				\$0
\$90,000	\$94,999				\$0
\$95,000	\$99,999				\$0
\$100,000	\$109,999				\$0
\$110,000	\$119,999				\$0
\$120,000	\$129,999				\$0
\$130,000	\$139,999				\$0
\$140,000	\$149,999				\$0
\$150,000	\$159,999				\$0
\$160,000	\$169,999				\$0
\$170,000	\$179,999				\$0
\$180,000	\$189,999				\$0
\$190,000	\$199,999				\$0
\$200,000	\$209,999				\$0
\$210,000	\$219,999				\$0
\$220,000	\$229,999				\$0
\$230,000	\$239,999				\$0
\$240,000	\$249,999				\$0
\$250,000	\$259,999				\$0
\$260,000	\$269,999				\$0
\$270,000	\$279,999				\$0
\$280,000	\$289,999				\$0
\$290,000	\$299,999				\$0
\$300,000	\$324,999				\$0
\$325,000	\$349,999				\$0
\$350,000	\$374,999				\$0
\$375,000	\$399,999				\$0
\$400,000	\$424,999				\$0
\$425,000	\$449,999				\$0
\$450,000	\$474,999				\$0
\$475,000	\$499,999				\$0
\$500,000	\$599,999				\$0
\$600,000	\$699,999				\$0
\$700,000	\$799,999				\$0
\$800,000	\$899,999				\$0
\$900,000	\$999,999				\$0
\$1,000,000+					\$0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

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

Carrier Name: AetnaHealthInc  
 Product(s): HMO and QPOS  
 Market Segment: Small Group  
 Rate Effective Date: 1/1/2023

Attachment Point: \$60,000  
 Reinsurance Cap: \$100,000  
 Coinsurance Rate: 40%  
 Proj. Incurred Claim Impact: 0.0%  
 Proj. Morbidity Impact: 0.0%

Reinsurance Program Impact Continuance Table Development - Plan Year 2023					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$0
\$30,000	\$34,999				\$0
\$35,000	\$39,999				\$0
\$40,000	\$44,999				\$0
\$45,000	\$49,999				\$0
\$50,000	\$54,999				\$0
\$55,000	\$59,999				\$0
\$60,000	\$64,999				\$0
\$65,000	\$69,999				\$0
\$70,000	\$74,999				\$0
\$75,000	\$79,999				\$0
\$80,000	\$84,999				\$0
\$85,000	\$89,999				\$0
\$90,000	\$94,999				\$0
\$95,000	\$99,999				\$0
\$100,000	\$109,999				\$0
\$110,000	\$119,999				\$0
\$120,000	\$129,999				\$0
\$130,000	\$139,999				\$0
\$140,000	\$149,999				\$0
\$150,000	\$159,999				\$0
\$160,000	\$169,999				\$0
\$170,000	\$179,999				\$0
\$180,000	\$189,999				\$0
\$190,000	\$199,999				\$0
\$200,000	\$209,999				\$0
\$210,000	\$219,999				\$0
\$220,000	\$229,999				\$0
\$230,000	\$239,999				\$0
\$240,000	\$249,999				\$0
\$250,000	\$259,999				\$0
\$260,000	\$269,999				\$0
\$270,000	\$279,999				\$0
\$280,000	\$289,999				\$0
\$290,000	\$299,999				\$0
\$300,000	\$324,999				\$0
\$325,000	\$349,999				\$0
\$350,000	\$374,999				\$0
\$375,000	\$399,999				\$0
\$400,000	\$424,999				\$0
\$425,000	\$449,999				\$0
\$450,000	\$474,999				\$0
\$475,000	\$499,999				\$0
\$500,000	\$599,999				\$0
\$600,000	\$699,999				\$0
\$700,000	\$799,999				\$0
\$800,000	\$899,999				\$0
\$900,000	\$999,999				\$0
\$1,000,000+					\$0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

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

Client Name: Administrative  
 Product(s): HMO and QPOS  
 Market Segment: Small Group  
 Rate Effective Date: 3/1/2023

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data
Total Allowed EIB Claims - EIB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 779.18	\$ 523.00
Two year trend projection factor	1.213	1.204
Unadjusted Projected Allowed EIB Claims PMPM	\$ 946.87	\$ 627.51
<b>Single Risk Factor Adjustment Factors</b>		
Change in Mortality - Impact of Reinsurance Program	1.000	1.000
Change in Mortality - All Other	0.975	1.134
Total Non-Mortality Changes	0.983	1.020
Change in Comorbidities	0.975	1.095
Change in Network	1.000	0.964
Change in Benefits	1.000	1.000
Change in Other	1.000	1.006
Total Adjusted Projected Allowed EIB Claims PMPM	\$ 728.18	\$ 736.51
Credibility Factors	0%	000%
Blended Projected EIB Claims PMPM	\$ 728.18	\$ 736.51
<b>Development of the Market-Adjusted Index Rate and Total Allowed Claims</b>		
Adjusted Projected Allowed EIB Claims PMPM	\$ 736.51	
Projected Full of Allowed Claims	\$ 508.05	
Projected Incurred EIB Claims PMPM	\$ 513.48	
Projected Incurred Risk Adjustment PMPM	\$ 50.88	
Projected Incurred Exchange User Fee PMPM	\$ 50.88	
Projected Incurred Reinsurance Recoveries PMPM	\$ 356.17	
Market-Adjusted Projected Allowed EIB Claims PMPM	\$ 526.38	
Projected Allowed Non-EIB Claims PMPM	\$ -	
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 356.17	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 526.38	

< Actual Experience PMPM should be consistent with the Index Rate for Experience Period on UBRP

**For Informational Purposes only - No Input required.**

Blended Base Period Unadjusted Claims before Normalization	\$ 523.00
Blended Annual Premium	\$ 48,312,454.62
Blended Loss Ratio	94.37%

< Index Rate of Experience Period on UBRP

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

	7/1/2021	10/1/2021	1/1/2022	4/1/2022	7/1/2022	10/1/2022	1/1/2023	2023 Rate
# of Member Months Renewing in Quarter	1	3	6	9	12	15	18	202
Adjusted Projected Allowed EIB Claims PMPM	\$ 736.51	\$ 736.51	\$ 736.51	\$ 736.51	\$ 736.51	\$ 736.51	\$ 736.51	736.51
Months of Trend	1	3	6	9	12	15	18	202
Single Risk Factor Projected Allowed Claims	\$ 736.51	\$ 737.41	\$ 738.31	\$ 739.21	\$ 740.11	\$ 741.01	\$ 741.91	741.91
Quarterly Trend Factor	1.000	1.001	1.002	1.003	1.004	1.005	1.006	1.007

**Table 6. Retention**

Retention Items - Express in percentages	Percentage	PMPM Amounts
Administrative Expenses	16.45%	\$72.74
Special and Claims	13.13%	\$59.50
Agent/Broker Fees and Commissions	4.47%	\$20.44
Quality Improvement Activities	0.26%	\$1.21
Taxes and Fees	1.07%	\$4.94
Risk Adjustment User Fee	0.00%	\$0.00
PCRM Fee	0.00%	\$0.00
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.34%	\$1.56
Health Insurance Providers Fee (Priorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	2.00%	\$9.45
Total Retention	19.48%	\$88.64
Projected Required Revenue PMPM		\$ 442.25

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

Normalization Factors	2022	2023
Average Age Factor	1.010	1.020
Average Comorbidity Factor	1.010	1.010
Average Tobacco Factor	1.000	1.000
Average Benefit Business (Included demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 767.68	\$ 538.38
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 459.40	\$ 311.49

**Table 8. Components of Rate Change**

Rate Components	2022	2023	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 393.85	\$ 266.78	\$ (126.97)	-32.2%
B. Base period allowed claims before normalization	\$ 482.87	\$ 523.00	\$ 40.13	10.2%
C. Normalization factor component of change	\$ (109.02)	\$ (607.56)	\$ (498.54)	-45.7%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 288.38	\$ 161.58	\$ (126.80)	-44.0%
D2. UBRP Trend	\$ 36.39	\$ 44.79	\$ 8.40	23.1%
D3. UBRP Mortality	\$ 82.89	\$ 41.31	\$ (41.58)	-50.1%
D4. UBRP Other	\$ 45.11	\$ 71.31	\$ (26.20)	-58.1%
D5. Normalized UBRP Risk Adjustment on an allowed basis	\$ (16.29)	\$ (112.85)	\$ (96.56)	-591.1%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ -	\$ -	\$ -	0.0%
D8. Subtotal - Sum(D1-D7)	\$ 459.40	\$ 311.49	\$ (147.91)	-32.2%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ 0.24	\$ 0.02	\$ (0.22)	-87.5%
E2. Pricing for	\$ (138.45)	\$ (90.94)	\$ 47.51	34.3%
E3. Benefit Reviews	\$ -	\$ -	\$ -	0.0%
E4. Catastrophic Eligibility	\$ -	\$ (0.04)	\$ (0.04)	-0.0%
E5. Subtotal - Sum(E1-E4)	\$ (138.21)	\$ (90.92)	\$ 47.29	34.2%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 43.95	\$ 43.87	\$ (0.07)	-0.2%
F2. Taxes and Fees	\$ 19.35	\$ 2.72	\$ (16.63)	-85.9%
F3. Profit and/or Contingency	\$ 7.87	\$ 5.34	\$ (2.53)	-32.1%
F4. Subtotal - Sum(F1-F3)	\$ 71.17	\$ 51.93	\$ (19.24)	-27.0%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 392.85	\$ 266.78	\$ (126.07)	-32.0%

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

	2022	2023
Paid to Allowed	\$ 6.69	\$ 0.69
UBRP Trend (Total Applied Trend Factor)	1.200	1.204
UBRP Mortality	1.287	1.134
UBRP "Other"	1.199	1.059
Risk Adjustment	\$ (18.98)	\$ (151.88)
Exchange User Fee	\$ -	\$ -
Reinsurance Recoveries	\$ -	\$ -
Capitation	\$ -	\$ -
Network	1.010	1.020
Pricing for	0.988	0.988
Benefit Reviews	1.000	1.000
Catastrophic Eligibility	1.000	1.000
Administrative Expenses	12.13%	16.85%
Taxes and Fees	5.00%	3.02%
Profit and/or Contingency	2.00%	2.00%

\*For 2022 in cell BE1, please include a factor equal to the product of the average Pricing AG and the Non-Funding of CSR Adjustment



Calibration	
Age Calibration Factor	1.628
Geographic Calibration Factor	1.018
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.658

Total Covered Lives @ 02-01-2022
94

**45 CFR Part 156.8 (d) (2) Allowable Factors**

Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
0.690	1.000	1.000	1.000	1.000	1.000	\$ 356.18	16.4%	1.0%	2.0%
0.690	1.000	1.000	1.000	1.000	1.000	\$ 356.18	16.4%	1.0%	2.0%
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
0.687	1.000	1.000	1.008	1.000	1.000	\$357.39	16.4%	1.0%	2.0%
0.695	1.000	1.000	0.987	1.000	1.000	\$354.04	16.4%	1.0%	2.0%
						\$0.00			
						\$0.00			
						\$0.00			
						\$0.00			

Total Covered Lives Mapped into 2023 Plans @ 02-01-2022	Total Projected Lives
94	94

-	
60	60
34	34
-	
-	
-	
-	
-	



**PA Rate Template Part IV A - Individual**

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

Carrier Name: AetnaHealthInc  
 Product(s): HMO and QPOS  
 Market Segment: Small Group  
 Rate Effective Date: 1/1/2023

Plan Number	HIOS Plan ID (Standard Component)	1/1/2022 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2023	1/1/2023 Plan HIOS Plan ID (if 1/1/2022 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
-------------	-----------------------------------	------------------------------	--	---	---------------	------------------------

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

1	2	3
---	---	---

\$ -    \$ -    \$ 404.33

Plan 1	64844PA0060126	tna Silver QPOS 6000 80	M	64844PA0060126	Silver	Off
Plan 2	64844PA0070142	etna Silver HMO 6000 80	M	64844PA0070142	Silver	Off
Plan 3	0	0	0	0	0	0
Plan 4	0	0	0	0	0	0
Plan 5	0	0	0	0	0	0
Plan 6	0	0	0	0	0	0

\$ 308.69	\$ 324.72	\$ 404.33
\$ 302.33	\$ 318.03	\$ 396.00
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -

**2022 21-year-old, Non-Tobacco Premium PMPM**

4	5	6	7	8	9	Average (weighted by enrollment by rating area)
---	---	---	---	---	---	---

\$ -	\$ -	\$ 406.95	\$ 423.71	\$ 392.32	\$ -	\$ 400.70
------	------	-----------	-----------	-----------	------	-----------

\$ 338.74	\$ 331.77	\$ 408.29	\$ 428.11	\$ 396.40	\$ 372.35	\$ 404.39
\$ 331.77	\$ 324.94	\$ 399.89	\$ 419.30	\$ 388.24	\$ 364.68	\$ 394.18
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

**2023 21-year-old, Non-Tobacco Premium PMPM**

1	2	3	4	5	6	7
---	---	---	---	---	---	---

\$ -	\$ -	\$ 273.04	\$ -	\$ -	\$ 275.31	\$ 287.75
------	------	-----------	------	------	-----------	-----------

\$ 208.46	\$ 219.28	\$ 273.04	\$ 228.75	\$ 224.04	\$ 275.72	\$ 289.10
\$ 206.50	\$ 217.23	\$ 270.48	\$ 226.61	\$ 221.94	\$ 273.13	\$ 286.39
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -





**PA Rate Template Part IV B - Small Group Annual**  
**Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User**

Carrier Name: AetnaHealthinc  
 Product(s): HMO and OPOS  
 Market Segment: Small Group  
 Rate Effective Date: 1/1/2023

Plan Number	HIOS Plan ID (Standard Component)	1/1/2022 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2023	1/1/2023 HIOS Plan ID (If 1/1/2022 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
Totals						
These cells auto-fill using the data entered in Table 10.						
Plan 1	64844PA0060126	hna Silver OPOS 6000 80	M	64844PA0060126	Silver	Off
Plan 2	64844PA0070142	hna Silver HMO 6000 80	M	64844PA0070142	Silver	Off
Plan 3	0	0	0	0	0	0
Plan 4	0	0	0	0	0	0
Plan 5	0	0	0	0	0	0
Plan 6	0	0	0	0	0	0

Quarter 1 2022, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ -	\$ 404.31	\$ -	\$ -	\$ 406.92	\$ 423.68	\$ 392.30	\$ -	\$ 400.67
\$ 308.67	\$ 324.70	\$ 404.31	\$ -	\$ 331.75	\$ 408.27	\$ 428.09	\$ 396.38	\$ 372.33	\$ 404.37
\$ 302.31	\$ 318.01	\$ 395.97	\$ -	\$ 324.91	\$ 399.85	\$ 419.27	\$ 388.21	\$ 364.65	\$ 394.15
									\$ -
									\$ -
									\$ -
									\$ -

Quarter 1 2023, 21-year-old Non-Tobacco Premium PMPM			
1	2	3	4
\$ -	\$ -	\$ 273.04	\$ -
\$ 208.46	\$ 219.28	\$ 273.04	\$ 228.75
\$ 206.50	\$ 217.23	\$ 270.48	\$ 226.61
\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -







Aetna Health Inc. (a PA corp.)

HIOS Issuer ID: 64844

Exhibit A-2

**PA Small Group Portfolio | Summary of Benefits**

**Contents**

Aetna Silver QPOS 7000 80/50	2
Aetna Silver HMO 7000 80%	3

# Pennsylvania

Aetna Silver QPOS 7000 80/50

Silver

## Summary of Features

	In Network	Out of Network
<b>Deductible</b>		
Individual	\$7,000	\$21,000
Family	\$14,000	\$42,000
<b>Coinsurance</b> <i>(Member Responsibility)</i>	20%	50%
	<i>\$0 once out-of-pocket max. is satisfied</i>	
<b>Out-of-Pocket Maximum</b>		
Individual	\$9,100	Unlimited
Family	\$18,200	Unlimited
	<i>All cost sharing accumulates to the Out of Pocket Maximum above</i>	
<b>Primary Care Visit to Treat an Injury or Illness</b> <i>(excludes Preventative and X-rays)</i>	\$40 per visit	50% after deductible
<b>Specialist Visit</b>	\$80 per visit	50% after deductible
<b>All Inpatient Hospital Services</b> <i>(includes Mental/Behavioral Health and Substance Abuse)</i>	20% after deductible	50% after deductible
<b>Emergency Room Services</b>	\$500 + 20% after deductible	Paid as In-Network
<b>Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services</b>	\$0 per visit	50% after deductible
<b>Imaging (CT/PET Scans, MRIs)</b>	20% after deductible	50% after deductible
<b>Rehabilitative Speech Therapy</b>	20% after deductible	50% after deductible
<b>Rehabilitative Occupational and Rehabilitative Physical Therapy</b>	20% after deductible	50% after deductible
<b>Preventive Care/Screening/Immunization</b>	0%	50% after deductible
<b>Laboratory Outpatient and Professional Services</b>	20% after deductible	50% after deductible
<b>X-rays and Diagnostic Imaging</b>	20% after deductible	50% after deductible
<b>Skilled Nursing Facility</b>	20% after deductible	50% after deductible
<b>Outpatient Facility Fee (e.g., Ambulatory Surgery Center)</b>	20% after deductible	50% after deductible
<b>Outpatient Surgery Physician/Surgical Services</b>	20% after deductible	50% after deductible

## Pharmacy

In-Network

<b>Pharmacy Deductible</b>		
Individual	\$0	N/A
<b>Generics</b>	\$15	Not Covered
<b>Preferred Brand Drugs</b>	\$75	Not Covered
<b>Non-Preferred Brand Drugs</b>	\$125	Not Covered
<b>Specialty Drugs (i.e. high-cost) Preferred/Non-Preferred</b>	40% up to \$500 / 50% up to \$750	Not Covered / Not Covered

# Pennsylvania

Aetna Silver HMO 7000 80%

Silver

## Summary of Features

In Network

<b>Deductible</b>	
Individual	\$7,000
Family	\$14,000
<b>Coinsurance</b> <i>(Member Responsibility)</i>	20%
	<i>\$0 once out-of-pocket max. is satisfied</i>
<b>Out-of-Pocket Maximum</b>	
Individual	\$9,100
Family	\$18,200
	<i>All cost sharing accumulates to the Out of Pocket Maximum above</i>
<b>Primary Care Visit to Treat an Injury or Illness</b> <i>(excludes Preventative and X-rays)</i>	\$40 per visit
<b>Specialist Visit</b>	\$80 per visit
<b>All Inpatient Hospital Services</b> <i>(includes Mental/Behavioral Health and Substance Abuse)</i>	20% after deductible
<b>Emergency Room Services</b>	\$500 + 20% after deductible
<b>Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services</b>	\$0 per visit
<b>Imaging (CT/PET Scans, MRIs)</b>	20% after deductible
<b>Rehabilitative Speech Therapy</b>	20% after deductible
<b>Rehabilitative Occupational and Rehabilitative Physical Therapy</b>	20% after deductible
<b>Preventive Care/Screening/Immunization</b>	0%
<b>Laboratory Outpatient and Professional Services</b>	20% after deductible
<b>X-rays and Diagnostic Imaging</b>	20% after deductible
<b>Skilled Nursing Facility</b>	20% after deductible
<b>Outpatient Facility Fee (e.g., Ambulatory Surgery Center)</b>	20% after deductible
<b>Outpatient Surgery Physician/Surgical Services</b>	20% after deductible

## Pharmacy

In-Network

<b>Pharmacy Deductible</b>	
Individual	\$0
<b>Generics</b>	\$15
<b>Preferred Brand Drugs</b>	\$75
<b>Non-Preferred Brand Drugs</b>	\$125
<b>Specialty Drugs (i.e. high-cost) Preferred/Non-Preferred</b>	40% up to \$500 / 50% up to \$750



**Unified Rate Review v5.4**

Company Legal Name: **Aetna Health Inc. (a PA corp.)** State: **PA**  
 HIOS Issuer ID: **64844** Market: **Small Group**  
 Effective Date of Rate Change(s): **1/1/2023**

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.  
 To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.  
 To validate, select the Validate button or Ctrl + Shift + I.  
 To finalize, select the Finalize button or Ctrl + Shift + F.

**Market Level Calculations (Same for all Plans)**

**Section I: Experience Period Data**

Experience Period:	<b>1/1/2021</b>	to	<b>12/31/2021</b>	
		<b>Total</b>		<b>PMPM</b>
Allowed Claims		\$885,144.53		\$779.18
Reinsurance		\$0.00		\$0.00
Incurred Claims in Experience Period		\$652,618.10		\$574.49
Risk Adjustment		\$386,489.00		\$340.22
Experience Period Premium		\$947,079.43		\$833.70
Experience Period Member Months		1,136		

**Section II: Projections**

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	\$172.03	1.047	1.030	1.047	1.030	\$200.07
Outpatient Hospital	\$39.66	1.034	1.070	1.034	1.070	\$48.55
Professional	\$73.54	1.019	1.065	1.019	1.065	\$86.61
Other Medical	\$37.76	1.034	1.070	1.034	1.070	\$46.22
Capitation	\$10.42	1.000	1.000	1.000	1.000	\$10.42
Prescription Drug	\$445.72	1.089	1.028	1.089	1.028	\$556.50
<b>Total</b>	<b>\$779.18</b>					<b>\$948.36</b>

Morbidity Adjustment		0.773
Demographic Shift		0.975
Plan Design Changes		1.000
Other		1.019
Adjusted Trended EHB Allowed Claims PMPM for <b>1/1/2023</b>		<b>\$728.33</b>

Manual EHB Allowed Claims PMPM		\$736.57
Applied Credibility %		0.00%

**Projected Period Totals**

Projected Index Rate for <b>1/1/2023</b>		\$736.57	\$830,850.96
Reinsurance		\$0.00	\$0.00
Risk Adjustment Payment/Charge		\$220.20	\$248,385.60
Exchange User Fees		0.00%	\$0.00
Market Adjusted Index Rate		<b>\$516.37</b>	<b>\$582,465.36</b>
Projected Member Months			<b>1,128</b>

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

**Product-Plan Data Collection**

Company Legal Name: Aetna Health Inc. (a PA corp.)  
 HIOS Issuer ID: 64844  
 Effective Date of Rate Change(s): 1/1/2023

State: PA  
 Market: Small Group

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

**Product/Plan Level Calculations**

Field #	Section I: General Product and Plan Information	HMO	POS
1.1	Product Name		
1.2	Product ID	64844PA007	64844PA006
1.3	Plan Name	7000 80%	7000 80/50
1.4	Plan ID (Standard Component ID)	64844PA0070142	64844PA0060126
1.5	Metal	Silver	Silver
1.6	AV Metal Value	0.697	0.697
1.7	Plan Category	Renewing	Renewing
1.8	Plan Type	HMO	POS
1.9	Exchange Plan?	No	No
1.10	Effective Date of Proposed Rates	1/1/2023	1/1/2023
1.11	Cumulative Rate Change % (over 12 mos prior)	-31.68%	-32.46%
1.12	Product Rate Increase %	-31.68%	-32.46%
1.13	Submission Level Rate Increase %		-32.19%

Worksheet 1 Totals			
Section II: Experience Period and Current Plan Level Information			
2.1 Plan ID (Standard Component ID)	Total	64844PA0070142	64844PA0060126
2.1 Allowed Claims	\$885,145	\$440,387	\$444,757
2.2 Reinsurance	\$0	\$0	\$0
2.3 Member Cost Sharing	\$232,527	\$38,946	\$193,581
2.4 Cost Sharing Reduction	\$0	\$0	\$0
2.5 Incurred Claims	\$652,618	\$401,441	\$251,176
2.6 Risk Adjustment Transfer Amount	\$386,489	\$32,523	\$353,966
2.7 Premium	\$947,079	\$417,648	\$529,432
2.8 Experience Period Member Months	1,136	528	608
2.9 Current Enrollment	94	34	60
2.10 Current Premium PWPM	\$708.91	\$687.36	\$715.46
2.11 Loss Ratio	48.94%	89.18%	28.43%
<b>Per Member Per Month</b>			
2.12 Allowed Claims	\$779.18	\$834.07	\$731.51
2.13 Reinsurance	\$0.00	\$0.00	\$0.00
2.14 Member Cost Sharing	\$204.69	\$73.76	\$318.39
2.15 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00
2.16 Incurred Claims	\$574.49	\$760.31	\$413.12
2.17 Risk Adjustment Transfer Amount	\$340.22	\$61.60	\$582.18
2.18 Premium	\$833.70	\$781.00	\$870.78

Section III: Plan Adjustment Factors			
3.1 Plan ID (Standard Component ID)		64844PA0070142	64844PA0060126
3.2 Market Adjusted Index Rate		\$516.37	
3.3 AV and Cost Sharing Design of Plan		0.6948	0.6869
3.4 Provider Network Adjustment		0.9868	1.0076
3.5 Benefits in Addition to EHB		1.0000	1.0000
<b>Administrative Costs</b>			
3.6 Administrative Expense		16.45%	16.45%
3.7 Taxes and Fees		1.02%	1.02%
3.8 Profit & Risk Load		2.00%	2.00%
3.9 Catastrophic Adjustment		1.0000	1.0000
3.10 Plan Adjusted Index Rate		\$439.61	\$443.80
<b>Calibration Factors</b>			
3.11 Age Calibration Factor	0.6143	0.6143	
3.12 Geographic Calibration Factor	0.9819	0.9819	
3.13 Tobacco Calibration Factor	1.0000	1.0000	
3.14 Calibrated Plan Adjusted Index Rate		\$265.18	\$267.69

Section IV: Projected Plan Level Information			
4.1 Plan ID (Standard Component ID)	Total	64844PA0070142	64844PA0060126
4.2 Allowed Claims	\$830,848	\$299,263	\$531,586
4.3 Reinsurance	\$0	\$0	\$0
4.4 Member Cost Sharing	\$257,788	\$93,229	\$164,559
4.5 Cost Sharing Reduction	\$0	\$0	\$0
4.6 Incurred Claims	\$573,060	\$206,034	\$367,026
4.7 Risk Adjustment Transfer Amount	\$171,323	\$61,971	\$109,349
4.8 Premium	\$498,833	\$179,347	\$319,486
4.9 Projected Member Months	1,128	408	720
4.10 Loss Ratio	85.51%	85.38%	85.59%
<b>Per Member Per Month</b>			
4.11 Allowed Claims	\$736.57	\$733.49	\$738.31
4.12 Reinsurance	\$0.00	\$0.00	\$0.00
4.13 Member Cost Sharing	\$228.54	\$228.50	\$228.55
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	\$508.03	\$504.99	\$509.76
4.16 Risk Adjustment Transfer Amount	\$151.88	\$151.88	\$151.87
4.17 Premium	\$442.23	\$439.58	\$443.73

**Rating Area Data Collection**

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

Rating Area	Rating Factor
Rating Area 1	0.7787
Rating Area 2	0.8192
Rating Area 3	1.0200
Rating Area 4	0.8545
Rating Area 5	0.8370
Rating Area 6	1.0300
Rating Area 7	1.0800
Rating Area 8	1.0000
Rating Area 9	0.9393

Aetna Health, Inc. & Aetna Health Ins. Co.  
Pennsylvania Small Group  
POS, HMO Products

**Summary**

Aetna is filing premium rates for Small Group plans in Pennsylvania.

The new rates will apply to plan years effective in 2023. The current membership and range of rate changes by product are:

<u>Product Name</u>	<u># Members as of February 2022</u>	<u>Range of Rate Changes</u>
Aetna Silver HMO 7000 80%	34	-32.5% - -31.7%
Aetna Silver QPOS 7000 80/50	60	-32.5% - -31.7%

**Why We Need to Change Premiums**

Medical costs are going up and we are changing our rates to reflect this increase. We expect medical costs to go up 11.5% excluding the effect of benefit or cost sharing changes. Medical costs go up for two reasons – providers raise their prices and members get more medical care. Examples of increasing medical costs we have experienced over the last year include:

- The cost of an inpatient hospital admission has increased 9.7%.
- The cost of pharmacy prescription has increased 13.5%.

**What Else Affects Our Request to Change Premiums**

The projected demographics of the block are slightly different from our current demographics, and we are changing our rates to reflect this.

Changes to cost-sharing for some plans were made to comply with the actuarial value requirements or make our plans more attractive to consumers.

Our estimate of average population health and the expected risk adjustment transfers for Affordable Care Act (ACA) products have changed to reflect new data on market average premiums and population health. These changes are affected by the movement of business between the ACA market and other options, including transitional coverage.

Finally, changes to our retention formula were incorporated into our rates. These changes include administrative costs, profit, and ACA taxes and fees.

**Will Premiums for All Small Groups Change by -32.2%?**

No, rate changes differ by plan. The exact rate change depends on what benefit plan the group chooses, where the group is located, when the group’s contract renews, and the ages and family sizes of enrolling employees. Rates charged to employees also depend upon any change in the amount of premium paid by the employer.

**How does this request align to Minimum Loss Ratio Requirements (MLR)?**

These rates are expected to produce an MLR equal to or above the 80% requirement for Small Group business. Under the ACA, at least 80% of the premiums collected by health plans are expected to pay for medical care and activities that improve health care quality for members. If the actual MLR turns out to be less than 80%, rebates will be issued to members in accordance with the law.

Aetna makes significant investments that benefit our members that the government does not allow us to use in this calculation. These investments include customer service, health quality activities like disease management programs, and the development of new information technologies.

**What is Aetna doing to keep premiums affordable?**

Aetna strives to keep our products as affordable as possible and to address the underlying cost of health care. We are:

- Developing new agreements, arrangements, and partnerships with health care providers that base provider compensation on the quality of care.
- Creating medical management programs that address potential health issues for members earlier, improving health outcomes and reducing the need for high-cost health care services.
- Working to reduce the ability of out-of-network providers to collect unreasonably excessive payments for services they provide.

We are dedicated to increasing transparency within the health care system and helping members best utilize the plans that they have. Members can access Aetna Navigator, a secure member website, which allows them to research their specific plan benefits, health care providers in a given area, and in some locations, the cost of certain health care services. The Aetna Navigator streamlined mobile app is also available to allow members to take their care on the go.

**Actuarial Memorandum and Certification**

**General Information**

*Company Identifying Information:*

**Company Legal Name:** Aetna Health, Inc. & Aetna Health Ins. Co.  
**State:** Pennsylvania  
**HIOS Issuer ID:** 64844  
**Market:** Small Group  
**Effective Date:** 01/01/2023  
**Rate Filing Tracking Number:** AETN-133266777 / AETN-133266736  
**Policy Form(s):** HI SG HGrpAg-1A 01  
 HO SG HGrpPol-1A 01  
 HI SG HCOC-2023 07  
 HI SG-SOB-HMO 14050544 07  
 HO SG HCOC-2023 07  
 HO SG-SOB-POS- 14050545 07  
**Form Filing Tracking Number:** AETN-133135037 / AETN-133135039

*Company Contact Information:*

**Name:** [REDACTED]  
**Telephone Number:** [REDACTED]  
**Email Address:** [REDACTED]

1. Purpose, Scope, and Effective Date

The purpose of this filing is to:

- 1) Provide support for the development of the Part I Unified Rate Review Template;
- 2) Provide support for the assumptions and premium rate development for the products supported by the policy forms referenced above;
- 3) Request approval of the proposed monthly premium rates; and
- 4) Provide benefit plan design summaries for the products included in this filing.

The development of the rates reflects the impact of the market forces and rating requirements associated with the Patient Protection and Affordable Care Act (PPACA) and subsequent regulation. These rates are for plans issued in Pennsylvania beginning January 1, 2023. The rates comply with all rating guidelines under federal and state regulations. The filing covers plans that will be offered outside the public Marketplace in Pennsylvania.

2. Proposed Rate Increase

Monthly premium rates for Small Group Market products in Pennsylvania are being revised for effective dates January 1, 2023 through December 31, 2023.

A. Reason for Rate Increase(s):

Revised rates for these products reflect the following:

- Impact of medical claim trend (including changes in provider unit costs and increased utilization of medical cost services) and pharmacy trend;
- Revisions to our assumptions about market-wide population morbidity and the projected population distribution;

- Revisions to administrative expense projections;
- Modifications in cost sharing to ensure that plans comply with Actuarial Value requirements;
- Updates to our pricing models used to determine the impact of cost sharing designs; and
- Changes in provider networks and contracts.

B. Variation in Rate Changes by Plan/Product:

Rate changes do not differ by plan.

3. Single Risk Pool

The plans and rates included in the Part I URRT are those for all plans we intend to offer in the Small Group market in Pennsylvania through Aetna Health, Inc. & Aetna Health Ins. Co. (AHI & AHIC). The proposed rates comply with the Single Risk Pool requirements of 45 CFR §156.80(d). Rates for plans that may be renewed outside the Single Risk Pool (due to either being grandfathered or permissible transitional offerings) are not covered in this filing.

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

A. Paid Through Date:

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2021 through December 31, 2021 and paid through February 28, 2022.

B. Current Date: The current enrollment and premium is reported as of February 28, 2022.

C. Allowed and Incurred Claims Incurred During the Experience Period:

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

In addition to the fee-for-service and capitation payments discussed above, some of our provider contracts include provisions under which we share claim cost differences with the provider relative to a pre-determined target amount. These adjustments serve to increase our claims cost when results are favorable to the target and decrease our claims costs when results are unfavorable. We adjust both allowed and incurred claims by our current estimate of the impact of provider risk sharing provisions.

5. Benefit Categories

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in April 2022. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services is counted by service type and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

## 6. Projection Factors

### A. Trend Factors (Cost/Utilization):

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Year 1 and Year 2 trends on Worksheet 1 specify annual trends, with 12 months of trend applied to each year.

Exhibit 8 shows the anticipated annual trend from the experience period to the rating period.

### B. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for:

- Community-rated policies issued to small employers in 2021

We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2023.

### C. Changes in Demographics:

Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts.

### D. Plan Design Changes:

The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for both Single Risk Pool products that have essentially identical benefits and coverage issued outside the Single Risk Pool which does not cover all EHBs. The projection factor reflects the pro-rated impact of these additional benefits, as well as any changes in 2023 State Benchmark EHBs, and newly mandated benefits.

The change in projected utilization due to changes in benefits is also considered. As cost sharing decreases (measured by increasing Actuarial Value), utilization increases. This pattern is reflected in the factors that are built into the federal risk adjustment mechanism that started in 2014. The federal risk adjustment program factors and other proprietary models were considered in the development of the utilization change. The average cost sharing in the experience period was compared with the average cost sharing in the projection period. From the average cost sharing change, an expected utilization change was derived.



Exhibit 4 illustrates the impact of changes in covered benefits, and the weighted-average impact of experience reported on Worksheet 1. It also illustrates the calculation of the adjustment for induced demand related to changes in the level of cost sharing.

E. Other Adjustments:

The ‘Other’ adjustment includes the projected impact of changes in network composition and provider contracts. Exhibit 7 contains detail on these calculations.

7. Manual Rate Adjustments

A. Source and Appropriateness of Experience Data Used:

The source data for our manual rate is the experience incurred from January 1, 2021 to December 31, 2021 and paid through February 28, 2022 in the Pennsylvania non-ACA 51-100 HMO & PPO market. The non-ACA 51-100 market experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The data was normalized to be reflective of the Small Group market.

B. Adjustments Made to the Data:

The non-ACA 51-100 experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend, as discussed in Exhibits 4-8.

C. Inclusion of Capitation Payments:

The manual experience includes capitation for the same services that are expected to be capitated for the products in this filing in 2023.

8. Credibility of Experience

Due to declining Aetna ACA membership, no credibility is assigned to the experience data. We believe the alternate experience data (manual rate) more accurately captures the essential characteristics of the market for which we are developing rates.

9. Index Rate

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan’s provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

**Small Group Market Trend Adjustments:** Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2023.

10. Market-Adjusted Index Rate

Worksheet 1 illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment and Exchange User Fees are discussed in Section 12. The risk adjustment is displayed on an allowed-basis and the exchange user fee is converted to percent of allowed claims in this development.

11. Reinsurance

There are no expected reinsurance recoveries.

12. Risk Adjustment

A. Risk Adjustment – Experience Period

Generally, risk adjustment transfer is accrued at the issuer and market level based on 2021 Wakely data and our internal projections of how our risk relative to market has changed. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfer scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level. For PA AHI & AHIC, the risk transfer amount was provided in May 2022.

B. Risk Adjustment – Projection Period

We started with the 2021 CMS Interim report to determine our current risk transfer relative to the market. Using Aetna’s internal risk scores for the entity-specific membership as well as the available TPIR data, the average historical change in risk was observed; based on these data points, the annual change to the risk was determined and applied to the 2021 CMS Interim PLRS starting point (additionally, an average completion factor was applied to the PLRS to account for the historical differences between Interim and Final CMS reports). The remaining entity-specific factors were assumed to be constant.

The entity-specific factors were entered into the risk transfer formula to calculate the projected 2023 risk transfer amount.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2023 Notice of Benefit and Payment Parameters. The 2023 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. To that transfer, we subtracted 0.5% of premiums for National High Risk pool funding, and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2020-2021 claims as a percent of premium for Silver Off-Exchange plans.

As a result, we project a risk adjustment [REDACTED].

13. Exchange User Fees

Exchange User Fees are not applied in this filing.

14. Plan-Adjusted Index Rates

Section 3 of Worksheet 2 illustrates the development of the Plan Adjusted Index Rates and displays each plan-specific adjustment made to the Market Adjusted Index Rate. The following briefly describes how each set of adjustments was determined.

A. Actuarial Value, Cost Sharing:

The factors in Column 2 are the product of two adjustments:

1. We used internal models developed on large group claims experience to estimate the impact of different cost sharing designs. We also reviewed the projected experience and the projected membership by plan to estimate an overall paid-to-allowed ratio. The combination of these two analyses is a projection of the relative paid to allowed ratio which also reflects the impact of out of network coverage.
2. We applied an adjustment for the impact different levels of cost sharing have on the use of medical services, which is based in part on the induced utilization factors used in the Risk Adjustment program. These adjustments are first normalized to result in an aggregate factor of 1.0 when applied to the projected 2023 membership.

**B. Distribution and Administrative Costs:**

Section 3 of Worksheet 2 also reflects the adjustment for projected administrative costs, including sales, marketing, and profit & risk. These are discussed below in the ‘Non-Benefit Expenses and Profit & Risk’ section, and include the Risk Adjustment User Fee which is not reflected in the Market-Adjusted Index Rate. These expense and profit assumptions do not vary by plan.

**C. Non-Benefit Expenses and Profit & Risk**

The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2021 projections, and projected changes in expenses, inflation, and membership for 2023 for our National book of Small Group business.

A flat commission per policy per month will be paid to all brokers in Pennsylvania during open enrollment. Commissions do not vary by plan.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2023 as well as Federal income tax and State Premium taxes. The risk adjustment user fee of \$0.22 PMPM is included in the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

The profit and risk load is consistent with the target used in pricing our 2022 plans.

**D. Provider Network, Delivery System, and Utilization Management:**

The factors in Column 4 reflect the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

**E. Benefits in addition to EHBs:**

The factors in Column 5 adjust for the impact of benefits in addition to EHBs. The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). Hence, all factors in Column 5 are 1.00.

**F. Catastrophic Plan Eligibility:**

This filing does not include catastrophic plans

**15. Calibration**

**A. Age Curve Calibration:**

The age factors are based on the HHS Default Standard Age. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2022 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, we project a premium-weighted average age factor for the 2023 membership using the prescribed age curve and the projected age for each plan, as illustrated on exhibit C-2. The overall Age Calibration factor is developed in Column E of Exhibit C-2. This factor is based on the weighting of Plan-Adjusted Index Rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted overall average age factor.

The age that most closely corresponds to the premium weighted overall average age factor is the average age for the single risk pool.

#### B. Geographic Factor Calibration:

Exhibit C-2 summarizes the rating area definitions and factors and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor and is shown in column O in Exhibit C-2.

Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors.

#### 16. Consumer-Adjusted Premium Rate Development

Rates are determined using the prescribed member build-up approach. In the event that a family includes more than three child dependents under age 21, only the three oldest child dependents will be considered in determining the family's premium. Additional child dependents (non-billable members) will not be included in the rate calculation.

The premium for each billable member is calculated as:

Calibrated Plan Adjusted Index Rate \* Age Factor \* Area Factor \* Tobacco Factor \* Trend Factor

The resulting rate is rounded to the nearest cent, and rates are then summed for all billable family members.

#### 17. Projected Loss Ratio

The expected 2023 MLR for this filing, as defined by PPACA and before any credibility adjustment, is shown in Exhibit 11.

#### 18. AV Metal Values

The AV Metal Values on Worksheet 2 were based on the 2023 AV Calculator. As applicable, entries were modified to reflect the plan appropriately and/or adjustments were made for plan design features that could not be entered in the calculator per 45 CFR Part 156, §156.135. The accompanying certification discusses how the benefits were modified to fit the parameters and the development of any adjustments. The AV screen shots provide detail on the modified entries and adjustments to AV, as applicable.

#### 19. Membership Projections

Exhibit 15/C-2 summarizes the membership projections by plan. Membership projections are based on historical experience, enrollment in ACA-compliant plans through February 2022, and our expectations

for future sales as additional members move to these plans from grandfathered and transitional plans. We assume that total enrollment will be similar to our current enrollment.

Terminated Plans and Products

Exhibit 16 provides a plan and product crosswalk from 2021 to 2023. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2022 and 2023.

Consistent with the URRT instructions, experience for non-single risk pool terminated products is reported in aggregate under the terminated product with the largest membership in the experience period.

20. Plan Type

All plans are consistent with the plan type indicated on Worksheet 2.

21. Composite Premiums

Small employers will not be able to elect to have rates set using a composite approach.

22. Benefit Design

This filing includes one Silver plan.

Please refer to the corresponding policy forms for detailed benefit language. Information on the cost-sharing parameters of the covered benefit plans, including deductibles, copays, and Actuarial Values, is summarized in Exhibits A-1 and A-2. All benefit and cost sharing parameters comply with Pennsylvania benefit mandates and the requirements of PPACA, including preventive care benefits, deductible limits, and Actuarial Value requirements.

23. Marketing

Plans will be available outside of the public Marketplace. These plans may be marketed in a variety of means, including HHS Planfinder and our own website. In addition, members of our 2022 plans will be mailed a discontinuance or renewal letter, in accordance with CMS guidelines. Marketing and distribution approaches may change from time to time at management’s discretion.

24. Underwriting

Aetna will verify applicant eligibility for these plans based on any applicable age or geographic limitations.

25. Renewability

These policies are guaranteed renewable as required under §2703 of the Public Health Service Act.

26. Company Financial Condition

As of December 31, 2021, the capital and surplus held by Aetna Health, Inc. & Aetna Health Ins. Co. (Pennsylvania) was approximately \$876 million. This amount is disclosed in page 3, line 33 of the Company’s statutory financial statement dated December 31, 2021. The Company issues commercial and Medicare Advantage coverage in various states for multiple business segments, including to large employer, small employer, and individual purchasers.

The actual to expected MLR for the past three experience years are as follows:

AHI	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing

2018	78.00%	87.60%	204,457	56,796
2019	80.30%	88.58%	3,410	13,482
2020	81.20%	86.00%	1,578	4,722

Reliance

While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Experience Period MLR Rebates
- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Administrative Fees
- Experience Period Data – Small Group

Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna 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 marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, [REDACTED], am an Associate of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
  - a. ASOP No. 5, Incurred Health and Disability Claims
  - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
  - c. ASOP No. 12, Risk Classification
  - d. ASOP No. 23, Data Quality
  - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
  - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
  - g. ASOP No. 41, Actuarial Communications
  - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
2. The Projected Index Rate is:

- a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
  - b. Developed in compliance with the applicable Actuarial Standards of Practice,
  - c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
  - d. Neither excessive, deficient, nor unfairly discriminatory.
3. 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.
  4. Adjustments to the MAIR for benefits the plan offers in addition to essential health benefits included in Worksheet 2, Section III were calculated in accordance with actuarial standards of practice.
  5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
  6. 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. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

[Redacted]

June 1, 2022

[Redacted]  
Aetna Health, Inc. & Aetna Health Ins. Co.

\_\_\_\_\_  
Date

2023 Rates Table Template v12.0					
All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.					
If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.					
If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID*	64844				
Rate Effective Date*	1/1/2023				
Rate Expiration Date*	3/31/2023				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	159.46	159.46
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	15	173.63	173.63
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	16	179.05	179.05
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	17	184.47	184.47
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	18	190.30	190.30
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	19	196.14	196.14
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	20	202.19	202.19
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	21	208.44	208.44
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	22	208.44	208.44
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	23	208.44	208.44
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	24	208.44	208.44
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	25	209.27	209.27
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	26	213.44	213.44
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	27	218.44	218.44
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	28	226.57	226.57
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	29	233.24	233.24
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	30	236.58	236.58
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	31	241.58	241.58
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	32	246.58	246.58
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	33	249.71	249.71
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	34	253.05	253.05
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	35	254.71	254.71
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	36	256.38	256.38
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	37	258.05	258.05
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	38	259.72	259.72
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	39	263.05	263.05
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	40	266.39	266.39
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	41	271.39	271.39
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	42	276.18	276.18
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	43	282.85	282.85
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	44	291.19	291.19
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	45	300.99	300.99
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	46	312.66	312.66
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	47	325.79	325.79
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	48	340.80	340.80
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	49	355.60	355.60
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	50	372.27	372.27
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	51	388.74	388.74
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	52	406.87	406.87
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	53	425.22	425.22
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	54	445.02	445.02
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	55	464.82	464.82
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	56	486.29	486.29
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	57	507.97	507.97
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	58	531.10	531.10
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	59	542.57	542.57
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	60	565.70	565.70
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	61	585.71	585.71
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	62	598.85	598.85
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	63	615.31	615.31
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	625.11	625.11
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	167.74	167.74
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	15	182.65	182.65
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	16	188.35	188.35
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	17	194.05	194.05
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	18	200.19	200.19
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	19	206.33	206.33
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	20	212.69	212.69
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	21	219.26	219.26
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	22	219.26	219.26
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	23	219.26	219.26
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	24	219.26	219.26
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	25	220.14	220.14
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	26	224.53	224.53
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	27	229.79	229.79
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	28	238.34	238.34
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	29	245.36	245.36
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	30	248.86	248.86
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	31	254.13	254.13
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	32	259.39	259.39
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	33	262.68	262.68
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	34	266.19	266.19
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	35	267.94	267.94
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	36	269.69	269.69





















2023 Rates Table Template v12.0					
All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.					
If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.					
If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID*	64844				
Rate Effective Date*	4/1/2023				
Rate Expiration Date*	6/30/2023				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	163.97	163.97
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	15	178.54	178.54
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	16	184.12	184.12
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	17	189.69	189.69
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	18	195.69	195.69
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	19	201.69	201.69
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	20	207.91	207.91
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	21	214.34	214.34
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	22	214.34	214.34
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	23	214.34	214.34
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	24	214.34	214.34
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	25	215.20	215.20
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	26	219.48	219.48
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	27	224.63	224.63
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	28	232.99	232.99
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	29	239.84	239.84
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	30	243.27	243.27
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	31	248.42	248.42
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	32	253.56	253.56
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	33	256.78	256.78
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	34	260.21	260.21
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	35	261.92	261.92
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	36	263.64	263.64
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	37	265.35	265.35
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	38	267.07	267.07
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	39	270.50	270.50
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	40	273.92	273.92
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	41	279.07	279.07
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	42	284.00	284.00
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	43	290.86	290.86
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	44	299.43	299.43
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	45	309.50	309.50
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	46	321.51	321.51
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	47	335.01	335.01
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	48	350.44	350.44
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	49	365.66	365.66
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	50	382.81	382.81
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	51	399.74	399.74
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	52	418.39	418.39
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	53	437.25	437.25
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	54	457.61	457.61
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	55	477.97	477.97
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	56	500.05	500.05
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	57	522.34	522.34
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	58	546.13	546.13
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	59	557.92	557.92
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	60	581.71	581.71
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	61	602.29	602.29
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	62	615.79	615.79
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	63	632.73	632.73
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	642.80	642.80
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	172.48	172.48
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	15	187.82	187.82
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	16	193.68	193.68
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	17	199.54	199.54
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	18	205.85	205.85
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	19	212.17	212.17
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	20	218.70	218.70
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	21	225.47	225.47
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	22	225.47	225.47
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	23	225.47	225.47
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	24	225.47	225.47
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	25	226.37	226.37
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	26	230.88	230.88
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	27	236.29	236.29
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	28	245.08	245.08
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	29	252.30	252.30
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	30	255.91	255.91
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	31	261.32	261.32
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	32	266.73	266.73
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	33	270.11	270.11
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	34	273.72	273.72
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	35	275.52	275.52
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	36	277.33	277.33



















2023 Rates Table Template v12.0						
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If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.						
If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.						
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.						
HIOS Issuer ID*	64844					
Rate Effective Date*	7/1/2023					
Rate Expiration Date*	9/30/2023					
Rating Method*	Age-Based Rates					
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an individual tobacco enrollee on a plan	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	168.61	168.61	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	15	183.60	183.60	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	16	189.33	189.33	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	17	195.06	195.06	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	18	201.23	201.23	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	19	207.40	207.40	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	20	213.79	213.79	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	21	220.40	220.40	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	22	220.40	220.40	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	23	220.40	220.40	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	24	220.40	220.40	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	25	221.29	221.29	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	26	225.69	225.69	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	27	230.98	230.98	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	28	239.58	239.58	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	29	246.63	246.63	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	30	250.16	250.16	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	31	255.45	255.45	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	32	260.74	260.74	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	33	264.05	264.05	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	34	267.57	267.57	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	35	269.33	269.33	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	36	271.10	271.10	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	37	272.86	272.86	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	38	274.62	274.62	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	39	278.15	278.15	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	40	281.68	281.68	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	41	286.97	286.97	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	42	292.04	292.04	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	43	299.09	299.09	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	44	307.91	307.91	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	45	318.26	318.26	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	46	330.61	330.61	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	47	344.49	344.49	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	48	360.36	360.36	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	49	376.01	376.01	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	50	393.64	393.64	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	51	411.06	411.06	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	52	430.23	430.23	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	53	449.63	449.63	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	54	470.56	470.56	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	55	491.50	491.50	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	56	514.20	514.20	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	57	537.13	537.13	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	58	561.59	561.59	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	59	573.71	573.71	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	60	598.18	598.18	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	61	619.34	619.34	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	62	633.22	633.22	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	63	650.64	650.64	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	660.99	660.99	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	177.37	177.37	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	15	193.13	193.13	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	16	199.16	199.16	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	17	205.19	205.19	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	18	211.68	211.68	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	19	218.17	218.17	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	20	224.89	224.89	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	21	231.85	231.85	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	22	231.85	231.85	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	23	231.85	231.85	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	24	231.85	231.85	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	25	232.78	232.78	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	26	237.41	237.41	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	27	242.98	242.98	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	28	252.02	252.02	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	29	259.44	259.44	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	30	263.15	263.15	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	31	268.71	268.71	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	32	274.28	274.28	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	33	277.76	277.76	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	34	281.47	281.47	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	35	283.32	283.32	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	36	285.18	285.18	



















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If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID*	64844				
Rate Effective Date*	10/1/2023				
Rate Expiration Date*	12/31/2023				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an individual tobacco enrollee on a plan
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	173.38	173.38
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	15	188.79	188.79
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	16	194.69	194.69
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	17	200.58	200.58
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	18	206.92	206.92
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	19	213.27	213.27
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	20	219.84	219.84
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	21	226.64	226.64
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	22	226.64	226.64
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	23	226.64	226.64
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	24	226.64	226.64
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	25	227.55	227.55
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	26	232.08	232.08
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	27	237.52	237.52
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	28	246.36	246.36
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	29	253.61	253.61
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	30	257.24	257.24
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	31	262.68	262.68
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	32	268.12	268.12
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	33	271.52	271.52
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	34	275.14	275.14
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	35	276.96	276.96
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	36	278.77	278.77
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	37	280.58	280.58
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	38	282.40	282.40
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	39	286.02	286.02
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	40	289.65	289.65
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	41	295.09	295.09
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	42	300.30	300.30
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	43	307.55	307.55
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	44	316.62	316.62
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	45	327.27	327.27
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	46	339.96	339.96
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	47	354.24	354.24
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	48	370.56	370.56
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	49	386.65	386.65
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	50	404.78	404.78
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	51	422.69	422.69
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	52	442.41	442.41
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	53	462.35	462.35
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	54	483.88	483.88
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	55	505.41	505.41
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	56	528.76	528.76
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	57	552.33	552.33
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	58	577.49	577.49
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	59	589.95	589.95
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	60	615.11	615.11
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	61	636.87	636.87
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	62	651.14	651.14
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	63	669.05	669.05
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	679.70	679.70
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	182.39	182.39
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	15	198.60	198.60
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	16	204.80	204.80
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	17	210.99	210.99
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	18	217.67	217.67
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	19	224.35	224.35
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	20	231.26	231.26
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	21	238.41	238.41
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	22	238.41	238.41
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	23	238.41	238.41
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	24	238.41	238.41
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	25	239.37	239.37
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	26	244.13	244.13
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	27	249.86	249.86
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	28	259.15	259.15
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	29	266.78	266.78
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	30	270.60	270.60
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	31	276.32	276.32
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	32	282.04	282.04
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	33	285.62	285.62
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	34	289.43	289.43
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	35	291.34	291.34
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	36	293.25	293.25



















Exhibit C-1  
 Calibrated Plan Adjusted Index Rates

	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
	Member Months	Pre-Calibrated Plan Adjusted Index Rate	Plan-Level Average Age Factor	Age-Calibrated Plan Adjusted Index Rate	Average Rating Area Factor	Age&Geog.Calib Plan Adjusted Index Rate	Average Tobacco Factor	Consumer Adjusted Index Rates	Calibrated Plan Adjusted Index Rates
Silver Plan 64844PA0070142	408	\$459.10	1.628	\$459.10	1.015	\$457.69	1.000	\$457.69	\$276.94
Silver Plan 64844PA0060126	720	\$463.44	1.628	\$463.44	1.020	\$464.23	1.000	\$464.23	\$279.55
All Plans Aggregate Calibration Factors:			Age 1.628		Geographic 1.018		Tobacco 1.000		
			$= \Sigma((A) \times (B) \times (C)) / \Sigma(A) \times (B)$		$= \Sigma((D) \times (E) \times (A)) / \Sigma(D) \times (A)$		$= \Sigma((F) \times (G) \times (A)) / \Sigma(F) \times (A)$		

Notes:

- Plan Level Average Age Factor, See Exhibit C-2 for Example
- Age-Calibrated Plan Adjusted Index Rate: Pre-Calibrated Plan Adjusted Index Rate (B) x Plan Specific Average Age Factor (C) / Age Calibration Factor  
 Total Premium =  $\Sigma(D) \times (C)$
- Plan Level Average Rating Area Factor, See Exhibit C-2 for Example
- Age & Geographic-Calibrated Plan Adjusted Index Rate: Age-Calibrated Plan Adjusted Index Rate (D) x Plan Specific Rating Area Factor (E) / Geographic Calibration Factor  
 Total Premium =  $\Sigma(F) \times (C)$
- Average Tobacco Factor, See Exhibit C-2 for Example
- Consumer Adjusted Index Rates: Age & Geographic-Calibrated Plan Adjusted Index Rate (F) x Plan Specific Tobacco Rating Factor (G) / Tobacco Calibration Factor
- Calibrated Plan Adjusted Index Rates: Plan Adjusted Index Rate (B) / (Age Calibration Factor x Geographic Calibration Factor x Tobacco Calibration Factor)  
 Total Premium =  $\Sigma(I) \times (C) \times (A) \times (E) \times (G)$

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Exhibit C-2  
 Development of Plan Level Average Factors  
 Age Rating, Tobacco Rating, and Geographic Rating

Example:  
 Silver Plan 64844PA0070142

Average Age Factor - Silver Plan 64844PA0070142		
Age	% by Age	Age Factor
0-20	0.0%	-
1-14	11.7%	0.765
15	0.0%	0.833
16	1.1%	0.859
17	1.1%	0.885
18	1.1%	0.913
19	0.0%	0.941
20	1.1%	0.970
21	1.1%	1.000
22	1.1%	1.000
23	1.1%	1.000
24	3.2%	1.000
25	0.0%	1.004
26	2.1%	1.024
27	0.0%	1.048
28	1.1%	1.087
29	0.0%	1.119
30	2.1%	1.135
31	2.1%	1.159
32	1.1%	1.183
33	1.1%	1.198
34	3.2%	1.214
35	2.1%	1.222
36	2.1%	1.230
37	0.0%	1.238
38	4.3%	1.246
39	3.2%	1.262
40	6.4%	1.278
41	5.3%	1.302
42	1.1%	1.325
43	0.0%	1.357
44	0.0%	1.397
45	1.1%	1.444
46	1.1%	1.500
47	1.1%	1.563
48	0.0%	1.635
49	1.1%	1.706
50	2.1%	1.786
51	1.1%	1.865
52	3.2%	1.952
53	1.1%	2.040
54	0.0%	2.135
55	1.1%	2.230
56	4.3%	2.333
57	2.1%	2.437
58	2.1%	2.548
59	2.1%	2.603
60	2.1%	2.714
61	8.5%	2.810
62	0.0%	2.873
63	3.2%	2.952
64	1.1%	3.000
65+	2.1%	3.000
Total	100.0%	1.628

Average Tobacco User Factor - Silver Plan 64844PA0070142			
Tobacco No	Tobacco Yes	Avg. Rate	Rate Factor
0.0%	0.0%	-	1.000
11.7%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
1.1%	0.0%	1.000	1.000
1.1%	0.0%	1.000	1.000
1.1%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
1.1%	0.0%	1.000	1.000
1.1%	0.0%	1.000	1.000
1.1%	0.0%	1.000	1.000
1.1%	0.0%	1.000	1.000
3.2%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
2.1%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
1.1%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
4.3%	0.0%	1.000	1.000
3.2%	0.0%	1.000	1.000
6.4%	0.0%	1.000	1.000
5.3%	0.0%	1.000	1.000
1.1%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
1.1%	0.0%	1.000	1.000
1.1%	0.0%	1.000	1.000
1.1%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
1.1%	0.0%	1.000	1.000
4.3%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
1.1%	0.0%	1.000	1.000
1.1%	0.0%	1.000	1.000
1.1%	0.0%	1.000	1.000
1.1%	0.0%	1.000	1.000
8.5%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
3.2%	0.0%	1.000	1.000
1.1%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
Total	100.0%	0.0%	1.000

Average Rating Area Factor - Silver Plan 64844PA0070142			
Rating Area	Rating Area Names	Rating Area	Rating Area Factors
1	Erie	0.0%	0.779
2	Elk/Cameron/Potter	0.0%	0.819
3	NEPA	0.0%	1.020
4	Pittsburgh	0.0%	
5	Altoona	0.0%	0.837
6	Mid Central plus Lehigh Valley	11.8%	1.030
7	York/Lancaster	14.7%	1.080
8	Greater Philadelphia	73.5%	1.000
9	Harrisburg	0.0%	0.939
Total	-	100.0%	1.015

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Exhibit 4  
Benefit/Induced Demand Change

	Experience	Manual	Projection	Proj/Exp	Proj/Manual
<b>Benefit Change</b>	0.613	0.749	0.594	0.969	0.792
<b>Induced Utilization</b>	1.000	1.000	1.000	1.000	1.000

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Exhibit 5  
Claim Impact due to Demographic Changes

Age	Experience Period Distribution		Experience Demographic Factor		Projected Period Distribution		Projection Demographic Factor	
	Male	Female	Male	Female	Male	Female	Male	Female
0	0.88%	0.00%	1.117	1.114	0.00%	0.00%	1.117	1.114
1	0.26%	0.00%	1.117	1.114	1.06%	0.00%	1.117	1.114
2	0.00%	0.00%	0.511	0.511	0.00%	0.00%	0.511	0.511
3	0.00%	0.00%	0.511	0.511	0.00%	0.00%	0.511	0.511
4	0.00%	0.00%	0.511	0.511	0.00%	0.00%	0.511	0.511
5	0.09%	0.00%	0.379	0.379	1.06%	0.00%	0.379	0.379
6	0.00%	0.00%	0.379	0.379	0.00%	0.00%	0.379	0.379
7	0.00%	0.09%	0.379	0.379	0.00%	0.00%	0.379	0.379
8	0.00%	0.18%	0.379	0.379	0.00%	0.00%	0.379	0.379
9	0.09%	0.88%	0.379	0.379	1.06%	1.06%	0.379	0.379
10	0.00%	0.97%	0.412	0.380	1.06%	0.00%	0.412	0.380
11	0.18%	0.09%	0.412	0.380	0.00%	1.06%	0.412	0.380
12	1.85%	0.62%	0.412	0.380	2.13%	0.00%	0.412	0.380
13	0.09%	0.26%	0.412	0.380	1.06%	0.00%	0.412	0.380
14	0.35%	0.53%	0.412	0.380	1.06%	1.06%	0.412	0.380
15	1.06%	0.62%	0.532	0.591	0.00%	0.00%	0.532	0.591
16	0.88%	0.00%	0.532	0.591	1.06%	0.00%	0.532	0.591
17	0.62%	0.00%	0.532	0.591	1.06%	0.00%	0.532	0.591
18	0.44%	0.00%	0.532	0.591	1.06%	0.00%	0.532	0.591
19	0.26%	0.00%	0.532	0.591	0.00%	0.00%	0.532	0.591
20	0.53%	0.09%	0.479	0.787	0.00%	1.06%	0.479	0.787
21	0.53%	0.26%	0.479	0.787	1.06%	0.00%	0.479	0.787
22	0.00%	1.14%	0.479	0.787	0.00%	1.06%	0.479	0.787
23	0.97%	1.76%	0.479	0.787	0.00%	1.06%	0.479	0.787
24	1.14%	0.00%	0.479	0.787	2.13%	1.06%	0.479	0.787
25	1.06%	1.06%	0.489	1.176	0.00%	0.00%	0.489	1.176
26	0.44%	0.00%	0.489	1.176	1.06%	1.06%	0.489	1.176
27	1.32%	0.26%	0.489	1.176	0.00%	0.00%	0.489	1.176
28	0.79%	0.79%	0.489	1.176	0.00%	1.06%	0.489	1.176
29	0.09%	0.97%	0.489	1.176	0.00%	0.00%	0.489	1.176
30	0.00%	0.44%	0.552	1.393	1.06%	1.06%	0.552	1.393
31	0.00%	1.50%	0.552	1.393	0.00%	2.13%	0.552	1.393
32	0.53%	1.06%	0.552	1.393	0.00%	1.06%	0.552	1.393
33	1.32%	1.41%	0.552	1.393	0.00%	1.06%	0.552	1.393
34	1.41%	0.00%	0.552	1.393	2.13%	1.06%	0.552	1.393
35	2.73%	0.88%	0.670	1.303	2.13%	0.00%	0.670	1.303
36	1.14%	0.00%	0.670	1.303	2.13%	0.00%	0.670	1.303
37	0.70%	0.00%	0.670	1.303	0.00%	0.00%	0.670	1.303
38	2.02%	1.23%	0.670	1.303	2.13%	2.13%	0.670	1.303
39	1.67%	1.14%	0.670	1.303	2.13%	1.06%	0.670	1.303
40	3.70%	2.20%	0.839	1.224	5.32%	1.06%	0.839	1.224
41	2.02%	0.88%	0.839	1.224	3.19%	2.13%	0.839	1.224
42	0.00%	0.70%	0.839	1.224	0.00%	1.06%	0.839	1.224
43	0.00%	0.09%	0.839	1.224	0.00%	0.00%	0.839	1.224
44	0.00%	1.50%	0.839	1.224	0.00%	0.00%	0.839	1.224
45	0.88%	1.14%	1.063	1.314	0.00%	1.06%	1.063	1.314
46	1.23%	0.00%	1.063	1.314	1.06%	0.00%	1.063	1.314
47	0.35%	0.00%	1.063	1.314	1.06%	0.00%	1.063	1.314
48	0.88%	0.00%	1.063	1.314	0.00%	0.00%	1.063	1.314
49	2.29%	0.00%	1.063	1.314	1.06%	0.00%	1.063	1.314
50	1.67%	0.00%	1.456	1.565	2.13%	0.00%	1.456	1.565
51	0.79%	0.70%	1.456	1.565	1.06%	0.00%	1.456	1.565
52	0.35%	2.11%	1.456	1.565	1.06%	2.13%	1.456	1.565
53	0.00%	0.70%	1.456	1.565	0.00%	1.06%	1.456	1.565
54	0.00%	1.14%	1.456	1.565	0.00%	0.00%	1.456	1.565
55	0.88%	3.26%	1.868	1.810	0.00%	1.06%	1.868	1.810
56	0.35%	1.85%	1.868	1.810	1.06%	3.19%	1.868	1.810
57	1.94%	0.62%	1.868	1.810	0.00%	2.13%	1.868	1.810
58	1.41%	0.88%	1.868	1.810	2.13%	0.00%	1.868	1.810
59	1.23%	1.14%	1.868	1.810	1.06%	1.06%	1.868	1.810
60	2.90%	2.82%	2.358	2.227	2.13%	0.00%	2.358	2.227
61	1.14%	2.55%	2.358	2.227	3.19%	5.32%	2.358	2.227
62	0.18%	2.99%	2.358	2.227	0.00%	0.00%	2.358	2.227
63	0.18%	0.70%	2.358	2.227	0.00%	3.19%	2.358	2.227
64	0.88%	0.79%	2.358	2.227	0.00%	1.06%	2.358	2.227
65+	1.23%	1.06%	2.358	2.227	1.06%	1.06%	2.358	2.227

<b>Experience Period Demographic Factor</b>	1.2786
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**Note:**

Experience Period Demographic Factor computed as the weighted average of gender specific Demographic Factor by current population distribution.

<b>Projected Demographic Factor</b>	1.2401
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**Note:**

Projected Demographic Factor computed as the weighted average of gender specific Demographic Factor by projected population distribution.

<b>Demographic Change</b>	0.9698
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**Note:**

Claim Impact due to Demographic Changes computed as the ratio of the Projected Demographic Factor over the Experience Period Demographic Factor.

Exhibit 6  
 Projected Membership Distribution by County

Rating Area	Counties	Experience Period Membership	Experience Period Area Factor	Projected Membership	Projected Area Factor
1	Clarion	0%	0.779	0%	0.779
1	Crawford	0%	0.779	0%	0.779
1	Erie	0%	0.779	0%	0.779
1	Forest	0%	0.779	0%	0.779
1	Mckean	0%	0.779	0%	0.779
1	Mercer	0%	0.779	0%	0.779
1	Venango	0%	0.779	0%	0.779
1	Warren	0%	0.779	0%	0.779
2	Cameron	0%	0.819	0%	0.819
2	Elk	0%	0.819	0%	0.819
2	Potter	0%	0.819	0%	0.819
3	Bradford	0%	1.020	0%	1.020
3	Carbon	0%	1.020	0%	1.020
3	Clinton	0%	1.020	0%	1.020
3	Lackawanna	0%	1.020	0%	1.020
3	Luzerne	0%	1.020	0%	1.020
3	Lycoming	0%	1.020	0%	1.020
3	Monroe	0%	1.020	6%	1.020
3	Pike	1%	1.020	1%	1.020
3	Sullivan	0%	1.020	0%	1.020
3	Susquehanna	3%	1.020	2%	1.020
3	Tioga	0%	1.020	0%	1.020
3	Wayne	0%	1.020	0%	1.020
3	Wyoming	0%	1.020	0%	1.020
4	Allegheny	0%	0.855	0%	0.855
4	Armstrong	0%	0.855	0%	0.855
4	Beaver	0%	0.855	0%	0.855
4	Butler	0%	0.855	0%	0.855
4	Fayette	0%	0.855	0%	0.855
4	Greene	0%	0.855	0%	0.855
4	Indiana	0%	0.855	0%	0.855
4	Lawrence	0%	0.855	0%	0.855
4	Washington	0%	0.855	0%	0.855
4	Westmoreland	0%	0.855	0%	0.855
5	Bedford	0%	0.837	0%	0.837
5	Blair	0%	0.837	0%	0.837
5	Cambria	0%	0.837	0%	0.837
5	Clearfield	0%	0.837	0%	0.837
5	Huntingdon	0%	0.837	0%	0.837
5	Jefferson	0%	0.837	0%	0.837
5	Somerset	0%	0.837	0%	0.837
6	Centre	1%	1.030	13%	1.030
6	Columbia	0%	1.030	0%	1.030
6	Lehigh	5%	1.030	5%	1.030
6	Mifflin	0%	1.030	0%	1.030
6	Montour	0%	1.030	0%	1.030
6	Northampton	8%	1.030	9%	1.030
6	Northumberland	0%	1.030	0%	1.030
6	Schuylkill	0%	1.030	0%	1.030
6	Snyder	0%	1.030	0%	1.030
6	Union	0%	1.030	0%	1.030
7	Adams	0%	1.080	0%	1.080
7	Berks	2%	1.080	2%	1.080
7	Lancaster	9%	1.080	9%	1.080
7	York	0%	1.080	0%	1.080
8	Bucks	11%	1.000	11%	1.000
8	Chester	13%	1.000	11%	1.000
8	Delaware	0%	1.000	0%	1.000
8	Montgomery	28%	1.000	20%	1.000
8	Philadelphia	17%	1.000	12%	1.000
9	Cumberland	2%	0.939	0%	0.939
9	Dauphin	0%	0.939	0%	0.939
9	Franklin	0%	0.939	0%	0.939
9	Fulton	0%	0.939	0%	0.939
9	Juniata	0%	0.939	0%	0.939
9	Lebanon	0%	0.939	0%	0.939
9	Perry	0%	0.939	0%	0.939

<b>Average Experience Period Area Factor</b>	1.0126
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**Note:**

Average Experience Period Area Factor computed as the weighted average of Experience Period Area Factors by experience period membership distribution.

<b>Average Projected Area Factor</b>	1.0184
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**Note:**

Projected Area Factor computed as the weighted average of Projection Period Area Factors by projected membership distribution.

<b>Area Shift Factor</b>	1.0057
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**Note:**

Area Shift Factor computed as the ratio of the Projected Membership by Area over the Experience Membership by Area.

Factor represents the impact due to the shift of the population distribution across areas.

<b>Area Factor Change</b>	1.0000
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**Note:**

Area Factor Change computed as the ratio of the Projected Area Factor over the Experience Area Factor both using experience membership.

Factor represents the impact due to cost relativity changes, including changes to provider networks and contracts, from the experience period to the rating period.



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Exhibit 7  
Network Projection Factor Shift

Experience Network Name	Experience Period Membership	Experience Period Network Factor
QPOS	54%	0.970
HMO	46%	0.950

Projection Network Name	Projected Membership	Projected Network Factor
QPOS	64%	0.970
HMO	36%	0.950

Average Experience Period Network Factor	0.9607
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Average Projected Network Factor	0.9628
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Network Shift Factor	1.0021
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**Exhibit 8**  
**Trend Exhibit**

<b>Service Type</b>	<b>Unit Cost</b>	<b>Utilization</b>
Facility Inpatient	4.7%	3.0%
Facility Outpatient	3.4%	7.0%
Physician	1.9%	6.5%
Capitation	0.0%	0.0%
<b>Medical</b>	3.6%	4.6%
Pharmacy	8.9%	2.6%
<b>Total (Med + Rx)</b>	6.7%	3.5%

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Exhibit 10  
Retention as a Percent of Premium and PMPM

Retention Components	% of Premium	PMPM
<b>Administrative Expense Load</b>	16.45%	\$72.73
<b>Profit &amp; Risk Load</b>	2.00%	\$8.84
Premium Tax	0.35%	\$1.55
User Exchange Fee	0.00%	\$0.00
State Based Exchange Fee	0.00%	\$0.00
HIF	0.00%	\$0.00
Risk Adjustment User Fee and PCORI	0.10%	\$0.46
Federal Income Tax	0.56%	\$2.49
<b>Total Taxes and Fees</b>	1.02%	\$4.50

**Aetna Health Inc. (a PA corp.)**  
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**Exhibit 11**  
**MLR Projection**

			<b>Formula</b>
(a)	Premium (pmpm)	\$442.23	
(b)	Medical Cost (pmpm)	\$356.15	
(c)	Medical Benefit Ratio (MBR)	80.5%	= (c) / (b)
(d)	Quality Improvement Action (pmpm)	\$2.21	= (a) x 0.50%
(e)	Taxes and Fees (pmpm)	\$4.50	
(f)	Adjusted Premium (pmpm)	\$437.73	=(a) - (e)
(g)	Adjusted Claims (pmpm)	\$358.36	=(b) + (d)
	<b>Medical Loss Ratio (MLR)</b>	<b>81.9%</b>	=(g) / (f)

Notes:

ACA adjustments for QIA and taxes and fees are estimates based on historical experience and projected expenses.

Values reflect current actuarial projections and will differ from the final reported MLR.

This projection applies to the products included in this filing and is a standalone calculation for the 2023 calendar year. This projection differs from the MLR calculation specified by PPACA which includes three years of experience for all business in the MLR pool.

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**Exhibit 12**  
**Quarterly Trend Factors**

<b>Effective Quarter</b>	<b>Membership</b>	<b>Trend Factor</b>	<b>Index Rate</b>
1Q 2023	29.2%	1.000	\$736.57
2Q 2023	22.8%	1.028	\$757.41
3Q 2023	13.1%	1.057	\$778.85
4Q 2023	34.8%	1.087	\$800.89
Total	100.0%	1.044	\$769.28

**Aetna Health Inc. (a PA corp.)**  
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**Exhibit 14**

**Sample Rate Calculation**

The following steps outline the mathematical formula used to develop the member level rates for a sample small group. The input assumptions and the census provided below are for illustrative purposes only.

**Sample Small Group Information:**

Effective Date: 1/1/2023  
 Rating Area: Rating Area 1  
 Plan: PA Silver HMO 7000 80%

	<b>Employee</b>	<b>Spouse</b>	<b>Child 1</b>	<b>Child 2</b>	<b>Child 3</b>
<b><u>Group Census</u></b>	<b><u>Age</u></b>	<b><u>Age</u></b>	<b><u>Age</u></b>	<b><u>Age</u></b>	<b><u>Age</u></b>
Employee 1	35	36	5	7	
Employee 2	56	52			
Employee 3	24	21			
Employee 4	52	49	19	17	16
Employee 5	65	65	25		
Employee 6	58	60	24		
Employee 7	56	51			
Employee 8	42	41			
Employee 9	33	34	5	6	7
Employee 10	25	28	2	1	

**Age and Tobacco Factors**

	<b>Age Factors</b>				
	<b>Employee</b>	<b>Spouse</b>	<b>Child 1</b>	<b>Child 2</b>	<b>Child 3</b>
Employee 1	1.222	1.230	0.765	0.765	
Employee 2	2.333	1.952			
Employee 3	1.000	1.000			
Employee 4	1.952	1.706	0.941	0.885	0.859
Employee 5	3.000	3.000	1.004		
Employee 6	2.548	2.714	1.000		
Employee 7	2.333	1.865			
Employee 8	1.325	1.302			
Employee 9	1.198	1.214	0.765	0.765	0.765
Employee 10	1.004	1.087	0.765	0.765	

**Calculation of Monthly Premium**

Step 1: Multiply Market Base Rate x Rating Area Factor x Plan Factor x Effective Date Factor

Market Base Rate =	\$386.76
x Rating Area Factor (Rating Area 1)	0.7787
x Plan Factor	0.6856
x Effective Date Factor	1.0000
<u>Market Base Rate adjusted for Plan/Area/Effective Date =</u>	<u>\$206.49</u>

Step 2: Multiply Adjusted Market Base Rate in Step 1 by the Member level Age and Tobacco Factors:

<b>Member Monthly Rates</b>	<b>Employee</b>	<b>Spouse</b>	<b>Child 1</b>	<b>Child 2</b>	<b>Child 3</b>	<b>Total</b>
Employee 1	\$252.33	\$253.98	\$157.96	\$157.96		\$822.23
Employee 2	\$481.73	\$403.06				\$884.79
Employee 3	\$206.49	\$206.49				\$412.98
Employee 4	\$403.06	\$352.27	\$194.30	\$182.74	\$177.37	\$1,309.74
Employee 5	\$619.46	\$619.46	\$207.31			\$1,446.23
Employee 6	\$526.13	\$560.41	\$206.49			\$1,293.03
Employee 7	\$481.73	\$385.10				\$866.83
Employee 8	\$273.60	\$268.85				\$542.45
Employee 9	\$247.37	\$250.68	\$157.96	\$157.96	\$157.96	\$971.93
Employee 10	\$207.31	\$224.45	\$157.96	\$157.96		\$747.68
<b>Group Total Monthly Premium:</b>						<b>\$9,297.89</b>

Note: Member level monthly rates are rounded to the nearest penny.

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Exhibit 15  
Product Portfolio & Projected Membership Distribution

HIOS Plan-ID	Network	Plan	Metallic Tier	Actuarial Value	Exchange Offering	Projected Membership Distribution
64844PA0070142	HMO	PA Silver HMO 7000 80%	Silver	69.73%	No	36.17%
64844PA0060126	QPOS	PA Silver QPOS 7000 80/50	Silver	69.73%	No	63.83%



Company Name: AetnaHealthInc  
 Market: Small Group  
 Product: HMO and QPOS  
 Effective Date of Rates: January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>	64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0070142	
HIOS Plan ID (Off Exchange)=>	64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0070142	
Plan Marketing Name =>	Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver HMO 6000 80%	
Form # =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09		PARA01	
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09		PARA01	
Network =>	0		0		0		0		0		0		0		0		0	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80	
OOP Maximum =>	\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$159.46	\$159.46	\$167.74	\$167.74	\$208.86	\$208.86	\$171.38	\$171.38	\$210.91	\$210.91	\$221.15	\$221.15	\$204.77	\$204.77	\$192.34	\$192.34	\$157.96	\$157.96
15	\$173.63	\$173.63	\$182.65	\$182.65	\$227.43	\$227.43	\$186.61	\$186.61	\$229.66	\$229.66	\$240.80	\$240.80	\$222.97	\$222.97	\$209.44	\$209.44	\$172.00	\$172.00
16	\$179.05	\$179.05	\$188.35	\$188.35	\$234.52	\$234.52	\$192.44	\$192.44	\$236.82	\$236.82	\$248.32	\$248.32	\$219.93	\$219.93	\$215.97	\$215.97	\$177.37	\$177.37
17	\$184.47	\$184.47	\$194.05	\$194.05	\$241.62	\$241.62	\$198.26	\$198.26	\$243.99	\$243.99	\$255.84	\$255.84	\$236.89	\$236.89	\$222.51	\$222.51	\$182.74	\$182.74
18	\$190.30	\$190.30	\$200.19	\$200.19	\$249.27	\$249.27	\$204.54	\$204.54	\$251.71	\$251.71	\$263.93	\$263.93	\$244.38	\$244.38	\$229.55	\$229.55	\$188.52	\$188.52
19	\$196.14	\$196.14	\$206.33	\$206.33	\$256.91	\$256.91	\$210.81	\$210.81	\$259.43	\$259.43	\$272.02	\$272.02	\$251.87	\$251.87	\$236.59	\$236.59	\$194.30	\$194.30
20	\$202.19	\$202.19	\$212.69	\$212.69	\$264.83	\$264.83	\$217.30	\$217.30	\$267.43	\$267.43	\$280.41	\$280.41	\$259.64	\$259.64	\$243.88	\$243.88	\$200.29	\$200.29
21	\$208.44	\$208.44	\$219.26	\$219.26	\$273.02	\$273.02	\$224.03	\$224.03	\$275.70	\$275.70	\$289.08	\$289.08	\$267.67	\$267.67	\$251.42	\$251.42	\$206.49	\$206.49
22	\$208.44	\$208.44	\$219.26	\$219.26	\$273.02	\$273.02	\$224.03	\$224.03	\$275.70	\$275.70	\$289.08	\$289.08	\$267.67	\$267.67	\$251.42	\$251.42	\$206.49	\$206.49
23	\$208.44	\$208.44	\$219.26	\$219.26	\$273.02	\$273.02	\$224.03	\$224.03	\$275.70	\$275.70	\$289.08	\$289.08	\$267.67	\$267.67	\$251.42	\$251.42	\$206.49	\$206.49
24	\$208.44	\$208.44	\$219.26	\$219.26	\$273.02	\$273.02	\$224.03	\$224.03	\$275.70	\$275.70	\$289.08	\$289.08	\$267.67	\$267.67	\$251.42	\$251.42	\$206.49	\$206.49
25	\$209.27	\$209.27	\$220.14	\$220.14	\$274.11	\$274.11	\$224.92	\$224.92	\$276.80	\$276.80	\$290.24	\$290.24	\$268.74	\$268.74	\$252.43	\$252.43	\$207.31	\$207.31
26	\$213.44	\$213.44	\$224.53	\$224.53	\$279.57	\$279.57	\$229.40	\$229.40	\$282.31	\$282.31	\$296.02	\$296.02	\$274.09	\$274.09	\$257.46	\$257.46	\$211.44	\$211.44
27	\$218.44	\$218.44	\$229.79	\$229.79	\$286.13	\$286.13	\$234.78	\$234.78	\$288.93	\$288.93	\$302.96	\$302.96	\$280.51	\$280.51	\$263.49	\$263.49	\$216.40	\$216.40
28	\$226.57	\$226.57	\$238.34	\$238.34	\$296.77	\$296.77	\$243.52	\$243.52	\$299.68	\$299.68	\$314.23	\$314.23	\$290.95	\$290.95	\$273.30	\$273.30	\$224.45	\$224.45
29	\$233.24	\$233.24	\$245.36	\$245.36	\$305.51	\$305.51	\$250.68	\$250.68	\$308.50	\$308.50	\$323.48	\$323.48	\$299.52	\$299.52	\$281.34	\$281.34	\$231.06	\$231.06
30	\$236.58	\$236.58	\$248.86	\$248.86	\$309.88	\$309.88	\$254.27	\$254.27	\$312.92	\$312.92	\$328.11	\$328.11	\$303.80	\$303.80	\$285.37	\$285.37	\$234.36	\$234.36
31	\$241.58	\$241.58	\$254.13	\$254.13	\$316.43	\$316.43	\$259.65	\$259.65	\$319.53	\$319.53	\$335.04	\$335.04	\$310.23	\$310.23	\$291.40	\$291.40	\$239.32	\$239.32
32	\$246.58	\$246.58	\$259.39	\$259.39	\$322.98	\$322.98	\$265.02	\$265.02	\$326.15	\$326.15	\$341.98	\$341.98	\$316.65	\$316.65	\$297.44	\$297.44	\$244.27	\$244.27
33	\$249.71	\$249.71	\$262.68	\$262.68	\$327.08	\$327.08	\$268.38	\$268.38	\$330.28	\$330.28	\$346.32	\$346.32	\$320.66	\$320.66	\$301.21	\$301.21	\$247.37	\$247.37
34	\$253.05	\$253.05	\$266.19	\$266.19	\$331.45	\$331.45	\$271.97	\$271.97	\$334.70	\$334.70	\$350.94	\$350.94	\$324.95	\$324.95	\$305.23	\$305.23	\$250.68	\$250.68
35	\$254.71	\$254.71	\$267.94	\$267.94	\$333.63	\$333.63	\$273.76	\$273.76	\$336.90	\$336.90	\$353.26	\$353.26	\$327.09	\$327.09	\$307.24	\$307.24	\$252.33	\$252.33
36	\$256.38	\$256.38	\$269.69	\$269.69	\$335.81	\$335.81	\$275.55	\$275.55	\$339.11	\$339.11	\$355.57	\$355.57	\$329.23	\$329.23	\$309.25	\$309.25	\$253.98	\$253.98
37	\$258.05	\$258.05	\$271.45	\$271.45	\$338.00	\$338.00	\$277.34	\$277.34	\$341.31	\$341.31	\$357.88	\$357.88	\$331.37	\$331.37	\$311.26	\$311.26	\$255.63	\$255.63
38	\$259.72	\$259.72	\$273.20	\$273.20	\$340.18	\$340.18	\$279.14	\$279.14	\$343.52	\$343.52	\$360.19	\$360.19	\$333.51	\$333.51	\$313.27	\$313.27	\$257.28	\$257.28
39	\$263.05	\$263.05	\$276.71	\$276.71	\$344.55	\$344.55	\$282.72	\$282.72	\$347.93	\$347.93	\$364.82	\$364.82	\$337.80	\$337.80	\$317.30	\$317.30	\$260.59	\$260.59
40	\$266.39	\$266.39	\$280.22	\$280.22	\$348.92	\$348.92	\$286.30	\$286.30	\$352.34	\$352.34	\$369.44	\$369.44	\$342.08	\$342.08	\$321.32	\$321.32	\$263.89	\$263.89
41	\$271.39	\$271.39	\$285.48	\$285.48	\$355.47	\$355.47	\$291.68	\$291.68	\$358.96	\$358.96	\$376.38	\$376.38	\$348.50	\$348.50	\$327.35	\$327.35	\$268.85	\$268.85
42	\$276.18	\$276.18	\$290.52	\$290.52	\$361.75	\$361.75	\$296.83	\$296.83	\$365.30	\$365.30	\$383.03	\$383.03	\$354.66	\$354.66	\$333.14	\$333.14	\$273.60	\$273.60
43	\$282.85	\$282.85	\$297.54	\$297.54	\$370.49	\$370.49	\$304.00	\$304.00	\$374.12	\$374.12	\$392.28	\$392.28	\$363.22	\$363.22	\$341.18	\$341.18	\$280.20	\$280.20
44	\$291.19	\$291.19	\$306.31	\$306.31	\$381.41	\$381.41	\$312.96	\$312.96	\$385.15	\$385.15	\$403.85	\$403.85	\$373.93	\$373.93	\$351.24	\$351.24	\$288.46	\$288.46
45	\$300.99	\$300.99	\$316.62	\$316.62	\$394.24	\$394.24	\$323.49	\$323.49	\$398.11	\$398.11	\$417.43	\$417.43	\$386.51	\$386.51	\$363.06	\$363.06	\$298.17	\$298.17
46	\$312.66	\$312.66	\$328.90	\$328.90	\$409.53	\$409.53	\$336.04	\$336.04	\$413.55	\$413.55	\$433.62	\$433.62	\$401.50	\$401.50	\$377.14	\$377.14	\$309.73	\$309.73
47	\$325.79	\$325.79	\$342.71	\$342.71	\$426.73	\$426.73	\$350.15	\$350.15	\$430.91	\$430.91	\$451.83	\$451.83	\$418.36	\$418.36	\$392.98	\$392.98	\$322.74	\$322.74
48	\$340.80	\$340.80	\$358.50	\$358.50	\$446.39	\$446.39	\$366.28	\$366.28	\$450.76	\$450.76	\$472.65	\$472.65	\$437.64	\$437.64	\$411.08	\$411.08	\$337.61	\$337.61
49	\$355.60	\$355.60	\$374.06	\$374.06	\$465.77	\$465.77	\$382.19	\$382.19	\$470.34	\$470.34	\$493.17	\$493.17	\$456.64	\$456.64	\$428.93	\$428.93	\$352.27	\$352.27
50	\$372.27	\$372.27	\$391.60	\$391.60	\$487.61	\$487.61	\$400.11	\$400.11	\$492.39	\$492.39	\$516.30	\$516.30	\$478.05	\$478.05	\$449.04	\$449.04	\$368.79	\$368.79
51	\$388.74	\$388.74	\$408.93	\$408.93	\$509.18	\$509.18	\$417.81	\$417.81	\$514.17	\$514.17	\$539.13	\$539.13	\$499.20	\$499.20	\$468.91	\$468.91	\$385.10	\$385.10
52	\$406.87	\$406.87	\$428.00	\$428.00	\$532.94	\$532.94	\$437.30	\$437.30	\$538.16	\$538.16	\$564.28	\$564.28	\$522.49	\$522.49	\$490.78	\$490.78	\$403.06	\$403.06
53	\$425.22	\$425.22	\$447.30	\$447.30	\$556.96	\$556.96	\$457.01	\$457.01	\$562.42	\$562.42	\$589.72	\$589.72	\$546.04	\$546.04	\$512.91	\$512.91	\$421.23	\$421.23
54	\$445.02	\$445.02	\$468.13	\$468.13	\$582.90	\$582.90	\$478.29	\$478.29	\$588.61	\$588.61	\$617.19	\$617.19	\$571.47	\$571.47	\$536.79	\$536.79	\$440.85	\$440.85
55	\$464.82	\$464.82	\$488.96	\$488.96	\$608.84	\$608.84	\$499.58	\$499.58	\$614.80	\$614.80	\$644.65	\$644.65	\$596.90	\$596.90	\$560.68	\$560.68	\$460.47	\$460.47
56	\$486.29	\$486.29	\$511.54	\$511.54	\$636.96	\$636.96	\$522.65	\$522.65	\$643.20	\$643.20	\$674.42	\$674.42	\$624.47	\$624.47	\$586.57	\$586.57	\$481.74	\$481.74
57	\$507.97	\$507.97	\$534.34	\$534.34	\$665.35	\$665.35	\$545.95	\$545.95	\$671.87	\$671.87	\$704.49	\$704.49	\$652.30	\$652.30	\$612.72	\$612.72	\$503.21	\$503.21
58	\$531.10	\$531.10	\$558.68	\$558.68	\$695.66	\$695.66	\$570.82	\$570.82	\$702.48	\$702.48	\$736.58	\$736.58	\$682.02	\$682.02	\$640.63	\$640.63	\$526.13	\$526.13
59	\$552.57	\$552.57	\$570.74	\$570.74	\$710.67	\$710.67	\$583.14	\$583.14	\$717.64	\$717.64	\$752.48	\$752.48	\$696.74	\$696.74	\$654.46	\$654.46	\$537.49	\$537.49
60	\$565.70	\$565.70	\$585.08	\$585.08	\$740.98	\$740.98	\$608.01	\$608.01	\$748.24	\$748.24	\$784.56	\$784.56	\$726.45	\$726.45	\$682.37	\$682.37	\$560.41	\$560.41
61	\$585.71	\$585.71	\$616.13	\$616.13	\$767.19	\$767.19	\$629.51	\$629.51	\$774.71	\$774.71	\$812.32	\$812.32	\$752.14	\$752.14	\$706.50	\$706.50	\$580.23	\$580

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

HIOS Plan ID (On Exchange)=>	64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142			
HIOS Plan ID (Off Exchange)=>	64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142			
Plan Marketing Name =>	Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%			
Form # =>																
Rating Area =>	PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09			
Network =>	0															
Metal =>	Silver															
Deductible =>	\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000			
Coinsurance =>	20%															
Copays =>	\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80			
OOP Maximum =>	\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400			
Pediatric Dental (Yes/No) =>	Yes															
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$166.17	\$166.17	\$206.90	\$206.90	\$169.78	\$169.78	\$208.93	\$208.93	\$219.08	\$219.08	\$202.85	\$202.85	\$190.54	\$190.54		
15	\$180.94	\$180.94	\$225.30	\$225.30	\$184.87	\$184.87	\$227.51	\$227.51	\$238.55	\$238.55	\$220.88	\$220.88	\$207.48	\$207.48		
16	\$186.58	\$186.58	\$232.33	\$232.33	\$190.64	\$190.64	\$234.61	\$234.61	\$245.99	\$245.99	\$227.77	\$227.77	\$213.95	\$213.95		
17	\$192.23	\$192.23	\$239.36	\$239.36	\$196.41	\$196.41	\$241.71	\$241.71	\$253.44	\$253.44	\$234.67	\$234.67	\$220.43	\$220.43		
18	\$198.31	\$198.31	\$246.93	\$246.93	\$202.62	\$202.62	\$249.35	\$249.35	\$261.46	\$261.46	\$242.09	\$242.09	\$227.40	\$227.40		
19	\$204.39	\$204.39	\$254.51	\$254.51	\$208.83	\$208.83	\$257.00	\$257.00	\$269.48	\$269.48	\$249.52	\$249.52	\$234.38	\$234.38		
20	\$210.69	\$210.69	\$262.35	\$262.35	\$215.27	\$215.27	\$264.92	\$264.92	\$277.78	\$277.78	\$257.21	\$257.21	\$241.60	\$241.60		
21	\$217.21	\$217.21	\$270.46	\$270.46	\$221.93	\$221.93	\$273.12	\$273.12	\$286.37	\$286.37	\$265.16	\$265.16	\$249.07	\$249.07		
22	\$217.21	\$217.21	\$270.46	\$270.46	\$221.93	\$221.93	\$273.12	\$273.12	\$286.37	\$286.37	\$265.16	\$265.16	\$249.07	\$249.07		
23	\$217.21	\$217.21	\$270.46	\$270.46	\$221.93	\$221.93	\$273.12	\$273.12	\$286.37	\$286.37	\$265.16	\$265.16	\$249.07	\$249.07		
24	\$217.21	\$217.21	\$270.46	\$270.46	\$221.93	\$221.93	\$273.12	\$273.12	\$286.37	\$286.37	\$265.16	\$265.16	\$249.07	\$249.07		
25	\$218.08	\$218.08	\$271.55	\$271.55	\$222.82	\$222.82	\$274.21	\$274.21	\$287.52	\$287.52	\$266.22	\$266.22	\$250.07	\$250.07		
26	\$222.42	\$222.42	\$276.96	\$276.96	\$227.25	\$227.25	\$279.67	\$279.67	\$293.25	\$293.25	\$271.52	\$271.52	\$255.05	\$255.05		
27	\$227.64	\$227.64	\$283.45	\$283.45	\$232.58	\$232.58	\$286.23	\$286.23	\$300.12	\$300.12	\$277.89	\$277.89	\$261.03	\$261.03		
28	\$236.11	\$236.11	\$293.99	\$293.99	\$241.24	\$241.24	\$296.88	\$296.88	\$311.29	\$311.29	\$288.23	\$288.23	\$270.74	\$270.74		
29	\$243.06	\$243.06	\$302.65	\$302.65	\$248.34	\$248.34	\$305.62	\$305.62	\$320.45	\$320.45	\$296.71	\$296.71	\$278.71	\$278.71		
30	\$246.53	\$246.53	\$306.98	\$306.98	\$251.89	\$251.89	\$309.99	\$309.99	\$325.03	\$325.03	\$300.96	\$300.96	\$282.69	\$282.69		
31	\$251.75	\$251.75	\$313.47	\$313.47	\$257.21	\$257.21	\$316.54	\$316.54	\$331.91	\$331.91	\$307.32	\$307.32	\$288.67	\$288.67		
32	\$256.96	\$256.96	\$319.96	\$319.96	\$262.54	\$262.54	\$323.10	\$323.10	\$338.78	\$338.78	\$313.69	\$313.69	\$294.65	\$294.65		
33	\$260.22	\$260.22	\$324.02	\$324.02	\$265.87	\$265.87	\$327.19	\$327.19	\$343.08	\$343.08	\$317.66	\$317.66	\$298.39	\$298.39		
34	\$263.69	\$263.69	\$328.34	\$328.34	\$269.42	\$269.42	\$331.56	\$331.56	\$347.66	\$347.66	\$321.91	\$321.91	\$302.37	\$302.37		
35	\$265.43	\$265.43	\$330.51	\$330.51	\$271.20	\$271.20	\$333.75	\$333.75	\$349.95	\$349.95	\$324.03	\$324.03	\$304.36	\$304.36		
36	\$267.17	\$267.17	\$332.67	\$332.67	\$272.97	\$272.97	\$335.93	\$335.93	\$352.24	\$352.24	\$326.15	\$326.15	\$306.36	\$306.36		
37	\$268.91	\$268.91	\$334.83	\$334.83	\$274.75	\$274.75	\$338.12	\$338.12	\$354.53	\$354.53	\$328.27	\$328.27	\$308.35	\$308.35		
38	\$270.64	\$270.64	\$337.00	\$337.00	\$276.52	\$276.52	\$340.30	\$340.30	\$356.82	\$356.82	\$330.39	\$330.39	\$310.34	\$310.34		
39	\$274.12	\$274.12	\$341.33	\$341.33	\$280.07	\$280.07	\$344.67	\$344.67	\$361.40	\$361.40	\$334.63	\$334.63	\$314.33	\$314.33		
40	\$277.59	\$277.59	\$345.65	\$345.65	\$283.62	\$283.62	\$349.04	\$349.04	\$365.99	\$365.99	\$338.88	\$338.88	\$318.31	\$318.31		
41	\$282.81	\$282.81	\$352.14	\$352.14	\$288.95	\$288.95	\$355.60	\$355.60	\$372.86	\$372.86	\$345.24	\$345.24	\$324.29	\$324.29		
42	\$287.80	\$287.80	\$358.36	\$358.36	\$294.05	\$294.05	\$361.88	\$361.88	\$379.44	\$379.44	\$351.34	\$351.34	\$330.02	\$330.02		
43	\$294.75	\$294.75	\$367.02	\$367.02	\$301.16	\$301.16	\$370.62	\$370.62	\$388.61	\$388.61	\$359.82	\$359.82	\$337.99	\$337.99		
44	\$303.44	\$303.44	\$377.84	\$377.84	\$310.03	\$310.03	\$381.54	\$381.54	\$400.06	\$400.06	\$370.43	\$370.43	\$347.95	\$347.95		
45	\$313.65	\$313.65	\$390.55	\$390.55	\$320.46	\$320.46	\$394.38	\$394.38	\$413.52	\$413.52	\$382.89	\$382.89	\$359.66	\$359.66		
46	\$325.82	\$325.82	\$405.70	\$405.70	\$332.89	\$332.89	\$409.67	\$409.67	\$429.56	\$429.56	\$397.74	\$397.74	\$373.61	\$373.61		
47	\$339.50	\$339.50	\$422.74	\$422.74	\$346.87	\$346.87	\$426.88	\$426.88	\$447.60	\$447.60	\$414.45	\$414.45	\$389.30	\$389.30		
48	\$355.14	\$355.14	\$442.21	\$442.21	\$362.85	\$362.85	\$446.54	\$446.54	\$468.22	\$468.22	\$433.54	\$433.54	\$407.23	\$407.23		
49	\$370.56	\$370.56	\$461.41	\$461.41	\$378.61	\$378.61	\$465.94	\$465.94	\$488.55	\$488.55	\$452.36	\$452.36	\$424.91	\$424.91		
50	\$387.94	\$387.94	\$483.05	\$483.05	\$396.36	\$396.36	\$487.78	\$487.78	\$511.46	\$511.46	\$473.58	\$473.58	\$444.84	\$444.84		
51	\$405.10	\$405.10	\$504.42	\$504.42	\$413.90	\$413.90	\$509.36	\$509.36	\$534.09	\$534.09	\$494.52	\$494.52	\$464.52	\$464.52		
52	\$423.99	\$423.99	\$527.95	\$527.95	\$433.20	\$433.20	\$533.12	\$533.12	\$559.00	\$559.00	\$517.59	\$517.59	\$486.19	\$486.19		
53	\$443.11	\$443.11	\$551.75	\$551.75	\$452.73	\$452.73	\$557.16	\$557.16	\$584.20	\$584.20	\$540.93	\$540.93	\$508.10	\$508.10		
54	\$463.74	\$463.74	\$577.44	\$577.44	\$473.82	\$473.82	\$583.10	\$583.10	\$611.41	\$611.41	\$566.12	\$566.12	\$531.76	\$531.76		
55	\$484.38	\$484.38	\$603.13	\$603.13	\$494.90	\$494.90	\$609.05	\$609.05	\$638.61	\$638.61	\$591.31	\$591.31	\$555.43	\$555.43		
56	\$506.75	\$506.75	\$630.99	\$630.99	\$517.76	\$517.76	\$637.18	\$637.18	\$668.11	\$668.11	\$618.62	\$618.62	\$581.08	\$581.08		
57	\$529.34	\$529.34	\$659.12	\$659.12	\$540.84	\$540.84	\$665.58	\$665.58	\$697.89	\$697.89	\$646.20	\$646.20	\$606.98	\$606.98		
58	\$553.45	\$553.45	\$689.14	\$689.14	\$565.47	\$565.47	\$695.90	\$695.90	\$729.68	\$729.68	\$675.63	\$675.63	\$634.63	\$634.63		
59	\$565.40	\$565.40	\$704.02	\$704.02	\$577.68	\$577.68	\$710.92	\$710.92	\$745.43	\$745.43	\$690.21	\$690.21	\$648.33	\$648.33		
60	\$589.51	\$589.51	\$734.04	\$734.04	\$602.31	\$602.31	\$741.24	\$741.24	\$777.22	\$777.22	\$719.65	\$719.65	\$675.98	\$675.98		
61	\$610.36	\$610.36	\$760.00	\$760.00	\$623.62	\$623.62	\$767.45	\$767.45	\$804.71	\$804.71	\$745.10	\$745.10	\$699.89	\$699.89		
62	\$624.05	\$624.05	\$777.04	\$777.04	\$637.60	\$637.60	\$784.66	\$784.66	\$822.75	\$822.75	\$761.81	\$761.81	\$715.58	\$715.58		
63	\$641.21	\$641.21	\$798.41	\$798.41	\$655.13	\$655.13	\$806.24	\$806.24	\$845.37	\$845.37	\$782.75	\$782.75	\$735.26	\$735.26		
64+	\$651.41	\$651.41	\$811.12	\$811.12	\$665.56	\$665.56	\$819.07	\$819.07	\$858.83	\$858.83	\$795.22	\$795.22	\$746.96	\$746.96		

**AetnaHealthInc  
Small Group  
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
64844PA0060126	Aetna Silver QPOS 6000 80/50	POS	Silver	Off		0 PA03, PA05,	Susquehanna, Wayne, Lackawanna, McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland
64844PA0070142	Aetna Silver HMO 6000 80%	HMO	Silver	Off		0 PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	

Company Name AetnaHealthInc  
 Market Small Group  
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2022 Number of Covered Lives by Rating County					RATING AREA 1								RATING AREA 2				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	0	0	0	0	0	0			
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter		
64844PA0060126	Aetna Silver QPOS 6000 80/50	POS	Silver	Off		\$208.44			\$208.44	\$208.44			\$208.44		\$219.26	\$219.26	\$219.26
64844PA0070142	Aetna Silver HMO 6000 80%	HMO	Silver	Off		\$206.49			\$206.49	\$206.49			\$206.49		\$217.21	\$217.21	\$217.21

**RATING AREA 3**

0	0	0	0	0	0	6	1	0	2	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$273.02	\$273.02	\$273.02	\$273.02	\$273.02	\$273.02	\$273.02	\$273.02	\$273.02	\$273.02	\$273.02	\$273.02	\$273.02
\$270.46	\$270.46	\$270.46	\$270.46	\$270.46	\$270.46	\$270.46	\$270.46	\$270.46	\$270.46	\$270.46	\$270.46	\$270.46

**RATING AREA 4**

0	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

**RATING AREA 5**

0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$224.03	\$224.03	\$224.03	\$224.03	\$224.03	\$224.03
	\$221.93	\$221.93	\$221.93	\$221.93	\$221.93	\$221.93

**RATING AREA 6**

12	0	5	0	0	8	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$275.70	\$275.70	\$275.70	\$275.70	\$275.70	\$275.70	\$275.70	\$275.70	\$275.70	\$275.70
\$273.12	\$273.12	\$273.12	\$273.12	\$273.12	\$273.12	\$273.12	\$273.12	\$273.12	\$273.12

**RATING AREA 7**

0	0	8	0
Adams	Berks	Lancaster	York
\$289.08	\$289.08	\$289.08	\$289.08
\$286.37	\$286.37	\$286.37	\$286.37

**RATING AREA 8**

10	10	0	19	11
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$267.67	\$267.67	\$267.67	\$267.67	\$267.67
\$265.16	\$265.16	\$265.16	\$265.16	\$265.16

**RATING AREA 9**

0	0	0	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$251.42	\$251.42	\$251.42	\$251.42	\$251.42	\$251.42	\$251.42
\$249.07	\$249.07	\$249.07	\$249.07	\$249.07	\$249.07	\$249.07

Company Name: AetnaHealthInc  
 Market: Small Group  
 Product: HMO and QPOS  
 Effective Date of Rates: April 1, 2022

Ending date of Rates: June 30, 2022

HIOS Plan ID (On Exchange)=>	64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0070142	
HIOS Plan ID (Off Exchange)=>	64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0070142	
Plan Marketing Name =>	Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver HMO 6000 80%	
Form # =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09		PARA01	
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09		PARA01	
Network =>	0		0		0		0		0		0		0		0		0	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80	
OOP Maximum =>	\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$163.97	\$163.97	\$172.48	\$172.48	\$214.77	\$214.77	\$176.23	\$176.23	\$216.88	\$216.88	\$227.41	\$227.41	\$210.56	\$210.56	\$197.78	\$197.78	\$162.43	\$162.43
15	\$178.54	\$178.54	\$187.82	\$187.82	\$233.86	\$233.86	\$191.89	\$191.89	\$236.16	\$236.16	\$247.62	\$247.62	\$229.28	\$229.28	\$215.36	\$215.36	\$176.87	\$176.87
16	\$184.12	\$184.12	\$193.68	\$193.68	\$241.16	\$241.16	\$197.88	\$197.88	\$243.53	\$243.53	\$255.35	\$255.35	\$236.43	\$236.43	\$222.09	\$222.09	\$182.39	\$182.39
17	\$189.69	\$189.69	\$199.54	\$199.54	\$248.46	\$248.46	\$203.87	\$203.87	\$250.90	\$250.90	\$263.08	\$263.08	\$243.59	\$243.59	\$228.81	\$228.81	\$187.91	\$187.91
18	\$195.69	\$195.69	\$205.85	\$205.85	\$256.32	\$256.32	\$210.32	\$210.32	\$258.84	\$258.84	\$271.40	\$271.40	\$251.30	\$251.30	\$236.05	\$236.05	\$193.86	\$193.86
19	\$201.69	\$201.69	\$212.17	\$212.17	\$264.18	\$264.18	\$216.77	\$216.77	\$266.77	\$266.77	\$279.72	\$279.72	\$259.00	\$259.00	\$243.29	\$243.29	\$199.80	\$199.80
20	\$207.91	\$207.91	\$218.70	\$218.70	\$272.32	\$272.32	\$223.46	\$223.46	\$274.99	\$274.99	\$288.34	\$288.34	\$266.99	\$266.99	\$250.78	\$250.78	\$205.96	\$205.96
21	\$214.34	\$214.34	\$225.47	\$225.47	\$280.75	\$280.75	\$230.37	\$230.37	\$283.50	\$283.50	\$297.26	\$297.26	\$275.24	\$275.24	\$258.54	\$258.54	\$212.33	\$212.33
22	\$214.34	\$214.34	\$225.47	\$225.47	\$280.75	\$280.75	\$230.37	\$230.37	\$283.50	\$283.50	\$297.26	\$297.26	\$275.24	\$275.24	\$258.54	\$258.54	\$212.33	\$212.33
23	\$214.34	\$214.34	\$225.47	\$225.47	\$280.75	\$280.75	\$230.37	\$230.37	\$283.50	\$283.50	\$297.26	\$297.26	\$275.24	\$275.24	\$258.54	\$258.54	\$212.33	\$212.33
24	\$214.34	\$214.34	\$225.47	\$225.47	\$280.75	\$280.75	\$230.37	\$230.37	\$283.50	\$283.50	\$297.26	\$297.26	\$275.24	\$275.24	\$258.54	\$258.54	\$212.33	\$212.33
25	\$215.20	\$215.20	\$226.37	\$226.37	\$281.87	\$281.87	\$231.29	\$231.29	\$284.63	\$284.63	\$298.45	\$298.45	\$276.34	\$276.34	\$259.57	\$259.57	\$213.18	\$213.18
26	\$219.48	\$219.48	\$230.88	\$230.88	\$287.49	\$287.49	\$235.89	\$235.89	\$290.30	\$290.30	\$304.40	\$304.40	\$281.85	\$281.85	\$264.75	\$264.75	\$217.43	\$217.43
27	\$224.63	\$224.63	\$236.29	\$236.29	\$294.22	\$294.22	\$241.42	\$241.42	\$297.11	\$297.11	\$311.53	\$311.53	\$288.45	\$288.45	\$270.95	\$270.95	\$222.52	\$222.52
28	\$232.99	\$232.99	\$245.08	\$245.08	\$305.17	\$305.17	\$250.41	\$250.41	\$308.12	\$308.12	\$323.12	\$323.12	\$299.19	\$299.19	\$281.03	\$281.03	\$230.80	\$230.80
29	\$239.84	\$239.84	\$252.30	\$252.30	\$314.16	\$314.16	\$257.78	\$257.78	\$317.24	\$317.24	\$332.64	\$332.64	\$308.00	\$308.00	\$289.31	\$289.31	\$237.60	\$237.60
30	\$243.27	\$243.27	\$255.91	\$255.91	\$318.65	\$318.65	\$261.47	\$261.47	\$321.77	\$321.77	\$337.39	\$337.39	\$312.40	\$312.40	\$293.44	\$293.44	\$241.00	\$241.00
31	\$248.42	\$248.42	\$261.32	\$261.32	\$325.39	\$325.39	\$266.99	\$266.99	\$328.58	\$328.58	\$344.53	\$344.53	\$319.01	\$319.01	\$299.65	\$299.65	\$246.09	\$246.09
32	\$253.56	\$253.56	\$266.73	\$266.73	\$332.12	\$332.12	\$272.52	\$272.52	\$335.38	\$335.38	\$351.66	\$351.66	\$325.61	\$325.61	\$305.85	\$305.85	\$251.19	\$251.19
33	\$256.78	\$256.78	\$270.11	\$270.11	\$336.34	\$336.34	\$275.98	\$275.98	\$339.63	\$339.63	\$356.12	\$356.12	\$329.74	\$329.74	\$309.73	\$309.73	\$254.37	\$254.37
34	\$260.21	\$260.21	\$273.72	\$273.72	\$340.83	\$340.83	\$279.66	\$279.66	\$344.17	\$344.17	\$360.88	\$360.88	\$334.14	\$334.14	\$313.87	\$313.87	\$257.77	\$257.77
35	\$261.92	\$261.92	\$275.52	\$275.52	\$343.07	\$343.07	\$281.51	\$281.51	\$346.44	\$346.44	\$363.25	\$363.25	\$336.35	\$336.35	\$315.94	\$315.94	\$259.47	\$259.47
36	\$263.64	\$263.64	\$277.33	\$277.33	\$345.32	\$345.32	\$283.35	\$283.35	\$348.70	\$348.70	\$365.63	\$365.63	\$338.55	\$338.55	\$318.00	\$318.00	\$261.17	\$261.17
37	\$265.35	\$265.35	\$279.13	\$279.13	\$347.57	\$347.57	\$285.19	\$285.19	\$350.97	\$350.97	\$368.01	\$368.01	\$340.75	\$340.75	\$320.07	\$320.07	\$262.87	\$262.87
38	\$267.07	\$267.07	\$280.93	\$280.93	\$349.81	\$349.81	\$287.04	\$287.04	\$353.24	\$353.24	\$370.39	\$370.39	\$342.95	\$342.95	\$322.14	\$322.14	\$264.57	\$264.57
39	\$270.50	\$270.50	\$284.54	\$284.54	\$354.30	\$354.30	\$290.72	\$290.72	\$357.78	\$357.78	\$375.14	\$375.14	\$347.36	\$347.36	\$326.28	\$326.28	\$267.96	\$267.96
40	\$273.92	\$273.92	\$288.15	\$288.15	\$358.80	\$358.80	\$294.41	\$294.41	\$362.31	\$362.31	\$379.90	\$379.90	\$351.76	\$351.76	\$330.41	\$330.41	\$271.36	\$271.36
41	\$279.07	\$279.07	\$293.56	\$293.56	\$365.53	\$365.53	\$299.94	\$299.94	\$369.12	\$369.12	\$387.03	\$387.03	\$358.37	\$358.37	\$336.62	\$336.62	\$276.46	\$276.46
42	\$284.00	\$284.00	\$298.75	\$298.75	\$371.99	\$371.99	\$305.24	\$305.24	\$375.64	\$375.64	\$393.87	\$393.87	\$364.70	\$364.70	\$342.57	\$342.57	\$281.34	\$281.34
43	\$290.86	\$290.86	\$305.96	\$305.96	\$380.97	\$380.97	\$312.61	\$312.61	\$384.71	\$384.71	\$403.38	\$403.38	\$373.50	\$373.50	\$350.84	\$350.84	\$288.13	\$288.13
44	\$299.43	\$299.43	\$314.98	\$314.98	\$392.20	\$392.20	\$321.82	\$321.82	\$396.05	\$396.05	\$415.27	\$415.27	\$384.51	\$384.51	\$361.18	\$361.18	\$296.63	\$296.63
45	\$309.50	\$309.50	\$325.58	\$325.58	\$405.40	\$405.40	\$332.65	\$332.65	\$409.37	\$409.37	\$429.25	\$429.25	\$397.45	\$397.45	\$373.33	\$373.33	\$306.61	\$306.61
46	\$321.51	\$321.51	\$338.20	\$338.20	\$421.12	\$421.12	\$345.55	\$345.55	\$425.25	\$425.25	\$445.89	\$445.89	\$412.86	\$412.86	\$387.81	\$387.81	\$318.50	\$318.50
47	\$335.01	\$335.01	\$352.41	\$352.41	\$438.81	\$438.81	\$360.06	\$360.06	\$443.11	\$443.11	\$464.62	\$464.62	\$430.20	\$430.20	\$404.10	\$404.10	\$331.87	\$331.87
48	\$350.44	\$350.44	\$368.64	\$368.64	\$459.02	\$459.02	\$376.65	\$376.65	\$463.52	\$463.52	\$486.02	\$486.02	\$450.02	\$450.02	\$422.71	\$422.71	\$347.16	\$347.16
49	\$365.66	\$365.66	\$384.65	\$384.65	\$478.95	\$478.95	\$393.00	\$393.00	\$483.65	\$483.65	\$507.13	\$507.13	\$469.56	\$469.56	\$441.07	\$441.07	\$362.24	\$362.24
50	\$382.81	\$382.81	\$402.69	\$402.69	\$501.41	\$501.41	\$411.43	\$411.43	\$506.33	\$506.33	\$530.91	\$530.91	\$491.58	\$491.58	\$461.75	\$461.75	\$379.22	\$379.22
51	\$399.74	\$399.74	\$420.50	\$420.50	\$523.59	\$523.59	\$429.63	\$429.63	\$528.73	\$528.73	\$554.39	\$554.39	\$513.33	\$513.33	\$482.18	\$482.18	\$396.00	\$396.00
52	\$418.39	\$418.39	\$440.12	\$440.12	\$548.02	\$548.02	\$449.67	\$449.67	\$553.39	\$553.39	\$580.26	\$580.26	\$537.27	\$537.27	\$504.67	\$504.67	\$414.47	\$414.47
53	\$437.25	\$437.25	\$459.96	\$459.96	\$572.72	\$572.72	\$469.95	\$469.95	\$578.34	\$578.34	\$606.41	\$606.41	\$561.49	\$561.49	\$527.42	\$527.42	\$433.16	\$433.16
54	\$457.61	\$457.61	\$481.38	\$481.38	\$599.40	\$599.40	\$491.83	\$491.83	\$605.27	\$605.27	\$634.65	\$634.65	\$587.64	\$587.64	\$551.98	\$551.98	\$453.33	\$453.33
55	\$477.97	\$477.97	\$502.80	\$502.80	\$626.07	\$626.07	\$513.72	\$513.72	\$632.20	\$632.20	\$662.89	\$662.89	\$613.79	\$613.79	\$576.54	\$576.54	\$473.50	\$473.50
56	\$500.05	\$500.05	\$526.02	\$526.02	\$654.98	\$654.98	\$537.44	\$537.44	\$661.40	\$661.40	\$693.51	\$693.51	\$642.14	\$642.14	\$603.17	\$603.17	\$495.37	\$495.37
57	\$522.34	\$522.34	\$549.47	\$549.47	\$684.18	\$684.18	\$561.40	\$561.40	\$690.89	\$690.89	\$724.43	\$724.43	\$670.77	\$670.77	\$630.06	\$630.06	\$517.45	\$517.45
58	\$546.13	\$546.13	\$574.49	\$574.49	\$715.34	\$715.34	\$586.97	\$586.97	\$722.36	\$722.36	\$757.42	\$757.42	\$701.32	\$701.32	\$658.76	\$658.76	\$541.02	\$541.02
59	\$557.92	\$557.92	\$586.90	\$586.90	\$730.79	\$730.79	\$599.64	\$599.64	\$737.95	\$737.95	\$773.77	\$773.77	\$716.46	\$716.46	\$672.98	\$672.98	\$552.70	\$552.70
60	\$581.71	\$581.71	\$611.92	\$611.92	\$761.95	\$761.95	\$625.21	\$625.21	\$769.42	\$769.42	\$806.77	\$806.77	\$747.01	\$747.01	\$701.68	\$701.68	\$576.27	\$576.27
61	\$602.29	\$602.29	\$633.57	\$633.57	\$788.90	\$788.90	\$647.33	\$647.33	\$796.63	\$796.63	\$835.31	\$835.31	\$773.43	\$773.43	\$726.50	\$726.50	\$596.65	\$596

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

HIOS Plan ID (On Exchange)=>	64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142	
HIOS Plan ID (Off Exchange)=>	64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142	
Plan Marketing Name =>	Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%	
Form # =>														
Rating Area =>	PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	0		0		0		0		0		0		0	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80	
OOP Maximum =>	\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$170.87	\$170.87	\$212.76	\$212.76	\$174.58	\$174.58	\$214.85	\$214.85	\$225.28	\$225.28	\$208.59	\$208.59	\$195.93	\$195.93
15	\$186.06	\$186.06	\$231.67	\$231.67	\$190.10	\$190.10	\$233.94	\$233.94	\$245.30	\$245.30	\$227.13	\$227.13	\$213.35	\$213.35
16	\$191.86	\$191.86	\$238.90	\$238.90	\$196.03	\$196.03	\$241.25	\$241.25	\$252.96	\$252.96	\$234.22	\$234.22	\$220.01	\$220.01
17	\$197.67	\$197.67	\$246.13	\$246.13	\$201.97	\$201.97	\$248.55	\$248.55	\$260.61	\$260.61	\$241.31	\$241.31	\$226.67	\$226.67
18	\$203.93	\$203.93	\$253.92	\$253.92	\$208.35	\$208.35	\$256.41	\$256.41	\$268.86	\$268.86	\$248.94	\$248.94	\$233.84	\$233.84
19	\$210.18	\$210.18	\$261.71	\$261.71	\$214.74	\$214.74	\$264.28	\$264.28	\$277.10	\$277.10	\$256.58	\$256.58	\$241.01	\$241.01
20	\$216.66	\$216.66	\$269.78	\$269.78	\$221.36	\$221.36	\$272.42	\$272.42	\$285.64	\$285.64	\$264.49	\$264.49	\$248.44	\$248.44
21	\$223.36	\$223.36	\$278.12	\$278.12	\$228.21	\$228.21	\$280.85	\$280.85	\$294.48	\$294.48	\$272.67	\$272.67	\$256.12	\$256.12
22	\$223.36	\$223.36	\$278.12	\$278.12	\$228.21	\$228.21	\$280.85	\$280.85	\$294.48	\$294.48	\$272.67	\$272.67	\$256.12	\$256.12
23	\$223.36	\$223.36	\$278.12	\$278.12	\$228.21	\$228.21	\$280.85	\$280.85	\$294.48	\$294.48	\$272.67	\$272.67	\$256.12	\$256.12
24	\$223.36	\$223.36	\$278.12	\$278.12	\$228.21	\$228.21	\$280.85	\$280.85	\$294.48	\$294.48	\$272.67	\$272.67	\$256.12	\$256.12
25	\$224.25	\$224.25	\$279.23	\$279.23	\$229.12	\$229.12	\$281.97	\$281.97	\$295.66	\$295.66	\$273.76	\$273.76	\$257.14	\$257.14
26	\$228.72	\$228.72	\$284.79	\$284.79	\$233.69	\$233.69	\$287.59	\$287.59	\$301.55	\$301.55	\$279.21	\$279.21	\$262.27	\$262.27
27	\$234.08	\$234.08	\$291.47	\$291.47	\$239.16	\$239.16	\$293.33	\$293.33	\$308.61	\$308.61	\$285.75	\$285.75	\$268.41	\$268.41
28	\$242.79	\$242.79	\$302.31	\$302.31	\$248.06	\$248.06	\$305.28	\$305.28	\$320.10	\$320.10	\$296.39	\$296.39	\$278.40	\$278.40
29	\$249.94	\$249.94	\$311.21	\$311.21	\$255.37	\$255.37	\$314.27	\$314.27	\$329.52	\$329.52	\$305.11	\$305.11	\$286.60	\$286.60
30	\$253.51	\$253.51	\$315.66	\$315.66	\$259.02	\$259.02	\$318.76	\$318.76	\$334.23	\$334.23	\$309.48	\$309.48	\$290.70	\$290.70
31	\$258.87	\$258.87	\$322.34	\$322.34	\$264.49	\$264.49	\$325.50	\$325.50	\$341.30	\$341.30	\$316.02	\$316.02	\$296.84	\$296.84
32	\$264.23	\$264.23	\$329.01	\$329.01	\$269.97	\$269.97	\$332.24	\$332.24	\$348.37	\$348.37	\$322.56	\$322.56	\$302.99	\$302.99
33	\$267.58	\$267.58	\$333.19	\$333.19	\$273.39	\$273.39	\$336.45	\$336.45	\$352.79	\$352.79	\$326.65	\$326.65	\$306.83	\$306.83
34	\$271.16	\$271.16	\$337.64	\$337.64	\$277.05	\$277.05	\$340.95	\$340.95	\$357.50	\$357.50	\$331.02	\$331.02	\$310.93	\$310.93
35	\$272.94	\$272.94	\$339.86	\$339.86	\$278.87	\$278.87	\$343.19	\$343.19	\$359.85	\$359.85	\$333.20	\$333.20	\$312.98	\$312.98
36	\$274.73	\$274.73	\$342.09	\$342.09	\$280.70	\$280.70	\$345.44	\$345.44	\$362.21	\$362.21	\$335.38	\$335.38	\$315.03	\$315.03
37	\$276.52	\$276.52	\$344.31	\$344.31	\$282.52	\$282.52	\$347.69	\$347.69	\$364.56	\$364.56	\$337.56	\$337.56	\$317.08	\$317.08
38	\$278.30	\$278.30	\$346.54	\$346.54	\$284.35	\$284.35	\$349.93	\$349.93	\$366.92	\$366.92	\$339.74	\$339.74	\$319.12	\$319.12
39	\$281.88	\$281.88	\$350.99	\$350.99	\$288.00	\$288.00	\$354.43	\$354.43	\$371.63	\$371.63	\$344.10	\$344.10	\$323.22	\$323.22
40	\$285.45	\$285.45	\$355.44	\$355.44	\$291.65	\$291.65	\$358.92	\$358.92	\$376.34	\$376.34	\$348.47	\$348.47	\$327.32	\$327.32
41	\$290.81	\$290.81	\$362.11	\$362.11	\$297.13	\$297.13	\$365.66	\$365.66	\$383.41	\$383.41	\$355.01	\$355.01	\$333.47	\$333.47
42	\$295.95	\$295.95	\$368.51	\$368.51	\$302.38	\$302.38	\$372.12	\$372.12	\$390.18	\$390.18	\$361.28	\$361.28	\$339.36	\$339.36
43	\$303.10	\$303.10	\$377.41	\$377.41	\$309.68	\$309.68	\$381.11	\$381.11	\$399.61	\$399.61	\$370.01	\$370.01	\$347.55	\$347.55
44	\$312.03	\$312.03	\$388.53	\$388.53	\$318.81	\$318.81	\$392.34	\$392.34	\$411.39	\$411.39	\$380.91	\$380.91	\$357.80	\$357.80
45	\$322.53	\$322.53	\$401.60	\$401.60	\$329.53	\$329.53	\$405.54	\$405.54	\$425.23	\$425.23	\$393.73	\$393.73	\$369.84	\$369.84
46	\$335.04	\$335.04	\$417.18	\$417.18	\$342.31	\$342.31	\$421.27	\$421.27	\$441.72	\$441.72	\$409.00	\$409.00	\$384.18	\$384.18
47	\$349.11	\$349.11	\$434.70	\$434.70	\$356.69	\$356.69	\$438.96	\$438.96	\$460.27	\$460.27	\$426.18	\$426.18	\$400.31	\$400.31
48	\$365.19	\$365.19	\$454.72	\$454.72	\$373.12	\$373.12	\$459.18	\$459.18	\$481.47	\$481.47	\$445.81	\$445.81	\$418.76	\$418.76
49	\$381.05	\$381.05	\$474.47	\$474.47	\$389.32	\$389.32	\$479.12	\$479.12	\$502.38	\$502.38	\$465.17	\$465.17	\$436.94	\$436.94
50	\$398.92	\$398.92	\$496.72	\$496.72	\$407.58	\$407.58	\$501.59	\$501.59	\$525.94	\$525.94	\$486.98	\$486.98	\$457.43	\$457.43
51	\$416.56	\$416.56	\$518.69	\$518.69	\$425.61	\$425.61	\$523.78	\$523.78	\$549.20	\$549.20	\$508.52	\$508.52	\$477.66	\$477.66
52	\$435.99	\$435.99	\$542.89	\$542.89	\$445.46	\$445.46	\$548.21	\$548.21	\$574.82	\$574.82	\$532.24	\$532.24	\$499.95	\$499.95
53	\$455.65	\$455.65	\$567.36	\$567.36	\$465.55	\$465.55	\$572.92	\$572.92	\$600.74	\$600.74	\$556.24	\$556.24	\$522.48	\$522.48
54	\$476.87	\$476.87	\$593.78	\$593.78	\$487.23	\$487.23	\$599.60	\$599.60	\$628.71	\$628.71	\$582.14	\$582.14	\$546.81	\$546.81
55	\$498.09	\$498.09	\$620.20	\$620.20	\$508.91	\$508.91	\$626.28	\$626.28	\$656.69	\$656.69	\$608.04	\$608.04	\$571.15	\$571.15
56	\$521.09	\$521.09	\$648.85	\$648.85	\$532.41	\$532.41	\$655.21	\$655.21	\$687.02	\$687.02	\$636.13	\$636.13	\$597.53	\$597.53
57	\$544.32	\$544.32	\$677.78	\$677.78	\$556.15	\$556.15	\$684.42	\$684.42	\$717.64	\$717.64	\$664.49	\$664.49	\$624.16	\$624.16
58	\$569.12	\$569.12	\$708.65	\$708.65	\$581.48	\$581.48	\$715.59	\$715.59	\$750.33	\$750.33	\$694.75	\$694.75	\$652.59	\$652.59
59	\$581.40	\$581.40	\$723.94	\$723.94	\$594.03	\$594.03	\$731.04	\$731.04	\$766.53	\$766.53	\$709.75	\$709.75	\$666.68	\$666.68
60	\$606.19	\$606.19	\$754.81	\$754.81	\$619.36	\$619.36	\$762.21	\$762.21	\$799.21	\$799.21	\$740.01	\$740.01	\$695.11	\$695.11
61	\$627.64	\$627.64	\$781.51	\$781.51	\$641.27	\$641.27	\$789.18	\$789.18	\$827.48	\$827.48	\$766.19	\$766.19	\$719.70	\$719.70
62	\$641.71	\$641.71	\$799.03	\$799.03	\$655.64	\$655.64	\$806.87	\$806.87	\$846.04	\$846.04	\$783.37	\$783.37	\$735.83	\$735.83
63	\$659.35	\$659.35	\$821.01	\$821.01	\$673.67	\$673.67	\$829.06	\$829.06	\$869.30	\$869.30	\$804.91	\$804.91	\$756.06	\$756.06
64+	\$669.85	\$669.85	\$834.08	\$834.08	\$684.40	\$684.40	\$842.25	\$842.25	\$883.14	\$883.14	\$817.72	\$817.72	\$768.10	\$768.10



**AetnaHealthInc  
Small Group  
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
64844PA0060126	Aetna Silver QPOS 6000 80/50	POS	Silver	Off		0 PA03, PA05,	Susquehanna, Wayne, Lackawanna, McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland
64844PA0070142	Aetna Silver HMO 6000 80%	HMO	Silver	Off		0 PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	

Company Name AetnaHealthinc  
 Market Small Group  
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	RATING AREA 1								RATING AREA 2			
					05-01-2021 Number of Covered Lives by Rating County								0			
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	
64844PA0060126	Aetna Silver QPOS 6000 80/50	POS	Silver	Off		\$214.34		\$214.34	\$214.34		\$214.34		\$214.34	\$225.47	\$225.47	\$225.47
64844PA0070142	Aetna Silver HMO 6000 80%	HMO	Silver	Off		\$212.33		\$212.33	\$212.33		\$212.33		\$212.33	\$223.36	\$223.36	\$223.36

RATING AREA 3

0	0	0	0	0	0	6	1	0	2	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$280.75	\$280.75	\$280.75	\$280.75	\$280.75	\$280.75	\$280.75	\$280.75	\$280.75	\$280.75	\$280.75	\$280.75	\$280.75
\$278.12	\$278.12	\$278.12	\$278.12	\$278.12	\$278.12	\$278.12	\$278.12	\$278.12	\$278.12	\$278.12	\$278.12	\$278.12

RATING AREA 4

0	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

**RATING AREA 5**

0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
\$230.37	\$230.37	\$230.37	\$230.37	\$230.37	\$230.37	
\$228.21	\$228.21	\$228.21	\$228.21	\$228.21	\$228.21	

**RATING AREA 6**

12	0	5	0	0	8	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	
\$283.50	\$283.50	\$283.50	\$283.50	\$283.50	\$283.50	\$283.50	\$283.50	\$283.50	\$283.50	
\$280.85	\$280.85	\$280.85	\$280.85	\$280.85	\$280.85	\$280.85	\$280.85	\$280.85	\$280.85	

**RATING AREA 7**

0	0	8	0
Adams	Berks	Lancaster	York
\$297.26	\$297.26	\$297.26	\$297.26
\$294.48	\$294.48	\$294.48	\$294.48

**RATING AREA 8**

10	10	0	19	11
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$275.24	\$275.24	\$275.24	\$275.24	\$275.24
\$272.67	\$272.67	\$272.67	\$272.67	\$272.67

**RATING AREA 9**

0	0	0	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$258.54	\$258.54	\$258.54	\$258.54	\$258.54	\$258.54	\$258.54
\$256.12	\$256.12	\$256.12	\$256.12	\$256.12	\$256.12	\$256.12

Company Name: AetnaHealthInc  
 Market: Small Group  
 Product: HMO and QPOS  
 Effective Date of Rates: July 1, 2022

Ending date of Rates: September 30, 2022

HIOS Plan ID (On Exchange)=>	64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0070142	
HIOS Plan ID (Off Exchange)=>	64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0070142	
Plan Marketing Name =>	Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver HMO 6000 80%	
Form # =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09		PARA01	
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09		PARA01	
Network =>	0		0		0		0		0		0		0		0		0	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80	
OOP Maximum =>	\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$168.61	\$168.61	\$177.37	\$177.37	\$220.85	\$220.85	\$181.22	\$181.22	\$223.02	\$223.02	\$233.84	\$233.84	\$216.52	\$216.52	\$203.38	\$203.38	\$167.03	\$167.03
15	\$183.60	\$183.60	\$193.13	\$193.13	\$240.48	\$240.48	\$197.33	\$197.33	\$242.84	\$242.84	\$254.63	\$254.63	\$235.77	\$235.77	\$221.46	\$221.46	\$181.88	\$181.88
16	\$189.33	\$189.33	\$199.16	\$199.16	\$247.99	\$247.99	\$203.49	\$203.49	\$250.42	\$250.42	\$262.58	\$262.58	\$243.13	\$243.13	\$228.37	\$228.37	\$187.56	\$187.56
17	\$195.06	\$195.06	\$205.19	\$205.19	\$255.49	\$255.49	\$209.64	\$209.64	\$258.00	\$258.00	\$270.52	\$270.52	\$250.48	\$250.48	\$235.28	\$235.28	\$193.23	\$193.23
18	\$201.23	\$201.23	\$211.68	\$211.68	\$263.58	\$263.58	\$216.28	\$216.28	\$266.16	\$266.16	\$279.08	\$279.08	\$258.41	\$258.41	\$242.73	\$242.73	\$199.35	\$199.35
19	\$207.40	\$207.40	\$218.17	\$218.17	\$271.66	\$271.66	\$222.91	\$222.91	\$274.32	\$274.32	\$287.64	\$287.64	\$266.33	\$266.33	\$250.17	\$250.17	\$205.46	\$205.46
20	\$213.79	\$213.79	\$224.89	\$224.89	\$280.03	\$280.03	\$229.78	\$229.78	\$282.78	\$282.78	\$296.50	\$296.50	\$274.54	\$274.54	\$257.88	\$257.88	\$211.79	\$211.79
21	\$220.40	\$220.40	\$231.85	\$231.85	\$288.69	\$288.69	\$236.89	\$236.89	\$291.52	\$291.52	\$305.68	\$305.68	\$283.03	\$283.03	\$265.86	\$265.86	\$218.34	\$218.34
22	\$220.40	\$220.40	\$231.85	\$231.85	\$288.69	\$288.69	\$236.89	\$236.89	\$291.52	\$291.52	\$305.68	\$305.68	\$283.03	\$283.03	\$265.86	\$265.86	\$218.34	\$218.34
23	\$220.40	\$220.40	\$231.85	\$231.85	\$288.69	\$288.69	\$236.89	\$236.89	\$291.52	\$291.52	\$305.68	\$305.68	\$283.03	\$283.03	\$265.86	\$265.86	\$218.34	\$218.34
24	\$220.40	\$220.40	\$231.85	\$231.85	\$288.69	\$288.69	\$236.89	\$236.89	\$291.52	\$291.52	\$305.68	\$305.68	\$283.03	\$283.03	\$265.86	\$265.86	\$218.34	\$218.34
25	\$221.29	\$221.29	\$232.78	\$232.78	\$289.85	\$289.85	\$237.83	\$237.83	\$292.69	\$292.69	\$306.90	\$306.90	\$284.16	\$284.16	\$266.92	\$266.92	\$219.21	\$219.21
26	\$225.69	\$225.69	\$237.41	\$237.41	\$295.62	\$295.62	\$242.57	\$242.57	\$298.52	\$298.52	\$313.01	\$313.01	\$289.83	\$289.83	\$272.24	\$272.24	\$223.58	\$223.58
27	\$230.98	\$230.98	\$242.98	\$242.98	\$302.55	\$302.55	\$248.26	\$248.26	\$305.52	\$305.52	\$320.35	\$320.35	\$296.62	\$296.62	\$278.62	\$278.62	\$228.82	\$228.82
28	\$239.58	\$239.58	\$252.02	\$252.02	\$313.81	\$313.81	\$257.50	\$257.50	\$316.89	\$316.89	\$332.27	\$332.27	\$307.66	\$307.66	\$288.99	\$288.99	\$237.34	\$237.34
29	\$246.63	\$246.63	\$259.44	\$259.44	\$323.05	\$323.05	\$265.08	\$265.08	\$326.21	\$326.21	\$342.05	\$342.05	\$316.71	\$316.71	\$297.49	\$297.49	\$244.32	\$244.32
30	\$250.16	\$250.16	\$263.15	\$263.15	\$327.67	\$327.67	\$268.87	\$268.87	\$330.88	\$330.88	\$346.94	\$346.94	\$321.24	\$321.24	\$301.75	\$301.75	\$247.82	\$247.82
31	\$255.45	\$255.45	\$268.71	\$268.71	\$334.60	\$334.60	\$274.55	\$274.55	\$337.88	\$337.88	\$354.28	\$354.28	\$328.03	\$328.03	\$308.13	\$308.13	\$253.06	\$253.06
32	\$260.74	\$260.74	\$274.28	\$274.28	\$341.52	\$341.52	\$280.24	\$280.24	\$344.87	\$344.87	\$361.61	\$361.61	\$334.83	\$334.83	\$314.51	\$314.51	\$258.30	\$258.30
33	\$264.05	\$264.05	\$277.76	\$277.76	\$345.85	\$345.85	\$283.79	\$283.79	\$349.25	\$349.25	\$366.20	\$366.20	\$339.07	\$339.07	\$318.50	\$318.50	\$261.57	\$261.57
34	\$267.57	\$267.57	\$281.47	\$281.47	\$350.47	\$350.47	\$287.58	\$287.58	\$353.91	\$353.91	\$371.09	\$371.09	\$343.60	\$343.60	\$322.75	\$322.75	\$265.07	\$265.07
35	\$269.33	\$269.33	\$283.32	\$283.32	\$352.78	\$352.78	\$289.47	\$289.47	\$356.24	\$356.24	\$373.54	\$373.54	\$345.87	\$345.87	\$324.88	\$324.88	\$266.81	\$266.81
36	\$271.10	\$271.10	\$285.18	\$285.18	\$355.09	\$355.09	\$291.37	\$291.37	\$358.57	\$358.57	\$375.98	\$375.98	\$348.13	\$348.13	\$327.00	\$327.00	\$268.56	\$268.56
37	\$272.86	\$272.86	\$287.03	\$287.03	\$357.40	\$357.40	\$293.27	\$293.27	\$360.91	\$360.91	\$378.43	\$378.43	\$350.39	\$350.39	\$329.13	\$329.13	\$270.31	\$270.31
38	\$274.62	\$274.62	\$288.89	\$288.89	\$359.71	\$359.71	\$295.16	\$295.16	\$363.24	\$363.24	\$380.87	\$380.87	\$352.66	\$352.66	\$331.26	\$331.26	\$272.05	\$272.05
39	\$278.15	\$278.15	\$292.60	\$292.60	\$364.33	\$364.33	\$298.95	\$298.95	\$367.90	\$367.90	\$385.76	\$385.76	\$357.19	\$357.19	\$335.51	\$335.51	\$275.55	\$275.55
40	\$281.68	\$281.68	\$296.30	\$296.30	\$368.95	\$368.95	\$302.74	\$302.74	\$372.57	\$372.57	\$390.65	\$390.65	\$361.72	\$361.72	\$339.77	\$339.77	\$279.04	\$279.04
41	\$286.97	\$286.97	\$301.87	\$301.87	\$375.88	\$375.88	\$308.43	\$308.43	\$379.56	\$379.56	\$397.99	\$397.99	\$368.51	\$368.51	\$346.15	\$346.15	\$284.28	\$284.28
42	\$292.04	\$292.04	\$307.20	\$307.20	\$382.52	\$382.52	\$313.87	\$313.87	\$386.27	\$386.27	\$405.02	\$405.02	\$375.02	\$375.02	\$352.26	\$352.26	\$289.30	\$289.30
43	\$299.09	\$299.09	\$314.62	\$314.62	\$391.76	\$391.76	\$321.45	\$321.45	\$395.60	\$395.60	\$414.80	\$414.80	\$384.08	\$384.08	\$360.77	\$360.77	\$296.29	\$296.29
44	\$307.91	\$307.91	\$323.90	\$323.90	\$403.30	\$403.30	\$330.93	\$330.93	\$407.26	\$407.26	\$427.03	\$427.03	\$395.40	\$395.40	\$371.40	\$371.40	\$305.02	\$305.02
45	\$318.26	\$318.26	\$334.79	\$334.79	\$416.87	\$416.87	\$342.06	\$342.06	\$420.96	\$420.96	\$441.40	\$441.40	\$408.70	\$408.70	\$383.90	\$383.90	\$315.28	\$315.28
46	\$330.61	\$330.61	\$347.78	\$347.78	\$433.04	\$433.04	\$355.33	\$355.33	\$437.29	\$437.29	\$458.51	\$458.51	\$424.55	\$424.55	\$398.79	\$398.79	\$327.51	\$327.51
47	\$344.49	\$344.49	\$362.38	\$362.38	\$451.23	\$451.23	\$370.25	\$370.25	\$455.65	\$455.65	\$477.77	\$477.77	\$442.38	\$442.38	\$415.54	\$415.54	\$341.27	\$341.27
48	\$360.36	\$360.36	\$379.08	\$379.08	\$472.01	\$472.01	\$387.31	\$387.31	\$476.64	\$476.64	\$499.78	\$499.78	\$462.76	\$462.76	\$434.68	\$434.68	\$356.99	\$356.99
49	\$376.01	\$376.01	\$395.54	\$395.54	\$492.51	\$492.51	\$404.13	\$404.13	\$497.34	\$497.34	\$521.48	\$521.48	\$482.85	\$482.85	\$453.55	\$453.55	\$372.49	\$372.49
50	\$393.64	\$393.64	\$414.08	\$414.08	\$515.61	\$515.61	\$423.08	\$423.08	\$520.66	\$520.66	\$545.94	\$545.94	\$505.50	\$505.50	\$474.82	\$474.82	\$389.96	\$389.96
51	\$411.06	\$411.06	\$432.40	\$432.40	\$538.41	\$538.41	\$441.79	\$441.79	\$543.69	\$543.69	\$570.08	\$570.08	\$527.86	\$527.86	\$495.82	\$495.82	\$407.21	\$407.21
52	\$430.23	\$430.23	\$452.57	\$452.57	\$563.53	\$563.53	\$462.40	\$462.40	\$569.05	\$569.05	\$596.68	\$596.68	\$552.48	\$552.48	\$518.95	\$518.95	\$426.20	\$426.20
53	\$449.63	\$449.63	\$472.97	\$472.97	\$588.93	\$588.93	\$483.25	\$483.25	\$594.71	\$594.71	\$623.58	\$623.58	\$577.39	\$577.39	\$542.35	\$542.35	\$445.42	\$445.42
54	\$470.56	\$470.56	\$495.00	\$495.00	\$616.36	\$616.36	\$505.75	\$505.75	\$622.40	\$622.40	\$652.62	\$652.62	\$604.27	\$604.27	\$567.61	\$567.61	\$466.16	\$466.16
55	\$491.50	\$491.50	\$517.03	\$517.03	\$643.79	\$643.79	\$528.26	\$528.26	\$650.10	\$650.10	\$681.66	\$681.66	\$631.16	\$631.16	\$592.86	\$592.86	\$486.90	\$486.90
56	\$514.20	\$514.20	\$540.91	\$540.91	\$673.52	\$673.52	\$552.66	\$552.66	\$680.12	\$680.12	\$713.14	\$713.14	\$660.32	\$660.32	\$620.25	\$620.25	\$509.39	\$509.39
57	\$537.13	\$537.13	\$565.02	\$565.02	\$703.55	\$703.55	\$577.29	\$577.29	\$710.44	\$710.44	\$744.93	\$744.93	\$689.75	\$689.75	\$647.90	\$647.90	\$532.10	\$532.10
58	\$561.59	\$561.59	\$590.75	\$590.75	\$735.59	\$735.59	\$603.59	\$603.59	\$742.80	\$742.80	\$778.86	\$778.86	\$721.17	\$721.17	\$677.41	\$677.41	\$556.33	\$556.33
59	\$573.71	\$573.71	\$603.51	\$603.51	\$751.47	\$751.47	\$616.61	\$616.61	\$758.84	\$758.84	\$795.67	\$795.67	\$736.73	\$736.73	\$692.03	\$692.03	\$568.34	\$568.34
60	\$598.18	\$598.18	\$629.24	\$629.24	\$783.51	\$783.51	\$642.91	\$642.91	\$791.20	\$791.20	\$829.60	\$829.60	\$768.15	\$768.15	\$721.54	\$721.54	\$592.58	\$592.58
61	\$619.34	\$619.34	\$651.50	\$651.50	\$811.23	\$811.23	\$665.65	\$665.65	\$819.18	\$819.18	\$858.95	\$858.95	\$795.32	\$795.32	\$747.06	\$747.06	\$613.54	\$613

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

HIOS Plan ID (On Exchange)=>	64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142	
HIOS Plan ID (Off Exchange)=>	64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142	
Plan Marketing Name =>	Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%	
Form # =>														
Rating Area =>	PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	0		0		0		0		0		0		0	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80	
OOP Maximum =>	\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$175.70	\$175.70	\$218.78	\$218.78	\$179.52	\$179.52	\$220.93	\$220.93	\$231.65	\$231.65	\$214.49	\$214.49	\$201.48	\$201.48
15	\$191.32	\$191.32	\$238.23	\$238.23	\$195.48	\$195.48	\$240.57	\$240.57	\$252.24	\$252.24	\$233.56	\$233.56	\$219.39	\$219.39
16	\$197.29	\$197.29	\$245.67	\$245.67	\$201.58	\$201.58	\$248.07	\$248.07	\$260.12	\$260.12	\$240.85	\$240.85	\$226.23	\$226.23
17	\$203.27	\$203.27	\$253.10	\$253.10	\$207.68	\$207.68	\$255.58	\$255.58	\$267.99	\$267.99	\$248.14	\$248.14	\$233.08	\$233.08
18	\$209.70	\$209.70	\$261.11	\$261.11	\$214.25	\$214.25	\$263.67	\$263.67	\$276.47	\$276.47	\$255.99	\$255.99	\$240.46	\$240.46
19	\$216.13	\$216.13	\$269.12	\$269.12	\$220.82	\$220.82	\$271.76	\$271.76	\$284.95	\$284.95	\$263.84	\$263.84	\$247.83	\$247.83
20	\$222.79	\$222.79	\$277.41	\$277.41	\$227.63	\$227.63	\$280.13	\$280.13	\$293.73	\$293.73	\$271.97	\$271.97	\$255.47	\$255.47
21	\$229.68	\$229.68	\$285.99	\$285.99	\$234.67	\$234.67	\$288.79	\$288.79	\$302.81	\$302.81	\$280.38	\$280.38	\$263.37	\$263.37
22	\$229.68	\$229.68	\$285.99	\$285.99	\$234.67	\$234.67	\$288.79	\$288.79	\$302.81	\$302.81	\$280.38	\$280.38	\$263.37	\$263.37
23	\$229.68	\$229.68	\$285.99	\$285.99	\$234.67	\$234.67	\$288.79	\$288.79	\$302.81	\$302.81	\$280.38	\$280.38	\$263.37	\$263.37
24	\$229.68	\$229.68	\$285.99	\$285.99	\$234.67	\$234.67	\$288.79	\$288.79	\$302.81	\$302.81	\$280.38	\$280.38	\$263.37	\$263.37
25	\$230.60	\$230.60	\$287.13	\$287.13	\$235.61	\$235.61	\$289.95	\$289.95	\$304.02	\$304.02	\$281.50	\$281.50	\$264.42	\$264.42
26	\$235.19	\$235.19	\$292.85	\$292.85	\$240.30	\$240.30	\$295.73	\$295.73	\$310.08	\$310.08	\$287.11	\$287.11	\$269.69	\$269.69
27	\$240.70	\$240.70	\$299.72	\$299.72	\$245.93	\$245.93	\$302.66	\$302.66	\$317.35	\$317.35	\$293.84	\$293.84	\$276.01	\$276.01
28	\$249.66	\$249.66	\$310.87	\$310.87	\$255.08	\$255.08	\$313.92	\$313.92	\$329.16	\$329.16	\$304.78	\$304.78	\$286.28	\$286.28
29	\$257.01	\$257.01	\$320.02	\$320.02	\$262.59	\$262.59	\$323.16	\$323.16	\$338.85	\$338.85	\$313.75	\$313.75	\$294.71	\$294.71
30	\$260.69	\$260.69	\$324.60	\$324.60	\$266.35	\$266.35	\$327.78	\$327.78	\$343.69	\$343.69	\$318.23	\$318.23	\$298.92	\$298.92
31	\$266.20	\$266.20	\$331.46	\$331.46	\$271.98	\$271.98	\$334.71	\$334.71	\$350.96	\$350.96	\$324.96	\$324.96	\$305.24	\$305.24
32	\$271.71	\$271.71	\$338.33	\$338.33	\$277.61	\$277.61	\$341.64	\$341.64	\$358.23	\$358.23	\$331.69	\$331.69	\$311.56	\$311.56
33	\$275.16	\$275.16	\$342.62	\$342.62	\$281.13	\$281.13	\$345.98	\$345.98	\$362.77	\$362.77	\$335.90	\$335.90	\$315.52	\$315.52
34	\$278.83	\$278.83	\$347.19	\$347.19	\$284.89	\$284.89	\$350.60	\$350.60	\$367.62	\$367.62	\$340.38	\$340.38	\$319.73	\$319.73
35	\$280.67	\$280.67	\$349.48	\$349.48	\$286.76	\$286.76	\$352.91	\$352.91	\$370.04	\$370.04	\$342.63	\$342.63	\$321.84	\$321.84
36	\$282.51	\$282.51	\$351.77	\$351.77	\$288.64	\$288.64	\$355.22	\$355.22	\$372.46	\$372.46	\$344.87	\$344.87	\$323.94	\$323.94
37	\$284.34	\$284.34	\$354.06	\$354.06	\$290.52	\$290.52	\$357.53	\$357.53	\$374.88	\$374.88	\$347.11	\$347.11	\$326.05	\$326.05
38	\$286.18	\$286.18	\$356.34	\$356.34	\$292.40	\$292.40	\$359.84	\$359.84	\$377.31	\$377.31	\$349.36	\$349.36	\$328.16	\$328.16
39	\$289.86	\$289.86	\$360.92	\$360.92	\$296.15	\$296.15	\$364.46	\$364.46	\$382.15	\$382.15	\$353.84	\$353.84	\$332.37	\$332.37
40	\$293.53	\$293.53	\$365.50	\$365.50	\$299.91	\$299.91	\$369.08	\$369.08	\$387.00	\$387.00	\$358.33	\$358.33	\$336.58	\$336.58
41	\$299.04	\$299.04	\$372.36	\$372.36	\$305.54	\$305.54	\$376.01	\$376.01	\$394.26	\$394.26	\$365.06	\$365.06	\$342.91	\$342.91
42	\$304.33	\$304.33	\$378.94	\$378.94	\$310.94	\$310.94	\$382.65	\$382.65	\$401.23	\$401.23	\$371.51	\$371.51	\$348.96	\$348.96
43	\$311.68	\$311.68	\$388.09	\$388.09	\$318.44	\$318.44	\$391.89	\$391.89	\$410.92	\$410.92	\$380.48	\$380.48	\$357.39	\$357.39
44	\$320.86	\$320.86	\$399.53	\$399.53	\$327.83	\$327.83	\$403.45	\$403.45	\$423.03	\$423.03	\$391.69	\$391.69	\$367.93	\$367.93
45	\$331.66	\$331.66	\$412.97	\$412.97	\$338.86	\$338.86	\$417.02	\$417.02	\$437.26	\$437.26	\$404.87	\$404.87	\$380.30	\$380.30
46	\$344.52	\$344.52	\$428.99	\$428.99	\$352.00	\$352.00	\$433.19	\$433.19	\$454.22	\$454.22	\$420.57	\$420.57	\$395.05	\$395.05
47	\$358.99	\$358.99	\$447.00	\$447.00	\$366.79	\$366.79	\$451.39	\$451.39	\$473.30	\$473.30	\$438.24	\$438.24	\$411.64	\$411.64
48	\$375.53	\$375.53	\$467.59	\$467.59	\$383.68	\$383.68	\$472.18	\$472.18	\$495.10	\$495.10	\$458.43	\$458.43	\$430.61	\$430.61
49	\$391.83	\$391.83	\$487.90	\$487.90	\$400.34	\$400.34	\$492.68	\$492.68	\$516.60	\$516.60	\$478.33	\$478.33	\$449.31	\$449.31
50	\$410.21	\$410.21	\$510.78	\$510.78	\$419.12	\$419.12	\$515.79	\$515.79	\$540.82	\$540.82	\$500.76	\$500.76	\$470.38	\$470.38
51	\$428.35	\$428.35	\$533.37	\$533.37	\$437.66	\$437.66	\$538.60	\$538.60	\$564.75	\$564.75	\$522.91	\$522.91	\$491.18	\$491.18
52	\$448.33	\$448.33	\$558.25	\$558.25	\$458.07	\$458.07	\$563.73	\$563.73	\$591.09	\$591.09	\$547.31	\$547.31	\$514.10	\$514.10
53	\$468.55	\$468.55	\$583.42	\$583.42	\$478.72	\$478.72	\$589.14	\$589.14	\$617.74	\$617.74	\$571.98	\$571.98	\$537.27	\$537.27
54	\$490.37	\$490.37	\$610.59	\$610.59	\$501.02	\$501.02	\$616.58	\$616.58	\$646.51	\$646.51	\$598.62	\$598.62	\$562.29	\$562.29
55	\$512.19	\$512.19	\$637.76	\$637.76	\$523.31	\$523.31	\$644.01	\$644.01	\$675.27	\$675.27	\$625.25	\$625.25	\$587.31	\$587.31
56	\$535.84	\$535.84	\$667.22	\$667.22	\$547.48	\$547.48	\$673.76	\$673.76	\$706.46	\$706.46	\$654.13	\$654.13	\$614.44	\$614.44
57	\$559.73	\$559.73	\$696.96	\$696.96	\$571.89	\$571.89	\$703.79	\$703.79	\$737.96	\$737.96	\$683.29	\$683.29	\$641.83	\$641.83
58	\$585.22	\$585.22	\$728.70	\$728.70	\$597.93	\$597.93	\$735.85	\$735.85	\$771.57	\$771.57	\$714.41	\$714.41	\$671.06	\$671.06
59	\$597.86	\$597.86	\$744.43	\$744.43	\$610.84	\$610.84	\$751.73	\$751.73	\$788.22	\$788.22	\$729.84	\$729.84	\$685.55	\$685.55
60	\$623.35	\$623.35	\$776.18	\$776.18	\$636.89	\$636.89	\$783.79	\$783.79	\$821.83	\$821.83	\$760.96	\$760.96	\$714.78	\$714.78
61	\$645.40	\$645.40	\$803.63	\$803.63	\$659.42	\$659.42	\$811.51	\$811.51	\$850.90	\$850.90	\$787.87	\$787.87	\$740.07	\$740.07
62	\$659.87	\$659.87	\$821.65	\$821.65	\$674.20	\$674.20	\$829.71	\$829.71	\$869.98	\$869.98	\$805.54	\$805.54	\$756.66	\$756.66
63	\$678.01	\$678.01	\$844.24	\$844.24	\$692.74	\$692.74	\$852.52	\$852.52	\$893.90	\$893.90	\$827.69	\$827.69	\$777.46	\$777.46
64+	\$688.81	\$688.81	\$857.68	\$857.68	\$703.77	\$703.77	\$866.09	\$866.09	\$908.14	\$908.14	\$840.87	\$840.87	\$789.84	\$789.84

**AetnaHealthInc  
Small Group  
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
64844PA0060126	Aetna Silver QPOS 6000 80/50	POS	Silver	Off		0 PA03, PA05,	Susquehanna, Wayne, Lackawanna, McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland
64844PA0070142	Aetna Silver HMO 6000 80%	HMO	Silver	Off		0 PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	

Company Name AetnaHealthinc  
 Market Small Group  
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

08-01-2021 Number of Covered Lives by Rating County					RATING AREA 1								RATING AREA 2				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	0	0	0	0	0	0			
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter		
64844PA0060126	Aetna Silver QPOS 6000 80/50	POS	Silver	Off		\$220.40		\$220.40	\$220.40		\$220.40		\$220.40		\$231.85	\$231.85	\$231.85
64844PA0070142	Aetna Silver HMO 6000 80%	HMO	Silver	Off		\$218.34		\$218.34	\$218.34		\$218.34		\$218.34		\$229.68	\$229.68	\$229.68



RATING AREA 3

0	0	0	0	0	0	6	1	0	2	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$288.69	\$288.69	\$288.69	\$288.69	\$288.69	\$288.69	\$288.69	\$288.69	\$288.69	\$288.69	\$288.69	\$288.69	\$288.69
\$285.99	\$285.99	\$285.99	\$285.99	\$285.99	\$285.99	\$285.99	\$285.99	\$285.99	\$285.99	\$285.99	\$285.99	\$285.99

RATING AREA 4

0	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

**RATING AREA 5**

0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
\$236.89	\$236.89	\$236.89	\$236.89	\$236.89	\$236.89	\$236.89
\$234.67	\$234.67	\$234.67	\$234.67	\$234.67	\$234.67	\$234.67

**RATING AREA 6**

12	0	5	0	0	8	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$291.52	\$291.52	\$291.52	\$291.52	\$291.52	\$291.52	\$291.52	\$291.52	\$291.52	\$291.52
\$288.79	\$288.79	\$288.79	\$288.79	\$288.79	\$288.79	\$288.79	\$288.79	\$288.79	\$288.79

**RATING AREA 7**

0	0	8	0
Adams	Berks	Lancaster	York
\$305.68	\$305.68	\$305.68	\$305.68
\$302.81	\$302.81	\$302.81	\$302.81

**RATING AREA 8**

10	10	0	19	11
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$283.03	\$283.03	\$283.03	\$283.03	\$283.03
\$280.38	\$280.38	\$280.38	\$280.38	\$280.38

**RATING AREA 9**

0	0	0	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$265.86	\$265.86	\$265.86	\$265.86	\$265.86	\$265.86	\$265.86
\$263.37	\$263.37	\$263.37	\$263.37	\$263.37	\$263.37	\$263.37

Company Name: AetnaHealthInc  
 Market: Small Group  
 Product: HMO and QPOS  
 Effective Date of Rates: October 1, 2022

Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>	64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0070142	
HIOS Plan ID (Off Exchange)=>	64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0070142	
Plan Marketing Name =>	Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver HMO 6000 80%	
Form # =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09		PARA01	
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09		PARA01	
Network =>	0		0		0		0		0		0		0		0		0	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80	
OOP Maximum =>	\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$173.38	\$173.38	\$182.39	\$182.39	\$227.10	\$227.10	\$186.35	\$186.35	\$229.33	\$229.33	\$240.46	\$240.46	\$222.65	\$222.65	\$209.14	\$209.14	\$171.76	\$171.76
15	\$188.79	\$188.79	\$198.60	\$198.60	\$247.29	\$247.29	\$202.91	\$202.91	\$249.71	\$249.71	\$261.83	\$261.83	\$242.44	\$242.44	\$227.73	\$227.73	\$187.03	\$187.03
16	\$194.69	\$194.69	\$204.80	\$204.80	\$255.01	\$255.01	\$209.24	\$209.24	\$257.51	\$257.51	\$270.01	\$270.01	\$250.01	\$250.01	\$234.83	\$234.83	\$192.86	\$192.86
17	\$200.58	\$200.58	\$210.99	\$210.99	\$262.72	\$262.72	\$215.58	\$215.58	\$265.30	\$265.30	\$278.18	\$278.18	\$257.57	\$257.57	\$241.94	\$241.94	\$198.70	\$198.70
18	\$206.92	\$206.92	\$217.67	\$217.67	\$271.04	\$271.04	\$222.40	\$222.40	\$273.69	\$273.69	\$286.98	\$286.98	\$265.72	\$265.72	\$249.60	\$249.60	\$204.99	\$204.99
19	\$213.27	\$213.27	\$224.35	\$224.35	\$279.35	\$279.35	\$229.22	\$229.22	\$282.09	\$282.09	\$295.78	\$295.78	\$273.87	\$273.87	\$257.25	\$257.25	\$211.27	\$211.27
20	\$219.84	\$219.84	\$231.26	\$231.26	\$287.96	\$287.96	\$236.28	\$236.28	\$290.78	\$290.78	\$304.90	\$304.90	\$282.31	\$282.31	\$265.18	\$265.18	\$217.78	\$217.78
21	\$226.64	\$226.64	\$238.41	\$238.41	\$296.86	\$296.86	\$243.59	\$243.59	\$299.77	\$299.77	\$314.33	\$314.33	\$291.04	\$291.04	\$273.38	\$273.38	\$224.52	\$224.52
22	\$226.64	\$226.64	\$238.41	\$238.41	\$296.86	\$296.86	\$243.59	\$243.59	\$299.77	\$299.77	\$314.33	\$314.33	\$291.04	\$291.04	\$273.38	\$273.38	\$224.52	\$224.52
23	\$226.64	\$226.64	\$238.41	\$238.41	\$296.86	\$296.86	\$243.59	\$243.59	\$299.77	\$299.77	\$314.33	\$314.33	\$291.04	\$291.04	\$273.38	\$273.38	\$224.52	\$224.52
24	\$226.64	\$226.64	\$238.41	\$238.41	\$296.86	\$296.86	\$243.59	\$243.59	\$299.77	\$299.77	\$314.33	\$314.33	\$291.04	\$291.04	\$273.38	\$273.38	\$224.52	\$224.52
25	\$227.55	\$227.55	\$239.37	\$239.37	\$298.05	\$298.05	\$244.56	\$244.56	\$300.97	\$300.97	\$315.58	\$315.58	\$292.21	\$292.21	\$274.48	\$274.48	\$225.42	\$225.42
26	\$232.08	\$232.08	\$244.13	\$244.13	\$303.99	\$303.99	\$249.44	\$249.44	\$306.97	\$306.97	\$321.87	\$321.87	\$298.03	\$298.03	\$279.94	\$279.94	\$229.91	\$229.91
27	\$237.52	\$237.52	\$249.86	\$249.86	\$311.11	\$311.11	\$255.28	\$255.28	\$314.16	\$314.16	\$329.41	\$329.41	\$305.01	\$305.01	\$286.50	\$286.50	\$235.30	\$235.30
28	\$246.36	\$246.36	\$259.15	\$259.15	\$322.69	\$322.69	\$264.78	\$264.78	\$325.85	\$325.85	\$341.67	\$341.67	\$316.36	\$316.36	\$297.17	\$297.17	\$244.05	\$244.05
29	\$253.61	\$253.61	\$266.78	\$266.78	\$332.19	\$332.19	\$272.58	\$272.58	\$335.45	\$335.45	\$351.73	\$351.73	\$325.68	\$325.68	\$305.91	\$305.91	\$251.24	\$251.24
30	\$257.24	\$257.24	\$270.60	\$270.60	\$336.94	\$336.94	\$276.48	\$276.48	\$340.24	\$340.24	\$356.76	\$356.76	\$330.33	\$330.33	\$310.29	\$310.29	\$254.83	\$254.83
31	\$262.68	\$262.68	\$276.32	\$276.32	\$344.06	\$344.06	\$282.32	\$282.32	\$347.44	\$347.44	\$364.30	\$364.30	\$337.32	\$337.32	\$316.85	\$316.85	\$260.22	\$260.22
32	\$268.12	\$268.12	\$282.04	\$282.04	\$351.19	\$351.19	\$288.17	\$288.17	\$354.63	\$354.63	\$371.85	\$371.85	\$344.30	\$344.30	\$323.41	\$323.41	\$265.61	\$265.61
33	\$271.52	\$271.52	\$285.62	\$285.62	\$355.64	\$355.64	\$291.82	\$291.82	\$359.13	\$359.13	\$376.56	\$376.56	\$348.67	\$348.67	\$327.51	\$327.51	\$268.98	\$268.98
34	\$275.14	\$275.14	\$289.43	\$289.43	\$360.39	\$360.39	\$295.72	\$295.72	\$363.93	\$363.93	\$381.59	\$381.59	\$353.33	\$353.33	\$331.89	\$331.89	\$272.57	\$272.57
35	\$276.96	\$276.96	\$291.34	\$291.34	\$362.77	\$362.77	\$297.67	\$297.67	\$366.32	\$366.32	\$384.11	\$384.11	\$355.65	\$355.65	\$334.07	\$334.07	\$274.36	\$274.36
36	\$278.77	\$278.77	\$293.25	\$293.25	\$365.14	\$365.14	\$299.62	\$299.62	\$368.72	\$368.72	\$386.62	\$386.62	\$357.98	\$357.98	\$336.26	\$336.26	\$276.16	\$276.16
37	\$280.58	\$280.58	\$295.15	\$295.15	\$367.52	\$367.52	\$301.56	\$301.56	\$371.12	\$371.12	\$389.14	\$389.14	\$360.31	\$360.31	\$338.45	\$338.45	\$277.96	\$277.96
38	\$282.40	\$282.40	\$297.06	\$297.06	\$369.89	\$369.89	\$303.51	\$303.51	\$373.52	\$373.52	\$391.65	\$391.65	\$362.64	\$362.64	\$340.63	\$340.63	\$279.75	\$279.75
39	\$286.02	\$286.02	\$300.88	\$300.88	\$374.64	\$374.64	\$307.41	\$307.41	\$378.31	\$378.31	\$396.68	\$396.68	\$367.30	\$367.30	\$345.01	\$345.01	\$283.34	\$283.34
40	\$289.65	\$289.65	\$304.69	\$304.69	\$379.39	\$379.39	\$311.31	\$311.31	\$383.11	\$383.11	\$401.71	\$401.71	\$371.95	\$371.95	\$349.38	\$349.38	\$286.94	\$286.94
41	\$295.09	\$295.09	\$310.41	\$310.41	\$386.52	\$386.52	\$317.15	\$317.15	\$390.31	\$390.31	\$409.25	\$409.25	\$378.94	\$378.94	\$355.94	\$355.94	\$292.33	\$292.33
42	\$300.30	\$300.30	\$315.90	\$315.90	\$393.34	\$393.34	\$322.76	\$322.76	\$397.20	\$397.20	\$416.48	\$416.48	\$385.63	\$385.63	\$362.23	\$362.23	\$297.49	\$297.49
43	\$307.55	\$307.55	\$323.53	\$323.53	\$402.84	\$402.84	\$330.55	\$330.55	\$406.79	\$406.79	\$426.54	\$426.54	\$394.95	\$394.95	\$370.98	\$370.98	\$304.67	\$304.67
44	\$316.62	\$316.62	\$333.06	\$333.06	\$414.72	\$414.72	\$340.30	\$340.30	\$418.78	\$418.78	\$439.11	\$439.11	\$406.59	\$406.59	\$381.91	\$381.91	\$313.66	\$313.66
45	\$327.27	\$327.27	\$344.27	\$344.27	\$428.67	\$428.67	\$351.74	\$351.74	\$432.87	\$432.87	\$453.89	\$453.89	\$420.27	\$420.27	\$394.76	\$394.76	\$324.21	\$324.21
46	\$339.96	\$339.96	\$357.62	\$357.62	\$445.30	\$445.30	\$365.39	\$365.39	\$449.66	\$449.66	\$471.49	\$471.49	\$436.56	\$436.56	\$410.07	\$410.07	\$336.78	\$336.78
47	\$354.24	\$354.24	\$372.64	\$372.64	\$464.00	\$464.00	\$380.73	\$380.73	\$468.55	\$468.55	\$491.29	\$491.29	\$454.90	\$454.90	\$427.30	\$427.30	\$350.93	\$350.93
48	\$370.56	\$370.56	\$389.80	\$389.80	\$485.37	\$485.37	\$398.27	\$398.27	\$490.13	\$490.13	\$513.92	\$513.92	\$475.86	\$475.86	\$446.98	\$446.98	\$367.09	\$367.09
49	\$386.65	\$386.65	\$406.73	\$406.73	\$506.45	\$506.45	\$415.57	\$415.57	\$511.41	\$511.41	\$536.24	\$536.24	\$496.52	\$496.52	\$466.39	\$466.39	\$383.03	\$383.03
50	\$404.78	\$404.78	\$425.80	\$425.80	\$530.20	\$530.20	\$435.05	\$435.05	\$535.40	\$535.40	\$561.39	\$561.39	\$519.80	\$519.80	\$488.26	\$488.26	\$400.99	\$400.99
51	\$422.69	\$422.69	\$444.64	\$444.64	\$553.65	\$553.65	\$454.30	\$454.30	\$559.08	\$559.08	\$586.22	\$586.22	\$542.79	\$542.79	\$509.86	\$509.86	\$418.73	\$418.73
52	\$442.41	\$442.41	\$465.38	\$465.38	\$579.48	\$579.48	\$475.49	\$475.49	\$585.16	\$585.16	\$613.56	\$613.56	\$568.12	\$568.12	\$533.64	\$533.64	\$438.26	\$438.26
53	\$462.35	\$462.35	\$486.36	\$486.36	\$605.60	\$605.60	\$496.92	\$496.92	\$611.54	\$611.54	\$641.23	\$641.23	\$593.73	\$593.73	\$557.70	\$557.70	\$458.02	\$458.02
54	\$483.88	\$483.88	\$509.01	\$509.01	\$633.80	\$633.80	\$520.07	\$520.07	\$640.02	\$640.02	\$671.09	\$671.09	\$621.38	\$621.38	\$583.67	\$583.67	\$479.35	\$479.35
55	\$505.41	\$505.41	\$531.66	\$531.66	\$662.01	\$662.01	\$543.21	\$543.21	\$668.50	\$668.50	\$700.95	\$700.95	\$649.03	\$649.03	\$609.64	\$609.64	\$500.68	\$500.68
56	\$528.76	\$528.76	\$556.22	\$556.22	\$692.58	\$692.58	\$568.30	\$568.30	\$699.37	\$699.37	\$733.32	\$733.32	\$679.00	\$679.00	\$637.80	\$637.80	\$523.81	\$523.81
57	\$552.33	\$552.33	\$581.01	\$581.01	\$723.46	\$723.46	\$593.63	\$593.63	\$730.55	\$730.55	\$766.01	\$766.01	\$709.27	\$709.27	\$666.23	\$666.23	\$547.16	\$547.16
58	\$577.49	\$577.49	\$607.47	\$607.47	\$756.41	\$756.41	\$620.67	\$620.67	\$763.82	\$763.82	\$800.90	\$800.90	\$741.58	\$741.58	\$696.58	\$696.58	\$572.08	\$572.08
59	\$589.95	\$589.95	\$620.59	\$620.59	\$772.74	\$772.74	\$634.07	\$634.07	\$780.31	\$780.31	\$818.19	\$818.19	\$757.58	\$757.58	\$711.61	\$711.61	\$584.43	\$584.43
60	\$615.11	\$615.11	\$647.05	\$647.05	\$805.69	\$805.69	\$661.10	\$661.10	\$813.59	\$813.59	\$853.08	\$853.08	\$789.89	\$789.89	\$741.96	\$741.96	\$609.35	\$609.35
61	\$636.87	\$636.87	\$669.94	\$669.94	\$834.19	\$834.19	\$684.49	\$684.49	\$842.37	\$842.37	\$883.26	\$883.26	\$817.83	\$817.83	\$768.20	\$768.20	\$630.90	\$630

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

HIOS Plan ID (On Exchange)=>	64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142	
HIOS Plan ID (Off Exchange)=>	64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142	
Plan Marketing Name =>	Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%	
Form # =>														
Rating Area =>	PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	0		0		0		0		0		0		0	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80	
OOP Maximum =>	\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$180.68	\$180.68	\$224.97	\$224.97	\$184.60	\$184.60	\$227.18	\$227.18	\$238.21	\$238.21	\$220.56	\$220.56	\$207.18	\$207.18
15	\$196.74	\$196.74	\$244.97	\$244.97	\$201.01	\$201.01	\$247.37	\$247.37	\$259.38	\$259.38	\$240.17	\$240.17	\$225.59	\$225.59
16	\$202.88	\$202.88	\$252.62	\$252.62	\$207.28	\$207.28	\$255.09	\$255.09	\$267.48	\$267.48	\$247.66	\$247.66	\$232.64	\$232.64
17	\$209.02	\$209.02	\$260.26	\$260.26	\$213.56	\$213.56	\$262.82	\$262.82	\$275.57	\$275.57	\$255.16	\$255.16	\$239.68	\$239.68
18	\$215.63	\$215.63	\$268.50	\$268.50	\$220.32	\$220.32	\$271.13	\$271.13	\$284.29	\$284.29	\$263.23	\$263.23	\$247.26	\$247.26
19	\$222.25	\$222.25	\$276.73	\$276.73	\$227.07	\$227.07	\$279.45	\$279.45	\$293.01	\$293.01	\$271.31	\$271.31	\$254.84	\$254.84
20	\$229.09	\$229.09	\$285.26	\$285.26	\$234.07	\$234.07	\$288.06	\$288.06	\$302.04	\$302.04	\$279.67	\$279.67	\$262.70	\$262.70
21	\$236.18	\$236.18	\$294.08	\$294.08	\$241.31	\$241.31	\$296.97	\$296.97	\$311.38	\$311.38	\$288.32	\$288.32	\$270.82	\$270.82
22	\$236.18	\$236.18	\$294.08	\$294.08	\$241.31	\$241.31	\$296.97	\$296.97	\$311.38	\$311.38	\$288.32	\$288.32	\$270.82	\$270.82
23	\$236.18	\$236.18	\$294.08	\$294.08	\$241.31	\$241.31	\$296.97	\$296.97	\$311.38	\$311.38	\$288.32	\$288.32	\$270.82	\$270.82
24	\$236.18	\$236.18	\$294.08	\$294.08	\$241.31	\$241.31	\$296.97	\$296.97	\$311.38	\$311.38	\$288.32	\$288.32	\$270.82	\$270.82
25	\$237.12	\$237.12	\$295.26	\$295.26	\$242.27	\$242.27	\$298.16	\$298.16	\$312.63	\$312.63	\$289.47	\$289.47	\$271.91	\$271.91
26	\$241.85	\$241.85	\$301.14	\$301.14	\$247.10	\$247.10	\$304.09	\$304.09	\$318.86	\$318.86	\$295.24	\$295.24	\$277.32	\$277.32
27	\$247.52	\$247.52	\$308.20	\$308.20	\$252.89	\$252.89	\$311.22	\$311.22	\$326.33	\$326.33	\$302.16	\$302.16	\$283.82	\$283.82
28	\$256.73	\$256.73	\$319.67	\$319.67	\$262.30	\$262.30	\$322.80	\$322.80	\$338.47	\$338.47	\$313.40	\$313.40	\$294.38	\$294.38
29	\$264.29	\$264.29	\$329.08	\$329.08	\$270.03	\$270.03	\$332.31	\$332.31	\$348.44	\$348.44	\$322.63	\$322.63	\$303.05	\$303.05
30	\$268.06	\$268.06	\$333.79	\$333.79	\$273.89	\$273.89	\$337.06	\$337.06	\$353.42	\$353.42	\$327.24	\$327.24	\$307.38	\$307.38
31	\$273.73	\$273.73	\$340.84	\$340.84	\$279.68	\$279.68	\$344.19	\$344.19	\$360.89	\$360.89	\$334.16	\$334.16	\$313.88	\$313.88
32	\$279.40	\$279.40	\$347.90	\$347.90	\$285.47	\$285.47	\$351.31	\$351.31	\$368.37	\$368.37	\$341.08	\$341.08	\$320.38	\$320.38
33	\$282.94	\$282.94	\$352.31	\$352.31	\$289.09	\$289.09	\$355.77	\$355.77	\$373.04	\$373.04	\$345.40	\$345.40	\$324.44	\$324.44
34	\$286.72	\$286.72	\$357.02	\$357.02	\$292.95	\$292.95	\$360.52	\$360.52	\$378.02	\$378.02	\$350.02	\$350.02	\$328.78	\$328.78
35	\$288.61	\$288.61	\$359.37	\$359.37	\$294.88	\$294.88	\$362.89	\$362.89	\$380.51	\$380.51	\$352.32	\$352.32	\$330.94	\$330.94
36	\$290.50	\$290.50	\$361.72	\$361.72	\$296.81	\$296.81	\$365.27	\$365.27	\$383.00	\$383.00	\$354.63	\$354.63	\$333.11	\$333.11
37	\$292.39	\$292.39	\$364.08	\$364.08	\$298.74	\$298.74	\$367.65	\$367.65	\$385.49	\$385.49	\$356.94	\$356.94	\$335.28	\$335.28
38	\$294.28	\$294.28	\$366.43	\$366.43	\$300.67	\$300.67	\$370.02	\$370.02	\$387.98	\$387.98	\$359.24	\$359.24	\$337.44	\$337.44
39	\$298.06	\$298.06	\$371.13	\$371.13	\$304.53	\$304.53	\$374.77	\$374.77	\$392.97	\$392.97	\$363.86	\$363.86	\$341.78	\$341.78
40	\$301.84	\$301.84	\$375.84	\$375.84	\$308.39	\$308.39	\$379.52	\$379.52	\$397.95	\$397.95	\$368.47	\$368.47	\$346.11	\$346.11
41	\$307.51	\$307.51	\$382.90	\$382.90	\$314.19	\$314.19	\$386.65	\$386.65	\$405.42	\$405.42	\$375.39	\$375.39	\$352.61	\$352.61
42	\$312.94	\$312.94	\$389.66	\$389.66	\$319.74	\$319.74	\$393.48	\$393.48	\$412.58	\$412.58	\$382.02	\$382.02	\$358.84	\$358.84
43	\$320.50	\$320.50	\$399.07	\$399.07	\$327.46	\$327.46	\$402.98	\$402.98	\$422.55	\$422.55	\$391.25	\$391.25	\$367.51	\$367.51
44	\$329.94	\$329.94	\$410.84	\$410.84	\$337.11	\$337.11	\$414.86	\$414.86	\$435.00	\$435.00	\$402.78	\$402.78	\$378.34	\$378.34
45	\$341.04	\$341.04	\$424.66	\$424.66	\$348.45	\$348.45	\$428.82	\$428.82	\$449.64	\$449.64	\$416.33	\$416.33	\$391.07	\$391.07
46	\$354.27	\$354.27	\$441.13	\$441.13	\$361.96	\$361.96	\$445.45	\$445.45	\$467.07	\$467.07	\$432.48	\$432.48	\$406.23	\$406.23
47	\$369.15	\$369.15	\$459.65	\$459.65	\$377.17	\$377.17	\$464.16	\$464.16	\$486.69	\$486.69	\$450.64	\$450.64	\$423.29	\$423.29
48	\$386.15	\$386.15	\$480.83	\$480.83	\$394.54	\$394.54	\$485.54	\$485.54	\$509.11	\$509.11	\$471.40	\$471.40	\$442.79	\$442.79
49	\$402.92	\$402.92	\$501.71	\$501.71	\$411.67	\$411.67	\$506.63	\$506.63	\$531.22	\$531.22	\$491.87	\$491.87	\$462.02	\$462.02
50	\$421.82	\$421.82	\$525.23	\$525.23	\$430.98	\$430.98	\$530.38	\$530.38	\$556.13	\$556.13	\$514.94	\$514.94	\$483.69	\$483.69
51	\$440.48	\$440.48	\$548.47	\$548.47	\$450.04	\$450.04	\$553.84	\$553.84	\$580.73	\$580.73	\$537.71	\$537.71	\$505.08	\$505.08
52	\$461.02	\$461.02	\$574.05	\$574.05	\$471.04	\$471.04	\$579.68	\$579.68	\$607.82	\$607.82	\$562.80	\$562.80	\$528.64	\$528.64
53	\$481.81	\$481.81	\$599.93	\$599.93	\$492.27	\$492.27	\$605.81	\$605.81	\$635.22	\$635.22	\$588.17	\$588.17	\$552.48	\$552.48
54	\$504.24	\$504.24	\$627.87	\$627.87	\$515.20	\$515.20	\$634.03	\$634.03	\$664.80	\$664.80	\$615.56	\$615.56	\$578.21	\$578.21
55	\$526.68	\$526.68	\$655.81	\$655.81	\$538.12	\$538.12	\$662.24	\$662.24	\$694.38	\$694.38	\$642.95	\$642.95	\$603.93	\$603.93
56	\$551.01	\$551.01	\$686.10	\$686.10	\$562.98	\$562.98	\$692.82	\$692.82	\$726.46	\$726.46	\$672.65	\$672.65	\$631.83	\$631.83
57	\$575.57	\$575.57	\$716.68	\$716.68	\$588.07	\$588.07	\$723.71	\$723.71	\$758.84	\$758.84	\$702.63	\$702.63	\$659.99	\$659.99
58	\$601.79	\$601.79	\$749.33	\$749.33	\$614.86	\$614.86	\$756.67	\$756.67	\$793.40	\$793.40	\$734.63	\$734.63	\$690.05	\$690.05
59	\$614.78	\$614.78	\$765.50	\$765.50	\$628.13	\$628.13	\$773.01	\$773.01	\$810.53	\$810.53	\$750.49	\$750.49	\$704.95	\$704.95
60	\$640.99	\$640.99	\$798.14	\$798.14	\$654.91	\$654.91	\$805.97	\$805.97	\$845.09	\$845.09	\$782.49	\$782.49	\$735.01	\$735.01
61	\$663.67	\$663.67	\$826.38	\$826.38	\$678.08	\$678.08	\$834.48	\$834.48	\$874.99	\$874.99	\$810.17	\$810.17	\$761.01	\$761.01
62	\$678.54	\$678.54	\$844.90	\$844.90	\$693.28	\$693.28	\$853.19	\$853.19	\$894.60	\$894.60	\$828.34	\$828.34	\$778.07	\$778.07
63	\$697.20	\$697.20	\$868.14	\$868.14	\$712.35	\$712.35	\$876.65	\$876.65	\$919.20	\$919.20	\$851.11	\$851.11	\$799.47	\$799.47
64+	\$708.30	\$708.30	\$881.96	\$881.96	\$723.69	\$723.69	\$890.60	\$890.60	\$933.84	\$933.84	\$864.66	\$864.66	\$812.20	\$812.20

**AetnaHealthInc  
Small Group  
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
64844PA0060126	Aetna Silver QPOS 6000 80/50	POS	Silver	Off		0 PA03, PA05,	Susquehanna, Wayne, Lackawanna, McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland
64844PA0070142	Aetna Silver HMO 6000 80%	HMO	Silver	Off		0 PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	

Company Name AetnaHealthInc  
 Market Small Group  
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	11-01-2021 Number of Covered Lives by Rating County								RATING AREA 1			RATING AREA 2			RATING AREA 3											
					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	1	0	2	0	0	0
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming		
64844PA0060126	Aetna Silver OPOS 6000 80/50	POS	Silver	Off																										
64844PA0070142	Aetna Silver HMO 6000 80%	HMO	Silver	Off	\$226.64	\$226.64	\$226.64	\$226.64	\$226.64	\$226.64	\$226.64	\$226.64	\$226.64	\$226.64	\$226.64	\$226.64	\$226.64	\$226.64	\$226.64	\$226.64	\$226.64	\$226.64	\$226.64	\$226.64	\$226.64	\$226.64				
					\$224.52	\$224.52	\$224.52	\$224.52	\$224.52	\$224.52	\$224.52	\$224.52	\$224.52	\$224.52	\$224.52	\$224.52	\$224.52	\$224.52	\$224.52	\$224.52	\$224.52	\$224.52	\$224.52	\$224.52	\$224.52	\$224.52				
					\$238.41	\$238.41	\$238.41	\$238.41	\$238.41	\$238.41	\$238.41	\$238.41	\$238.41	\$238.41	\$238.41	\$238.41	\$238.41	\$238.41	\$238.41	\$238.41	\$238.41	\$238.41	\$238.41	\$238.41	\$238.41	\$238.41				
					\$236.18	\$236.18	\$236.18	\$236.18	\$236.18	\$236.18	\$236.18	\$236.18	\$236.18	\$236.18	\$236.18	\$236.18	\$236.18	\$236.18	\$236.18	\$236.18	\$236.18	\$236.18	\$236.18	\$236.18	\$236.18	\$236.18				
					\$296.86	\$296.86	\$296.86	\$296.86	\$296.86	\$296.86	\$296.86	\$296.86	\$296.86	\$296.86	\$296.86	\$296.86	\$296.86	\$296.86	\$296.86	\$296.86	\$296.86	\$296.86	\$296.86	\$296.86	\$296.86	\$296.86				
					\$294.08	\$294.08	\$294.08	\$294.08	\$294.08	\$294.08	\$294.08	\$294.08	\$294.08	\$294.08	\$294.08	\$294.08	\$294.08	\$294.08	\$294.08	\$294.08	\$294.08	\$294.08	\$294.08	\$294.08	\$294.08	\$294.08				

RATING AREA 4

0	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$243.59	\$243.59	\$243.59	\$243.59	\$243.59	
	\$241.31	\$241.31	\$241.31	\$241.31	\$241.31	

RATING AREA 6

12	0	5	0	0	8	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$299.77	\$299.77	\$299.77	\$299.77	\$299.77	\$299.77	\$299.77	\$299.77	\$299.77	\$299.77
\$296.97	\$296.97	\$296.97	\$296.97	\$296.97	\$296.97	\$296.97	\$296.97	\$296.97	\$296.97

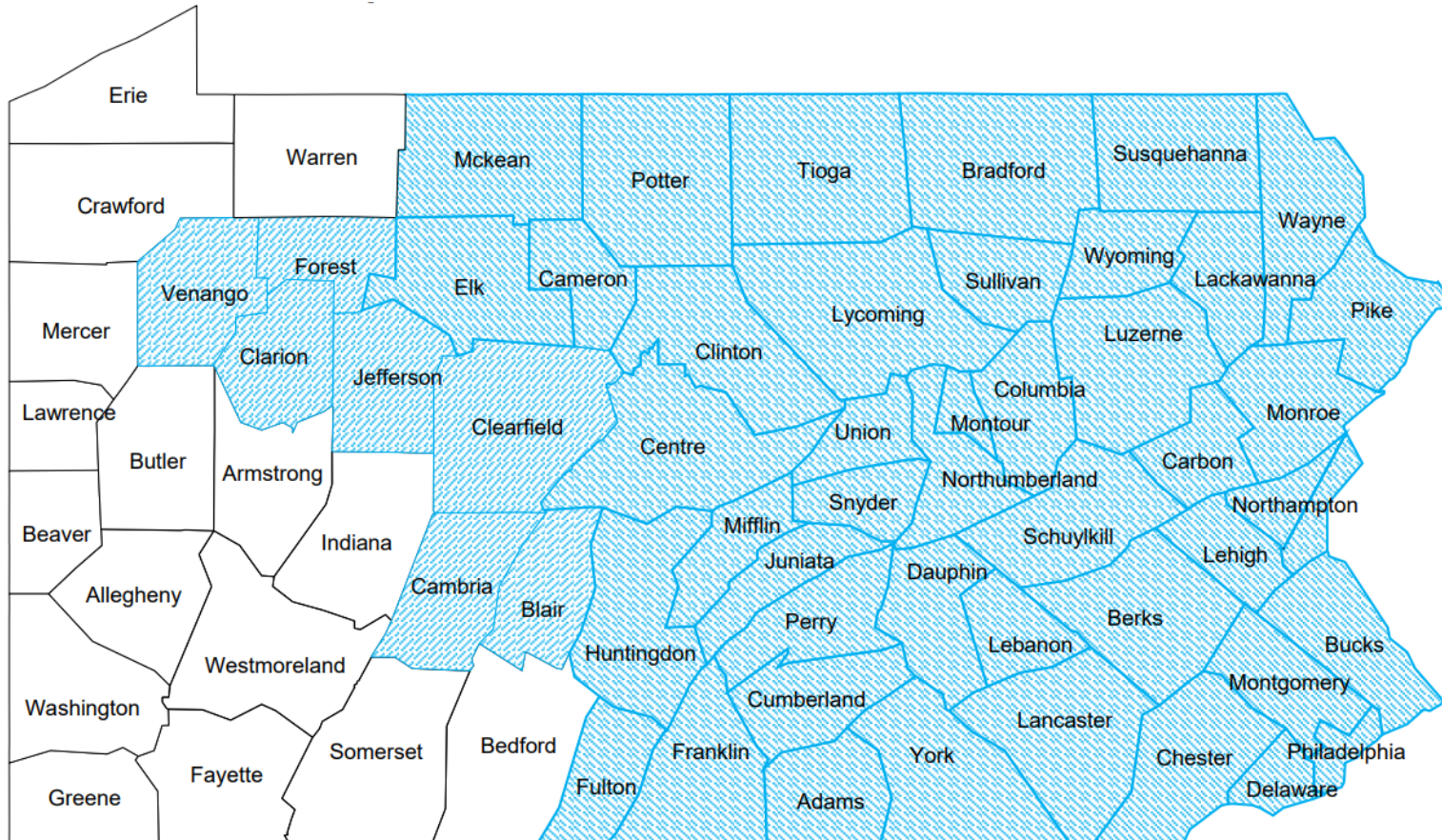
RATING AREA 7				RATING AREA 8					RATING AREA 9						
0	0	8	0	10	10	0	19	11	0	0	0	0	0	0	0
Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$314.33	\$314.33	\$314.33	\$314.33	\$291.04	\$291.04	\$291.04	\$291.04	\$291.04	\$273.38	\$273.38	\$273.38	\$273.38	\$273.38	\$273.38	273.38
\$311.38	\$311.38	\$311.38	\$311.38	\$288.32	\$288.32	\$288.32	\$288.32	\$288.32	\$270.82	\$270.82	\$270.82	\$270.82	\$270.82	\$270.82	270.82





# 01/01/2023 Service Area

## Issuer: Aetna Health Inc. (a PA corp.)

### Market: Small Group



**Key** (*modify as needed*)

-  : 2023 on-exchange service area
-  : 2023 off-exchange only service area



June 24, 2022

Mr. Michael Gurgiolo  
Actuarial Review Division  
Bureau of Accident & Health Insurance  
1311 Strawberry Square  
Harrisburg, PA 17120

Subject: Aetna Health Assurance Pennsylvania, Inc.  
Small Group Rate Filing  
SERFF # 133266777

Dear Mr. Michael Gurgiolo:

I am writing in response to your objection letter sent via SERFF regarding our PA AHI HMO SG filing received on June 15, 2022. For convenience, your comments have been included as part of the response. This letter includes the previously supplied responses as well as additional responses.

- 1. The following questions are related to the projected risk adjustment transfer amount:**
  - a. Please explain and provide the quantitative development of the projected risk adjustment transfer amount PMPM equal to \$151.88.**

Please refer to the following attached document for the factors used to project risk transfer amount:

- Q01 – AHI RA Transfer Exhibit.xlsx

- b. Please compare the projected 2023 risk adjustment transfer amount PMPM to the anticipated 2021 risk adjustment transfer amount PMPM, identifying the specific driver(s) of any differences between the two values and providing detailed support for those differences.**

2021 Risk Adjustment Transfer Estimate is \$340.22 PMPM (\$386,489) while the 2023 Risk Adjustment Transfer Estimate is \$153.47. We are assuming that the risk of the population will change relative to the market and the projected risk adjustment transfer amount was calculated in tandem. 2021 appears to be an outlier when compared to historical risk transfer amounts for this block of business.

- 2. The following questions are related to the proposed annual trend rate included in the filing.**
  - a. Please clarify the trend assumption utilized in the development of this filing. The 'I Data' and 'I. b. Manual Data' tabs of the PA Rate Template appear to indicate an 9.7% annual trend rate, but the Rate Change Summary indicates a trend rate of 10.3%.**



The PA Rate Template trend of 9.7% is the Total Med + Rx Allowed trend rate. The Rate Change Summary (Attachment 1) of 10.3% is the Medical Only paid trend rate.

- b. Please provide the actual observed trends based on historical allowed claims experience for each benefit category as well as in aggregate for years 2019, 2020, 2021, and 2022 (year to date). We realize 2022 trends will be partially based on estimated claim costs. In providing your response, for each calendar year, provide the total member months, allowed claims, and any normalization adjustments that should be applied to the claims experience. Please provide both raw and COVID-19 adjusted values for 2020 and 2021, as applicable.***

Please refer to the following attached document for the trend by benefit category:

- Q02 – Experience 202003-202202.xlsx

No adjustments for COVID-19 were made.

- c. Please compare the proposed annual trend rate to the actual observed trend rates per your response above. To the extent they are significantly different, please explain and justify why it is reasonable that they should be different.***

Due to the shrinking population, there is a lot of volatility in the trend by category of service. In addition, the data is not sufficient to provide any trend patterns. As a result, we are using national guidance consistent with pre-Covid trends.

Actual observed claim trends are not normalized for large claims, age, gender or benefit design and are, therefore, not a good indicator of projected claim trends.

- 3. Please confirm that you have tested to ensure that the rates in Table 11 of the PAAM Exhibits, PA Plan Design Summary and Rate Table, Federal Rates Template, and binder are identical.***  
Confirmed.
- 4. Per HHS Final Notice of Benefit and Payment Parameters, the federal medical rebate loss ratio is prohibited from including indirect quality improvement activity (QIA) expenses. Please confirm that in the calculation of the rebate MLR that indirect quality improvement activity (QIA) expenses have been excluded.***



The calculation of the rebate MLR is based on direct QIA.

- 5. Please provide the quantitative development for determining the commission PMPM as shown in Table 6 of the PAAM Exhibits.***

Please refer to the following attached document for determining the commission PMPM:

- Q05 – AHI Commissions Exhibit.xlsx

- 6. Please provide an exhibit showing the commission PMPM amount to be paid to brokers in the following situations: Open-Enrollment Enrollee – New, Open Enrollment Enrollee – Renewing, Special Enrollment Period Enrollee – New, Special Enrollment Enrollee – Renewing. If the commission PMPM is not consistent between the four options above, please explain in detail the reason for the difference. Note that federal law prohibits differences in compensation to agents and brokers for coverage in the same benefit year based on whether the enrollment is during an SEP or during OEP.***

There are no differences in compensation to agents and brokers for the situations listed above.

Please refer to the following attached document for determining the commission PMPM:

- Q05 – AHI Commissions Exhibit.xlsx

- 7. Please provide a current copy of the broker contract agreements for plan year 2023.***

This information is not readily available to the actuarial team. We have requested this information from our business partners and will provide it when it is available.

- 8. With the Public Health Emergency scheduled to end on July 15th, how has the rate development been affected? Please provide support for any adjustments, or support for making no adjustments if applicable.***

The rate development was not affected by the Public Health Emergency scheduled to end on July 15<sup>th</sup>. The rates were developed assuming a return to levels observed before the Public Health Emergency.

- 9. Furthermore, with the Public Health Emergency scheduled to end on July 15th, has any adjustment been made specifically to the morbidity assumption for Plan Year 2023?***

The morbidity assumption was not affected by the Public Health Emergency scheduled to end on July 15<sup>th</sup>. When developing the population morbidity projection, historical TPIR PLRS for PA



were considered as well internal risk scores. The projected annual change result puts less weight on more recent years.

***10. What impact, if any, is COVID having on the Plan Year 2023 rates? If the rates are impacted, please provide a qualitative explanation and quantitative exhibit demonstrating the effect of COVID, including the rationale, magnitude, and implementation of adjustments to base experience, trend, and/or rate development factors.***

The 2023 rates do not include any COVID-19 adjustments.

***11. Please verify that all plans fall within the updated metallic tier AV ranges prescribed by the HHS Final Notice of Benefit and Payment Parameters.***

Confirmed. All AV's for the silver plans are between the prescribed range of 0.68-0.72.

***12. How are drug rebates projected to change from the base period to the rating period? How has this change been reflected in the rate development?***

The experience data (CY 2021 through February 2022) we used for our 1Q23 pricing was net of prescription rebates.

***13. Please explain how a change in member behavior to use service types such as telehealth more frequently than in the past and how a reversion back to more traditional service types is considered in your trend development.***

The assumption is that utilization and cost of physician services will resemble pre-COVID levels.

***14. Please provide an explanation of and support for the General & Claims Administrative Expenses shown in Table 6, as well as the reasons for any changes in the level of these expenses from the 2022 filing.***

The administrative expense load is made up of three main components: G&A, commissions, and Quality Improvement (QIA).

The G&A expense is developed by calculating the cost of direct and allocated expenses across business segments and geographic areas.



The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

The 0.5% of premium is a HHS permitted standard deduction for Quality Improvement Initiatives. They determined the allowance by studying historically reported averages across all issuers.

In addition to these components, G&A would also reflect adjustment for inflation.

***15. In the Trend Tie-Out exhibit, please verify that 2023 trend factors are shown, and clarify the statement that Table 5A reflects paid trend such that leveraging is appropriate, when projected allowed claims appear to be trended in this table.***

Confirmed.

In the Trend Tie-Out exhibit, Table 5A intends to show the development of the quarterly effective date factors using the paid trend. The Trend Tie-Out Exhibit crosswalks between total Medical + Rx allowed and Total Medical + Rx paid trend.

***16. Per Table 1 of the PAAME Exhibits, the average age in the projection period is expected to decrease to 37.0. Please clarify how the average age was determined for the projection period in Table 1, and provide a narrative explaining what is driving this indicated change in the projected average age of membership in 2023.***

Thank you for your review. The formula for the average age was not updated – please see the updated PAAM.

***17. Please revise the Federal Income Tax calculation to reflect a 21% rather than a 25% tax rate.***

The rate development already assumes a Federal Income Tax rate of 21%.

***18. What is the reason for the difference in Pricing AVs for the two plans offered?***

The 2023 actuarial values shown in the AV Screenshots are the same – 0.697 for both. However, section 3.3 of the URRT wksh 2 includes an adjustment factor to account for differences in expected claim costs due to networks and plan designs.

***19. Per the URRT, Worksheet 1, the Incurred Claims in Experience Period (cell E16) is equal to \$652,618.10. However, per the PAAM Exhibits, Table 2, Ultimate Incurred Claims (cell D36) + Total Prescription Drug Rebates (cell I36) + Total EHB Capitation (cell J36) + Total Non-***



***EHB Capitation (cell K36) is equal to \$634,397.27. Please explain the discrepancy or update so that these numbers are consistent.***

The Incurred Claims in Experience Period (cell E16) of Worksheet 1 of the URRT is equal to the Ultimate Incurred Claims in cell D36 of the PAAM Exhibits.

***20. Per the URRT, Worksheet 2, the Incurred Claims in Experience Period (cell D30) is equal to \$652,617.54. However, per the PAAM Exhibits, Table 2, Ultimate Incurred Claims (cell D36) + Total Prescription Drug Rebates (cell I36) + Total EHB Capitation (cell J36) + Total Non-EHB Capitation (cell K36) is equal to \$634,397.27. Please explain the discrepancy or update so that these numbers are consistent.***

The Incurred Claims in Experience Period (cell D30) of Worksheet 2 of the URRT is equal to the Ultimate Incurred Claims in cell D36 of the PAAM Exhibits.

***21. Per the URRT, Worksheet 2, the Member Cost-Sharing (cell D28) is equal to \$232,527.00. However, based on Table 2 of the PAAM Exhibits, Member Cost-Sharing (cell F36) is equal to \$229,980.24. Please update so that these numbers are consistent or explain the discrepancy.***

The Member Cost-Sharing (cell F36) in the PAAM Exhibit has been updated to reflect the correct number.

***22. Per Table 2 of the PAAM Exhibits, Allowed Claims (cell G36) + Total Prescription Drug Rebates (cell I36) + Total EHB Capitation (cell J36) + Total Non-EHB Capitation (cell K36) is equal to \$885,144.55. However, in Table 4 of the PAAM Exhibits, the Allowed Claims (Net of Prescription Drug Rebates) for 2021 (column K) sum to \$915,206.84. Please update so that these numbers are consistent or provide an explanation explaining the difference.***

For Table 4,  
Sum(Allowed Claims in column K) + Sum(Prescription Drug Rebates in column J)  
=\$915,206.84 + -\$30,062.29  
=\$885,144.55

Pennsylvania  
 Aetna Health Inc. (a PA corp.)  
 1Q23 Small Group Rates  
 Response to question 1, from June 15, 2022 objection letter.

Risk Adjustment Transfer

	2021				Change in Risk Profile '21 to '23	2023 Projection	Explanation of change from 2021 to 2023
	Bronze	Silver	Gold	All			
Member Months	0	1,041	0	1,041		1,041	
PLRS							
Entity Specific:							
IDF							
GCF							
ARF							
AV	0		0				
Aetna Factor Including Risk							
Aetna Factor Excluding Risk							
Statewide Average:							
PLRS							
DF							
GCF							
ARF							
AV							
State Factor Including Risk							Assuming same State Wide factors for State Term 1; includes completion factor
State Factor Excluding Risk							Assuming same State Wide factors for State Term 2; includes completion factor
Market Average Premium							Assuming similar State Wide PMPM as 2021; includes completion factor
% premium used in RA transfer formula							
Aetna RA Transfer							
Aetna RA Transfer PMPM							
Aetna Reimbursement from High-Cost Risk Enrollee Pool							
Aetna Reimbursement from High-Cost Risk Enrollee Pool PMPM							
Aetna Charge for High-Cost Risk Enrollee Pool							
Aetna Charge for High-Cost Risk Enrollee Pool PMPM							
On an Incurred Basis							
RA Transfer PMPM, net of high risk Pool Premium and Recoveries							
RA Transfer PMPM, net of high risk Pool Premium and Recoveries PMPM							Slight variance to Worksheet II Item 4.16 due to rounding between this exhibit and our full RA model



Pennsylvania  
Aetna Health, Inc  
1Q23 Small Group Rates

Response to question 2, from June 15, 2022 objection letter.

	AHI -Trend									
	Allowed					Paid				
	Inpatient	Outpatient	Professional	Other	Pharmacy	Inpatient	Outpatient	Professional	Other	Pharmacy
2/1/2021	0.00%	-15.43%	-8.88%	-9.89%	-2.29%	0.00%	-17.92%	-11.99%	5.22%	-1.71%
3/1/2021	0.00%	-10.55%	-1.45%	-9.25%	2.35%	0.00%	-13.59%	-3.32%	-10.88%	3.04%
4/1/2021	-2.61%	-17.55%	-5.98%	-2.07%	-1.54%	-0.33%	-27.08%	-3.51%	-3.32%	-1.12%
5/1/2021	0.00%	-13.52%	-3.45%	-15.54%	-2.49%	0.00%	-15.97%	-2.13%	-16.47%	-1.96%
6/1/2021	13.86%	-26.90%	5.85%	-3.76%	-0.01%	2.82%	-48.18%	2.19%	-7.17%	0.39%
7/1/2021	35.37%	3.72%	7.94%	-1.16%	2.69%	2.53%	15.99%	10.12%	-0.69%	3.26%
8/1/2021	-10.45%	-2.95%	8.61%	-3.73%	-2.49%	-15.65%	-9.44%	4.50%	-5.66%	-2.31%
9/1/2021	-20.66%	2.72%	-10.12%	4.44%	0.43%	-30.58%	-6.18%	-15.73%	4.13%	0.67%
10/1/2021	-44.84%	5.92%	-8.73%	-23.58%	12.98%	-80.93%	4.42%	-16.26%	-29.22%	13.55%
11/1/2021	40.27%	1.70%	1.26%	-1.49%	3.83%	95.14%	-1.36%	-5.90%	-8.38%	4.03%
12/1/2021	11.81%	-1.32%	5.77%	0.23%	-0.42%	7.51%	17.52%	7.60%	-1.61%	-0.29%
1/1/2022	0.00%	1.60%	6.69%	13.99%	-1.48%	0.00%	-3.82%	-1.15%	-9.25%	-1.36%

	ALIC -Trend									
	Allowed					Paid				
	Inpatient	Outpatient	Professional	Other	Pharmacy	Inpatient	Outpatient	Professional	Other	Pharmacy
2/1/2021	0.00%	-14.60%	-12.97%	5.87%	-7.37%	0.00%	-23.77%	-13.89%	-10.21%	-7.35%
3/1/2021	-2.75%	7.27%	-6.77%	22.27%	0.24%	-1.62%	17.01%	-7.85%	25.94%	1.06%
4/1/2021	0.00%	-0.03%	-4.18%	-0.55%	-5.25%	0.00%	0.08%	-7.37%	-0.69%	-5.33%
5/1/2021	-3.00%	-7.48%	-10.12%	-1.27%	-12.75%	-2.74%	-4.54%	-12.93%	-1.86%	-13.27%
6/1/2021	-11.13%	-2.92%	-8.82%	-5.20%	-7.50%	-12.53%	0.29%	-10.34%	2.06%	-7.85%
7/1/2021	-8.38%	-13.15%	-4.28%	-10.45%	-0.91%	-9.01%	-20.20%	-4.87%	-10.44%	-1.13%
8/1/2021	-14.71%	6.84%	-2.29%	-4.80%	11.63%	-15.29%	8.35%	0.23%	-7.46%	15.03%
9/1/2021	0.00%	3.18%	2.90%	55.25%	-9.64%	0.00%	2.75%	4.58%	77.39%	-10.69%
10/1/2021	-9.15%	-19.32%	-7.07%	12.29%	-3.53%	0.00%	-19.10%	-5.85%	14.59%	-2.50%
11/1/2021	-14.65%	3.31%	-1.05%	6.38%	-12.19%	-20.30%	4.14%	-1.96%	1.42%	-12.90%
12/1/2021	-17.38%	0.77%	-2.57%	2.60%	9.32%	-18.72%	5.71%	0.32%	6.46%	12.39%
1/1/2022	-76.64%	15.73%	11.70%	3.23%	-15.95%	-83.21%	11.88%	1.11%	2.19%	-17.84%

**Pennsylvania**  
**Aetna Health, Inc.**  
**1Q23 Small Group Rates**

Response to question 5, from June 15, 2022 objection letter.

Projected On HIX MM %	0.00%
Projected Off HIX MM %	100.00%
	100.00%

Commissions

New Business PSPM \$	\$ 24.85
Renewal Business PSPM \$	\$ 24.85

Average Contract Size	1.268
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Commissions PMPM	\$ 19.60
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July 14, 2022

Mr. Michael Gurgiolo  
Actuarial Review Division  
Bureau of Accident & Health Insurance  
1311 Strawberry Square  
Harrisburg, PA 17120

Subject: Aetna Health Inc. (a PA corp.)  
Small Group Rate Filing  
SERFF # 133266777

Dear Mr. Michael Gurgiolo:

I am writing in response to your objection letter sent via SERFF regarding our PA AHI HMO SG filing received on July 6, 2022. For convenience, your comments have been included as part of the response. This letter includes the previously supplied responses as well as additional responses.

- 1. Please update the 2021 experience period risk adjustment amount, in Table 2, to reflect the final CMS risk adjustment amount released on June 30th.***

The 2021 experience period risk adjustment transfer amount in Table 2 of the PA Actuarial Memorandum Exhibits was updated to show \$386,489.51 from the final CMS report (prior amount was \$386,489.00).

- 2. 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.***

We do not wish to modify the risk transfer amount that was filed at this time.

- 3. 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.***

Confirmed.

- 4. Please ensure that the 7/14/22 versions of the following items are posted in SERFF with your July 14th response to this data call.***

***a. Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.***

Confirmed.

***b. PA Actuarial Memorandum***

Confirmed.



**c. PA Actuarial Memorandum Exhibits**

Confirmed.

**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”)**

Confirmed.

**e. URRT**

Confirmed.

**f. Federal Rate Template**

Confirmed.

**g. Part III: Actuarial Memorandum**

Confirmed.

**h. Updated Rate Change Request Summary (Attachment I)**

Confirmed.

**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).**

Confirmed.

5. **As requested in Round 1, please provide a current copy of the broker contract agreements for plan year 2023.**

We have provided the agreement via email.

6. **Please provide an exhibit showing the development of the Change in Morbidity – All Other factor of 1.114 used to develop the projected index rate in Table 5.**

	<b>Manual</b>
Experience	1.898
Interim	2.081
Projection	2.113
Projection/Experience	1.114

Manual experience includes large group data with 100% credibility applied. Part of the morbidity accounts for normalizing large group data to a small group basis. Additionally, we considered the



entity specific population risk based on internal risk scores as well as PLRS information to determine, directionally, the projected change in morbidity.

- 7. *Please considerations that resulted in the assumption that the Covid-19 will have no impact on 2023 claims, relative to the rating period.***

Aetna recognizes that COVID has had an impact on 2021 medical claims, varying by geography. This includes some level of COVID treatment costs, testing, and vaccination costs that increase medical and pharmacy costs, as well as members continuing to choose to defer care and causing a downward impact on claims costs. Aetna expects costs of COVID treatment, testing, and vaccination to decrease in the projection period while the rebound effect of deferred care will offset these reduced costs. As such, a 1.0 factor was applied for the COVID-19 adjustment.

- 8. *Please clarify how the 0.5641% Federal Income Tax figure in Table 7 of the PAAM Exhibits was determined. I anticipate a calculation of  $2\% * 0.21 / (1 - 0.21) = .5316\%$ , with 2% representing the allowable profit and 0.21 representing the federal income tax rate; this is consistent with FIT percentage in the ALIC and AHASPA filings.***

The ALIC Federal Income Tax is calculated by taking the ALIC Federal Income Tax percentage of 21% and multiplying by the BFIT percentage of 2.53%.

$$21\% (\text{ALIC Federal Income Tax}) * 2.53\% (\text{BFIT}) = 0.5316\%$$

The AHI Federal Income Tax is calculated by taking the AHI Federal Income Tax percentage of 21% plus State Income Tax of 1% and multiplying by the BFIT percentage of 2.56%.

$$[21\% (\text{AHI Federal Income Tax}) + 1\% (\text{AHI State Income Tax})] * 2.56\% (\text{BFIT}) = 0.5641\%$$

- 9. *Please attach the PA Actuarial Memorandum under the supporting documents tab; the previous memo was not attached in conjunction with the Round 1 responses.***

The Actuarial Memorandum has been attached in the supporting documents tab.

- 10. *Please explain why the numbers in the Allowed Claims (Net of Prescription Drug Rebates) for 2021 in column K of Table 4 weren't updated to include the value of prescription drug rebates for this filing and they were updated to include the value of prescription drug rebates in the Aetna Life Insurance Company filing (AETN-133266601), or update so that they do include the value of prescription drug rebates.***

Column K of Table 4 of the PA Actuarial Memorandum Exhibits has been updated to show allowed claims, net of prescription drug rebates for 2021. The 2021 total allowed claims in column K equals \$885,145 which is equal to the 2021 allowed claims amount of \$885,145 shown in "Wksh 1 – Market Experience" of the URRT.