

## Partners Insurance Company, Inc. – Individual Plans

Rate Request filing ID # PIC1-134098077 – This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at <https://www.insurance.pa.gov/Consumers/HealthInsuranceFilings/Pages/ACA-Health-Rate-Filings.aspx>

### Overview

|  |                 |
|--|-----------------|
| Initial requested average rate change: | 0%              |
| Revised requested average rate change: | 0%              |
| Range of requested rate change:        | 0.00% to 0.00%  |
| Effective date:                        | January 1, 2025 |
| Mapped members:                        | 0               |
| Available in:                          | Rating Area 6   |

### Key Information

#### Jan. 2023-Dec. 2023 financial experience

|                             |     |
|-----------------------------|-----|
| Premiums                    | \$0 |
| Claims                      | \$0 |
| Administrative Expenses     | \$0 |
| Taxes & Fees                | \$0 |
| <hr/>                       |     |
| Insurers made (after taxes) | \$0 |

#### How it plans to spend your premium<sup>1</sup>

This is how the insurance company plans to spend the premium it collects in 2025

|                 |     |
|-----------------|-----|
| Claims:         | 88% |
| Administrative: | 7%  |
| Taxes & Fees:   | 5%  |
| Profit:         | 0%  |

The insurer expects its annual medical costs to increase **6.6%**.

### Our Decision

The statewide average rate change request across all insurers was originally 9.3% and was revised to 6%. A factor contributing to the rate change is the change in reimbursement from the state reinsurance program. In addition to the reinsurance program, the following have been cited as key rate drivers:

- Increased hospital, physician, and prescription drug costs;
- Increased anticipated subscriber usage;
- Changes in anticipated risk adjustment amounts (money from a federal program that redistributes funds from plans with lower-risk enrollees to plans with higher-risk enrollees);
- Increased administrative expenses; and
- The base experience claims deviated from expected claim levels.

<sup>1</sup> Due to rounding, the percent total, in How it plans to spend your premium section, may not sum to 100%.

## Process and Considerations for the 2025 Plan Year

Consistent with plan year 2024, the Department instructed insurers to file requested rates for 2025 Affordable Care Act compliant plans assuming the federal government would not make Cost-Sharing Reduction (CSR) payments. Cost-Sharing Reductions apply to certain out-of-pocket costs, like deductibles and copayments, for low- and middle-income enrollees. Although the federal government has stopped making CSR payments, insurers are still required by federal law to reduce out-of-pocket costs for low- and middle-income enrollees.

Insurers offering on-exchange silver plans adjusted premiums for those plans to compensate for the ending of federal CSR payments. This means that premiums for on-exchange silver plans are greater than the premiums for off-exchange silver plans. Many on-exchange consumers who receive the Advanced Premium Tax Credit (APTC) will not experience the full effect of any rate change because this subsidy will change as well. Consumers who have an on-exchange silver plan and do not qualify for a subsidy may want to consider evaluating other metal level plans available on-exchange or purchasing an off-exchange silver plan because these plans will likely have lower premiums relative to the coverage level.

Pennsylvania was granted a 1332 Waiver by the federal government allowing the Commonwealth to create a state-based insurance exchange (Pennie™) and reinsurance program. The state reinsurance program will reimburse insurers for a portion of claims above a set dollar amount threshold which will allow the companies to lower premiums. As a result of the reinsurance program, Pennsylvania residents who purchase individual ACA compliant health policies effective in 2025 will have premiums that are approximately 5% less on average than they otherwise would have been without that program.

For each requested plan, the Department reviewed the contract to see if the plan included all the benefits required by state and federal law, if the rates are reasonable in relation to the benefits, and if the insurer will be able to pay projected claims and expenses. The Department also considers factors such as the insurer's revenues, medical and administrative costs, actual and projected profits, and past rate changes, as well as the effect the 2025 rate change will have on Pennsylvania consumers. In approving rates for 2025, the Department focused on making sure that Pennsylvanians in every county in the state continue to have access to healthcare coverage. Ensuring that affordable options remain available to Pennsylvania consumers is a top priority for the Department. The resulting average final rate change approved for this insurer is #DIV/0!, ranging from 0.00% to 0.00%.

**General Note:** An insurer may not increase your rates more than once in a calendar year. The change in premium for a specific individual or employer may vary from the average rate change shown in this summary due to plan-specific factors, like the benefit package and provider



## Rate Decision – 2025

Pennsylvania Insurance Department | [www.insurance.pa.gov](http://www.insurance.pa.gov)

network used by the plan, as well as four factors specific to the individual or employer/employees: geographic location, age, tobacco use, and family size.

## What we consider

Premium is made up of three parts: medical claims, administrative expenses, and profit or loss. We review all of the information in rate filings for individual and small group health plans, including the plans' medical claims, administrative expenses, and projected profit or loss.

A key component used to calculate projected claims is medical trend. Medical trend is the change in claims costs over a specific period of time—usually one to two years—and is often based on both the company's past claims costs and what they expect to spend on claims in the future.

Administrative expenses are any expenses not related to the cost of medical claims; including, but not limited to, employee salaries and benefits, the cost of the company's office and equipment, customer service, appeals costs, taxes, agent commissions, etc.

The company's projected profit (or contribution to surplus) is a small part of the premium. The reasonableness of the projected profit may depend on the company's current surplus level and other factors.

Federal law requires health insurance companies to have a medical loss ratio (MLR) of at least 80%. This means that your insurance company must spend at least 80% of your premium dollars on medical care and activities that improve the quality of care. If your insurance company spends less than 80% on medical care and quality improvement then the company must give you money back in the form of a rebate. A medical loss ratio of 80% indicates that the insurer is using the remaining 20 cents of each premium dollar for administrative costs and profits. The Department does not approve rates in this market that appear likely to result in an MLR of less than 80%.



## Glossary

**Annual rate change:** Companies normally file a rate change each year due to their medical claims experience. The annual rate request may or may not include benefit changes.

**Average rate change:** The average amount rates will change for all enrollees.

For individual health plans: How much your premium will change depends on your age, where you live, how many family members are covered on your plan, whether or not you or your family members smoke and which benefits you choose

For small employer health plans: The employer's premium will vary based on their employees' age, the employer's location, their employee's family size, and the benefits they choose.

**Claims/Medical Costs:** What the health plan spends on direct medical services including hospital stays, providers, and prescription drugs.

**Individual Plans:** Insurance you buy from an insurance company for yourself and/or your dependents; not insurance you get from your employer.

**Premium:** Under federal law, insurance companies can take into account only four factors when varying your rate in order to set the premium costs you will be charged each month. These four factors are:

- Age: Older people can be charged up to 3 times more for premiums than younger people.
- Geographic location: Where you live has a big effect on your premiums. Competition, local regulation, and cost of living in different areas account for this.
- Tobacco Use: Insurers can charge tobacco users up to 50% more than those who don't use tobacco.
- Individual vs. family enrollment: Insurers can charge more for a plan that covers a spouse and/or dependents.

**Profit:** The amount of money remaining after the company's claims, administrative expenses, and taxes and fees are paid.

**Rate:** The rate is the base amount that an insurance company charges a person. An insurance company can increase the base rate depending on four factors in order to calculate the monthly premium that a consumer will be charged. See "Premium."

**Rating Area:** Federal law requires that each state have a set number of geographic areas that all insurance companies may use to adjust how much they charge consumers. When insurance companies calculate premiums, all enrollees within a rating area will have the same adjustment factor applied. Depending on the rating area you live in the prices you pay may be higher or lower than the state average. Pennsylvania has 9 rating areas. (See the Pennsylvania Geographic Rating Area Map below.)

**Small Group Plans:** Small group plans are those sold to employers with 1-50 employees.

**Surplus:** An insurer's funds on hand for which the company has no corresponding liabilities. Insurers maintain a surplus so that they have sufficient funds to withstand adverse business conditions such as unexpectedly high medical claims or low enrollment, and in order to make investments in infrastructure and technology.

## Pennsylvania Geographic Rating Areas





July 31, 2024

Lindsi Swartz, MBA, MCM, Director  
PA Department of Insurance  
1311 Strawberry Square  
Harrisburg, PA 17120

**RE: Partners Insurance Company, dba Jefferson Health Plans  
NAIC Company ID#: 17416  
Rate Filing for Individual Health Plans Effective 1/1/2025  
PICI-134098077**

Dear Ms. Swartz,

This rate filing contains the requested premium rate information for Partners Insurance Company, dba Jefferson Health Plans' (JHP) ACA-compliant individual health plans. The proposed rates are effective January 1, 2025. This filing has been submitted in SERFF under the tracking number PICI-134098077. **The rates included in this refiling are intended to replace the rates filed on July 17<sup>th</sup>, 2024.**

**The changes included in this refiling relative to the filing submitted on May 15<sup>th</sup> are all from PID guidance.** Changes include the change in reinsurance parameter, coinsurance increased from 50% to 60%. All changes are described in the supporting documentation that follows this letter.

Attached are the 2025 rate filing documents, per Federal and Pennsylvania guidelines. Included within this filing are the United Rate Review Submissions Parts I and III (Part II is not applicable), Rate Tables, Department Plan Design Summary and Rate Tables, Unique Plan Design Justification and Supporting Documentation, Department Standard Questions, PAAM Exhibits, and public rate filing redaction justification and checklist. JHP has elected to submit a single consolidated actuarial memorandum, which fully meets all the standards of both the Federal URRT instructions and the state instructions laid out in the PA 2025 ACA Final Rate Filing Guidance. We have included a crosswalk in the memorandum appendix that outlines in which sections the Federal requirements are satisfied.

Per guidance from the Pennsylvania Insurance Department (PID), this filing reflects a CSR defunding adjustment factor of 1.22 on all silver on-exchange plans, the prescribed induced demand formula, and an adjustment for reinsurance using the 2025 parameters.

As plan year 2025 is JHP's first year offering a PPO plan in the Pennsylvania Individual Market, there is no rate change to report.

Information for the Pennsylvania Bulletin:

|   |  |
|---|--|
| 1. Company Name and NAIC Number   | Partners Insurance Company, dba<br>Jefferson Health Plans<br>17416                           |
| 2. Market   | Individual   |
| 3. On/Off or Off Exchange   | On and Off   |
| 4. Effective Date of Coverage   | January 1, 2025 to December 31,<br>2025  |
| 5. Average Rate Change Requested  | N/A  |
| 6. Range of Rate Changes Requested  | N/A  |
| 7. Total Additional Annual Revenue Generated<br>from Proposed Rate Change | N/A  |
| 8. Products   | PPO  |
| 9. Rating Areas and Any Changes from 2024                                 | Rating Area 6  |
| 10. Metal Levels and Catastrophic Plans                                   | Gold, Silver, Bronze   |
| 11. Current Covered Lives and Policyholders as<br>of February 1, 2024     | 0  |
| 12. Number of Plans Offered in 2025 and<br>Change from 2024               | 9 Plans in 2025<br>0 Plans in 2024   |
| 13. Corresponding Contract Form Number,<br>SERFF and Binder ID Numbers    | Form #: PICI-134094722<br>SERFF Filing #: PICI-134098077<br>Binder ID #: PICI-PA25-125118554 |
| 14. HIOS Issuer ID Number and Submission<br>Tracking Number               | HIOS Issuer ID: 19702<br>State Tracking #: PICI-134094722                                    |

[REDACTED]

Date: July 31, 2024

# Actuarial Memorandum

## Partners Insurance Company, dba Jefferson Health Plans

Issuer ID #19702

Pennsylvania Individual Health Insurance 2025 Premium Rate  
Filing: CONFIDENTIAL

Date: July 31, 2024

Rates Effective: January 1, 2025

Developed by:

**Wakely Consulting Group, LLC, an HMA Company**

[REDACTED]

[REDACTED]

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## Executive Summary

This actuarial memorandum and the accompanying appendices represent documentation to support the filing of premium rates for Partners Insurance Company, dba Jefferson Health Plans (JHP) individual ACA products effective January 1, 2025. **This actuarial memorandum fulfills the requirements for both the United Rate Review Part III Actuarial Memorandum and the Pennsylvania Actuarial Memorandum.** As such, only one actuarial memorandum has been submitted with this filing. In Appendix A, we provided a crosswalk from the Pennsylvania Actuarial Memorandum to the United Rate Review Part III Actuarial Memorandum to ensure compliance with both sets of instructions and assist with review.

**Per Pennsylvania Insurance Department (PID) guidance, the premium rates contained in this memorandum include the impact of the state-based reinsurance program, as defined within the 1332 waiver approved in 2021. Per PID guidance, the 2025 reinsurance parameters to be included in this filing reflect an attachment point of \$60,000, a cap of \$100,000, and a coinsurance percentage of 60%.**

**The rates included in this refiling are intended to replace the rates filed on July 17th, 2024. The changes included in this refiling relative to the filing submitted on July 17th are to reflect the updated reinsurance parameters per PID guidance. These updates are reflected within this documentation and the filed rates.**

This version of the actuarial memorandum is considered **CONFIDENTIAL** as it contains proprietary information related to JHP and Wakely Consulting Group, LLC, an HMA Company (Wakely). A separate actuarial memorandum was submitted and deemed PUBLIC which excluded all information determined to be confidential, according to PID guidance. Per PID instruction, we have submitted a redaction justification form along with this filing.

We believe the premium rates filed are reasonable in relation to the benefits provided and are not excessive, inadequate, or unfairly discriminatory based on the provisions of the ACA as currently implemented; however, future modifications in legislation, regulation, and/or court decisions may affect the extent to which the premium rates are neither excessive nor deficient. Wakely and JHP would like to reserve the right to change assumptions that were materially impacted due to a change in the regulatory environment or up until filings are approved, in order to ensure our rates are as accurate as possible, to the extent state and federal rules allow.

At the time of this rate filing, there are still ongoing negotiations involving JHP provider contracts. Assumptions regarding JHP's reimbursements relative to other ACA carriers for estimated contracts that are still undergoing negotiation have been incorporated in pricing and were deemed reasonable. Additionally, with the conclusion of the Public Health Emergency, there has been and will continue to be an influx of Medicaid re-determination members transitioning into the ACA



merged market. While assumptions have been modeled regarding demographic shifts, there is significant uncertainty regarding the morbidity of this population and how it will impact both JHP and other carriers within the state, which influences both claims costs and risk adjustment. JHP will continue to analyze potential impacts as more experience is gained. If subsequent information become available that would materially affect this rate filing submission, JHP requests the right to revise pricing assumptions and resubmit with more appropriate premium rates.

JHP is entering the PA market in 2025; therefore, this filing presents premium rates for new products. To be compliant with the ACA single risk pool regulation, on- and off-Exchange premium rates were developed together. The JHP products include gold, silver, and bronze plans. In total, JHP is filing 9 plans, plus CSR variants for all silver plans. Plans will be offered in Rating Area 6. All plans will be offered on- and off-Exchange, as shown in Table 1 below.

Plan designs include 2025 EHBs. Plans do not include pediatric dental as there are standalone pediatric dental plans available in JHP’s service area already. There are no additional non-EHBs included in any plan designs. All plans are PPO with benefits offered in and out of network.

**Table 1: 2025 Proposed Plans**

| Plan ID        | Plan Name  | Exchange   | Service Area  |
|----------------|--|------------|---------------|
| 19702PA0010006 | Jefferson Health Plans + Total + Silver + PPO          | On and Off | Rating Area 6 |
| 19702PA0010005 | Jefferson Health Plans + Balanced + Silver + PPO       | On and Off | Rating Area 6 |
| 19702PA0010004 | Jefferson Health Plans + \$0 Deductible + Silver + PPO | On and Off | Rating Area 6 |
| 19702PA0010001 | Jefferson Health Plans + \$0 Deductible + Bronze + PPO | On and Off | Rating Area 6 |
| 19702PA0010002 | Jefferson Health Plans + Total + Bronze + PPO          | On and Off | Rating Area 6 |
| 19702PA0010007 | Jefferson Health Plans + \$0 Deductible + Gold + PPO   | On and Off | Rating Area 6 |
| 19702PA0010008 | Jefferson Health Plans + Total + Gold + PPO            | On and Off | Rating Area 6 |
| 19702PA0010009 | Jefferson Health Plans + Value + Gold + PPO            | On and Off | Rating Area 6 |
| 19702PA0010003 | Jefferson Health Plans + Value + Bronze + PPO          | On and Off | Rating Area 6 |

JHP products will be sold through an agency/broker model, through the internet, in direct response to incoming inquiries, and through the Pennsylvania Exchange. Products are guaranteed issue, guaranteed renewable, and issued on an issue age basis.

## 1. Basic Information and Data

### A. COMPANY INFORMATION

Company Legal Name: Partners Insurance Company, dba Jefferson Health Plans

State: PA

HIOS Issuer ID: 19702

Market: Individual

Effective Dates: January 1, 2025 – December 31, 2025

**Company Contact Information**

Primary Contact Name: [REDACTED]

Primary Contact Telephone Number: [REDACTED]

Primary Contact Email Address: [REDACTED]

Secondary Contact Name: [REDACTED]

Secondary Contact Telephone Number: [REDACTED]

Secondary Contact Email Address: [REDACTED]

**Responsible Actuary Information**

Responsible Actuary Name: [REDACTED]

Company: Wakely Consulting Group, LLC, an HMA Company

Phone Number: [REDACTED]

Email Address: [REDACTED]

**SERFF Rate Review Detail**

Projected Earned Premium: \$4,928,489.

Projected Incurred Claims: \$4,359,119.

Proposed Rate Premium PMPM: Min: \$271.74. Max: \$1,814.90. Weighted Average: \$821.41.

Please note that the premium PMPMs are indicative of age-specific rates and include a blend of tobacco-rate and non-tobacco rate plans.

**Other General Information**

Type of Filing: New

Type of Plan: PPO On and Off-Exchange; New Business

Months of Rate Guarantee: These rates will be guaranteed until December 31, 2025.

**B. RATE HISTORY AND PROPOSED VARIATIONS IN RATE CHANGES**

JHP is a new plan in 2025 and, therefore, does not have a rate increase from 2024 to 2025.

**C. AVERAGE RATE CHANGE**

JHP is a new plan in 2025 and, therefore, does not have a rate increase from 2024 to 2025.

**D. MEMBERSHIP COUNT**

JHP is a new plan in 2025 and, therefore, does not have any experience period or current membership to report. Projected 2025 membership by metal is included in Table 1 of the PAAM Exhibits. Actual enrollment is highly dependent on consumer decisions and the competitiveness of rates in the market.

Table 2 shows 2025 JHP individual enrollment projections by plan.

**Table 2: Estimated JHP Enrollment by Plan (in Member Months)**

| Plan ID        | Plan Name  | Member Months |
|----------------|--|---------------|
| 19702PA0010006 | Jefferson Health Plans + Total + Silver + PPO          | 779           |
| 19702PA0010005 | Jefferson Health Plans + Balanced + Silver + PPO       | 779           |
| 19702PA0010004 | Jefferson Health Plans + \$0 Deductible + Silver + PPO | 779           |
| 19702PA0010001 | Jefferson Health Plans + \$0 Deductible + Bronze + PPO | 483           |
| 19702PA0010002 | Jefferson Health Plans + Total + Bronze + PPO          | 483           |
| 19702PA0010007 | Jefferson Health Plans + \$0 Deductible + Gold + PPO   | 738           |
| 19702PA0010008 | Jefferson Health Plans + Total + Gold + PPO            | 738           |
| 19702PA0010009 | Jefferson Health Plans + Value + Gold + PPO            | 738           |
| 19702PA0010003 | Jefferson Health Plans + Value + Bronze + PPO          | 483           |

## **E. BENEFIT CHANGES**

JHP is a new plan in 2025 and, therefore, does not have any benefit changes from 2024 to 2025.

## **F. EXPERIENCE PERIOD CLAIMS AND PREMIUM**

JHP will begin offering products effective January 1, 2025; therefore, there is no JHP experience to report. For this reason, Tables 2-4 of the PAAM Exhibits and Worksheet I of the URRT have been left blank. The 2025 rates are based entirely on a manual rate as discussed in the next section of this memorandum, and as shown in Tables 2b-4b of the PAAM Exhibits.

### **Projection Factors**

Initial products will be effective January 1, 2025; therefore, projection factors for purposes of moving the experience forward to the projection period are not applicable. In the Rate Development & Change section of this report, we discuss the development of claim costs used within the base periods and factors applied from the base period to the projection period as a basis for the development of the index rate and base rate.

## **G. CREDIBILITY OF DATA**

Given JHP will begin offering products effective January 1, 2025, and has no experience to report, 100% credibility is assigned to the manual rate. The manual rate source is described below.

### **Base Period Claims**

Allowed PMPM medical and pharmacy claim costs were developed using 2022 PA ACA individual statewide incurred claims from 2024 URRTs. This represents the most recent year of Pennsylvania ACA data available publicly. Pharmacy payments are assumed to be reduced for rebates. Claims have been adjusted to exclude non-EHBs. This data is assumed to be complete.

Wakely believes this data is reasonable and actuarially sound for purposes of the rate development. The data presented in Table 2b of the PAAM exhibits represents the 2022 statewide base period data, as used for the rate development, before the adjustments discussed below were applied.

### **Adjustments Made to the Base Data**

The base period allowed PMPMs were adjusted for items including differences in membership mix by metal, risk, average age, geographic service area, utilization and unit cost trends, provider contracts, and COVID-19 impact. Factors to account for these adjustments were applied to the base period total allowed EHB claims to develop the projected index rate in Table 5 of the PAAM Exhibits. Development of these adjustment factors is detailed in the “Rate Development and Change” section of this memorandum.

## H. TREND IDENTIFICATION

As 2025 is JHP's first year in the market, the trends were developed using public data sources and PA insights from JHP; no experience trends were analyzed. Thus, Table 3 has been intentionally left blank.

An explanation of the trend development for values provided in Table 3b of the PAAM exhibits is provided in section 2, Rate Development & Change.

## I. HISTORICAL EXPERIENCE

As 2025 is JHP's first year in the market, there is no historical experience. Table 4 has been intentionally left blank.

The historical experience used to fill out Table 4b is from Pennsylvania Individual URRT data from 2022, as described in section 1G. Please note that the data in the URRT is provided on an annual basis only. The monthly splits shown in Table 4b are for illustrative purposes only. The 2023 section is not able to be filled in as that data is not available yet.

## 2. Rate Development and Change

### A. PROJECTED INDEX RATE, MARKET-ADJUSTED INDEX RATE & TOTAL ALLOWED CLAIMS

Please see Table 5 of the PAAM exhibits for the development of the projected index rate. The development of the single risk pool adjustment factors is provided in Appendix B.

#### **Total Allowed Claims**

Section 1G describes the source for the base period total allowed EHB claims in cell D11 of Table 5. The adjustment factors described below are used to calculate the projected index rate of \$957.50 in cell C27 of Table 5.

## **TREND FACTORS**

Trend estimates used in the JHP 2025 rate development were based on a review of prospective claim cost trend information published in the 2024 Pennsylvania URRT individual rate filings. A range of reasonable trend assumptions was identified before selecting the used trends.

While the trend factor displayed in cell D12 of Table 5 is excluding the impact of COVID-19, when developing trend estimates, results were reviewed in tandem with the effect of COVID-19 from the base period to the projection period for reasonability. The value in D12 represents a weighted average trend factor for two years assuming the base period is on a 2022 basis.

## **CHANGES IN MORBIDITY**

Per PID guidance, the impact of morbidity due to the reinsurance program is 0%, as shown in cell D15 of Table 5.

JHP is not applying any changes in morbidity to the risk pool from the base prior to the projection periods that aren't already accounted for in JHP's projected age, metal, and risk mixes. There is no explicit adjustment applied to account for the influx of Medicaid re-determination members transitioning into the ACA merged market. While assumptions have been modeled regarding demographic shifts, there is significant uncertainty regarding the morbidity of this population and how it will impact both JHP and other carriers within the state, which influences both claims costs and risk adjustment. Given this uncertainty, we are not adjusting the morbidity of the base period to the projection period, and the adjustment factor in cell D16 of Table 5 is 1.0.

## **CHANGES IN DEMOGRAPHICS (MEMBERSHIP MIX AND GEOGRAPHY)**

A two-step approach was taken to account for changes in membership mix by age band, metal tier, and geographic location between the base period Pennsylvania Individual market statewide experience and the 2025 JHP estimated membership. Allowed claims were decreased based on changes in membership mix by age band and metal tier between the base period URRT experience and the 2025 JHP estimated membership in Pennsylvania. We took the following steps using relativities based on allowed claims:

- 1) Adjusted from the base year (2022) statewide Pennsylvania enrollment mix by rating area to JHP's projected rating area mix in their 2025 service area.
- 2) Adjusted from the base year statewide Pennsylvania enrollment mix by age band and metal to JHP's projected age band and metal mix in their 2025 service area.

- 3) Adjusted to reflect JHP having more members with an HCC diagnosis compared to the market, at the same age band and metal mix i.e., less healthy population resulting in a claim cost increase.

Adjustment 1) uses the 2023 Interim Risk Adjustment Report (RAR) relativities released by CMS on March 14<sup>th</sup> to calculate an average statewide geographic cost factor. The corresponding relativities were then weighted by the estimated membership mix in JHP's service area. The ratio of the average cost factor for JHP's distribution within its service area to that of the statewide distribution represents the geographic adjustments.

Adjustment 2) represents utilization differences based on variance between the starting age and metal distribution and the ending age and metal distribution. Utilization differences by age band and metal tier were derived using Wakely's proprietary database which consists of a nationally-representative sample of approximately 53.7 million member months comprised of individual data for ACA-compliant plans. This data set is considered fully credible at each metal level. The database is subsequently referred to as the "Wakely ACA Database" throughout this memorandum.

These adjustments are illustrated in Appendix B. For Adjustments (2) and (3), we are unable to share the actual data underlying the proprietary database, however the exhibit illustrates our methodology for this adjustment using arbitrary numbers.

The factor shown in D18 of Table 5 within the PAAM exhibits represents the product of the adjustments 1), 2), and 3).

### ***CHANGE IN NETWORK (PROVIDER CONTRACTING)***

**[REDACTED]**

### ***CHANGE IN BENEFITS***

A multiplicative factor was applied to reduce the base period claims by the average amount of non-EHB claims in the base periods, as defined in the 2024 URRT submissions. The same methodology was used to remove non-EHB claims from our manual base period. A reduction of \$1.78 PMPM is already accounted for in cell D11 of Table 5, so it is not included as an adjustment factor in cells D15:D21.

No other adjustments were made as there have been no changes in EHBs or state mandated benefits in Pennsylvania since before the base period year. JHP is not offering benefits in addition to the EHBs in 2024, so cell C38 of Table 5 is \$0.

## **CHANGE IN OTHER**

[REDACTED]

## **PEDIATRIC DENTAL COSTS**

No adjustments were made to account for pediatric dental costs.

## **INCLUSION OF CAPITATION PAYMENT**

There are no capitated payments in the projection period to consider for the development of the index rate.

## **Paid to Allowed Ratio**

Plan designs were modeled within the Wakely Pricing Valuation Model (WPVM), based on detailed claim data from the Wakely ACA database (described above), to develop paid-to-allowed pricing estimates (as opposed to the actuarial values from the federal AV calculator). The model uses actuarially sound pricing methods to value the impact of deductibles, copays, coinsurance and maximum out-of-pocket cost sharing parameters. We calibrated the utilization and unit cost assumptions in the model to the plan's prospective allowed costs, adjusting for induced demand by metal tier. The purpose of this is to calculate variation of actuarial values for pricing based on plan-specific cost-sharing.

The mandated CSR load of 22% for individuals enrolled within silver cost-share reduction variant plans was applied to all silver on-Exchange plan pricing AVs. While PID allows for a range between 22% to 30%, we believe that a load of 22% best aligns with JHP's projected silver enrollment distributions.

We then applied the pricing actuarial value for each plan to the JHP 2025 index rate for premium rate development.

Wakely used an override in cell C28 of Table 5 to better reflect our pricing methodology. The value in C28 can be calculated by weighting the pricing AVs, Non-Funding of CSR Adjustment, and Benefit Richness (Induced Demand) factors on tab "Ill Plan Rates".

## **Projected Risk Adjustment PMPM**

The risk adjustment transfer amount was calculated to arrive at an estimated transfer amount for JHP's population. Various adjustments such as risk adjustment model methodology changes, age and metal mix distribution shifts, geographic differences, and statewide average premium



increases from the base period to 2025 were incorporated to obtain an estimated 2025 risk adjustment transfer.

We took the following steps to arrive at a projected risk adjustment transfer:

- At the metal level, each factor of the risk transfer formula was calculated separately for JHP's expected population and the statewide Pennsylvania 2025 estimates.
- **ARF** - Age Rating Factors for JHP and Pennsylvania statewide were calculated based on the same enrollment mix by age band as was assumed in the claims buildup.
- **AV** - Actuarial Value for Pennsylvania statewide was based on the same statewide Pennsylvania metal mix as was assumed in the claims buildup.
- **PLRS** - Plan Liability Risk Score for statewide Pennsylvania and JHP started from the average PLRS in the Wakely ACA database data, specifically for members with the same age and metal mix as either statewide Pennsylvania or JHP's expected population in 2025. **[REDACTED]**
- **GCF** – Geographic Cost Factors for JHP reflect their proposed service area.
- Using the above factors and an estimated statewide average premium, an estimated risk transfer for JHP was calculated at the metal level. This transfer amount was then weighted by JHP's expected metal mix in Pennsylvania in 2025.
- Then, a load was added to the risk adjustment transfer to account for the estimated high-cost risk pooling charge in 2025, calculated as a percent of premium.
- Finally, the risk adjustment transfer PMPM was converted from a paid to an allowed amount (dividing by expected actuarial value) necessary to capture sufficient premiums to cover anticipated transfer payments.

**[REDACTED]**

The 2025 risk adjustment user fee of \$0.18 PMPM was included in the taxes and fees section of the rate development.

### **Projected Exchange User Fees PMPM**

The projected exchange user fees were calculated using a 3.0% exchange fee, per PID guidance. JHP is projecting that 90% of their 2025 membership will be on the exchange, so the effective exchange user fee is 2.7%.

### **Projected ACA Reinsurance Recoveries Net of Reinsurance Premium**

Per state guidance, this refiling includes an adjustment for the state-based reinsurance program with an attachment point of \$60,000, a cap of \$100,000, and a coinsurance rate of 60%. Below describes our methodology for quantifying the impact of the state-based reimbursement.

The claims portion of the index rate was reduced to reflect the estimated impact of the state-based reinsurance reimbursement amounts. Because the reinsurance parameters are not projected to vary by region, the geographic factor is not impacted by reinsurance.

The information in Tab IIb was developed using Wakely's ACA database. First, members were assigned to allowed claim buckets based on their total annual allowed spend. Allowed spend from the proprietary database was projected to JHP's projected allowed claims. Paid PMPMs were determined using plan-level cost sharing parameters consistent with the pricing AV development. An effective reinsurance recovery was then calculated for each claim bucket, using the calculated paid PMPMs and the reinsurance program attachment points and coinsurance.

We have intentionally left Tab IIa blank as JHP does not have experience to report.

### **Market-Adjusted Projected Allowed Total Claims PMPM**

As described above, the product of the components above calculates an allowed claims cost estimate for the average age, metal, and risk of JHP's population in the Pennsylvania market. Then, the JHP's risk adjustment transfer estimate is added to the blended allowed claims cost to arrive at a total allowed cost (claims and risk adjustment).

The projected allowed claim costs net of reinsurance was added to the projected risk adjustment transfer and exchange user fees to arrive at the total market-adjusted projected allowed cost PMPM (claims and risk adjustment) equal to \$891.22 PMPM. The MAIR presented between the PAAME, URRT, and Appendix of this memorandum should vary by no more than a penny due to rounding.

Please see Appendix D and Table 5 of the PAAM exhibits for more details.

## **B. RETENTION ITEMS**

The retention items described below are illustrated in Table 6 of the PAAM exhibits. Please note that values in Table 6 vary from those mentioned in this memorandum, as the values used in Table 6 represent the straight average of the retention components across all plans, whereas we report total retention on a projected membership weighted average basis.

### **Administrative Expense Load**

We incorporated a retention load for general administrative expenses, commissions, and quality improvement initiatives. These costs in total are equal to \$55.00 PMPM in the 2025 rate development, which corresponds to 6.7% of premium in aggregate. It was confirmed with JHP that the assumptions for 2025 administrative costs are reasonable estimates based on the estimation of covered members, although per PID guidance, the flat PMPM does not reflect the allocation methodology by plan in which JHP anticipates administrative costs to be spent.

The administrative expense load is split into three components:

- General and claims: 4.1%
- Agent/Broker Fees and Commissions: 1.8%
- Quality Improvement Initiatives: 0.8%

[REDACTED]

### **Profit / Contribution to Surplus & Risk Margin**

Overall, the profit margin is equal to 0.1% of proposed 2025, prior to federal income taxes. This amount was confirmed with JHP to align with the overall company strategy. After accounting for federal income taxes, this amount decreases to 0.08%.

### **Taxes and Fees**

Taxes and regulatory fees included in the development of 2025 rates include the following:

1. Federal Income Tax = 21.0% of taxable income.
2. Risk Adjustment User Fee = \$0.18 PMPM
3. Health Insurance Marketplace User Fee = 3%. We have included this amount in our pricing of premium for all policies sold within the Marketplace. This fee was spread across all plans in the risk pool. We assumed that 90% of JHP's individual policies would be sold within the Marketplace. This resulted in a Marketplace User Fee of 2.7% of premiums, applied to policies sold in and outside the Marketplace.
4. Premium tax = 2% of premiums
5. PCORI Fee = \$0.28 PMPM

Table 3 below summarizes the non-benefit expenses, regulatory fees, and taxes.

**Table 3: Non-Benefit Expenses and Profit & Risk**

| Component           | % of Premium |
|---------------------|--------------|
| Commissions         | 1.8%         |
| Administration      | 4.9%         |
| Premium Tax         | 2.0%         |
| Risk Adjustment Fee | 0.02%        |
| Exchange User Fee   | 2.7%         |
| PCORI Fee           | 0.03%        |
| Profit/Risk Margin  | 0.1%         |
| Total Retention     | 11.6%        |
| Target Loss Ratio   | 88.4%        |
| Federal Loss Ratio  | 93.7%        |

**Projected Loss Ratio**

The Anticipated Loss Ratio (ALR) is defined as being the present value of expected benefits over the present value of expected premiums for the time period that the premiums are effective. Wakely estimates the ALR to be 88.4%. This calculation does not exclude any regulatory fees or taxes from premiums, which is why it is lower than the federal MLR calculation.

Based on the federal MLR methodology, the loss ratio is estimated to be 93.7%; therefore, JHP does not anticipate paying consumer rebates for the 2025 plan year. Regulatory fees and taxes were excluded from premiums in the calculation of this value.

**C. NORMALIZED MARKET-ADJUSTED PROJECTED ALLOWED TOTAL CLAIMS**

Age, geographic, tobacco, and network calibration factors are applied uniformly to all plans and illustrated in Table 7 of the PAAM exhibits. The factors described below also match those in the “Calibration” section of Table 10.

The development of the 2025 normalization factors is included within Appendix E.

### **Age Calibration**

Per the instructions, plan adjusted index rates were next calibrated to age 21. To bring the experience to age 21 rate, we divided the plan adjusted index rate by the weighted average age factor. The age factor was calculated using the Federal ACA age factors, as adopted by Pennsylvania, weighted by the estimated enrollment by age for JHP's Pennsylvania population in 2025. The age associated with this factor is between 49 and 50 years. Once calibrated, the standard federal age factors can be applied on a multiplicative basis to get to the rates for other ages.

### **Tobacco Rating**

The plan adjusted index rate must be on a non-tobacco user basis. Wakely looked at the proportion of JHP 2024 open enrollees who admitted to smoking and are paying a tobacco loaded premium rate in 2024. This is 2.6% of total membership. The final factor is intended to convert the rates to a non-tobacco basis. To bring the experience to an age 21 rate, we divided the plan adjusted index rate by the weighted average tobacco usage factor of 1.002.

The tobacco rate-up factor is 1.002. We applied the same factor for all ages (21+) that are allowed to have a smoking factor.

### **Geographic Factors**

JHP will only be in one rating area therefore, we assumed a 1.000 geographic factor for all plans.

### **Network Factor**

JHP will only have one network, therefore, we assumed a 1.000 network factor for all plans.

## **D. COMPONENTS OF RATE CHANGE**

JHP is a new plan in 2025, therefore, there is no rate change from 2024 to 2025.

For this reason, Table 8 of the PAAM exhibits is left mostly incomplete. Per PID rate filing guidance, the values in row H should approximate the values in row A. For JHP, the values in row A are producing errors, as the Total Calibrated Plan Adjusted Index Rate (PMPM) calculated in AA15 on "Ill Plan Rates" is based on current membership as of 02-01-2024, which JHP does not have. If we instead weight based on projected membership, the values in rows A and H do tie.

Table 9 is also not applicable since JHP is a new plan in 2025.

### 3. Plan Rate Development

#### **Single Risk Pool**

JHP has established a single risk pool for all individual market business. Since JHP will be new to the individual market, all its individual business will be non-grandfathered, non-transitional, and ACA-compliant.

#### **Index Rate for Experience Period**

JHP has no experience in Pennsylvania in 2023. Therefore, there is no experience period index rate.

#### **Index Rate for Projection Period**

The projection period claims portion of the index rate is estimated to be \$957.50 PMPM. This was calculated based on projected allowed claims for essential health benefits for the single risk pool population during the projection period.

#### **Market-Adjusted Index Rate for Projection Period**

We then included the impact of risk adjustment, converted to an allowed basis, and the equivalent Marketplace User Fee (as described above), to calculate the 2025 market adjusted index rate. The market adjusted index rate is \$891.22 PMPM.

#### **Plan-Adjusted Index Rate for Projection Period**

Plan adjusted index rates were developed by applying allowable plan level adjustments to the market adjusted index rate. The section below describes the components included in Table 10 of the PAAM exhibit which build up to the plan adjusted index rate.

#### ***AV Metal Levels***

The 2025 Federal Actuarial Value Calculator (AVC) was used to generate the AV metal tiers (URRT, Worksheet 2). We have incorporated the 2025 de minimus range to the allowed plans.

The final AV is calculated in the Federal AV Calculator by inputting the cost-sharing components for each plan (deductible, MOOP, coinsurance, etc.). To accommodate certain benefit designs, we made the following adjustment:

- Tiers of Generic Drugs

- On a subset of plans, JHP will offer two generic drug tiers with varying copays. As a result, a blended effective generic copay was input into the AV calculator to reflect the expected utilization between the two generic tiers.

The federal AVs for the plans are shown in Appendix F and in column H of Table 10 of the PAAM exhibits. Column I of Table 10, as well as the UPD, lists which plan IDs this adjustment applies to. More information regarding the adjustments have been included in unique plan design justification and documentation.

### ***AV Pricing Values***

The methodology for development of the AV Pricing Values is included in the Projected Index Rate, Market-Adjusted Index Rate & Total Allowed Claims section above. Only allowable modifiers were used in the development of these values.

### **Differences in morbidity across metal tiers were not included in the pricing development for each metal tier plan.**

The pricing AVs differ from the Federal AVC outputs primarily because the estimated allowed PMPMs used in developing pricing AVs are different than those underlying the Federal AV calculator. This is due to a leveraging effect for fixed cost sharing elements (e.g. copays, deductibles and MOOPs). The other variance is differences in the methodology of the pricing models and underlying data of the modeling. AV pricing values, prior to the addition of the CSR defunding adjustments for on exchange silver plans, are presented in column K of Table 10 of the PAAM exhibits.

We have included an adjustment to the filed plans to reflect the impact of cost share reduction subsidies (CSRs) no longer being funded by the federal government. The regulation still requires CSR variant plans to be offered to low-income members, under the same Federal AV requirements (keeping similar plan design and cost sharing structures as the current regulations), but the subsidy amounts will instead be a liability to the insurers and not the government. To reflect the additional cost of the CSRs for all JHP silver plans, we have increased the pricing AVs. This translates to the mandated increase of 22% (multiplicative) to silver plan pricing AVs offered on the Exchange. The CSR defunding adjustments are shown in column P of Table 10.

### ***Benefit Richness Factors***

Per PID guidance, the benefit richness factors in column L of Table 10 of the PAAM exhibits were calculated using the IU formula of  $(\text{Plan AV})^2 - \text{Plan AV} + 1.24$ . The benefit richness factors shown here are normalized to a 1.0 using projected membership. These values are also shown

in Appendix G. The benefit richness factors are calculated using the product of both the pricing AV and the non-funding of the CSR adjustment.

Together, the product of the pricing AV, non-funding of CSR adjustment, and benefit richness factors are equivalent to the “AV and Cost Sharing” line within Worksheet 2 of the URRT. Any minor deviations from URRT Worksheet 2 are due to rounding.

#### ***Adjustments for Benefits in Addition to EHB***

JHP is not offering any benefits in addition to EHBs, so all factors in column M of Table 10 are 1.0.

#### ***Adjustments for Provider Network***

JHP is only offering one network, so all factors in column N of Table 10 are 1.0.

#### ***Adjustments for Catastrophic Eligibility***

JHP is not offering catastrophic plans, so all factors in column O of Table 10 are 1.0.

#### ***Adjustment for Administrative Costs, Taxes and Fees, and Profit or Contingency***

Administrative costs vary by plan as discussed in section 2B above. The retention components are shown in columns R:T in Table 10 and in rows 2.6-2.8 of Worksheet 2 of the URRT. These components are reported as a percent of gross premium, per instructions.

#### ***Calibrated Plan Adjusted Index Rate***

The calibrated plan adjusted index rates PMPM calculated in row AA use the calibration factors described in section 2C. The values calculated in Table 10 match the values calculated in row 3.14 of Worksheet 2 of the URRT.

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

### **Consumer Adjusted Index rate**

The consumer adjusted index rates were calculated by multiplying the calibrated plan adjusted index rates by the consumer’s specific age factor (subject to maximum allowable rating of 3 dependents under age 21), area factor, and tobacco load as applicable.



We used the Federal ACA age factors, as adopted by Pennsylvania, for all members and geographic factors that were discussed previously. For tobacco factors, we used a level rating factor of 1.100 for all adult ages.

The rating factors are shown in Appendix H and the consumer adjusted index rates are provided in Table 11 of the PAAM Exhibits. The values in column AA of Table 11 match the age 21 non-tobacco rates provided in the federal and state rate tables.

## 5. Plan Factors

### A. AGE AND TOBACCO FACTORS

A description of these factors is included in section 2C. See table 12 of the PAAM exhibits for the age and tobacco factors used in the rate development process.

### B. GEOGRAPHIC FACTORS

A description of these factors is included in section 2C. See table 13 of the PAAM exhibits for the geographic factors used in the rate development process. As JHP is only entering rating area 8 in 2025, the geographic factor is 1.0.

### C. NETWORK FACTORS

A description of these factors is included in section 2C. See table 14 of the PAAM exhibits for the network factors used in the rate development process. As JHP only has one network in 2025, the network factor is 1.0.

### D. RATE CHANGE SUMMARY

2025 is JHP's first year in the Individual ACA market. For that reason, the "Overview" and "Key Information" sections of tab "VI Rate Change Summary" of the PAAM exhibits have been left blank.

We confirm that the information in the "How It Plans to Spend Your Premium" section matches the retention and claims components in Tables 5 and 6, with the exception of the exchange user fees. As mentioned in section 2B above, the retention values shown in these tables are not necessarily reflective of our average projected retention due to enrollment weighting differences.

## **E. SERVICE AREA COMPOSITION**

JHP will only be entering Lehigh and Northampton counties within rating area 6 in 2025. This is reflected in the service area map.

## **F. COMPOSITE RATING**

JHP is not using composite rating in 2025.

## **G. CONNECTIVITY FACTORS**

JHP's 2025 products do not include connectivity features, and as such no connectivity factors are included in this rate filing.

## **6. Terminated Plans and Products**

There will be no plans terminated in 2025 since JHP is filing all new plans.

## **7. URRT Warnings**

There are no warnings appearing in the URRT.

## **8. Effective Rate Review Information**

Additional information available upon request.

## **9. Reliance**

Jefferson Partner Plans (JHP) has provided Wakely Consulting Group, LLC, an HMA Company, 8000 South Chester Street, Suite 650, Centennial, CO 80112 (Wakely) with information used to develop the 2025 Pennsylvania individual commercial product premium rates. This information includes, but is not limited to, the following:

- Estimated 2025 enrollment figures by rating area, metal, variant, network, and exchange status; and
- Geographic region to be covered in 2025; and

- Benefit designs illustrating Federal metal level compliance and compliance with Pennsylvania specific regulations; and
- Federal actuarial value calculator (AVC) inputs; and
- General administrative expenses, profit margin, and other retention components, resulting in an estimated federal MLR equal to 93.7%; and
- Quality initiatives (QI) allowed to be treated as QI under regulatory rules; and
- Product design information including a statement that 2025 coverage will only include EHBs, and will not cover pediatric dental, and
- Estimated contract reimbursements for in-network providers; and
- PBM contracts and assumptions for items not yet determined; and
- Out-of-network (OON) utilization and unit cost assumptions; and
- Proportion of CSR members estimated to be enrolled in JHP plans in 2025; and
- Plan design documentation and the method of plan adjudication; and
- Annual utilization trends for 2022-2025 by category of service.

## 10. Actuarial Certification

### [REDACTED]

1. The premium rates filed are in compliance with applicable laws, rules and guidelines of the State of Pennsylvania.
2. The premium rates filed are reasonable in relation to the benefits provided and are not excessive, inadequate, or unfairly discriminatory based on the provisions of the ACA as currently implemented. The actuarial soundness of the block of business is dependent on projected membership distribution by plan, which we received from JHP.
3. The premium rates are calculated on the basis of sound actuarial principles.
4. The premium rates are reasonable when related to the applicable coverage and characteristics of the applicable class of enrollees.

5. The projected index rates are developed in accordance with all applicable State and federal statutes and regulations (45 CFR 156.80 and 147.102) and with allowable modifiers used in the development of plan specific premium rates.
6. The premium rates filed are in compliance with the Actuarial Standards of Practice (ASOPs) promulgated by the Actuarial Standards Board that are listed below:
  - ASOP No. 5, Incurred Health and Disability Claims
  - ASOP No. 8, Regulatory Filings for Health Plan Entities
  - ASOP No. 12, Risk Classification
  - ASOP No. 23, Data Quality
  - ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
  - ASOP No. 41, Actuarial Communication
  - ASOP No. 42, Determining Health and Disability Liabilities Other Than Liabilities for Incurred Claims
  - ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
  - ASOP No. 56, Modeling

In our opinion, the premiums are reasonable in relation to the benefits provided and the population anticipated to be covered. Further, the premiums are not estimated to be either excessive or deficient based on the provisions of the ACA as currently implemented. Actual experience will vary from the estimates given the inherent uncertainty in developing premium rates under the ACA.

The index rate, allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2), and Pennsylvania's mandated CSR load and HHS induced utilization formula were used to generate plan level rates.

The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with ASOPs.

The Federal AV Calculator (with some modification) was used to determine the AV Metal Values shown in Worksheet 2 of the Unified Rate Review Template for all plans.

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

Sincerely,

**[REDACTED]**

Date: July 31, 2024

## **Appendices**

**Appendix A – URRT III Actuarial Memorandum to Pennsylvania Actuarial Memorandum Crosswalk**

**Appendix B – Development of Single Risk Pool Adjustment Factors**

**Appendix C – Development of the Projected Risk Adjustment Transfer**

**Appendix D – Development of the 2025 Index Rate**

**Appendix E – Development of the 2025 Normalization Factors**

**Appendix F – Federal Actuarial Values**

**Appendix G – Induced Demand Factors**

**Appendix H – Rate Manual and Rate Formula**

**Appendix I – Projected Reinsurance Impact**

## Appendix A

### URRT III Actuarial Memorandum to Pennsylvania Actuarial Memorandum Crosswalk

| Federal Memorandum Requirements                               | Corresponding Federal Memo Section                                   | Pennsylvania Memo Requirement   | Pennsylvania Section Number |
|---|--|---|-----------------------------|
| General Information   | Company Identifying Information                                      | Basic Information and Data - Company  | 1A                          |
|   | Company Contact Information  |   |                             |
| Proposed Rate Changes   | Reason for Rate Increase(s)  | Basic Information and Data - Rate History and Proposed Variations in Rate Changes                   | 1B                          |
|   |  | Basic Information and Data - Average Rate Change  | 1C                          |
|   |  | Rate Development & Change - Components of Rate Change   | 2D                          |
|   |  | Plan actors - Rate Change Summary   | 5D                          |
| Experience and Current Period Premium, Claims, and Enrollment | Paid through Date  | Basic Information and Data - Experience Period Claims and Premium                                   | 1F                          |
|   | Current Date   |   |                             |
|   | Allowed and Incurred Claims Incurred During the Experience Period    |   |                             |
| Benefit Categories  | Benefit Categories   | Basic Information and Data - Benefit Changes  | 1E                          |
| Projection Factors  | Trend Factors (Cost and utilization)                                 | Basic Information and Data - Trend Identification   | 1H/2A                       |
|   | Morbidity Adjustment   | Rate Development & Change - Projected Index Rate, Market-Adjusted Index Rate & Total Allowed Claims | 2A                          |
|   | Demographic Shift  |   |                             |
|   | Plan Design Changes<br>Other Adjustments                             |   |                             |
| Manual Rate Adjustments                                       | Source and Appropriateness of Experience Data Used                   | Basic Information and Data - Historical Experience  | 1G                          |
|   | Adjustments Made to the Data   | Rate Development & Change - Projected Index Rate, Market-   | 2A                          |
|   | Inclusion of Capitation Payments                                     |   |                             |
| Credibility of Experience                                     | Description of the credibility methodology used                      | Basic Information and Data - Credibility of Data  | 1G                          |
|   | Resulting credibility level assigned to the base period experience   |   |                             |
| Establishing the Index Rate                                   | Establishing the Index Rate  | Plan Rate Development   | 3                           |
|   | Small Group Quarterly Rate Filings                                   | N/A   | N/A                         |
| Development of the Market-wide Adjusted Index Rate            | Development of the Market-wide Adjusted Index Rate                   | Rate Development & Change - Projected Index Rate, Market-Adjusted Index Rate & Total Allowed Claims | 2A                          |
|   | Reinsurance  |   |                             |
|   | Risk Adjustment Payment/Charge                                       |   |                             |
|   | Exchange User Fees   |   |                             |
| Plan Level Adjusted Index Rate                                | Plan Level Adjusted Index Rate                                       | Rate Development & Change - Retention Items   | 2B                          |
|   |  | Plan Rate Development   | 3                           |
| Calibration   | Age Curve Calibration  | Rate Development & Change - Normalized Market-Adjusted Projected Allowed Total Claims               | 2C                          |
|   | Geographic Factor Calibration  |   |                             |
|   | Tobacco Use Rating Factor Calibration                                |   |                             |
|   | The Calibration Adjustments are to be applied Uniformly to all plans |   |                             |
| Consumer Adjusted Premium Rate Development                    | Consumer Adjusted Premium Rate Development                           | Plan Premium Development for 21-Year-Old Non-Tobacco User   | 4                           |
|   |  | Plan Factors  | 5A-C                        |
| Projected Loss Ratio  | Projected Loss Ratio   | Rate Development & Change - Retention Items   | 2B                          |
| Plan Product Information                                      | AV Metal Values  | Plan Rate Development   | 3                           |
|   | Membership Projections   | Basic Information and Data - Membership Count   | 1D                          |
|   | Plan Type  | Basic Information and Data - Company Information  | 1A                          |
| Miscellaneous Instructions                                    | Reliance   | N/A   | 9                           |
|   | Actuarial Certification  | Actuarial Certification   | 10                          |

## Appendix B

### Development of Single Risk Pool Adjustment Factors

#### CHANGES IN DEMOGRAPHICS (GEOGRAPHIC MIX)

| Rating Area               | 2023<br>Statewide<br>Distribution | 2023 Interim<br>GCF | JHP 2025<br>Projected<br>Membership |
|---------------------------|-----------------------------------|---------------------|-------------------------------------|
| Rating Area 1             | 4.7%                              | 0.925               | 0%                                  |
| Rating Area 2             | 0.4%                              | 1.286               | 0%                                  |
| Rating Area 3             | 8.3%                              | 1.139               | 0%                                  |
| Rating Area 4             | 23.1%                             | 0.844               | 0%                                  |
| Rating Area 5             | 3.9%                              | 1.015               | 0%                                  |
| Rating Area 6             | 7.5%                              | 1.251               | 100%                                |
| Rating Area 7             | 9.6%                              | 1.338               | 0%                                  |
| Rating Area 8             | 36.7%                             | 0.978               | 0%                                  |
| Rating Area 9             | 5.8%                              | 1.319               | 0%                                  |
| Total Statewide Factor    |                                   | 1.035               | 1.251                               |
| JHP Geographic Adjustment |                                   | = 1.251 / 1.035     | 1.209                               |



## Appendix B

### Development of Single Risk Pool Adjustment Factors

#### CHANGES IN DEMOGRAPHICS (MEMBERSHIP MIX)

The allowed claim cost adjustment for demographic shift was calculated using allowed PMPM relativities between the base period and projection periods. We used average allowed PMPM claims by metal and age band from Wakely’s proprietary individual ACA database and calculated an effective total allowed PMPM for the base and projection periods using the corresponding metal and age distributions.

While we are unable to share the actual data underlying the proprietary database, we created an exhibit that illustrates our methodology for this adjustment using arbitrary PMPMs.

Change in Demographic Factor

| Allowed PMPM from Wakely Proprietary ACA Data |              |          |             |                |            |            |            |            |            |            |
|---|--------------|----------|-------------|----------------|------------|------------|------------|------------|------------|------------|
|   | Catastrophic | Bronze   | Bronze Zero | Bronze Limited | Silver 70% | Silver 73% | Silver 87% | Silver 94% | Gold       | Platinum   |
| Age 0-17                                      | \$171.85     | \$106.54 | \$106.54    | \$106.54       | \$209.38   | \$187.34   | \$189.87   | \$146.83   | \$246.36   | \$498.32   |
| Age 18-25                                     | \$150.77     | \$100.32 | \$100.32    | \$100.32       | \$257.26   | \$16.35    | \$179.67   | \$185.40   | \$244.39   | \$440.61   |
| Age 26-34                                     | \$153.30     | \$132.83 | \$132.83    | \$132.83       | \$393.63   | \$42.31    | \$299.28   | \$288.22   | \$410.22   | \$1122.64  |
| Age 35-44                                     | \$376.25     | \$170.16 | \$170.16    | \$170.16       | \$447.09   | \$74.07    | \$373.60   | \$368.97   | \$471.58   | \$1147.98  |
| Age 45-54                                     | \$348.01     | \$246.25 | \$246.25    | \$246.25       | \$593.10   | \$125.43   | \$498.21   | \$516.97   | \$605.62   | \$1,330.98 |
| Age 55-64                                     | \$483.82     | \$430.15 | \$430.15    | \$430.15       | \$536.22   | \$205.14   | \$756.08   | \$733.10   | \$982.51   | \$1,665.41 |
| Age 65-65                                     | \$422.74     | \$482.93 | \$482.93    | \$482.93       | \$1145.98  | \$252.83   | \$850.98   | \$798.27   | \$1,258.43 | \$2,403.09 |

| Adjustment Factors        | Base Period PMPM | Projection Period PMPM | Adjustment Factor |
|---------------------------|------------------|------------------------|-------------------|
| Membership Mix Adjustment | \$474.51         | \$464.97               | 0.9799            |

Please note these factors will not tie to table 5 of the PAAH exhibits. To maintain the confidentiality of Wakely's proprietary national ACA database we have used arbitrary numbers for the allowed PMPM amounts in order to illustrate the build up of this factor.

| PA Individual Statewide 2022 |              |        |             |                |            |            |            |            |      |          |
|------------------------------|--------------|--------|-------------|----------------|------------|------------|------------|------------|------|----------|
|                              | Catastrophic | Bronze | Bronze Zero | Bronze Limited | Silver 70% | Silver 73% | Silver 87% | Silver 94% | Gold | Platinum |
| Metal Mix                    | 0%           | 24%    | 0%          | 0%             | 0%         | 5%         | 15%        | 14%        | 9%   | 0%       |
| Age 0-17                     | 6%           | 6%     | 6%          | 6%             | 6%         | 5%         | 5%         | 5%         | 6%   | 6%       |
| Age 18-25                    | 7%           | 7%     | 7%          | 7%             | 7%         | 7%         | 7%         | 7%         | 6%   | 6%       |
| Age 26-34                    | 17%          | 17%    | 17%         | 17%            | 16%        | 16%        | 16%        | 16%        | 14%  | 14%      |
| Age 35-44                    | 16%          | 16%    | 16%         | 16%            | 17%        | 17%        | 17%        | 17%        | 14%  | 14%      |
| Age 45-54                    | 18%          | 18%    | 18%         | 18%            | 20%        | 20%        | 20%        | 20%        | 17%  | 17%      |
| Age 55-64                    | 35%          | 35%    | 35%         | 35%            | 34%        | 34%        | 34%        | 34%        | 4%   | 4%       |
| Age 65-65                    | 1%           | 1%     | 1%          | 1%             | 2%         | 2%         | 2%         | 2%         | 1%   | 1%       |

| PA Individual Statewide 2022 |              |        |             |                |            |            |            |            |        |          |
|------------------------------|--------------|--------|-------------|----------------|------------|------------|------------|------------|--------|----------|
|                              | Catastrophic | Bronze | Bronze Zero | Bronze Limited | Silver 70% | Silver 73% | Silver 87% | Silver 94% | Gold   | Platinum |
| \$0.05                       | \$1.58       | \$0.00 | \$0.00      | \$0.68         | \$0.40     | \$1.38     | \$0.99     | \$5.33     | \$5.33 | \$0.00   |
| \$0.05                       | \$1.74       | \$0.00 | \$0.00      | \$1.17         | \$0.05     | \$1.84     | \$1.84     | \$5.27     | \$0.00 | \$0.00   |
| \$0.00                       | \$5.43       | \$0.00 | \$0.00      | \$4.16         | \$0.33     | \$7.09     | \$6.36     | \$20.97    | \$0.00 | \$0.00   |
| \$0.25                       | \$5.21       | \$0.00 | \$0.00      | \$5.02         | \$0.60     | \$5.41     | \$6.88     | \$23.42    | \$0.00 | \$0.00   |
| \$0.27                       | \$10.76      | \$0.00 | \$0.00      | \$7.84         | \$1.21     | \$4.81     | \$14.90    | \$36.46    | \$0.00 | \$0.00   |
| \$0.74                       | \$36.42      | \$0.00 | \$0.00      | \$18.86        | \$3.36     | \$8.32     | \$34.57    | \$124.88   | \$0.00 | \$0.00   |
| \$0.02                       | \$1.33       | \$0.00 | \$0.00      | \$1.42         | \$0.23     | \$2.36     | \$2.06     | \$5.05     | \$0.00 | \$0.00   |

Allowed PMPM  
\$474.51

| PA Individual JHP Projected 2025 |              |        |             |                |            |            |            |            |      |          |
|----------------------------------|--------------|--------|-------------|----------------|------------|------------|------------|------------|------|----------|
|                                  | Catastrophic | Bronze | Bronze Zero | Bronze Limited | Silver 70% | Silver 73% | Silver 87% | Silver 94% | Gold | Platinum |
| Metal Mix                        | 0%           | 24%    | 0%          | 0%             | 0%         | 6%         | 4%         | 13%        | 16%  | 37%      |
| Age 0-17                         | 0%           | 7%     | 0%          | 0%             | 0%         | 6%         | 6%         | 6%         | 7%   | 0%       |
| Age 18-25                        | 0%           | 7%     | 0%          | 0%             | 0%         | 6%         | 6%         | 6%         | 7%   | 0%       |
| Age 26-34                        | 0%           | 17%    | 0%          | 0%             | 16%        | 16%        | 16%        | 16%        | 15%  | 0%       |
| Age 35-44                        | 0%           | 16%    | 0%          | 0%             | 16%        | 16%        | 16%        | 16%        | 15%  | 0%       |
| Age 45-54                        | 0%           | 17%    | 0%          | 0%             | 19%        | 19%        | 19%        | 19%        | 17%  | 0%       |
| Age 55-64                        | 0%           | 34%    | 0%          | 0%             | 30%        | 30%        | 30%        | 30%        | 37%  | 0%       |
| Age 65-65                        | 0%           | 1%     | 0%          | 0%             | 2%         | 2%         | 2%         | 2%         | 1%   | 0%       |

| PA Individual JHP Projected 2025 |              |        |             |                |            |            |            |            |        |          |
|----------------------------------|--------------|--------|-------------|----------------|------------|------------|------------|------------|--------|----------|
|                                  | Catastrophic | Bronze | Bronze Zero | Bronze Limited | Silver 70% | Silver 73% | Silver 87% | Silver 94% | Gold   | Platinum |
| \$0.00                           | \$1.84       | \$0.00 | \$0.00      | \$0.79         | \$0.40     | \$1.54     | \$1.43     | \$5.51     | \$0.00 | \$0.00   |
| \$0.00                           | \$1.74       | \$0.00 | \$0.00      | \$1.28         | \$0.05     | \$1.93     | \$2.13     | \$6.44     | \$0.00 | \$0.00   |
| \$0.00                           | \$5.43       | \$0.00 | \$0.00      | \$3.88         | \$0.27     | \$6.36     | \$7.37     | \$22.93    | \$0.00 | \$0.00   |
| \$0.00                           | \$6.64       | \$0.00 | \$0.00      | \$4.96         | \$0.51     | \$8.92     | \$10.80    | \$26.36    | \$0.00 | \$0.00   |
| \$0.00                           | \$10.20      | \$0.00 | \$0.00      | \$6.91         | \$0.92     | \$12.69    | \$15.97    | \$38.32    | \$0.00 | \$0.00   |
| \$0.00                           | \$35.48      | \$0.00 | \$0.00      | \$18.38        | \$2.37     | \$30.10    | \$34.99    | \$118.23   | \$0.00 | \$0.00   |
| \$0.00                           | \$1.33       | \$0.00 | \$0.00      | \$1.50         | \$0.21     | \$2.40     | \$2.71     | \$5.31     | \$0.00 | \$0.00   |

Allowed PMPM  
\$464.97

## **Appendix B**

### **Development of Single Risk Pool Adjustment Factors**

#### ***CHANGE IN NETWORK (PROVIDER CONTRACTING)***

**[REDACTED]**

#### ***CHANGE IN OTHER (COVID-19 IMPACT)***

**[REDACTED]**

## **Appendix C**

### **Development of the Projected Risk Adjustment Transfer**

**[REDACTED]**

## Appendix D

### Development of the 2025 Index Rate

| Step | Formula                        | Description   | Statewide PA 2022 URRT |
|------|--------------------------------|---|------------------------|
| 1    |                                | Base Period Claims Allowed PMPM, with IBNR, Net of Rx Rebates   | \$614.01               |
| 2    |                                | Allowed Claim Cost and Geographic Adjustment (to JHP Projected Age, Metal, and Risk, in JHP Service Area) | 1.259                  |
| 3    |                                | COVID Adjustment  |                        |
| 4a   |                                | Average Annual Trend, Medical + Rx  | 6.6%                   |
| 4b   |                                | Number of Years of Trend  | 3                      |
| 4c   |                                | Final Trend Adjustment  | 1.210                  |
| 5    |                                | Provider Contracting  |                        |
| 6    | = [1] * [2] * [3] * [4c] * [5] | 2025 Allowed Claim Cost PMPM, Gross of State Based Reinsurance  | \$957.50               |
| 7    |                                | 2025 State Based Reinsurance Recovery on an Allowed Basis   | \$52.68                |
| 8    | = [6] - [7]                    | 2025 JHP Allowed Claim Cost and Risk Adjustment Transfer and Reinsurance PMPM (Market Adj Index Rate)     |                        |
| 9    |                                | 2025 Paid Risk Adjustment Transfer PMPM   |                        |
| 10   |                                | High Cost Risk Pool Fee   |                        |
| 11   | = [9] + [10]                   | 2025 Risk Adjustment Transfer PMPM Post-HCRP  |                        |
| 12   |                                | Projection Period AV  |                        |
| 13   | = 1 / [12]                     | Convert Paid to Allowed   |                        |
| 14   | = [11] * [13]                  | 2025 Risk Adjustment Component of Allowed Costs   |                        |
| 15   | = [8] + [14]                   | 2025 JHP Allowed Claim Cost and Risk Adjustment Transfer and Reinsurance PMPM (Market Adj Index Rate)     |                        |
| 16   |                                | Exchange Fee  | 3.0%                   |
| 17   | = [15] / (1 - [16])            | Final Market Adjusted Index Rate  | \$891.22               |

## Appendix E

### Development of the 2025 Normalization Factors

#### Age Calibration

| Age | Age Curve | Projected Age | Average Age Calibration |
|-----|-----------|---------------|-------------------------|
| 0   | 0.765     | 0.4%          | 1.7743                  |
| 1   | 0.765     | 0.4%          |                         |
| 2   | 0.765     | 0.4%          |                         |
| 3   | 0.765     | 0.4%          |                         |
| 4   | 0.765     | 0.4%          |                         |
| 5   | 0.765     | 0.4%          |                         |
| 6   | 0.765     | 0.4%          |                         |
| 7   | 0.765     | 0.4%          |                         |
| 8   | 0.765     | 0.4%          |                         |
| 9   | 0.765     | 0.4%          |                         |
| 10  | 0.765     | 0.4%          |                         |
| 11  | 0.765     | 0.4%          |                         |
| 12  | 0.765     | 0.4%          |                         |
| 13  | 0.765     | 0.4%          |                         |
| 14  | 0.765     | 0.4%          |                         |
| 15  | 0.833     | 0.4%          |                         |
| 16  | 0.859     | 0.4%          |                         |
| 17  | 0.885     | 0.4%          |                         |
| 18  | 0.913     | 0.9%          |                         |
| 19  | 0.941     | 0.9%          |                         |
| 20  | 0.970     | 0.9%          |                         |
| 21  | 1.000     | 0.9%          |                         |
| 22  | 1.000     | 0.9%          |                         |
| 23  | 1.000     | 0.9%          |                         |
| 24  | 1.000     | 0.9%          |                         |
| 25  | 1.004     | 0.9%          |                         |
| 26  | 1.024     | 1.8%          |                         |
| 27  | 1.048     | 1.8%          |                         |
| 28  | 1.087     | 1.8%          |                         |
| 29  | 1.119     | 1.8%          |                         |
| 30  | 1.135     | 1.8%          |                         |
| 31  | 1.153     | 1.8%          |                         |
| 32  | 1.183     | 1.8%          |                         |
| 33  | 1.198     | 1.8%          |                         |
| 34  | 1.214     | 1.8%          |                         |
| 35  | 1.222     | 1.7%          |                         |
| 36  | 1.230     | 1.7%          |                         |
| 37  | 1.238     | 1.7%          |                         |
| 38  | 1.246     | 1.7%          |                         |
| 39  | 1.262     | 1.7%          |                         |
| 40  | 1.278     | 1.7%          |                         |
| 41  | 1.302     | 1.7%          |                         |
| 42  | 1.325     | 1.7%          |                         |
| 43  | 1.357     | 1.7%          |                         |
| 44  | 1.397     | 1.7%          |                         |
| 45  | 1.444     | 1.8%          |                         |
| 46  | 1.500     | 1.8%          |                         |
| 47  | 1.563     | 1.8%          |                         |
| 48  | 1.635     | 1.8%          |                         |
| 49  | 1.706     | 1.8%          |                         |
| 50  | 1.786     | 1.8%          |                         |
| 51  | 1.865     | 1.8%          |                         |
| 52  | 1.952     | 1.8%          |                         |
| 53  | 2.040     | 1.8%          |                         |
| 54  | 2.135     | 1.8%          |                         |
| 55  | 2.230     | 3.4%          |                         |
| 56  | 2.333     | 3.4%          |                         |
| 57  | 2.437     | 3.4%          |                         |
| 58  | 2.548     | 3.4%          |                         |
| 59  | 2.603     | 3.4%          |                         |
| 60  | 2.714     | 3.4%          |                         |
| 61  | 2.810     | 3.4%          |                         |
| 62  | 2.873     | 3.4%          |                         |
| 63  | 2.952     | 3.4%          |                         |
| 64  | 3.000     | 3.4%          |                         |
| 65+ | 3.000     | 1.5%          |                         |

## Appendix E

### Development of the 2025 Normalization Factors

#### Tobacco Calibration

| Age | Projected Age | Tobacco Factor |
|-----|---------------|----------------|
| 0   | 0.4%          | 1.000          |
| 1   | 0.4%          | 1.000          |
| 2   | 0.4%          | 1.000          |
| 3   | 0.4%          | 1.000          |
| 4   | 0.4%          | 1.000          |
| 5   | 0.4%          | 1.000          |
| 6   | 0.4%          | 1.000          |
| 7   | 0.4%          | 1.000          |
| 8   | 0.4%          | 1.000          |
| 9   | 0.4%          | 1.000          |
| 10  | 0.4%          | 1.000          |
| 11  | 0.4%          | 1.000          |
| 12  | 0.4%          | 1.000          |
| 13  | 0.4%          | 1.000          |
| 14  | 0.4%          | 1.000          |
| 15  | 0.4%          | 1.000          |
| 16  | 0.4%          | 1.000          |
| 17  | 0.4%          | 1.000          |
| 18  | 0.9%          | 1.000          |
| 19  | 0.9%          | 1.000          |
| 20  | 0.9%          | 1.000          |
| 21  | 0.9%          | 1.100          |
| 22  | 0.9%          | 1.100          |
| 23  | 0.9%          | 1.100          |
| 24  | 0.9%          | 1.100          |
| 25  | 0.9%          | 1.100          |
| 26  | 1.8%          | 1.100          |
| 27  | 1.8%          | 1.100          |
| 28  | 1.8%          | 1.100          |
| 29  | 1.8%          | 1.100          |
| 30  | 1.8%          | 1.100          |
| 31  | 1.8%          | 1.100          |
| 32  | 1.8%          | 1.100          |
| 33  | 1.8%          | 1.100          |
| 34  | 1.8%          | 1.100          |
| 35  | 1.7%          | 1.100          |
| 36  | 1.7%          | 1.100          |
| 37  | 1.7%          | 1.100          |
| 38  | 1.7%          | 1.100          |
| 39  | 1.7%          | 1.100          |
| 40  | 1.7%          | 1.100          |
| 41  | 1.7%          | 1.100          |
| 42  | 1.7%          | 1.100          |
| 43  | 1.7%          | 1.100          |
| 44  | 1.7%          | 1.100          |
| 45  | 1.8%          | 1.100          |
| 46  | 1.8%          | 1.100          |
| 47  | 1.8%          | 1.100          |
| 48  | 1.8%          | 1.100          |
| 49  | 1.8%          | 1.100          |
| 50  | 1.8%          | 1.100          |
| 51  | 1.8%          | 1.100          |
| 52  | 1.8%          | 1.100          |
| 53  | 1.8%          | 1.100          |
| 54  | 1.8%          | 1.100          |
| 55  | 3.4%          | 1.100          |
| 56  | 3.4%          | 1.100          |
| 57  | 3.4%          | 1.100          |
| 58  | 3.4%          | 1.100          |
| 59  | 3.4%          | 1.100          |
| 60  | 3.4%          | 1.100          |
| 61  | 3.4%          | 1.100          |
| 62  | 3.4%          | 1.100          |
| 63  | 3.4%          | 1.100          |
| 64  | 3.4%          | 1.100          |
| 65+ | 1.5%          | 1.100          |

| Component                                     | Value |
|---|-------|
| Tobacco rating factor (for smokers only)      | 1.090 |
| % of people who can be rated for tobacco      | 2.6%  |
| Total rate-up based on admitted tobacco usage | 1.002 |

## Appendix E

### Development of the 2025 Normalization Factors

#### Geographic Calibration

| Rating Area                | Geographic Factors |
|----------------------------|--------------------|
| Rating Area 6              | 1.000              |
| Total, Membership Weighted | 1.000              |

#### Network Calibration

| Network                    | Network Factor |
|----------------------------|----------------|
| JHP Network                | 1.000          |
| Total, Membership Weighted | 1.000          |

## Appendix F

### Federal Actuarial Values

| Plan ID        | Federal AV |
|----------------|------------|
| 19702PA0010001 | 65.0%      |
| 19702PA0010002 | 64.0%      |
| 19702PA0010004 | 70.6%      |
| 19702PA0010005 | 70.0%      |
| 19702PA0010006 | 70.3%      |
| 19702PA0010007 | 79.2%      |
| 19702PA0010008 | 78.0%      |
| 19702PA0010009 | 79.5%      |
| 19702PA0010003 | 63.0%      |



## Appendix G

### Induced Utilization Factors

Per PID guidance, the induced demand factors were calculated based on the HHS induced demand formula using the following formula:  $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$ .

The induced demand factors shown below are normalized to JHP's 2025 estimated membership mix by metal, averaging a 1.0 in total, and are applied to the base rate in order to develop member premiums.

| Plan ID        | Induced Demand Factor | Induced Demand Factor (Normalized) |
|----------------|-----------------------|------------------------------------|
| 19702PA0010006 | 1.157                 | 1.042                              |
| 19702PA0010005 | 1.159                 | 1.044                              |
| 19702PA0010004 | 1.189                 | 1.071                              |
| 19702PA0010001 | 1.033                 | 0.931                              |
| 19702PA0010002 | 1.031                 | 0.929                              |
| 19702PA0010007 | 1.113                 | 1.002                              |
| 19702PA0010008 | 1.098                 | 0.989                              |
| 19702PA0010009 | 1.096                 | 0.987                              |
| 19702PA0010003 | 1.024                 | 0.923                              |
| <b>Total</b>   | <b>1.110</b>          | <b>1.000</b>                       |

## Appendix H

### Rate Manual and Rate Formula

|  |
|--|
| <b>Rates Tables / Manual</b><br><b>HIOS #19702 - Partners Insurance Company, dba Jefferson Health Plans - Individual</b> |
|--|

| Consumer Plan Adjusted Index Rate |        |
|-----------------------------------|--------|
| HIOS ID                           | Factor |
| 19702PA0010001                    | 369.17 |
| 19702PA0010002                    | 366.01 |
| 19702PA0010003                    | 355.22 |
| 19702PA0010004                    | 549.97 |
| 19702PA0010005                    | 518.29 |
| 19702PA0010006                    | 516.27 |
| 19702PA0010007                    | 467.74 |
| 19702PA0010008                    | 450.69 |
| 19702PA0010009                    | 449.22 |

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

| Area Factors  |        |
|---------------|--------|
| Area Number   | Factor |
| Rating Area 6 | 1.000  |

## Appendix H

### Rate Manual and Rate Formula

**RATE Formula:**

**CPAIR \* Age Factor \* Area Factor \* Tobacco Factor**

|   |
|---|
| Example: 21 year old with plan 19702PA0010001 in Rating Area 6, non-smoker<br>= 369.1721730 * 1.000 * 1.000000 * 1.00<br>= \$369.1722 |
|---|

**Family Structure** – Family rates can be determined by adding up the rates for an individual. However, when calculating the total family rate, the charge is limited to the first three children under the plan.

## Appendix I

### Projected Reinsurance Impact

Per PID guidance, this filing should reflect rates with the proposed 2025 reinsurance parameters. The final parameters and our calculated impact are below.

| Rating Area   | Attachment Point | Cap       | Coinsurance | Impact to Market Adjusted Index Rate |
|---------------|------------------|-----------|-------------|--------------------------------------|
| Rating Area 6 | \$60,000         | \$100,000 | 60%         | -5.5%                                |

## Standard Questions

1. Membership:

- a. If the projected membership for plan year 2025 significantly differs from the current 2/1/2024 membership, please explain why.

The JHP PPO product will be new to the market in 2025, and therefore does not have experience.

2. Experience Period Claims:

- a. Please confirm that all claims which are capitated have been removed from the experience period claims.

The JHP PPO product will be new to the market in 2025, and therefore does not have experience. Since the manual claims are based on statewide costs across all ACA individual products, we do not know the proportion of costs that were capitated vs fee for service in the base period. We believe that our base period allowed claims should capture all claims data, as reported on Worksheet 1 of the URRT. Excluding these claims would result in an artificially low allowed base rate. This methodology relies on accurate carrier reporting in the URRTs. JHP does not have any capitation contracts in 2025, so we are not adjusting further for capitation payments in the projection period.

- b. Please confirm that all non-EHB claims have been removed from the experience period claims.

We confirm that all non-EHB claims have been removed from the manual claims, based on reported data within the URRT.

- c. 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?

We are assuming that JHP's drug rebates will be equivalent to market levels in 2025. For that reason, no adjustment has been applied to the rate development to account for projected drug rebates.

3. COVID:

- a. Please confirm that Tables 2-4 of the PAAM Exhibits do not have any COVID adjustment. Additionally, please confirm that any COVID adjustment factor in the filing is reflected in Table 5 of the PAAM Exhibits.

We confirm there are no COVID adjustments in Tables 2-4 of the PAAM Exhibits. We confirm that the COVID adjustment factor is reflected in Table 5 of the PAAM Exhibits.

- b. If there is a COVID adjustment factor other than 1.0, please provide a quantitative exhibit supporting the factor.

[REDACTED]

Please see Appendix B of the Actuarial Memorandum for the COVID-19 adjustment. The factor shown in D21 of Table 5 represents the COVID-19 adjustment factors applied to the base period data.

- c. Please provide commentary on how the Company believes services such as COVID vaccinations and COVID testing will be handled in PY25. Within your response, please clarify if these services will be considered preventative and covered at 100%.

JHP will be covering 100% of COVID vaccinations and testing.

4. Trend:

- a. [SG. Only] If the Total Annual Trend in Table 3 (weighted by credibility) and the Annual Trend used to calculate quarterly rates in Table 5A differ, please provide an explanation and exhibit in support of the variation.
- b. [SG. Only] In Table 5A, if cells K32:M32 are left to equal J32, please explain why that is a reasonable assumption.

This question is not applicable as JHP is only filing in the individual market.

5. Table 6 – Retention:

- a. Please confirm that the federal income tax is calculated using a Federal Income Tax Rate of 21%. If other adjustments were made in Table 6, cell C57, please provide a demonstration of how this number was calculated and an explanation of the other adjustments included in the calculation.

[REDACTED]

- b. Please confirm that the Risk Adjustment User Fee PMPM is consistent with HHS Final Notice of Benefit and Payment Parameters for plan year 2025.

[REDACTED]

- c. Please provide an exhibit showing the commission PMPM amount to be paid to brokers in the following situations: Open-Enrollment Enrollee – Renewing, Open Enrollment Enrollee – New, Special Enrollment Period Enrollee – New, Special Enrollment Enrollee – Renewing. If the commission PMPM is not consistent between the four options above, please provide a detailed explanation as to the reason for the difference.

[REDACTED]

6. Pricing AVs:

- a. Please confirm that the Pricing AVs were calculated using a single risk pool (i.e., claims/utilization experience is not separated by metal level).

We confirm that the Pricing AVs were calculated using a single risk pool.

- b. Please identify and support any differences between the company's metallic AV calculator results and the corresponding Pricing AVs.

The pricing AVs differ from the Federal AVC outputs primarily because the estimated allowed PMPMs used in developing pricing AVs are different than those underlying the Federal AV calculator. This is due to a leveraging effect for fixed cost sharing elements (e.g. copays, deductibles and MOOPs). The other variance is differences in the methodology of the pricing models and underlying data of the modeling, which ultimately results in varying service category distributions and continuance tables. The pricing AV model also includes more detail in cost-sharing inputs compared to the Federal AVC. Finally, due to mandated factors, we have included a 22% load to silver on exchange plans.

7. Expanded Bronze Plans:

- a. Please provide an exhibit which demonstrates that the criteria for expanded bronze plans have been met.

Per our understanding, to qualify as an expanded bronze, a plan must pay for at least one major service before the deductible is met. All three bronze plans that JHP is offering in 2025 offer one free PCP visit before cost sharing begins and cover PCP visits, specialist visits, generic drugs, and preferred brand drugs pre-deductible. Please see the Federal AV screenshots incorporated with this filing for an exhibit of this benefit coverage.

8. PAAM Exhibits – Consumer Factors:

- a. Please provide quantitative and qualitative support for the proposed geographic rating area factors, if different from the previous year.

JHP is only filing in one rating area, therefore, the geographic factor is 1.0.

- b. Please provide quantitative and qualitative support for the proposed network factors, if different from the previous year.

JHP does not have more than one network, therefore, the network factor is 1.0.

9. MLR Exhibit:

- a. Please complete table below which summarizes the most recent three years of complete MLR information.
  - i. Actual is the final information which was filed for the specified calendar year
  - ii. Projected is the information which was projected in the final annual filing for the given year (i.e., 2021 projected information is from the plan year 2021 annual filing submitted in 2020) MLR Member Months Calendar Year Actual Projected Actual Projected 21 2020 2021 2022

| Calendar Year | MLR    |           | Member Months |           |
|---------------|--------|-----------|---------------|-----------|
|               | Actual | Projected | Actual        | Projected |
| 2020          | N/A    | N/A       | N/A           | N/A       |
| 2021          | N/A    | N/A       | N/A           | N/A       |
| 2022          | N/A    | N/A       | N/A           | N/A       |

- b. Are the MLRs and Member Months between Actual and Pricing comparable? If not, explain.
- c. Does the insurer expect to pay MLR rebates for the 3-year period above?

These questions are not applicable as this JHP entity will be new in the market in 2025.

10. Plan of Withdrawal:

- a. Please confirm that a Plan of Withdrawal has been submitted if any plans are being discontinued.
- b. For further information regarding the Plan of Withdrawal process, click here. Please send all Plan of Withdrawals to Jeff Rohaly, [wrohaly@pa.gov](mailto:wrohaly@pa.gov).

This question is not applicable as JHP is entering the market in plan year 2025.

11. Transitional Plans:

- a. Starting in October 2024, the PID will discontinue the non-enforcement policy for individual transitional plans (the non-enforcement policy for small group transitional plans will continue until further notice, or until the federal government discontinues its non-enforcement policy). If applicable, please discuss the migration of individual transitional members into ACA-compliant plans effective January 1, 2025.

This question is not applicable as JHP has no transitional plans.

12. Copay Adjustment Programs

- a. Does the company use a copay adjustment program (also known as a copay accumulator program)?
- b. How does the company handle copay assistance coupons? For example, does the coupon apply to the MOOP?
- c. If any change to such a program has resulted in a pricing impact, please include a detailed quantitative exhibit supporting the pricing impact.

JHP does not use a copay adjustment program. Assistance coupons do not apply to the MOOP and there is no pricing impact of this program.



PA Rate Template Part I  
Data Relevant to the Rate Filing

Table 0. Identifying Information

|                                 |  |
|---------------------------------|--|
| Center Name:                    | Partners Insurance Company, dba Jefferson Health Plans |
| Product(s):                     | IND  |
| Market Segment:                 | Individual   |
| Rate Effective Date:            | 1/1/2023   |
| Base Period Start Date:         | 1/1/2023   |
| Date of Most Recent Membership: | 2/1/2024   |

Table 1. Number of Members

| Member Age  | Member-months     | Members                           | Member-months           |
|-------------|-------------------|-----------------------------------|-------------------------|
|             | Experience Period | Current Period (as of 12/31/2024) | Projected Rating Period |
| Average Age |                   |                                   | 49.9                    |
| Total       | 0                 | 0                                 | 5,000                   |
| <18         |                   |                                   | 495                     |
| 18-24       |                   |                                   | 395                     |
| 25-29       |                   |                                   | 484                     |
| 30-34       |                   |                                   | 534                     |
| 35-39       |                   |                                   | 497                     |
| 40-44       |                   |                                   | 497                     |
| 45-49       |                   |                                   | 538                     |
| 50-54       |                   |                                   | 538                     |
| 55-59       |                   |                                   | 1,011                   |
| 60-63       |                   |                                   | 809                     |
| 64+         |                   |                                   | 204                     |

Table 2. Experience Period Claims and Premiums

| Earned Premium  | Paid Claims | Ultimate Incurred Claims | Member Months | Estimated Cost Sharing (Member & HHS) | Allowed Claims (Non-Capitated) | Non-EHB portion of Allowed Claims | Total Prescription Drug Rebates* | Total EHB Capitation | Total Non-EHB Capitation | Estimated Risk Adjustment | Estimated Reinsurance Recoveries |
|---|-------------|--------------------------|---------------|---------------------------------------|--------------------------------|-----------------------------------|----------------------------------|----------------------|--------------------------|---------------------------|----------------------------------|
| Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) |             |                          |               |                                       |                                |                                   |                                  |                      |                          |                           | 5                                |
| Loss Ratio  |             |                          |               |                                       |                                |                                   |                                  |                      |                          |                           | 0.99%                            |

\*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

| Service Category                      | Cost* | Utilization** | Indexed Denials** | Composite Trend | Weight* |
|---------------------------------------|-------|---------------|-------------------|-----------------|---------|
| Inpatient Hospital                    |       |               |                   | 0.00%           |         |
| Outpatient Hospital                   |       |               |                   | 0.00%           |         |
| Professional                          |       |               |                   | 0.00%           |         |
| Other Medical                         |       |               |                   | 0.00%           |         |
| Capitation                            |       |               |                   |                 |         |
| Prescription Drugs                    |       |               |                   | 0.00%           |         |
| Total Annual Trend                    |       |               |                   | 0.00%           | 0.00%   |
| Months of Trend                       |       |               |                   | 24              |         |
| Total Applied Trend Projection Factor |       |               |                   | 1.000           |         |

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

\*\* Should equal 100% Trend

Table 4. Historical Experience

| Month-Year | Total Annual Premium | Incurred Claims | Completion Factors* | Ultimate Incurred Claims | Members | Ultimate Incurred PMPM | Estimated Annual Cost Sharing (Member + HHS) | Prescription Drug Rebates** | Allowed Claims (Net of Prescription Drug Rebates) | Allowed PMPM |
|------------|----------------------|-----------------|---------------------|--------------------------|---------|------------------------|--|-----------------------------|---|--------------|
| Jan-20     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Feb-20     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Mar-20     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Apr-20     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| May-20     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Jun-20     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Jul-20     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Aug-20     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Sep-20     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Oct-20     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Nov-20     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Dec-20     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Jan-21     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Feb-21     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Mar-21     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Apr-21     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| May-21     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Jun-21     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Jul-21     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Aug-21     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Sep-21     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Oct-21     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Nov-21     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Dec-21     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Jan-22     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Feb-22     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Mar-22     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Apr-22     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| May-22     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Jun-22     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Jul-22     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Aug-22     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Sep-22     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Oct-22     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Nov-22     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Dec-22     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Jan-23     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Feb-23     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Mar-23     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Apr-23     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| May-23     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Jun-23     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Jul-23     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Aug-23     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Sep-23     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Oct-23     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Nov-23     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |
| Dec-23     |                      |                 |                     | INDV01                   |         | INDV01                 |  |                             |   | INDV01       |

\*Express Completion Factor as a percentage

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

Carrier Name: Partners Insurance Company, dba Jefferson Health Plans  
 Product(s): PPO  
 Market Segment: Individual  
 Rate Effective Date: 1/1/2025

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 |
|---|---------------------|--------------------------|---------------|---------------------------------------|--------------------------------|-----------------------------------|-----------------------------------|----------------------|--------------------------|---------------------------|----------------------------------|
| \$ 138,434,792.77   | \$ 2,502,183,347.95 | \$ 2,509,181,847.85      | 5,119,720     | \$ 495,824,770.48                     | \$ 3,193,188,118.31            | \$ 9,088,398.90                   | \$ (240,497,810.71)               |                      |                          |                           | \$ 156,025,510.72                |
| Experience Period Total Allowed ERB Claims + ERB Capitation PMPM (net of prescription drug rebates) |                     |                          |               |                                       |                                |                                   |                                   |                      |                          |                           | \$ 614.91                        |
| Loss Ratio  |                     |                          |               |                                       |                                |                                   |                                   |                      |                          |                           | \$ 82.56%                        |

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

Table 3b. Manual Trend Components

| Service Category                      | Cost*  | Utilization* | Indexed Demand* | Composite Trend | Weight* |
|---------------------------------------|--------|--------------|-----------------|-----------------|---------|
| Inpatient Hospital                    | 7.39%  | 0.00%        |                 | 7.39%           | 18.34%  |
| Outpatient Hospital                   | 4.70%  | 2.60%        |                 | 2.42%           | 20.93%  |
| Professional                          | 6.28%  | 2.85%        |                 | 0.77%           | 34.45%  |
| Other Medical                         | 6.73%  | 2.85%        |                 | 0.77%           | 0.00%   |
| Capitation                            |        |              |                 | 0.00%           | 0.00%   |
| Prescription Drugs                    | 13.19% | 2.45%        |                 | 15.96%          | 21.28%  |
| Total Annual Trend                    |        |              |                 | 10.00%          | 100.00% |
| Months of Trend                       |        |              |                 | 24              |         |
| Total Applied Trend Projection Factor |        |              |                 | 1.210           |         |

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

Table 4b. Historical Manual Experience

| Month-Year | Total Annual Premium | Incurred Claims | Completion Factor* | 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-20     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Feb-20     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Mar-20     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Apr-20     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| May-20     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Jun-20     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Jul-20     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Aug-20     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Sep-20     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Oct-20     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Nov-20     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Dec-20     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Jan-21     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Feb-21     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Mar-21     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Apr-21     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| May-21     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Jun-21     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Jul-21     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Aug-21     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Sep-21     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Oct-21     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Nov-21     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Dec-21     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Jan-22     | \$ 208,168,609.20    | 1,000%          | \$ 208,168,609.20  | 426,650                  | \$ 487.91 | \$ (20,041,067.61)     | \$ 261,965,177.97                            | \$ 614.91                   |   |              |
| Feb-22     | \$ 208,168,609.20    | 1,000%          | \$ 208,168,609.20  | 426,650                  | \$ 487.91 | \$ (20,041,067.61)     | \$ 261,965,177.97                            | \$ 614.91                   |   |              |
| Mar-22     | \$ 208,168,609.20    | 1,000%          | \$ 208,168,609.20  | 426,650                  | \$ 487.91 | \$ (20,041,067.61)     | \$ 261,965,177.97                            | \$ 614.91                   |   |              |
| Apr-22     | \$ 208,168,609.20    | 1,000%          | \$ 208,168,609.20  | 426,650                  | \$ 487.91 | \$ (20,041,067.61)     | \$ 261,965,177.97                            | \$ 614.91                   |   |              |
| May-22     | \$ 208,168,609.20    | 1,000%          | \$ 208,168,609.20  | 426,650                  | \$ 487.91 | \$ (20,041,067.61)     | \$ 261,965,177.97                            | \$ 614.91                   |   |              |
| Jun-22     | \$ 208,168,609.20    | 1,000%          | \$ 208,168,609.20  | 426,650                  | \$ 487.91 | \$ (20,041,067.61)     | \$ 261,965,177.97                            | \$ 614.91                   |   |              |
| Jul-22     | \$ 208,168,609.20    | 1,000%          | \$ 208,168,609.20  | 426,650                  | \$ 487.91 | \$ (20,041,067.61)     | \$ 261,965,177.97                            | \$ 614.91                   |   |              |
| Aug-22     | \$ 208,168,609.20    | 1,000%          | \$ 208,168,609.20  | 426,650                  | \$ 487.91 | \$ (20,041,067.61)     | \$ 261,965,177.97                            | \$ 614.91                   |   |              |
| Sep-22     | \$ 208,168,609.20    | 1,000%          | \$ 208,168,609.20  | 426,650                  | \$ 487.91 | \$ (20,041,067.61)     | \$ 261,965,177.97                            | \$ 614.91                   |   |              |
| Oct-22     | \$ 208,168,609.20    | 1,000%          | \$ 208,168,609.20  | 426,650                  | \$ 487.91 | \$ (20,041,067.61)     | \$ 261,965,177.97                            | \$ 614.91                   |   |              |
| Nov-22     | \$ 208,168,609.20    | 1,000%          | \$ 208,168,609.20  | 426,650                  | \$ 487.91 | \$ (20,041,067.61)     | \$ 261,965,177.97                            | \$ 614.91                   |   |              |
| Dec-22     | \$ 1,034,434,792.78  | 1,000%          | \$ 208,168,609.20  | 426,650                  | \$ 487.91 | \$ 645,538,820.48      | \$ (20,041,067.61)                           | \$ 261,965,177.97           | \$ 614.91   |              |
| Jan-23     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Feb-23     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Mar-23     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Apr-23     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| May-23     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Jun-23     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Jul-23     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Aug-23     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Sep-23     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Oct-23     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Nov-23     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |
| Dec-23     |                      |                 |                    | RDV/01                   |           | RDV/01                 |  |                             |   | RDV/01       |

\*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:        | Partners Insurance Company, dba Jefferson Health Plans | Attachment Point:            | \$60,000  |
| Product(s):          | PPO  | Reinsurance Cap:             | \$100,000 |
| Market Segment:      | Individual   | Coinsurance Rate:            | 60%       |
| Rate Effective Date: | 1/1/2025   | Proj. Incurred Claim Impact: | 0.0%      |
| Incurred Dates:      | 1/1/2023 to 12/31/2023                                 |                              |           |

| Individual ACA Compliant Policies Only: Incurred Dates 1/1/2023 to 12/31/2023 |           |                |               |                       |  |
|---|-----------|----------------|---------------|-----------------------|--|
| 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>                             |

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

|                      |  |                              |           |
|----------------------|--|------------------------------|-----------|
| Carrier Name:        | Partners Insurance Company, dba Jefferson Health Plans | Attachment Point:            | \$60,000  |
| Product(s):          | PPO  | Reinsurance Cap:             | \$100,000 |
| Market Segment:      | Individual   | Coinsurance Rate:            | 60%       |
| Rate Effective Date: | 1/1/2025   | Proj. Incurred Claim Impact: | -5.5%     |
|                      |  | Proj. Morbidity Impact:      | 0.0%      |

| Reinsurance Program Impact Continuance Table Development - Plan Year 2025 |           |                  |                   |                         |  |
|---|-----------|------------------|-------------------|-------------------------|--|
| Annual Incurred Claims Range  |           | Unique Members   | Member Months     | Total Incurred Claims   | Total Incurred Claims with Reinsurance |
| \$0   | \$29,999  |                  |                   |                         | \$11,538,732,796                       |
| \$30,000  | \$34,999  |                  |                   |                         | \$943,999,109                          |
| \$35,000  | \$39,999  |                  |                   |                         | \$855,696,538                          |
| \$40,000  | \$44,999  |                  |                   |                         | \$793,168,670                          |
| \$45,000  | \$49,999  |                  |                   |                         | \$745,509,387                          |
| \$50,000  | \$54,999  |                  |                   |                         | \$730,016,274                          |
| \$55,000  | \$59,999  |                  |                   |                         | \$666,745,598                          |
| \$60,000  | \$64,999  |                  |                   |                         | \$599,616,788                          |
| \$65,000  | \$69,999  |                  |                   |                         | \$519,817,801                          |
| \$70,000  | \$74,999  |                  |                   |                         | \$447,880,236                          |
| \$75,000  | \$79,999  |                  |                   |                         | \$415,571,535                          |
| \$80,000  | \$84,999  |                  |                   |                         | \$379,394,369                          |
| \$85,000  | \$89,999  |                  |                   |                         | \$358,118,475                          |
| \$90,000  | \$94,999  |                  |                   |                         | \$328,567,547                          |
| \$95,000  | \$99,999  |                  |                   |                         | \$301,225,455                          |
| \$100,000   | \$109,999 |                  |                   |                         | \$552,941,500                          |
| \$110,000   | \$119,999 |                  |                   |                         | \$478,905,088                          |
| \$120,000   | \$129,999 |                  |                   |                         | \$448,058,236                          |
| \$130,000   | \$139,999 |                  |                   |                         | \$394,872,848                          |
| \$140,000   | \$149,999 |                  |                   |                         | \$376,850,729                          |
| \$150,000   | \$159,999 |                  |                   |                         | \$332,808,847                          |
| \$160,000   | \$169,999 |                  |                   |                         | \$316,149,354                          |
| \$170,000   | \$179,999 |                  |                   |                         | \$301,210,838                          |
| \$180,000   | \$189,999 |                  |                   |                         | \$293,589,418                          |
| \$190,000   | \$199,999 |                  |                   |                         | \$288,904,860                          |
| \$200,000   | \$209,999 |                  |                   |                         | \$256,679,915                          |
| \$210,000   | \$219,999 |                  |                   |                         | \$254,842,275                          |
| \$220,000   | \$229,999 |                  |                   |                         | \$239,561,779                          |
| \$230,000   | \$239,999 |                  |                   |                         | \$231,646,154                          |
| \$240,000   | \$249,999 |                  |                   |                         | \$209,930,726                          |
| \$250,000   | \$259,999 |                  |                   |                         | \$197,252,438                          |
| \$260,000   | \$269,999 |                  |                   |                         | \$199,785,751                          |
| \$270,000   | \$279,999 |                  |                   |                         | \$196,528,762                          |
| \$280,000   | \$289,999 |                  |                   |                         | \$173,377,035                          |
| \$290,000   | \$299,999 |                  |                   |                         | \$147,315,519                          |
| \$300,000   | \$324,999 |                  |                   |                         | \$393,170,972                          |
| \$325,000   | \$349,999 |                  |                   |                         | \$321,854,758                          |
| \$350,000   | \$374,999 |                  |                   |                         | \$279,619,927                          |
| \$375,000   | \$399,999 |                  |                   |                         | \$261,536,935                          |
| \$400,000   | \$424,999 |                  |                   |                         | \$251,163,095                          |
| \$425,000   | \$449,999 |                  |                   |                         | \$217,028,943                          |
| \$450,000   | \$474,999 |                  |                   |                         | \$212,208,990                          |
| \$475,000   | \$499,999 |                  |                   |                         | \$187,318,782                          |
| \$500,000   | \$599,999 |                  |                   |                         | \$552,171,933                          |
| \$600,000   | \$699,999 |                  |                   |                         | \$388,173,853                          |
| \$700,000   | \$799,999 |                  |                   |                         | \$274,115,537                          |
| \$800,000   | \$899,999 |                  |                   |                         | \$202,149,472                          |
| \$900,000   | \$999,999 |                  |                   |                         | \$201,910,739                          |
| \$1,000,000+  |           |                  |                   |                         | \$948,743,574                          |
| <b>Total</b>  |           | <b>5,911,650</b> | <b>53,725,365</b> | <b>\$31,965,118,469</b> | <b>\$30,206,440,160</b>                |

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

Client: **Insurance Company - The Jefferson Health Plan**  
 Plan: **PRO**  
 Market Segment: **Individual**  
 Rate Effective Date: **1/1/2025**

**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 DIB Claims + DIB Contention PMPM (net of prescription drug reduced PMPM) | \$ -                   | \$ 634.01   | - Actual Experience PMPM should be consistent with the Index Rate for Experience Period on UBRP |
| Two year trend stabilization factor  | \$ 1.000               | \$ 1.210    |   |
| Unadjusted Projected Allowed DIB Claims PMPM   | \$ -                   | \$ 742.90   |   |
| Single Risk Float Adjustment Factor  |                        |             |   |
| Change in Mortality - Impact of Reinsurance Program                                    | 1.000                  | 1.000       |   |
| Change in Mortality - All Other  | 1.000                  | 1.000       | - See UBRP Instructions   |
| Total Non-Mortality Changes  | 0.000                  | 1.209       |   |
| Change in Demographics   |                        | 1.209       | - See UBRP Instructions   |
| Change in Network  |                        |             |   |
| Change in Benefits   |                        |             |   |
| Change in Other  |                        |             | - See UBRP Instructions   |
| Total Adjusted Projected Allowed DIB Claims PMPM                                       | \$ -                   | \$ 957.50   |   |
| Credibility Factors  | 2%                     | 100%        | - See Instructions  |
| Standard Projected DIB Claims PMPM   |                        | \$ 957.50   | - Projected Index Rate  |
| <b>Development of the Market-Adjusted Index Rate and Total Allowed Claims</b>          |                        |             |   |
| Adjusted Projected Allowed DIB Claims PMPM   | \$ 957.50              |             | - Index Rate for Projection Period on UBRP  |
| Projected Paid to Allowed Ratio  | 0.840                  |             |   |
| Projected Incurred DIB Claims PMPM   | \$ 804.45              |             |   |
| <b>Market-Adjusted Components</b>  |                        |             |   |
| Projected Incurred Risk Adjustment PMPM  | \$ 13.03               |             |   |
| Projected Incurred Exchange User Fees PMPM   | \$ 122.38              |             |   |
| Projected Incurred Reinsurance Recoveries PMPM   | \$ 646.26              |             |   |
| Market-Adjusted Projected Incurred DIB Claims PMPM                                     | \$ 788.08              |             |   |
| Market-Adjusted Projected Allowed DIB Claims PMPM                                      | \$ 801.22              |             | - Market-Adjusted Index Rate  |
| Projected Allowed Non-DIB Claims PMPM  | \$ 1.000               |             |   |
| Catastrophic Eligibility Adjustment  |                        |             |   |
| Market-Adjusted Projected Incurred Total Claims PMPM                                   | \$ 788.0758233         |             |   |
| Market-Adjusted Projected Allowed Total Claims PMPM                                    | \$ 801.22              |             |   |

**Table 6. Retention**

| Retention Items - Exposed in percentages                      | Percentage | PMPM Amounts |
|---|------------|--------------|
| Administrative Expenses                                       | 2.00%      | \$16.15      |
| General and Claims  | 4.00%      | \$33.43      |
| Agent/Broker Fees and Commissions                             | 3.84%      | \$31.29      |
| Quality Improvement Initiatives                               | 2.80%      | \$23.00      |
| State and Fed   | 2.00%      | \$17.15      |
| Risk Adjustment User Fee                                      | 0.00%      | \$0.18       |
| FCR/OT  | 0.00%      | \$0.28       |
| PA Premiums & Other Taxes (if applicable)                     | 2.00%      | \$16.49      |
| Federal Income Tax  | 0.00%      | \$0.17       |
| Health Insurance Providers Fee (Forced for Small Groups only) | 0.00%      | \$0.00       |
| Profit/Contingency (after tax)                                | 0.08%      | \$0.66       |
| Total Retention   | 9.22%      | \$75.94      |
| Projected Required Revenue PMPM                               |            | \$ 824.61    |

**Table 8. Components of Rate Change**

| Rate Components   | 2024        | 2025        | Difference | Percent Change |
|---|-------------|-------------|------------|----------------|
| A. Calibrated Plan Adjusted Index Rate (PMPM)                                       | #DIV/0!     | #DIV/0!     | #DIV/0!    | #DIV/0!        |
| B. Base period allowed claims before normalization                                  | \$ 634.01   | \$ 634.01   | #DIV/0!    | #DIV/0!        |
| C. Normalization factor component of change   | \$ (268.88) | #DIV/0!     | #DIV/0!    | #DIV/0!        |
| D. Change in Normalized Allowed Claims Adjustment Components                        |             |             |            |                |
| D1. Base period allowed claims after normalization                                  | #DIV/0!     | \$ 340.13   | #DIV/0!    | #DIV/0!        |
| D2. UBRP Adjustability  | #DIV/0!     | \$ 27.45    | #DIV/0!    | #DIV/0!        |
| D3. UBRP Other  | #DIV/0!     | \$ 122.40   | #DIV/0!    | #DIV/0!        |
| D4. Normalized UBRP Risk Adjustment on an allowed basis                             | #DIV/0!     | \$ 18.84    | #DIV/0!    | #DIV/0!        |
| D5. Normalized Reinsurance Recoveries on an allowed basis                           | #DIV/0!     | \$ (20.61)  | #DIV/0!    | #DIV/0!        |
| D6. Subtotal - (D4)-(D5)  | #DIV/0!     | \$ 269.56   | #DIV/0!    | #DIV/0!        |
| E. Change in Allowable Plan Adjusted Level Components                               |             |             |            |                |
| E1. Pricing AV  | #DIV/0!     | \$ (100.95) | #DIV/0!    | #DIV/0!        |
| E2. Benefit Richness  | #DIV/0!     | \$ (3.82)   | #DIV/0!    | #DIV/0!        |
| E3. Catastrophic Eligibility  | #DIV/0!     | \$ -        | #DIV/0!    | #DIV/0!        |
| E4. Benefits Addition to DIB  | #DIV/0!     | \$ -        | #DIV/0!    | #DIV/0!        |
| E5. Subtotal  | #DIV/0!     | \$ (104.77) | #DIV/0!    | #DIV/0!        |
| F. Change in Retention Components   |             |             |            |                |
| F1. Administrative Expenses   | #DIV/0!     | #DIV/0!     | #DIV/0!    | #DIV/0!        |
| F2. Taxes and Fees  | #DIV/0!     | #DIV/0!     | #DIV/0!    | #DIV/0!        |
| F3. Profit and/or Contingency   | #DIV/0!     | #DIV/0!     | #DIV/0!    | #DIV/0!        |
| F4. Subtotal - (F1)-(F3)  | #DIV/0!     | #DIV/0!     | #DIV/0!    | #DIV/0!        |
| G. Change in Miscellaneous Items  |             |             |            |                |
| H. Sum of Components of Rate Change (should approximate the change shown in line A) | #DIV/0!     | #DIV/0!     | #DIV/0!    | #DIV/0!        |

For Informational Purposes only - No input required.

|   | Index Rate of Experience Period on UBRP |
|---|---|
| Standard Base Period Unadjusted Claims before Normalization | \$ 634.01                               |
| Standard Allowed Premium                                    | \$ 1,834,443,762.17                     |
| Standard Loss Ratio   | 82.55%                                  |

**Table 9A. Small Group Projected Index Rate with Quarterly Trend**

| Projection Date                            | 3/1/2023  | 6/1/2023  | 9/1/2023    | 12/1/2023   | Total Single Risk Pool |
|--|-----------|-----------|-------------|-------------|------------------------|
| Per Member Monthly Revenues in Quarter     | \$ 957.50 | \$ 957.50 | \$ 957.50   | \$ 957.50   | \$ 957.50              |
| Adjusted Projected Allowed DIB Claims PMPM |           |           |             |             |                        |
| Monthly Trend                              |           |           |             |             |                        |
| Annual Trend                               | 30.00%    | 30.00%    | 30.00%      | 30.00%      | 30.00%                 |
| Single Risk Pool Projected Allowed Claims  | \$ 957.50 | \$ 966.18 | \$ 1,004.21 | \$ 1,028.42 |                        |
| Quarterly Trend Factor                     |           | 1.024     | 1.031       | 1.024       | 0.000                  |

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

| Normalization Factors  | 2024      | 2025      |
|--|-----------|-----------|
| Average Age Factor   |           | 1.000     |
| Average Catastrophic Factor                                    |           | 1.000     |
| Average Tenure Factor  |           | 1.000     |
| Average Benefit Richness (Included demand)                     |           | 1.000     |
| Average Temporal Factor  |           | 1.000     |
| Market-Adjusted Projected Allowed Total Claims PMPM            | \$ 801.22 | \$ 801.22 |
| Normalized Market-Adjusted Projected Allowed Total Claims PMPM | #DIV/0!   | \$ 808.56 |

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

|   | 2024 | 2025                  |
|---|------|-----------------------|
| Paid-to-Allowed                         |      | 0.840                 |
| UBRP Trend (Total Applied Trend Factor) |      | 1.210 - UBRP W1, 12   |
| UBRP Adjustability                      |      | 1.000 - UBRP W1, 12   |
| UBRP Other**                            |      | 1.289 - UBRP W1, 12   |
| Risk Adjustment                         |      | (13.03) - UBRP W1, 12 |
| Exchange User Fee                       |      | 22.18 - UBRP W1, 12   |
| Reinsurance Recoveries                  |      | 646.25 - UBRP W1, 12  |
| Catastrophe                             |      | - UBRP W1, 12         |
| Network                                 |      | 1.000                 |
| Pricing AV                              |      | 0.818                 |
| Benefit Richness                        |      | 0.991                 |
| Catastrophic Eligibility                |      | 1.000                 |
| Benefits Addition to DIB                |      | 1.000                 |
| Administrative Expenses                 |      | 7.05%                 |
| Taxes and Fees                          |      | 2.08%                 |
| Profit and/or Contingency               |      | 0.08%                 |

\*\* For 2024 in cell B2, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CDR Adjustment











**PA Rate Template Part VI - Rate Change Summary**

**Table 15. Rate Change Summary Information**

**Overview**

|  |               |       |
|--|---------------|-------|
| Initial Requested Average Rate Change: |               |       |
| Revised Requested Average Rate Change: | HDV/01        |       |
| Minimum Requested Rate Change:         |               | 0.00% |
| Maximum Requested Rate Change:         |               | 0.00% |
| Mapped Members:                        |               | 0     |
| Available in Rating Areas:             | Rating Area 6 |       |

**Key Information**

|  |    |   |
|--|----|---|
| Jan. 2023 - Dec. 2023 Financial Experience |    |   |
| Premium                                    | \$ | - |
| Claims                                     | \$ | - |
| Administrative Expenses                    |    |   |
| Taxes & Fees                               |    |   |
| Company Made After Taxes                   | \$ | - |

The company expects its annual medical costs to increase:

0.00%

Explanation of requested rate change:

Carrier Name: Partners Insurance Company, dba Jefferson Health Plans  
 Product(s): PPO  
 Market Segment: Individual  
 Rate Effective Date: 1/1/2025

**How It Plans to Spend Your Premium**

This is how the company plans to spend the premium it collects in 2025:

|                          |     |
|--------------------------|-----|
| Claims:                  | 88% |
| Administrative Expenses: | 7%  |
| Taxes & Fees:            | 5%  |
| Profit:                  | 0%  |

| Rating Area | Active Rating Areas | Count of Remaining Active Rating Areas | Text |
|-------------|---------------------|--|------|
| 1           |                     |  | 1    |
| 2           |                     |  | 1    |
| 3           |                     |  | 1    |
| 4           |                     |  | 1    |
| 5           |                     |  | 1    |
| 6           | 6                   |  | 1 6  |
| 7           |                     |  | 0    |
| 8           |                     |  | 0    |
| 9           |                     |  | 0    |



**Table 16. Risk Adjustment Calculation**

| Component                                       | Statewide | Insurer Specific |
|---|-----------|------------------|
| State Average Monthly Premium Before Adjustment | \$658.94  |                  |
| Administrative Cost Adjustment                  | 0.86      |                  |
| State Average Monthly Premium                   | 566.69    |                  |
| Actuarial Value (AV)                            | 0.72      |                  |
| Plan Liability Risk Score (PLRS)                | 1.25      |                  |
| Allowable Rating Factor (ARF)                   | 1.82      |                  |
| Induced Demand Factor (IDF)                     | 1.04      |                  |
| Geographic Cost Factor (GCF)                    | 1.00      |                  |
|   |           |                  |
| Factors Including Risk Score                    | 1.31      |                  |
| Factors Excluding Risk Score                    | 1.37      |                  |
|   |           |                  |
| Risk Adjustment Transfer PMPM                   |           |                  |
|   |           |                  |
| Insurer Specific Manual Adjustment PMPM         |           |                  |
|   |           |                  |
| High Cost Risk Pool Adjustment PMPM             |           |                  |
|   |           |                  |
| Total Risk Adjustment Transfer                  |           |                  |

<-- Negative implies payer of RA

<-- Please provide explanation and calculation if value provided.

Company Name: **Prance Company, dba Jefferson**  
 Market: **Individual**  
 Product: **PPO**  
 Effective Date of Rates: **January 1, 2025**

Ending date of Rates: **December 31, 2025**

| HIOS Plan ID (On Exchange)=>  | 19702PA0010006                       | 19702PA0010005 | 19702PA0010004                   | 19702PA0010001 | 19702PA0010002                         | 19702PA0010007 | 19702PA0010008                | 19702PA0010009 | 19702PA0010003                       |            |                                    |            |                             |            |                               |            |
|-------------------------------|--------------------------------------|----------------|----------------------------------|----------------|--|----------------|-------------------------------|----------------|--------------------------------------|------------|------------------------------------|------------|-----------------------------|------------|-------------------------------|------------|
| HIOS Plan ID (Off Exchange)=> | 19702PA0010006                       | 19702PA0010005 | 19702PA0010004                   | 19702PA0010001 | 19702PA0010002                         | 19702PA0010007 | 19702PA0010008                | 19702PA0010009 | 19702PA0010003                       |            |                                    |            |                             |            |                               |            |
| Plan Marketing Name =>        | Bronze Health Plans + Total + Silver |                | Health Plans + Balanced + Silver |                | Health Plans + \$0 Deductible + Silver |                | Health Plans + Total + Bronze |                | Health Plans + \$0 Deductible + Gold |            | Bronze Health Plans + Total + Gold |            | Health Plans + Value + Gold |            | Health Plans + Value + Bronze |            |
| Form # =>                     | PCI-134094722                        |                | PCI-134094722                    |                | PCI-134094722                          |                | PCI-134094722                 |                | PCI-134094722                        |            | PCI-134094722                      |            | PCI-134094722               |            | PCI-134094722                 |            |
| Rating Area =>                | Rating Area 6                        |                | Rating Area 6                    |                | Rating Area 6                          |                | Rating Area 6                 |                | Rating Area 6                        |            | Rating Area 6                      |            | Rating Area 6               |            | Rating Area 6                 |            |
| Network =>                    | JHP Network                          |                | JHP Network                      |                | JHP Network                            |                | JHP Network                   |                | JHP Network                          |            | JHP Network                        |            | JHP Network                 |            | JHP Network                   |            |
| Metal =>                      | Silver                               |                | Silver                           |                | Silver                                 |                | Bronze                        |                | Bronze                               |            | Gold                               |            | Gold                        |            | Bronze                        |            |
| Deductible =>                 | \$5,500                              |                | \$3,500                          |                | \$5,000                                |                | \$5,000                       |                | \$7,450                              |            | \$0                                |            | \$1,500                     |            | \$8,000                       |            |
| Coinsurance =>                | 50%                                  |                | 50%                              |                | 50%                                    |                | 50%                           |                | 50%                                  |            | 50%                                |            | 50%                         |            | 0%                            |            |
| Copays =>                     | 40, 90                               |                | 45, 90                           |                | 55, 95                                 |                | 100, 150                      |                | 60, 95                               |            | 25, 65                             |            | 20, 50                      |            | 15, 45                        |            |
| OOP Maximum =>                | \$9,200                              |                | \$9,200                          |                | \$9,200                                |                | \$9,200                       |                | \$9,200                              |            | \$9,200                            |            | \$9,200                     |            | \$8,000                       |            |
| Pediatric Dental (Yes/No) =>  | No                                   |                | No                               |                | No                                     |                | No                            |                | No                                   |            | No                                 |            | No                          |            | No                            |            |
| 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    |
| 0 - 14                        | \$394.94                             | \$394.94       | \$396.49                         | \$396.49       | \$420.73                               | \$420.73       | \$282.42                      | \$282.42       | \$279.99                             | \$279.99   | \$357.82                           | \$357.82   | \$344.77                    | \$344.77   | \$343.65                      | \$343.65   |
| 15                            | \$430.05                             | \$430.05       | \$431.74                         | \$431.74       | \$458.12                               | \$458.12       | \$307.52                      | \$307.52       | \$304.88                             | \$304.88   | \$389.62                           | \$389.62   | \$375.42                    | \$375.42   | \$374.20                      | \$374.20   |
| 16                            | \$443.47                             | \$443.47       | \$445.21                         | \$445.21       | \$472.42                               | \$472.42       | \$317.12                      | \$317.12       | \$314.40                             | \$314.40   | \$401.78                           | \$401.78   | \$387.14                    | \$387.14   | \$385.88                      | \$385.88   |
| 17                            | \$456.90                             | \$456.90       | \$458.69                         | \$458.69       | \$486.72                               | \$486.72       | \$326.72                      | \$326.72       | \$323.91                             | \$323.91   | \$413.95                           | \$413.95   | \$398.86                    | \$398.86   | \$397.56                      | \$397.56   |
| 18                            | \$471.35                             | \$471.35       | \$473.20                         | \$473.20       | \$502.12                               | \$502.12       | \$337.05                      | \$337.05       | \$334.16                             | \$334.16   | \$427.04                           | \$427.04   | \$411.48                    | \$411.48   | \$410.13                      | \$410.13   |
| 19                            | \$485.81                             | \$485.81       | \$487.71                         | \$487.71       | \$517.52                               | \$517.52       | \$347.39                      | \$347.39       | \$344.41                             | \$344.41   | \$440.14                           | \$440.14   | \$424.10                    | \$424.10   | \$422.71                      | \$422.71   |
| 20                            | \$500.78                             | \$500.78       | \$502.74                         | \$502.74       | \$533.47                               | \$533.47       | \$358.10                      | \$358.10       | \$355.02                             | \$355.02   | \$453.70                           | \$453.70   | \$437.16                    | \$437.16   | \$435.74                      | \$435.74   |
| 21                            | \$516.27                             | \$516.27       | \$518.29                         | \$518.29       | \$549.97                               | \$549.97       | \$369.17                      | \$369.17       | \$366.01                             | \$366.01   | \$467.74                           | \$467.74   | \$450.69                    | \$450.69   | \$449.22                      | \$449.22   |
| 22                            | \$516.27                             | \$516.27       | \$518.29                         | \$518.29       | \$549.97                               | \$549.97       | \$369.17                      | \$369.17       | \$366.01                             | \$366.01   | \$467.74                           | \$467.74   | \$450.69                    | \$450.69   | \$449.22                      | \$449.22   |
| 23                            | \$516.27                             | \$516.27       | \$518.29                         | \$518.29       | \$549.97                               | \$549.97       | \$369.17                      | \$369.17       | \$366.01                             | \$366.01   | \$467.74                           | \$467.74   | \$450.69                    | \$450.69   | \$449.22                      | \$449.22   |
| 24                            | \$516.27                             | \$516.27       | \$518.29                         | \$518.29       | \$549.97                               | \$549.97       | \$369.17                      | \$369.17       | \$366.01                             | \$366.01   | \$467.74                           | \$467.74   | \$450.69                    | \$450.69   | \$449.22                      | \$449.22   |
| 25                            | \$518.33                             | \$518.33       | \$520.36                         | \$520.36       | \$552.17                               | \$552.17       | \$376.03                      | \$376.03       | \$373.65                             | \$373.65   | \$474.72                           | \$474.72   | \$458.49                    | \$458.49   | \$457.04                      | \$457.04   |
| 26                            | \$528.66                             | \$528.66       | \$530.73                         | \$530.73       | \$583.80                               | \$583.80       | \$563.17                      | \$563.17       | \$378.03                             | \$378.03   | \$474.79                           | \$474.79   | \$412.27                    | \$412.27   | \$479.86                      | \$479.86   |
| 27                            | \$541.05                             | \$541.05       | \$543.17                         | \$543.17       | \$597.49                               | \$597.49       | \$576.37                      | \$576.37       | \$634.01                             | \$634.01   | \$386.89                           | \$386.89   | \$425.58                    | \$425.58   | \$383.57                      | \$383.57   |
| 28                            | \$561.18                             | \$561.18       | \$563.38                         | \$563.38       | \$619.72                               | \$619.72       | \$597.82                      | \$597.82       | \$401.29                             | \$401.29   | \$429.85                           | \$429.85   | \$437.64                    | \$437.64   | \$508.43                      | \$508.43   |
| 29                            | \$577.70                             | \$577.70       | \$579.97                         | \$579.97       | \$637.97                               | \$637.97       | \$615.42                      | \$615.42       | \$413.10                             | \$413.10   | \$454.41                           | \$454.41   | \$409.56                    | \$409.56   | \$523.40                      | \$523.40   |
| 30                            | \$585.96                             | \$585.96       | \$588.26                         | \$588.26       | \$647.09                               | \$647.09       | \$624.22                      | \$624.22       | \$419.01                             | \$419.01   | \$456.91                           | \$456.91   | \$415.42                    | \$415.42   | \$456.96                      | \$456.96   |
| 31                            | \$598.35                             | \$598.35       | \$600.70                         | \$600.70       | \$660.77                               | \$660.77       | \$637.41                      | \$637.41       | \$427.87                             | \$427.87   | \$470.66                           | \$470.66   | \$424.20                    | \$424.20   | \$466.62                      | \$466.62   |
| 32                            | \$610.74                             | \$610.74       | \$613.14                         | \$613.14       | \$674.45                               | \$674.45       | \$650.61                      | \$650.61       | \$436.73                             | \$436.73   | \$480.40                           | \$480.40   | \$432.98                    | \$432.98   | \$476.28                      | \$476.28   |
| 33                            | \$618.49                             | \$618.49       | \$620.91                         | \$620.91       | \$683.00                               | \$683.00       | \$658.86                      | \$658.86       | \$724.75                             | \$724.75   | \$442.27                           | \$442.27   | \$486.50                    | \$486.50   | \$438.47                      | \$438.47   |
| 34                            | \$626.75                             | \$626.75       | \$629.21                         | \$629.21       | \$692.13                               | \$692.13       | \$667.66                      | \$667.66       | \$734.43                             | \$734.43   | \$448.18                           | \$448.18   | \$493.00                    | \$493.00   | \$444.33                      | \$444.33   |
| 35                            | \$630.88                             | \$630.88       | \$633.35                         | \$633.35       | \$696.69                               | \$696.69       | \$672.06                      | \$672.06       | \$739.27                             | \$739.27   | \$451.13                           | \$451.13   | \$496.24                    | \$496.24   | \$447.26                      | \$447.26   |
| 36                            | \$635.01                             | \$635.01       | \$637.50                         | \$637.50       | \$701.25                               | \$701.25       | \$676.46                      | \$676.46       | \$744.11                             | \$744.11   | \$454.08                           | \$454.08   | \$499.49                    | \$499.49   | \$450.19                      | \$450.19   |
| 37                            | \$639.14                             | \$639.14       | \$641.64                         | \$641.64       | \$705.80                               | \$705.80       | \$680.86                      | \$680.86       | \$748.95                             | \$748.95   | \$457.04                           | \$457.04   | \$502.74                    | \$502.74   | \$453.11                      | \$453.11   |
| 38                            | \$643.27                             | \$643.27       | \$645.79                         | \$645.79       | \$710.37                               | \$710.37       | \$685.26                      | \$685.26       | \$753.79                             | \$753.79   | \$459.99                           | \$459.99   | \$505.99                    | \$505.99   | \$456.04                      | \$456.04   |
| 39                            | \$651.53                             | \$651.53       | \$654.08                         | \$654.08       | \$719.49                               | \$719.49       | \$694.06                      | \$694.06       | \$763.47                             | \$763.47   | \$465.90                           | \$465.90   | \$512.49                    | \$512.49   | \$461.90                      | \$461.90   |
| 40                            | \$659.79                             | \$659.79       | \$662.38                         | \$662.38       | \$728.62                               | \$728.62       | \$702.86                      | \$702.86       | \$773.15                             | \$773.15   | \$471.80                           | \$471.80   | \$518.98                    | \$518.98   | \$467.75                      | \$467.75   |
| 41                            | \$672.18                             | \$672.18       | \$674.82                         | \$674.82       | \$742.30                               | \$742.30       | \$716.06                      | \$716.06       | \$787.67                             | \$787.67   | \$480.66                           | \$480.66   | \$528.73                    | \$528.73   | \$476.54                      | \$476.54   |
| 42                            | \$684.05                             | \$684.05       | \$686.74                         | \$686.74       | \$755.41                               | \$755.41       | \$728.71                      | \$728.71       | \$801.58                             | \$801.58   | \$489.15                           | \$489.15   | \$538.07                    | \$538.07   | \$484.96                      | \$484.96   |
| 43                            | \$700.57                             | \$700.57       | \$703.32                         | \$703.32       | \$773.65                               | \$773.65       | \$746.31                      | \$746.31       | \$820.94                             | \$820.94   | \$500.97                           | \$500.97   | \$551.07                    | \$551.07   | \$496.67                      | \$496.67   |
| 44                            | \$721.22                             | \$721.22       | \$724.05                         | \$724.05       | \$796.46                               | \$796.46       | \$768.31                      | \$768.31       | \$845.14                             | \$845.14   | \$515.73                           | \$515.73   | \$567.30                    | \$567.30   | \$511.31                      | \$511.31   |
| 45                            | \$745.49                             | \$745.49       | \$748.41                         | \$748.41       | \$823.25                               | \$823.25       | \$794.16                      | \$794.16       | \$873.58                             | \$873.58   | \$533.08                           | \$533.08   | \$586.39                    | \$586.39   | \$528.51                      | \$528.51   |
| 46                            | \$774.40                             | \$774.40       | \$777.44                         | \$777.44       | \$855.18                               | \$855.18       | \$824.95                      | \$824.95       | \$907.45                             | \$907.45   | \$553.76                           | \$553.76   | \$609.14                    | \$609.14   | \$549.01                      | \$549.01   |
| 47                            | \$806.92                             | \$806.92       | \$809.10                         | \$809.10       | \$891.10                               | \$891.10       | \$859.56                      | \$859.56       | \$577.02                             | \$577.02   | \$634.72                           | \$634.72   | \$572.07                    | \$572.07   | \$629.28                      | \$629.28   |
| 48                            | \$844.10                             | \$844.10       | \$847.41                         | \$847.41       | \$932.15                               | \$932.15       | \$899.20                      | \$899.20       | \$989.12                             | \$989.12   | \$603.60                           | \$603.60   | \$663.96                    | \$663.96   | \$598.42                      | \$598.42   |
| 49                            | \$980.75                             | \$980.75       | \$984.21                         | \$984.21       | \$972.63                               | \$972.63       | \$938.25                      | \$938.25       | \$1,032.08                           | \$1,032.08 | \$629.81                           | \$629.81   | \$692.79                    | \$692.79   | \$624.40                      | \$624.40   |
| 50                            | \$922.05                             | \$922.05       | \$925.67                         | \$925.67       | \$1,018.24                             | \$1,018.24     | \$982.25                      | \$982.25       | \$1,080.48                           | \$1,080.48 | \$659.34                           | \$659.34   | \$725.27                    | \$725.27   | \$653.69                      | \$653.69   |
| 51                            | \$962.84                             | \$962.84       | \$966.61                         | \$966.61       | \$1,063.27                             | \$1,063.27     | \$1,025.69                    | \$1,025.69     | \$1,128.26                           | \$1,128.26 | \$688.51                           | \$688.51   | \$757.36                    | \$757.36   | \$682.60                      | \$682.60   |
| 52                            | \$1,007.75                           | \$1,007.75     | \$1,011.70                       | \$1,011.70     | \$1,112.87                             | \$1,112.87     | \$1,073.54                    | \$1,073.54     | \$1,180.89                           | \$1,180.89 | \$720.62                           | \$720.62   | \$792.68                    | \$792.68   | \$714.44                      | \$714.44   |
| 53                            | \$1,053.18                           | \$1,053.18     | \$1,057.31                       | \$1,057.31     | \$1,163.04                             | \$1,163.04     | \$1,121.94                    | \$1,121.94     | \$1,234.13                           | \$1,234.13 | \$753.11                           | \$753.11   | \$828.42                    | \$828.42   | \$746.65                      | \$746.65   |
| 54                            | \$1,102.23                           | \$1,102.23     | \$1,106.55                       | \$1,106.55     | \$1,217.21                             | \$1,217.21     | \$1,174.18                    | \$1,174.18     | \$1,291.60                           | \$1,291.60 | \$788.18                           | \$788.18   | \$867.00                    | \$867.00   | \$781.42                      | \$781.42   |
| 55                            | \$1,151.27                           | \$1,151.27     | \$1,155.79                       | \$1,155.79     | \$1,271.37                             | \$1,271.37     | \$1,226.43                    | \$1,226.43     | \$1,349.07                           | \$1,349.07 | \$823.25                           | \$823.25   | \$905.58                    | \$905.58   | \$816.19                      | \$816.19   |
| 56                            | \$1,204.45                           | \$1,204.45     | \$1,209.17                       | \$1,209.17     | \$1,330.09                             | \$1,330.09     | \$1,283.08                    | \$1,283.08     | \$1,411.39                           | \$1,411.39 | \$861.28                           | \$861.28   | \$947.41                    | \$947.41   | \$853.89                      | \$853.89   |
| 57                            | \$1,258.14                           | \$1,258.14     | \$1,263.95                       | \$1,263.95     | \$1,389.39                             | \$1,389.39     | \$1,340.28                    | \$1,340.28     | \$1,474.31                           | \$1,474.31 | \$899.64                           | \$899.64   | \$989.15                    | \$989.15   | \$1,139.87                    | \$1,139.87 |
| 58                            | \$1,315.45                           | \$1,315.45     | \$1,320.61                       | \$1,320.61     | \$1,452.67                             | \$1,452.67     | \$1,401.32                    | \$1,401.32     | \$1,541.45                           | \$1,541.45 | \$940.65                           | \$940.65   | \$1,034.72                  | \$1,034.72 | \$932.58                      | \$932.58   |
| 59                            | \$1,343.84                           | \$1,343.84     | \$1,349.11                       | \$1,349.11     | \$1,484.02                             | \$1,484.02     | \$1,431.57                    | \$1,431.57     | \$1,574.73                           | \$1,574.73 | \$969.96                           | \$969.96   | \$1,057.06                  | \$1,057.06 | \$952.71                      | \$952.71   |
| 60                            | \$1,401.15                           | \$1,401.15     | \$1,406.64                       | \$1,406.64     | \$1,547.30                             | \$1,547.30     | \$1,492.62                    | \$1,492.62     | \$1,641.88                           | \$1,641.88 | \$1,001.93                         | \$1,001.93 | \$1,102.12                  | \$1,102.12 | \$993.34                      | \$993.34   |
| 61                            | \$1,450.71                           | \$1,450.71     | \$1,456.40                       | \$1,456.40     | \$1,602.04                             | \$1,602.04     | \$1,545.41                    | \$1,545.41     | \$1,699.95                           | \$1,699.95 | \$1,037.37                         | \$1,037.37 | \$1,141.11                  | \$1,141.11 | \$1,028.47                    | \$1,028.47 |
| 62                            | \$1,483.23                           | \$1,483.23     | \$1,489.05                       | \$1,489.05     | \$1,637.96                             | \$1,637.96     | \$1,580.06                    | \$1,580.06     | \$1,738.07                           | \$1,738.07 | \$1,060.63                         | \$1,060.63 | \$1,166.69                  | \$1,166.69 | \$1,051.53                    | \$1,051.53 |
| 63                            | \$1,524.02                           | \$1,524.02     | \$1,530.00                       | \$1,530.00     | \$1,683.00                             | \$1,683.00     | \$1,623.51                    | \$1,623.51     | \$1,785.86                           | \$1,785.86 | \$1,089.80                         | \$1,089.80 | \$1,198.78                  | \$1,198.78 | \$1,080.45                    | \$1,080.45 |
| 64+                           | \$1,548.80                           | \$1,548.80     | \$1,554.87                       | \$1,554.87     | \$1,710.36                             | \$1,710.36     | \$1,649.91                    | \$1,649.91     | \$1,814.90                           | \$1,814.90 | \$1,107.51                         | \$1,107.51 | \$1,218.26                  | \$1,218.26 | \$1,098.02                    | \$1,098.02 |

**Partners Insurance Company, dba Jefferson Health Plans  
Individual  
Plan Design Summary**

| <b>HIOS Plan ID</b> | <b>Plan Marketing Name</b>                             | <b>Product</b> | <b>Metal</b> | <b>On/Off Exchange</b> | <b>Network</b> | <b>Rating Area</b> | <b>Counties Covered</b> |
|---------------------|--|----------------|--------------|------------------------|----------------|--------------------|-------------------------|
| 19702PA0010006      | Jefferson Health Plans + Total + Silver + PPO          | PPO            | Silver       | On/Off                 | JHP Network    | Rating Area 6      | Lehigh, Northampton     |
| 19702PA0010005      | Jefferson Health Plans + Balanced + Silver + PPO       | PPO            | Silver       | On/Off                 | JHP Network    | Rating Area 6      | Lehigh, Northampton     |
| 19702PA0010004      | Jefferson Health Plans + \$0 Deductible + Silver + PPO | PPO            | Silver       | On/Off                 | JHP Network    | Rating Area 6      | Lehigh, Northampton     |
| 19702PA0010001      | Jefferson Health Plans + \$0 Deductible + Bronze + PPO | PPO            | Bronze       | On/Off                 | JHP Network    | Rating Area 6      | Lehigh, Northampton     |
| 19702PA0010002      | Jefferson Health Plans + Total + Bronze + PPO          | PPO            | Bronze       | On/Off                 | JHP Network    | Rating Area 6      | Lehigh, Northampton     |
| 19702PA0010007      | Jefferson Health Plans + \$0 Deductible + Gold + PPO   | PPO            | Gold         | On/Off                 | JHP Network    | Rating Area 6      | Lehigh, Northampton     |
| 19702PA0010008      | Jefferson Health Plans + Total + Gold + PPO            | PPO            | Gold         | On/Off                 | JHP Network    | Rating Area 6      | Lehigh, Northampton     |
| 19702PA0010009      | Jefferson Health Plans + Value + Gold + PPO            | PPO            | Gold         | On/Off                 | JHP Network    | Rating Area 6      | Lehigh, Northampton     |
| 19702PA0010003      | Jefferson Health Plans + Value + Bronze + PPO          | PPO            | Bronze       | On/Off                 | JHP Network    | Rating Area 6      | Lehigh, Northampton     |

Company Name Partners Insurance Company, dba Jefferson Health Plans  
 Market Individual  
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

| 02-01-2024 Number of Covered Lives by Rating County |  |         |        |                 |
|---|--|---------|--------|-----------------|
| HIOS Plan ID  | Plan Marketing Name                                    | Product | Metal  | On/Off Exchange |
| 19702PA0010006                                      | Jefferson Health Plans + Total + Silver + PPO          | PPO     | Silver | On/Off          |
| 19702PA0010005                                      | Jefferson Health Plans + Balanced + Silver + PPO       | PPO     | Silver | On/Off          |
| 19702PA0010004                                      | Jefferson Health Plans + \$0 Deductible + Silver + PPO | PPO     | Silver | On/Off          |
| 19702PA0010001                                      | Jefferson Health Plans + \$0 Deductible + Bronze + PPO | PPO     | Bronze | On/Off          |
| 19702PA0010002                                      | Jefferson Health Plans + Total + Bronze + PPO          | PPO     | Bronze | On/Off          |
| 19702PA0010007                                      | Jefferson Health Plans + \$0 Deductible + Gold + PPO   | PPO     | Gold   | On/Off          |
| 19702PA0010008                                      | Jefferson Health Plans + Total + Gold + PPO            | PPO     | Gold   | On/Off          |
| 19702PA0010009                                      | Jefferson Health Plans + Value + Gold + PPO            | PPO     | Gold   | On/Off          |
| 19702PA0010003                                      | Jefferson Health Plans + Value + Bronze + PPO          | PPO     | Bronze | On/Off          |

RATING AREA 1

|          |         |      |        |        |        |         |        |
|----------|---------|------|--------|--------|--------|---------|--------|
| 0        | 0       | 0    | 0      | 0      | 0      | 0       | 0      |
| Crawford | Clarion | Erie | Forest | Mckean | Mercer | Venango | Warren |

RATING AREA 2

|     |         |
|-----|---------|
| 0   | 0       |
| Elk | Cameron |

**RATING AREA 3**

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

**RATING AREA 4**

|           |           |        |        |         |        |
|-----------|-----------|--------|--------|---------|--------|
| 0         | 0         | 0      | 0      | 0       | 0      |
| Allegheny | Armstrong | Beaver | Butler | Fayette | Greene |



|         |          |            |              |
|---------|----------|------------|--------------|
| 0       | 0        | 0          | 0            |
| Indiana | Lawrence | Washington | Westmoreland |

**RATING AREA 5**

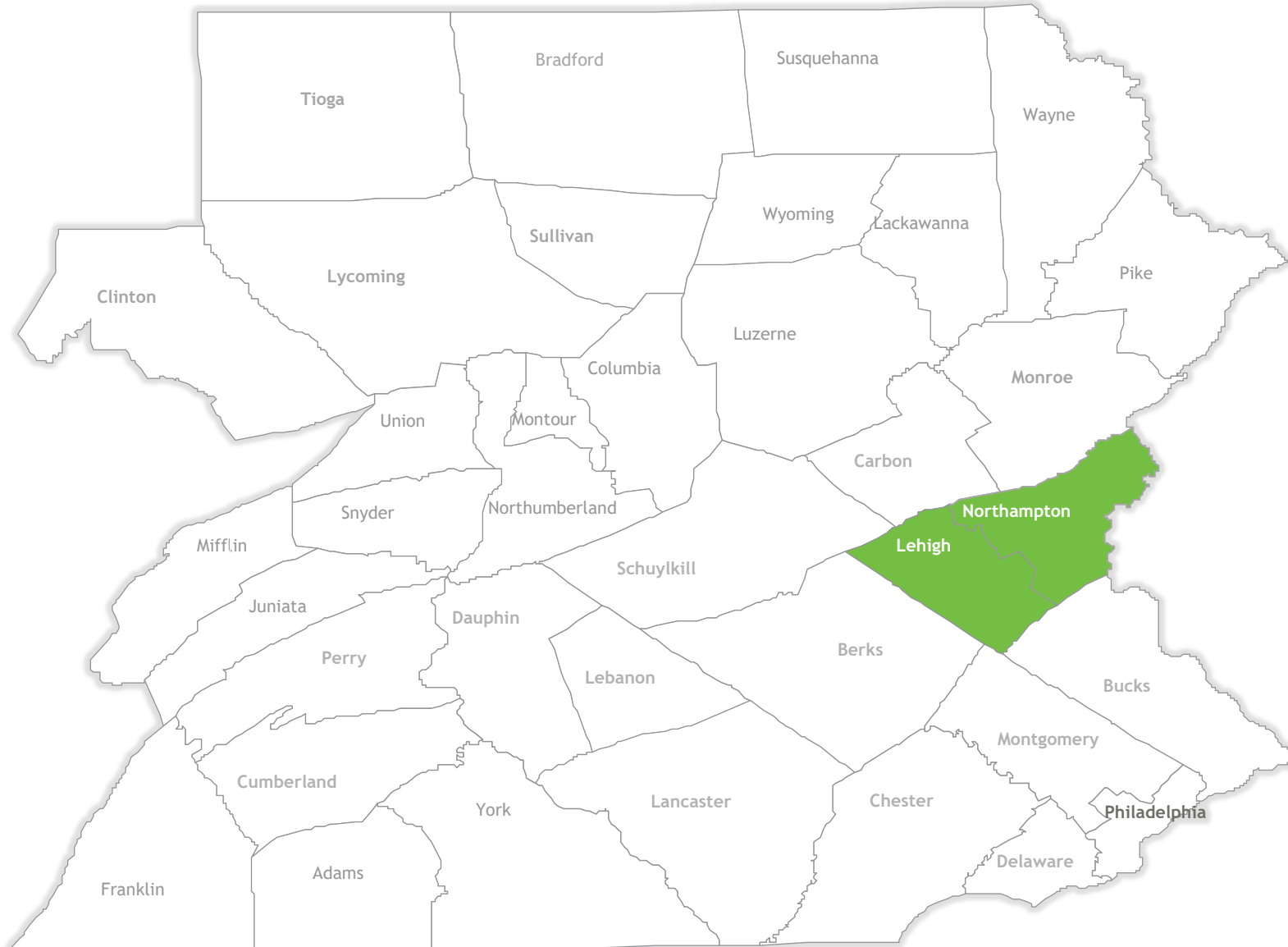
|         |       |            |         |            |           |          |
|---------|-------|------------|---------|------------|-----------|----------|
| 0       | 0     | 0          | 0       | 0          | 0         | 0        |
| Bedford | Blair | Clearfield | Cambria | Huntingdon | Jefferson | Somerset |

**RATING AREA 6**

|        |          |        |         |         |             |                |
|--------|----------|--------|---------|---------|-------------|----------------|
| 0      | 0        | 0      | 0       | 0       | 0           | 0              |
| Centre | Columbia | Lehigh | Mifflin | Montour | Northampton | Northumberland |

|          |          |
|----------|----------|
| \$516.27 | \$516.27 |
| \$518.29 | \$518.29 |
| \$549.97 | \$549.97 |
| \$369.17 | \$369.17 |
| \$366.01 | \$366.01 |
| \$467.74 | \$467.74 |
| \$450.69 | \$450.69 |
| \$449.22 | \$449.22 |
| \$355.22 | \$355.22 |

| RATING AREA 7 |        |       | RATING AREA 8 |       |           |      |       | RATING AREA 9 |          |            |              |            |         |          |        |         |         |       |
|---------------|--------|-------|---------------|-------|-----------|------|-------|---------------|----------|------------|--------------|------------|---------|----------|--------|---------|---------|-------|
| 0             | 0      | 0     | 0             | 0     | 0         | 0    |       |               |          |            |              | 0          | 0       | 0        | 0      | 0       | 0       | 0     |
| Schuylkill    | Snyder | Union | Adams         | Berks | Lancaster | York | Bucks | Chester       | Delaware | Montgomery | Philadelphia | Cumberland | Dauphin | Franklin | Fulton | Juniata | Lebanon | Perry |



| A  | B  | C  | D            | E           | F            | G           | H                          | I | J | K | L | M | N | O | P | Q | R | S | T   |
|----|--|--|--------------|-------------|--------------|-------------|----------------------------|---|---|---|---|---|---|---|---|---|---|---|---|
| 1  | <b>Unified Rate Review v6.0</b>  |  |              |             |              |             |                            |   |   |   |   |   |   |   |   |   |   |   | <i>To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.<br/>           To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.<br/>           To validate, select the Validate button or Ctrl + Shift + I.<br/>           To finalize, select the Finalize button or Ctrl + Shift + F.</i> |
| 2  |  |  |              |             |              |             |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 3  | Company Legal Name:  | Partners Insurance Company, dba Jefferson Health Plans |              |             |              |             |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 4  | HIOS Issuer ID:  | 19702  | State:       | PA          |              |             |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 5  | Effective Date of Rate Change(s):  | 1/1/2025   | Market:      | Individual  |              |             |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 6  |  |  |              |             |              |             |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 7  |  |  |              |             |              |             |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 8  | <b>Market Level Calculations (Same for all Plans)</b>  |  |              |             |              |             |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 9  |  |  |              |             |              |             |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 10 |  |  |              |             |              |             |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 11 | <b>Section I: Experience Period Data</b>   |  |              |             |              |             |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 12 | Experience Period:   | 1/1/2023   | to           | 12/31/2023  |              |             |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 13 |  |  | Total        |             | PMPM         |             |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 14 | Allowed Claims   |  |              | \$0.00      |              | #DIV/0!     |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 15 | Reinsurance  |  |              | \$0.00      |              | #DIV/0!     |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 16 | Incurred Claims in Experience Period   |  |              | \$0.00      |              | #DIV/0!     |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 17 | Risk Adjustment  |  |              | \$0.00      |              | #DIV/0!     |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 18 | Experience Period Premium  |  |              | \$0.00      |              | #DIV/0!     |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 19 | Experience Period Member Months  |  |              | 0           |              |             |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 20 |  |  |              |             |              |             |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 21 | <b>Section II: Projections</b>   |  |              |             |              |             |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 22 |  |  | Year 1 Trend |             | Year 2 Trend |             | Trended EHB Allowed Claims |   |   |   |   |   |   |   |   |   |   |   |   |
| 23 | Benefit Category   | Experience Period Index Rate PMPM                      | Cost         | Utilization | Cost         | Utilization | PMPM                       |   |   |   |   |   |   |   |   |   |   |   |   |
| 24 | Inpatient Hospital   | \$0.00   | 1.000        | 1.000       | 1.000        | 1.000       | \$0.00                     |   |   |   |   |   |   |   |   |   |   |   |   |
| 25 | Outpatient Hospital  | \$0.00   | 1.000        | 1.000       | 1.000        | 1.000       | \$0.00                     |   |   |   |   |   |   |   |   |   |   |   |   |
| 26 | Professional   | \$0.00   | 1.000        | 1.000       | 1.000        | 1.000       | \$0.00                     |   |   |   |   |   |   |   |   |   |   |   |   |
| 27 | Other Medical  | \$0.00   | 1.000        | 1.000       | 1.000        | 1.000       | \$0.00                     |   |   |   |   |   |   |   |   |   |   |   |   |
| 28 | Capitation   | \$0.00   | 1.000        | 1.000       | 1.000        | 1.000       | \$0.00                     |   |   |   |   |   |   |   |   |   |   |   |   |
| 29 | Prescription Drug  | \$0.00   | 1.000        | 1.000       | 1.000        | 1.000       | \$0.00                     |   |   |   |   |   |   |   |   |   |   |   |   |
| 30 | Total  | \$0.00   |              |             |              |             | \$0.00                     |   |   |   |   |   |   |   |   |   |   |   |   |
| 31 |  |  |              |             |              |             |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 32 | Morbidity Adjustment   |  |              |             |              | 1.000       |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 33 | Demographic Shift  |  |              |             |              | 1.000       |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 34 | Plan Design Changes  |  |              |             |              | 1.000       |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 35 | Other  |  |              |             |              | 1.000       |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 36 | Adjusted Trended EHB Allowed Claims PMPM for   |  | 1/1/2025     |             |              | \$0.00      |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 37 |  |  |              |             |              |             |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 38 | Manual EHB Allowed Claims PMPM   |  |              |             |              | \$957.50    |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 39 | Applied Credibility %  |  |              |             |              | 0.00%       |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 40 |  |  |              |             |              |             |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 41 | <b>Projected Period Totals</b>   |  |              |             |              |             |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 42 | Projected Index Rate for   | 1/1/2025   |              |             | \$957.50     |             | \$5,745,000.00             |   |   |   |   |   |   |   |   |   |   |   |   |
| 43 | Reinsurance  |  |              |             | \$52.68      |             | \$316,080.00               |   |   |   |   |   |   |   |   |   |   |   |   |
| 44 | Risk Adjustment Payment/Charge   |  |              |             | \$39.99      |             | \$239,940.00               |   |   |   |   |   |   |   |   |   |   |   |   |
| 45 | Exchange User Fees   |  |              |             | 2.96%        |             | \$158,278.86               |   |   |   |   |   |   |   |   |   |   |   |   |
| 46 | Market Adjusted Index Rate   |  |              |             | \$891.21     |             | \$5,347,258.86             |   |   |   |   |   |   |   |   |   |   |   |   |
| 47 |  |  |              |             |              |             |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 48 | Projected Member Months  |  |              |             |              | 6,000       |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 49 |  |  |              |             |              |             |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 50 | <b>Information Not Releasable to the Public Unless Authorized by Law:</b> 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 |  |              |             |              |             |                            |   |   |   |   |   |   |   |   |   |   |   |   |
| 51 | to the full extent of the law.   |  |              |             |              |             |                            |   |   |   |   |   |   |   |   |   |   |   |   |

|    | A  | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | T  | U | V |
|----|--|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|--|---|---|
| 1  | <b>Product-Plan Data Collection</b>  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   | To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.                                    |   |   |
| 2  |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   | To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.  |   |   |
| 3  | Company Legal Name: Partners Insurance Company, dba Jefferson Health Plans   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   | To validate, select the Validate button or Ctrl + Shift + I.   |   |   |
| 4  | HIOS Issuer ID: 19702 State: PA  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   | To finalize, select the Finalize button or Ctrl + Shift + F.   |   |   |
| 5  | Effective Date of Rate Change(s): 1/1/2025 Market: Individual  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   | To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q. |   |   |
| 6  |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   | To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.             |   |   |
| 7  | <b>Product/Plan Level Calculations</b>   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 8  | Field # Section I: General Product and Plan Information  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 9  | 1.1 Product Name Individual PPO  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 10 | 1.2 Product ID 19702PA001  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 11 | 1.3 Plan Name Plans + Total + Plans + Balanced + Plans + SO Plans + SO Plans + Total + Plans + SO Plans + Total + Plans + Value + Plans + Value +                                |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 12 | 1.4 Plan ID (Standard Component ID) 19702PA0010005 19702PA0010005 19702PA0010004 19702PA0010001 19702PA0010002 19702PA0010007 19702PA0010008 19702PA0010009 19702PA0010003       |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 13 | 1.5 Metal Silver Silver Silver Silver Bronze Gold Gold Gold Bronze   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 14 | 1.6 AV Metal Value 0.703 0.700 0.706 0.650 0.640 0.792 0.780 0.795 0.630   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 15 | 1.7 Plan Category New New New New New New New New  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 16 | 1.8 Plan Type PPO PPO PPO PPO PPO PPO PPO PPO  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 17 | 1.9 Exchange Plan? Yes Yes Yes Yes Yes Yes Yes Yes   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 18 | 1.10 Effective Date of Proposed Rates 1/1/2025 1/1/2025 1/1/2025 1/1/2025 1/1/2025 1/1/2025 1/1/2025 1/1/2025  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 19 | 1.11 Cumulative Rate Change % (over 12 mos prior) 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 20 | 1.12 Product Rate Increase % 0.00%   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 21 | 1.13 Submission Level Rate Increase % 0.00%  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 22 |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 23 | Worksheet 1 Totals Section II: Experience Period and Current Plan Level Information  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 24 | 2.1 Plan ID (Standard Component ID) Total 19702PA0010006 19702PA0010005 19702PA0010004 19702PA0010001 19702PA0010002 19702PA0010007 19702PA0010008 19702PA0010009 19702PA0010003 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 25 | 2.2 Allowed Claims \$0   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 26 | 2.3 Reinsurance \$0  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 27 | 2.4 Member Cost Sharing \$0  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 28 | 2.5 Cost Sharing Reduction \$0   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 29 | 2.6 Incurred Claims \$0  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 30 | 2.7 Risk Adjustment Transfer Amount \$0  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 31 | 2.8 Premium \$0  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 32 | 2.9 Experience Period Member Months 0  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 33 | 2.10 Current Enrollment 0  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 34 | 2.11 Current Premium PMPM #DIV/0! \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 35 | 2.12 Loss Ratio #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0!  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 36 | Per Member Per Month   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 37 | 2.13 Allowed Claims #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0!  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 38 | 2.14 Reinsurance #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0!   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 39 | 2.15 Member Cost Sharing #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0!   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 40 | 2.16 Cost Sharing Reduction #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0!  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 41 | 2.17 Incurred Claims #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0!   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 42 | 2.18 Risk Adjustment Transfer Amount #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0!                                     |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 43 | 2.19 Premium #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0!   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 44 |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 45 | Section III: Plan Adjustment Factors   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 46 | 3.1 Plan ID (Standard Component ID) 19702PA0010006 19702PA0010005 19702PA0010004 19702PA0010001 19702PA0010002 19702PA0010007 19702PA0010008 19702PA0010009 19702PA0010003       |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 47 | 3.2 Market Adjusted Index Rate 0.9466 0.9506 1.0124 0.6593 \$891.21 0.8518 0.8185 0.8156 0.6221  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 48 | 3.3 AV and Cost Sharing Design of Plan 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 49 | 3.4 Provider Network Adjustment 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 50 | 3.5 Benefits in Addition to EHB 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 51 | Administrative Costs   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 52 | 3.6 Administrative Expense 5.99% 5.96% 5.62% 8.37% 8.45% 6.61% 6.86% 6.88% 8.70%   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 53 | 3.7 Taxes and Fees 2.08% 2.08% 2.08% 2.08% 2.08% 2.08% 2.08% 2.08% 2.08%   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 54 | 3.8 Profit & Risk Load 0.08% 0.08% 0.08% 0.08% 0.08% 0.08% 0.08% 0.08% 0.08%   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 55 | 3.9 Catastrophic Adjustment 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 56 | 3.10 Plan Adjusted Index Rate \$918.44 \$922.04 \$978.40 \$656.76 \$651.12 \$832.10 \$801.77 \$799.16 \$631.94   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 57 |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 58 | 3.11 Age Calibration Factor 0.5634 0.5634  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 59 | 3.12 Geographic Calibration Factor 1.0000 1.0000   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 60 | 3.13 Tobacco Calibration Factor 0.9977 0.9977  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 61 | 3.14 Calibrated Plan Adjusted Index Rate \$516.26 \$518.28 \$549.96 \$369.17 \$366.00 \$467.73 \$450.68 \$449.21 \$355.22  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 62 |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 63 | Section IV: Projected Plan Level Information   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 64 | 4.1 Plan ID (Standard Component ID) Total 19702PA0010006 19702PA0010005 19702PA0010004 19702PA0010001 19702PA0010002 19702PA0010007 19702PA0010008 19702PA0010009 19702PA0010003 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 65 | 4.2 Allowed Claims \$5,745,026 \$774,137 \$775,284 \$789,418 \$433,538 \$432,734 \$707,922 \$699,312 \$698,581 \$430,100   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 66 | 4.3 Reinsurance \$265,525 \$34,474 \$34,474 \$34,474 \$21,375 \$21,375 \$32,660 \$32,660 \$32,660 \$21,375   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 67 | 4.4 Member Cost Sharing \$918,805 \$75,611 \$74,088 \$50,453 \$120,689 \$122,474 \$106,783 \$119,472 \$120,576 \$128,658   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 68 | 4.5 Cost Sharing Reduction \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 69 | 4.6 Incurred Claims \$4,560,696 \$664,052 \$666,722 \$708,491 \$291,474 \$288,885 \$568,479 \$547,181 \$545,345 \$280,068  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 70 | 4.7 Risk Adjustment Transfer Amount \$201,577 \$26,171 \$26,171 \$26,171 \$16,227 \$16,227 \$24,794 \$24,794 \$24,794 \$16,227   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 71 | 4.8 Premium \$4,928,489 \$715,475 \$718,281 \$762,183 \$317,219 \$314,498 \$614,101 \$591,716 \$589,786 \$305,230  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 72 | 4.9 Projected Member Months 6,000 779 779 779 483 483 738 738 738 483  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 73 | 4.10 Loss Ratio 88.90% 89.54% 89.56% 89.87% 87.41% 87.35% 88.98% 88.75% 88.73% 87.12%  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 74 | Per Member Per Month   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 75 | 4.11 Allowed Claims \$957.50 \$993.76 \$995.23 \$1,018.51 \$897.59 \$895.93 \$959.24 \$947.58 \$946.59 \$890.48  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 76 | 4.12 Reinsurance \$44.25 \$44.25 \$44.25 \$44.25 \$44.25 \$44.25 \$44.25 \$44.25 \$44.25 \$44.25   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 77 | 4.13 Member Cost Sharing \$153.13 \$97.06 \$97.06 \$95.11 \$64.77 \$64.77 \$253.57 \$253.57 \$253.57 \$163.38  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 78 | 4.14 Cost Sharing Reduction \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 79 | 4.15 Incurred Claims \$760.12 \$852.44 \$855.87 \$909.49 \$603.47 \$598.11 \$770.30 \$741.44 \$738.95 \$579.85   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 80 | 4.16 Risk Adjustment Transfer Amount \$33.60 \$33.60 \$33.60 \$33.60 \$33.60 \$33.60 \$33.60 \$33.60 \$33.60 \$33.60   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |
| 81 | 4.17 Premium \$821.41 \$918.45 \$922.06 \$978.41 \$656.77 \$651.13 \$832.11 \$801.78 \$799.17 \$631.95   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |

|   | A                                  | B                    | C   | D | E | F | G | H | I | J | K | L |
|---|------------------------------------|----------------------|---|---|---|---|---|---|---|---|---|---|
| 1 | <b>Rating Area Data Collection</b> |                      | <p><i>Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.<br/> Select only the Rating Areas you are offering plans within and add a factor for each area.<br/> To validate, select the Validate button or Ctrl + Shift + I.<br/> To finalize, select the Finalize button or Ctrl + Shift + F.</i></p> |   |   |   |   |   |   |   |   |   |
| 2 |                                    |                      |   |   |   |   |   |   |   |   |   |   |
| 3 |                                    |                      |   |   |   |   |   |   |   |   |   |   |
| 4 |                                    |                      |   |   |   |   |   |   |   |   |   |   |
| 5 | <b>Rating Area</b>                 | <b>Rating Factor</b> |   |   |   |   |   |   |   |   |   |   |
| 6 | Rating Area 6                      | 1.0000               |   |   |   |   |   |   |   |   |   |   |

SERFF Inputs:

6,000 Projected member months

REQUESTED RATE CHANGE INFORMATION

Change Period: 1/1/2025 - 12/31/2025

Projected Period Covered Lives: 500

% Rate change requested – Min%, Max%, Weighted Avg% **BELOW** <--- only applied this to in-force premiums

Min: 0.00%

Max: 0.00%

Wtd Avg: 0.00%

Written Premium Change: \$0

PRIOR RATE:

Total Earned Premium \$0

Total Incurred Claims \$0

Annualized PMPM - \$ Min, \$ Max, \$Weighted Avg

Min: \$0.00

Max: \$0.00

Wtd Avg: #DIV/0!

REQUESTED RATE

Projected Earned Premium \$4,928,489 << matches URRT WS2

Projected Incurred Claims \$4,359,119

Annualized PMPM - \$ Min, \$ Max, \$Weighted Avg. **BELOW**

Min: \$271.74 << 19702PA0010003, Rating Area 6, Age 0-14, Non-Smoker

Max: \$1,814.90 << 19702PA0010004, Rating Area 6, Age 64 and Older, Smoker

Wtd Avg: \$821.41 << Smoker and non-smoker average premium

| 2025 Rates Table Template v14.0                    |   | 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*                                    | 19702   |   |  |   |  |
| Rate Effective Date*                               | 1/1/2025                                      |   |  |   |  |
| Rate Expiration Date*                              | 12/31/2025                                    |   |  |   |  |
| Rating Method*                                     | Age-Based Rates                               |   |  |   |  |
|  |   |   |  |   |  |
|  |   |   |  |   |  |
| Plan ID*   | Rating Area ID*                               | Tobacco*  | Age*   | Individual Rate*  | Individual Tobacco Rate*   |
| <b>Required:</b><br>Enter the 14-character Plan ID | <b>Required:</b><br>Select the Rating Area ID | <b>Required:</b><br>Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan                                   | <b>Required:</b><br>Select the age of a subscriber eligible for the rate | <b>Required:</b><br>Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan | <b>Required:</b><br>Enter the rate of an Individual tobacco enrollee on a plan |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 0-14   | 394.94  | 394.94   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 15   | 430.05  | 430.05   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 16   | 443.47  | 443.47   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 17   | 456.90  | 456.90   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 18   | 471.35  | 471.35   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 19   | 485.81  | 485.81   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 20   | 500.78  | 500.78   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 21   | 516.27  | 516.27   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 22   | 516.27  | 567.90   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 23   | 516.27  | 567.90   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 24   | 516.27  | 567.90   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 25   | 518.33  | 570.16   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 26   | 528.66  | 581.53   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 27   | 541.05  | 595.16   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 28   | 561.18  | 617.30   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 29   | 577.70  | 635.47   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 30   | 585.96  | 644.56   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 31   | 598.35  | 658.19   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 32   | 610.74  | 671.81   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 33   | 618.49  | 680.34   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 34   | 626.75  | 689.43   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 35   | 630.88  | 693.97   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 36   | 635.01  | 698.51   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 37   | 639.14  | 703.05   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 38   | 643.27  | 707.60   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 39   | 651.53  | 716.68   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 40   | 659.79  | 725.77   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 41   | 672.18  | 739.40   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 42   | 684.05  | 752.46   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 43   | 700.57  | 770.63   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 44   | 721.22  | 793.34   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 45   | 745.49  | 820.04   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 46   | 774.40  | 851.84   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 47   | 806.92  | 887.61   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 48   | 844.10  | 928.51   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 49   | 880.75  | 968.83   |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 50   | 922.05  | 1014.26  |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 51   | 962.84  | 1059.12  |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 52   | 1007.75   | 1108.53  |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 53   | 1053.18   | 1158.50  |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 54   | 1102.23   | 1212.45  |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 55   | 1151.27   | 1266.40  |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 56   | 1204.45   | 1324.90  |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 57   | 1258.14   | 1383.95  |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 58   | 1315.45   | 1447.00  |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 59   | 1343.84   | 1478.22  |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 60   | 1401.15   | 1541.27  |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 61   | 1450.71   | 1595.78  |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 62   | 1483.23   | 1631.55  |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 63   | 1524.02   | 1676.42  |
| 19702PA0010006                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 64 and over  | 1548.80   | 1703.68  |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 0-14   | 396.49  | 396.49   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 15   | 431.74  | 431.74   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 16   | 445.21  | 445.21   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 17   | 458.69  | 458.69   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 18   | 473.20  | 473.20   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 19   | 487.71  | 487.71   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 20   | 502.74  | 502.74   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 21   | 518.29  | 518.29   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 22   | 518.29  | 570.12   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 23   | 518.29  | 570.12   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 24   | 518.29  | 570.12   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 25   | 520.36  | 572.40   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 26   | 530.73  | 583.80   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 27   | 543.17  | 597.49   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 28   | 563.38  | 619.72   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 29   | 579.97  | 637.97   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 30   | 588.26  | 647.09   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 31   | 600.70  | 660.77   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 32   | 613.14  | 674.45   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 33   | 620.91  | 683.00   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 34   | 629.21  | 692.13   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 35   | 633.35  | 696.69   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 36   | 637.50  | 701.25   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 37   | 641.64  | 705.80   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 38   | 645.79  | 710.37   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 39   | 654.08  | 719.49   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 40   | 662.38  | 728.62   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 41   | 674.82  | 742.30   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 42   | 686.74  | 755.41   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 43   | 703.32  | 773.65   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 44   | 724.05  | 796.46   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 45   | 748.41  | 823.25   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 46   | 777.44  | 855.18   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 47   | 810.09  | 891.10   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 48   | 847.41  | 932.15   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 49   | 884.21  | 972.63   |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 50   | 925.67  | 1018.24  |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 51   | 966.61  | 1063.27  |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 52   | 1011.70   | 1112.87  |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 53   | 1057.31   | 1163.04  |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 54   | 1106.55   | 1217.21  |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 55   | 1155.79   | 1271.37  |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 56   | 1209.17   | 1330.09  |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 57   | 1263.08   | 1389.39  |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 58   | 1320.61   | 1452.67  |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 59   | 1349.11   | 1484.02  |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 60   | 1406.64   | 1547.30  |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 61   | 1456.40   | 1602.04  |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 62   | 1489.05   | 1637.96  |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 63   | 1530.00   | 1683.00  |
| 19702PA0010005                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 64 and over  | 1554.87   | 1710.36  |
| 19702PA0010004                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 0-14   | 420.73  | 420.73   |
| 19702PA0010004                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 15   | 458.12  | 458.12   |
| 19702PA0010004                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 16   | 472.42  | 472.42   |
| 19702PA0010004                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 17   | 486.72  | 486.72   |
| 19702PA0010004                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 18   | 502.12  | 502.12   |
| 19702PA0010004                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 19   | 517.52  | 517.52   |
| 19702PA0010004                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 20   | 533.47  | 533.47   |
| 19702PA0010004                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 21   | 549.97  | 604.97   |
| 19702PA0010004                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 22   | 549.97  | 604.97   |
| 19702PA0010004                                     | Rating Area 6                                 | Tobacco User/Non-Tobacco User   | 23   | 549.97  | 604.97   |



|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24          | 549.97  | 604.97  |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 552.17  | 607.39  |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26          | 563.17  | 619.49  |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27          | 576.37  | 634.01  |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 597.82  | 657.60  |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 615.42  | 676.96  |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 624.22  | 686.64  |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 637.41  | 701.15  |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 650.61  | 715.67  |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 658.86  | 724.75  |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 667.66  | 734.43  |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 672.06  | 739.27  |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 676.46  | 744.11  |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 680.86  | 748.95  |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 685.26  | 753.79  |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 694.06  | 763.47  |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 702.86  | 773.15  |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 716.06  | 787.67  |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 728.71  | 801.58  |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 746.31  | 820.94  |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 768.31  | 845.14  |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 794.16  | 873.58  |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 824.95  | 907.45  |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 859.60  | 945.56  |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 899.20  | 989.12  |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 938.25  | 1032.08 |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 982.25  | 1080.48 |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 1025.69 | 1128.26 |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 1073.54 | 1180.89 |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 1121.94 | 1234.13 |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 1174.18 | 1291.60 |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 1226.43 | 1349.07 |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 1283.08 | 1411.39 |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 1340.28 | 1474.31 |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 1401.32 | 1541.45 |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 1431.57 | 1574.73 |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 1492.62 | 1641.88 |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 1545.41 | 1699.95 |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 1580.06 | 1738.07 |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 1623.51 | 1785.86 |
| 19702PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1649.91 | 1814.90 |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 282.42  | 282.42  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 307.52  | 307.52  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16          | 317.12  | 317.12  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17          | 326.72  | 326.72  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18          | 337.05  | 337.05  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19          | 347.39  | 347.39  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20          | 358.10  | 358.10  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21          | 369.17  | 406.09  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22          | 369.17  | 406.09  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23          | 369.17  | 406.09  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24          | 369.17  | 406.09  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 370.65  | 407.72  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26          | 378.03  | 415.83  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27          | 386.89  | 425.58  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 401.29  | 441.42  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 413.10  | 454.41  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 419.01  | 460.91  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 427.87  | 470.66  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 436.73  | 480.40  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 442.27  | 486.50  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 448.18  | 493.00  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 451.13  | 496.24  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 454.08  | 499.49  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 457.04  | 502.74  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 459.99  | 505.99  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 465.90  | 512.49  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 471.80  | 518.98  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 480.66  | 528.73  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 489.15  | 538.07  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 500.97  | 551.07  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 515.73  | 567.30  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 533.08  | 586.39  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 553.76  | 609.14  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 577.02  | 634.72  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 603.60  | 663.96  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 629.81  | 692.79  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 659.34  | 725.27  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 688.51  | 757.36  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 720.62  | 792.68  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 753.11  | 828.42  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 788.18  | 867.00  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 823.25  | 905.58  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 861.28  | 947.41  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 899.67  | 989.64  |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 940.65  | 1034.72 |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 960.96  | 1057.06 |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 1001.93 | 1102.12 |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 1037.37 | 1141.11 |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 1060.63 | 1166.69 |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 1089.80 | 1198.78 |
| 19702PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1107.51 | 1218.26 |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 279.99  | 279.99  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 304.88  | 304.88  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16          | 314.40  | 314.40  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17          | 323.91  | 323.91  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18          | 334.16  | 334.16  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19          | 344.41  | 344.41  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20          | 355.02  | 355.02  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21          | 366.01  | 402.61  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22          | 366.01  | 402.61  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23          | 366.01  | 402.61  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24          | 366.01  | 402.61  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 367.47  | 404.22  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26          | 374.79  | 412.27  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27          | 383.57  | 421.93  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 397.85  | 437.64  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 409.56  | 450.52  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 415.42  | 456.96  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 424.20  | 466.62  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 432.98  | 476.28  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 438.47  | 482.32  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 444.33  | 488.76  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 447.26  | 491.99  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 450.19  | 495.21  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 453.11  | 498.42  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 456.04  | 501.64  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 461.90  | 508.09  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 467.75  | 514.53  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 476.54  | 524.19  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 484.96  | 533.46  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 496.67  | 546.34  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 511.31  | 562.44  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 528.51  | 581.36  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 549.01  | 603.91  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 572.07  | 629.28  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 598.42  | 658.26  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 624.40  | 686.84  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 653.69  | 719.06  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 682.60  | 750.86  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 714.44  | 785.88  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 746.65  | 821.32  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 781.42  | 859.56  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 816.19  | 897.81  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 853.89  | 939.28  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 891.95  | 981.15  |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 932.58  | 1025.84 |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 952.71  | 1047.98 |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 993.34  | 1092.67 |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 1028.47 | 1131.32 |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 1051.53 | 1156.68 |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 1080.45 | 1188.50 |
| 19702PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1098.02 | 1207.82 |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 357.82  | 357.82  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 389.62  | 389.62  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16          | 401.78  | 401.78  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17          | 413.95  | 413.95  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18          | 427.04  | 427.04  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19          | 440.14  | 440.14  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20          | 453.70  | 453.70  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21          | 467.74  | 514.51  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22          | 467.74  | 514.51  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23          | 467.74  | 514.51  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24          | 467.74  | 514.51  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 469.61  | 516.57  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26          | 478.96  | 526.86  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27          | 490.19  | 539.21  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 508.43  | 559.27  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 523.40  | 575.74  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 530.88  | 583.97  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 542.11  | 596.32  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 553.33  | 608.66  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 560.35  | 616.39  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 567.83  | 624.61  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 571.57  | 628.73  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 575.31  | 632.84  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 579.06  | 636.97  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 582.80  | 641.08  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 590.28  | 649.31  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 597.77  | 657.55  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 608.99  | 669.89  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 619.75  | 681.73  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 634.72  | 698.19  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 653.43  | 718.77  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 675.41  | 742.95  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 701.60  | 771.76  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 731.07  | 804.18  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 764.75  | 841.23  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 797.96  | 877.76  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 835.38  | 918.92  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 872.33  | 959.56  |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 913.02  | 1004.32 |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 954.18  | 1049.60 |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 998.61  | 1098.47 |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 1043.05 | 1147.36 |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 1091.23 | 1200.35 |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 1139.87 | 1253.86 |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 1191.79 | 1310.97 |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 1217.51 | 1339.26 |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 1269.43 | 1396.37 |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 1314.34 | 1445.77 |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 1343.80 | 1478.18 |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 1380.75 | 1518.83 |
| 19702PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1403.21 | 1543.53 |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 344.77  | 344.77  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 375.42  | 375.42  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16          | 387.14  | 387.14  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17          | 398.86  | 398.86  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18          | 411.48  | 411.48  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19          | 424.10  | 424.10  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20          | 437.16  | 437.16  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21          | 450.69  | 495.76  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22          | 450.69  | 495.76  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23          | 450.69  | 495.76  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24          | 450.69  | 495.76  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 452.49  | 497.74  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26          | 461.50  | 507.65  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27          | 472.32  | 519.55  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 489.90  | 538.89  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 504.32  | 554.75  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 511.53  | 562.68  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 522.34  | 574.57  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 533.16  | 586.48  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 539.92  | 593.91  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 547.13  | 601.84  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 550.74  | 605.81  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 554.34  | 609.77  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 557.95  | 613.75  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 561.55  | 617.71  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 568.77  | 625.65  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 575.98  | 633.58  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 586.79  | 645.47  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 597.16  | 656.88  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 611.58  | 672.74  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 629.61  | 692.57  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 650.79  | 715.87  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 676.03  | 743.63  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 704.42  | 774.86  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 736.87  | 810.56  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 768.87  | 845.76  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 804.92  | 885.41  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 840.53  | 924.58  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 879.74  | 967.71  |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 919.40  | 1011.34 |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 962.21  | 1058.43 |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 1005.03 | 1105.53 |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 1051.45 | 1156.60 |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 1098.32 | 1208.15 |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 1148.35 | 1263.19 |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 1173.13 | 1290.44 |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 1223.16 | 1345.48 |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 1266.43 | 1393.07 |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 1294.82 | 1424.30 |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 1330.42 | 1463.46 |
| 19702PA0010008 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1352.06 | 1487.27 |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 343.65  | 343.65  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 374.20  | 374.20  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16          | 385.88  | 385.88  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17          | 397.56  | 397.56  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18          | 410.13  | 410.13  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19          | 422.71  | 422.71  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20          | 435.74  | 435.74  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21          | 449.22  | 494.14  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22          | 449.22  | 494.14  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23          | 449.22  | 494.14  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24          | 449.22  | 494.14  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 451.01  | 496.11  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26          | 460.00  | 506.00  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27          | 470.78  | 517.86  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 488.30  | 537.13  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 502.67  | 552.94  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 509.86  | 560.85  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 520.64  | 572.70  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 531.42  | 584.56  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 538.16  | 591.98  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 545.35  | 599.89  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 548.94  | 603.83  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 552.54  | 607.79  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 556.13  | 611.74  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 559.72  | 615.69  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 566.91  | 623.60  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 574.10  | 631.51  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 584.88  | 643.37  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 595.21  | 654.73  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 609.59  | 670.55  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 627.55  | 690.31  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 648.67  | 713.54  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 673.82  | 741.20  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 702.12  | 772.33  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 734.47  | 807.92  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 766.36  | 843.00  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 802.30  | 882.53  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 837.79  | 921.57  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 876.87  | 964.56  |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 916.40  | 1008.04 |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 959.08  | 1054.99 |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 1001.75 | 1101.93 |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 1048.02 | 1152.82 |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 1094.74 | 1204.21 |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 1144.60 | 1259.06 |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 1169.31 | 1286.24 |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 1219.17 | 1341.09 |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 1262.30 | 1388.53 |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 1290.60 | 1419.66 |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 1326.08 | 1458.69 |
| 19702PA0010009 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1347.65 | 1482.42 |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 271.74  | 271.74  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 295.90  | 295.90  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16          | 305.13  | 305.13  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17          | 314.37  | 314.37  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18          | 324.32  | 324.32  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19          | 334.26  | 334.26  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20          | 344.56  | 344.56  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21          | 355.22  | 390.74  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22          | 355.22  | 390.74  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23          | 355.22  | 390.74  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24          | 355.22  | 390.74  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 356.64  | 392.30  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26          | 363.75  | 400.13  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27          | 372.27  | 409.50  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 386.12  | 424.73  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 397.49  | 437.24  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 403.17  | 443.49  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 411.70  | 452.87  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 420.23  | 462.25  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 425.55  | 468.11  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 431.24  | 474.36  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 434.08  | 477.49  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 436.92  | 480.61  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 439.76  | 483.74  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 442.60  | 486.86  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 448.29  | 493.12  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 453.97  | 499.37  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 462.50  | 508.75  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 470.67  | 517.74  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 482.03  | 530.23  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 496.24  | 545.86  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 512.94  | 564.23  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 532.83  | 586.11  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 555.21  | 610.73  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 580.78  | 638.86  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 606.01  | 666.61  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 634.42  | 697.86  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 662.49  | 728.74  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 693.39  | 762.73  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 724.65  | 797.12  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 758.40  | 834.24  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 792.14  | 871.35  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 828.73  | 911.60  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 865.67  | 952.24  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 905.10  | 995.61  |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 924.64  | 1017.10 |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 964.07  | 1060.48 |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 998.17  | 1097.99 |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 1020.55 | 1122.61 |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 1048.61 | 1153.47 |
| 19702PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1065.66 | 1172.23 |

## Unique Plan Design Supporting Documentation and Justification

**HIOS Issuer ID:** 19702

**HIOS Product IDs:** 19702PA001

**Applicable HIOS Plan IDs (standard Component):** 19702PA0010004, 19702PA0010005, 19702PA0010006, 19702PA0010007, 19702PA0010008, 19702PA0010009

### **Reasons the plan design is unique, that is, the reason benefits are incompatible with the parameters of the Actuarial Value Calculator (AVC) and their materiality:**

JHP is offering two generic drug tiers across select plans, a preferred generic and a non-preferred generic. In the Federal AVC, an effective copay was input to reflect these two tiers. Given JHP does not have experience data, an assumed utilization split was calculated using Wakely's proprietary database of nationally-representative ACA data. This was then applied to the corresponding copays to develop the effective generic copay.

### **Acceptable alternate method used per 156.135(b)(2) or 156.135(b)(3):**

156.135(b)(2) was used for the generic drug copay adjustment.

### **Confirmation that only in-network cost sharing, including multitier networks, was considered:**

We confirm that only in-network cost sharing, including multitier networks, was considered.

### **Description of the standardized plan population data used:**

Wakely's proprietary database of nationally-representative Individual ACA data was used to calculate the utilization split between the two generic tiers. We did not adjust the backing continuance tables.

### **If the method described in 156.135(b)(2) was used, a description of how the benefits were modified to fit the parameters of the AV calculator:**

#### ***Generic Drug Copay Differential***

On the following plans, JHP intends to offer two generic drug tiers with different copay amounts. For purposes of fitting this plan design into the Federal AVC, the two copay amounts were weighted by a projected utilization split to arrive at an effective copay for the AV input. Wakely's proprietary ACA data indicates that the Tier 1/Tier 2 generic utilization split based on an analysis using JHP's proposed formulary was 35%/65%. Results were rounded to the nearest dollar.

Any plans not included in the exhibit below only have one Generic drug Tier.

| Plan HIOS ID      | Member Cost Sharing        |                  |          |
|-------------------|----------------------------|------------------|----------|
|                   | Preferred Generic (Tier 1) | Generic (Tier 2) | AV Input |
| 19702PA0010004    | \$10                       | \$30             | \$23.00  |
| 19702PA0010004-04 | \$10                       | \$30             | \$23.00  |
| 19702PA0010004-05 | \$0                        | \$10             | \$6.50   |
| 19702PA0010005    | \$5                        | \$20             | \$14.75  |
| 19702PA0010005-04 | \$5                        | \$20             | \$14.75  |
| 19702PA0010005-05 | \$0                        | \$10             | \$6.50   |
| 19702PA0010006    | \$5                        | \$20             | \$14.75  |
| 19702PA0010006-04 | \$5                        | \$20             | \$14.75  |
| 19702PA0010006-05 | \$0                        | \$10             | \$6.50   |
| 19702PA0010007    | \$0                        | \$20             | \$13.00  |
| 19702PA0010008    | \$0                        | \$20             | \$13.00  |
| 19702PA0010009    | \$0                        | \$20             | \$13.00  |

Below is a summary of the adjustment methodology used for each plan. On/off-exchange variants are not detailed because the methodology is identical for the on/off-exchange variants of the same plan ID. The far-right column is reflective of the input in column I of Table 10 of the PAAM exhibits for the non-CSR variant plans.

| Plan ID           | Approach 1? | AV Input for Table 10 |
|-------------------|-------------|-----------------------|
| 19702PA0010001    | N           | Standard AV           |
| 19702PA0010002    | N           | Standard AV           |
| 19702PA0010003    | N           | Standard AV           |
| 19702PA0010004    | Y           | Approach 1            |
| 19702PA0010004-04 | Y           | Approach 1            |
| 19702PA0010004-05 | Y           | Approach 1            |
| 19702PA0010004-06 | N           | Standard AV           |
| 19702PA0010005    | Y           | Approach 1            |
| 19702PA0010005-04 | Y           | Approach 1            |
| 19702PA0010005-05 | Y           | Approach 1            |
| 19702PA0010005-06 | N           | Standard AV           |
| 19702PA0010006    | Y           | Approach 1            |
| 19702PA0010006-04 | Y           | Approach 1            |
| 19702PA0010006-05 | Y           | Approach 1            |
| 19702PA0010006-06 | N           | Standard AV           |
| 19702PA0010007    | Y           | Approach 1            |
| 19702PA0010008    | Y           | Approach 1            |
| 19702PA0010009    | Y           | Approach 1            |

**Certification Language:**

The development of the actuarial value is based on one of the acceptable alternative methods outlined in CFR 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.

The analysis was

- (i) conducted by a member of the American Academy of Actuaries and
- (ii) performed in accordance with generally accepted actuarial principles and methods.

The following pages show the screenshots from the Federal AV calculator of the plan designs. We have only included one screenshot for each respective plan design, with the applicable PLAN IDs listed.

As described above, we made unique plan design adjustments per 156.135(b)(3) to split out plans with two tiers. Screenshots for each tier have been provided for those plans.

**[REDACTED]**



June 18, 2024

Michael Gurgiolo  
Pennsylvania Insurance Department

**RE: Jefferson Health Plans  
NAIC Company ID#: 17416  
OBJECTION LETTER FOR 2025 INDIVIDUAL PLAN RATES  
PICI-134098077**

Dear Mr. Gurgiolo,

This submission contains the requested responses to the objection letter received on June 5<sup>th</sup>, 2024.

There are a few items identified in this round of rate review that will affect either premium rates or supporting documentation submitted with the initial filing on May 15<sup>th</sup>. Wakely intends to resubmit filing materials with the appropriate assumption updates in the July 17<sup>th</sup> filing, unless requested by the PID sooner.

**Several items contained in the responses are considered TRADE SECRET as they contain proprietary information related to JHP and Wakely Consulting Group (Wakely). TRADE SECRET information includes the following but is not limited to: assumptions developed based on Wakely proprietary data and assumptions and methodologies that could provide insight into JHP's pricing strategy.** Only allowable redactions per Pennsylvania Insurance Department's 2025 rate filing guidance have been removed from the public version of this document. A corresponding redaction justification has been submitted along with this response.

Sincerely,

[REDACTED]

Date: June 18, 2024





June 18, 2024

Michael Gurgiolo  
Pennsylvania Insurance Department

**RE: OBJECTION LETTER FOR JEFFERSON HEALTH PLANS, 2025 INDIVIDUAL PLAN RATES, PIC1-134098077**

Below are our responses on behalf of the Jefferson Health Plan's Objection letter dated June 6<sup>th</sup>, 2024. These objections pertain to JHP's 2025 individual rate filing. Any references to Excel exhibits can be found within the file "19702\_JHP Objection Exhibits\_2024.06.19\_REDACTED.xlsx" accompanying this response.

**Several items contained in the responses are considered TRADE SECRET as they contain proprietary information related to JHP and Wakely Consulting Group (Wakely). A separate actuarial memorandum was submitted and deemed PUBLIC which excluded all information determined to be confidential, according to PID guidance. Per PID instruction, a public version of this document has been uploaded with this response, along with a redaction justification document and cover letter.**

There are a few items identified in this round of rate review that will affect either premium rates or supporting documentation submitted with the initial filing on May 15<sup>th</sup>. Wakely intends to resubmit filing materials with the appropriate updates to premium rates and supporting documentation in the July 17<sup>th</sup> filing, unless requested by PID sooner. All exhibits within this response are associated with the filing premium rates and supporting documentation from the initial May 15<sup>th</sup> filing, unless otherwise noted in the response.

**Objection 1:**

Please provide quantitative and qualitative support for the each of the trend components shown in Table 3b, which result in the trend utilized in the Table 5 rate development. Clarify whether any of the trends show reflect 3 years of trend spread over a two year period in order to facilitate use of the PAAME exhibits.

**Objection 1: Wakely's Response**

The trends shown in table 3b are carrier reported prospective 2022 to 2024 trend rates from Worksheet 1 of the 2024 PA individual URRTs. These are 3-year trends that we have adjusted to be on an annual 2-year trend basis, per the PAAME instructions. Please see tab "Obj 1" for the formulas used to convert the annual 3-year trend into an annual 2-year trend.

### **Objection 2:**

Please provide Appendices B through E in Excel format, with formulas intact.

### **Objection 2: Wakely's Response**

Please see the associated exhibits file, tabs "Obj 2b" – "Obj 2e" for Appendices B, D and E with formulas. The buildup for Appendix C is shown on tab "Obj 12" in response to Objection 12.

The change in demographic factor, which is part of the allowed claim cost adjustment, relies on Wakely proprietary ACA data. We have provided the exhibit on tab "Obj 2b" for illustrative support of the factors. We sent the exhibits with pricing values containing proprietary data directly to PID via email. Please see Objection 15 for more support on the change in demographic factor.

### **Objection 3:**

Please provide the quantitative development and sources of data, as necessary, for all other factors and adjustments in steps 1-9 of Appendix D. This information should be provided in an Excel file with working formulas with explanations, support, source of data, etc. provided for any hard-coded values, and support should also be provided for how these adjustments tie to the values provided in Table 5 of the PA Rate Template.

### **Objection 3: Wakely's Response**

The majority of these values are provided within other objection responses in the associated workbook. Please see the list below for the applicable tab for each step calculation. On the "Obj 2e" tab, which shows Appendix E with live formulas, we have linked up to the listed tabs.

- Step 1: Please see the associated exhibits file, tab "Obj 3"
- Step 2: Please see the associated exhibits file, tab "Obj 2b"
- Step 3: Please see the associated exhibits file, tab "Obj 2b"
- Step 4: Further support can be found in Objection 19.
- Step 5a-5c: Please see the associated exhibits file, tab "Obj 1"
- Step 6: Please see the associated exhibits file, tab "Obj 8"
- Step 8: Please see the associated exhibits file, tab "Obj 3"

### **Objection 4:**

The Non-Funding of CSR Adjustment factor applied to on-exchange silver plans is 1.22 for PIC and 1.30 for HPP. What is the rationale for having differing factors for PPO and HMO business, i.e. what are the differences between the product types, service areas, expected insured demographics, and/or other factors that would indicate that differing adjustment factors are appropriate?

### **Objection 4: Wakely's Response**

There are a few reasons why JHP believes it is justified to offer different CSR Adjustment factors for the PPO and HMO business.

1. CSR enrollment is typically a function of silver premium competitiveness. Plans with low silver premiums, which could be free or heavily subsidized through APTC for low-income members, tend to enroll those who are eligible for 87% and 94% CSR subsidies as well. HPP offers lean HMO plans which are expected to be on par with other low silver competitors in the market, so it is anticipated that HPP will enroll a higher proportion of 87% and 94% members (who would receive both premium and CSR subsidies) relative to an equivalent higher premium silver plan. The 1.30 factor is intended to cover the cost of enrolling more 87% and 94% members than the average market. PIC offers PPO products, which are not anticipated to be as attractive of an option to low-income members due to the higher monthly net premium after APTC. Wakely determined that a 1.22 load was sufficient to cover the anticipated mix of CSR members for the PPO product.
2. Even under the same CSR distribution, the effective CSR load will be lower for a product with a higher base 70% AV (the PPO product) relative to a product with a lower base 70% AV. This is the case for the PPO and HMO products as we anticipate members will hit their deductibles and MOOPs faster in regions with higher costs.

See the illustrative example below. Even if JHP assumed the membership amongst the CSR variants were identical for HMO and PPO, the CSR load for HMO would be higher than that of the PPO product purely as a function of the lower starting point.

| Silver CSR | Distribution | HMO AV | PPO AV |
|------------|--------------|--------|--------|
| Silver 70% | 20%          | 68%    | 72%    |
| Silver 73% | 25%          | 72%    | 76%    |
| Silver 87% | 30%          | 85%    | 89%    |
| Silver 94% | 25%          | 93%    | 97%    |

|                             |       |       |
|-----------------------------|-------|-------|
| (a) Base 70 AV              | 68%   | 72%   |
| (b) Average AV              | 80%   | 84%   |
| (c) CSR Load = (b) / (a) -1 | 18.2% | 17.2% |

**Objection 5:**

The total Administrative Expenses percentage and PMPM amount as shown in Table 6 is not consistent with figures cited in the actuarial memorandum. Please review and revise as appropriate, and note that the PID is not prescribing a fixed administrative expense percentage; a fixed PMPM for all plans is also acceptable.

**Objection 5: Wakely’s Response**

The total Administrative Expenses shown in cell C62 of Table 6 includes general admin expenses, taxes and fees, and profit for a total of 7%. In the actuarial memorandum we separate these components from each other and record administrative expenses exclusive of

taxes/fees and profit which equates to cell C49 of Table 6 (6.8%). On a PMPM basis, administrative expenses (inclusive of commissions) are \$55.00 PMPM, which differs from the sum of cells D50:D52 of Table 6 of (\$55.21) due to rounding only. The actual administrative expense used in the development of premium rates was \$55.00 PMPM.

**Objection 6:**

Please verify that the projected premium shown in the MLR development exhibit matches the Required Revenue shown in Table 6 of the PAAME, or explain the reason for any differential.

**Objection 6: Wakely's Response**

We are not finding an MLR development exhibit from our filing that includes projected premium information. Please clarify which exhibit this question is referring to.

**Objection 7:**

A statement referencing ongoing reimbursement negotiations with providers is included in the actuarial memorandum. I note that this statement was also included in last year's HPP filing; please clarify the significance of this statement and discuss how this uncertainty impacted the rates for 2024 as well as the potential impact on 2025 rates.

**Objection 7: Wakely's Response**

[REDACTED]

**Objection 8:**

Please provide in Excel format a detailed numerical development of the Change in Network adjustment factor as shown in cell D19 of Table 5, with formulas intact, including the impact of the greater proportion of out-of-network claims for the company relative to the market as well as the company's referenced in-network cost-sharing tiers, relative to market averages.

**Objection 8: Wakely's Response**

[REDACTED]

**Objection 9:**

Please verify the statement that there have been no changes in EHBs and state-mandated benefits since 2022.

**Objection 9: Wakely's Response**

According to our understanding of the information on CMS's website, there have been no changes in EHBs and state-mandated benefits in Pennsylvania since 2022. Please clarify if this is not the case.

**Objection 10:**

Please verify that the trend shown in Table 1b, the Rate Change Summary and the actuarial memorandum are consistent, or indicate why this should not be the case.

**Objection 10: Wakely's Response**

The trends utilized in all three places are consistent. However, the trends shown in the PAAM exhibits are on a 2-year basis and the annual trend in the actuarial memorandum are on a 3-year basis so they may appear different. Please see exhibit 1 for the reconciliation of the 2-year trends to the 3-year trends.

**Objection 11:**

Please reconcile the figures shown the How It Plans To Spend Your Money box in Table 15 with the percentages shown in Table 6.

**Objection 11: Wakely's Response**

Profit ties exactly between table 15 and table 6. The difference between the Taxes & Fees is driven by the fact table 15 included the exchange fee and table 6 is exclusive of the exchange fee. If the exchange fee percentage is added to the taxes and fees in Table 6, then the total will tie with Table 15. The total administrative expense is consistent across the two sources, however, the sum of the administrative components is slightly off due to rounding, as mentioned in response to Objection 5.

**Objection 12:**

Please provide additional quantitative support for the development of the projected 2024 risk transfer receipt. This exhibit should provide the support and detail for all factors and adjustments applied in Appendix C for each metal level, and should also provide the development of the high-cost risk pool adjustment.

**Objection 12: Wakely's Response**

[REDACTED]

**Objection 13:**

Please provide an exhibit showing the numerical development of the Exchange User Fee amount shown in cell C32 of Table 5 of the PAAME, including support for the anticipated mix of on-exchange and off-exchange issues for the rating period.

**Objection 13: Wakely's Response**

Please see the "Obj 13" tab for the calculation of the Exchange User Fee amount shown in cell C32 of Table 5.

#### **Objection 14:**

Please provide the rationale for the direction and magnitude of the differences between the pricing AVs and the metal AVs for each plan included in the 'Ill Plan Rates' tab of the PA Rate Template.

#### **Objection 14: Wakely's Response**

The Federal AV calculator and our internal Pricing AV calculator utilize varying methodologies, assumptions, and backing data. While the Federal AV calculator is much more simplistic and only accounts for a few services, our Pricing AV calculator has a more robust listing of service categories, with more detailed continuance tables backing the AV calculations. Also, while the Federal AV calculator has one set of national backing data regardless of state or market, our internal model has the ability to vary the data underlying the model based on costs we actually believe to exist in that market. For these reasons, there is variation by plan between the two models.

Further, the average allowed costs underlying our Pricing AV calculator are higher than the average costs assumed in the Federal AV calculator, which translates to higher Pricing AVs compared to Federal AVs all else equal. The costs underlying the Pricing AV calculator are intended to represent JHP's estimated PPO product claims.

#### **Objection 15:**

Please provide in Excel format a detailed numerical development of the Change in Demographics adjustment factor of 1.259 as shown in cell D18 of Table 5, breaking out each factor indicated below, with formulas intact. I note that this factor includes an adjustment to account for differences between (1) the manual enrollment mix by rating area and the company's expected enrollment mix by rating area, as well as for differences between the manual enrollment mix by (2) age band and (3) metal and the company's expected enrollment mix by age band and metal.

#### **Objection 15: Wakely's Response**

The support for this objection has been emailed directly to PID as it contains confidential information.

#### **Objection 16:**

Please provide a further explanation and calculation of the methodology used to determine the override amount shown in cell C28 of Table 5, as opposed to using the value shown in cell K15 of Table 10.

#### **Objection 16: Wakely's Response**

Wakely's development of the average AV relies on weighting both by projected membership and benefit richness. The AV calculated in K15 of Table 10 weights by only the covered lives as of

2/1/2024. Please see the “Obj 16” tab for the calculation of the override amount shown in cell C28 of Table 5.

**Objection 17:**

Please provide a breakout for the number of members with silver plans incorporating a CSR load who enrolled in coverage on-exchange vs. off-exchange as of February 1, 2024.

**Objection 17: Wakely’s Response**

2025 is the first year JHP will be offering a PPO product therefore there is no membership as of 2/1/2024.

**Objection 18:**

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.

**Objection 18: Wakely’s Response**

Confirmed testing for identical rates among the three filing forms. The discrepancy in rates from Table 11 PAAME is a result of rounding within an earlier step. Please see the “Obj 18” tab for an example of these rates.

**Objection 19:**

Please provide further justification for the assumed Covid-19 adjustment factors, identifying and quantifying the considerations and components that result in the final assumed adjustment factor.

**Objection 19: Wakely’s Response**

[REDACTED]

**Objection 20:**

Please describe the extent to which these PPO rates are derived from the HPP rates and assumptions and methodology. What are the differences between these two blocks, aside from the specific plans, provider networks and service areas, and provider networks, and how are such differences quantified?

**Objection 20: Wakely’s Response**

Neither of JHP’s ACA products have base period experience. Therefore, the starting point of the manual data is consistent between the two filings. The manual rating methodologies remain

consistent between the products, with variation of assumptions and incorporation of HMO emerging experience, where possible.

The primary differences between the PPO and HMO rates are the plan richness (AV), corresponding IU, network (OON benefit offerings), and geographic region to be covered. Those are quantified via the AV, IU, provider contract factor, network factors and geographic factors.

The other underlying assumption differences between the two blocks is the membership mix to be enrolled in terms of metal, CSR, age, and morbidity. Whereas the HMO has emerging experience to glean mix from, the PPO product does not, and therefore a metal and age mix consistent with market was selected. These differences are quantified using the methodology described in the memorandum for the CSR load, allowed claim cost adjustment and risk decrement adjustment, but calculated using a different mix of membership by metal and age than the HMO product.

**Objection 21:**

Please clarify why the company has not included PA premium tax of 2% in its rate development, in cell C56 of Table 6. Note that only HMOs are exempt from paying the PA premium tax.

**Objection 21: Wakely's Response**

JHP did not realize only HMOs are exempt from paying the PA premium tax. The premium rates will be revised to include the premium tax for the July 17<sup>th</sup> refilling, unless requested by PID sooner.

**Objection 22:**

Please verify that the Retention Items section of the PA Actuarial Memorandum matches the 'II Rate Development & Change' tab of the PA Rate Template, or make any necessary corrections to the memorandum.

**Objection 22: Wakely's Response**

Please see Objection 11 response.

Please let us know if you would like to discuss.

Sincerely,

[REDACTED]



## Trend Components

| <b>Trend Category</b> | <b>Service Group</b> | <b>3 Year Annual Trend</b> | <b>Convert to 2 Year Annual Trend</b> |
|-----------------------|----------------------|----------------------------|---------------------------------------|
| Unit Cost             | Inpatient Hospital   | 4.87%                      | 7.39%                                 |
| Unit Cost             | Outpatient Hospital  | 3.11%                      | 4.70%                                 |
| Unit Cost             | Professional         | 4.44%                      | 6.73%                                 |
| Unit Cost             | Prescription Drugs   | 8.61%                      | 13.19%                                |
| Unit Cost             | Total                | 5.01%                      | 7.60%                                 |
| Utilization           | Inpatient Hospital   | 0.00%                      | 0.00%                                 |
| Utilization           | Outpatient Hospital  | 1.72%                      | 2.60%                                 |
| Utilization           | Professional         | 1.89%                      | 2.85%                                 |
| Utilization           | Prescription Drugs   | 1.63%                      | 2.45%                                 |
| Utilization           | Total                | 1.44%                      | 2.16%                                 |
| Total                 | Total                | 6.56%                      | 10.00%                                |

Development of Single Risk Pool Adjustment Factor

Change in Demographic Factor

| Allowed PMPM from Wavely Proprietary ACA Data |              |          |             |                |            |            |            |            |          |          |
|---|--------------|----------|-------------|----------------|------------|------------|------------|------------|----------|----------|
|   | Catastrophic | Bronze   | Bronze Zero | Bronze Limited | Silver 70% | Silver 72% | Silver 87% | Silver 94% | Gold     | Platinum |
| Apr 13  | \$121.06     | \$105.54 | \$105.54    | \$105.54       | \$105.54   | \$105.54   | \$105.54   | \$105.54   | \$105.54 | \$105.54 |
| Apr 16-25                                     | \$109.92     | \$109.92 | \$109.92    | \$109.92       | \$109.92   | \$109.92   | \$109.92   | \$109.92   | \$109.92 | \$109.92 |
| Apr 26-34                                     | \$120.30     | \$120.30 | \$120.30    | \$120.30       | \$120.30   | \$120.30   | \$120.30   | \$120.30   | \$120.30 | \$120.30 |
| Apr 35-44                                     | \$129.26     | \$129.26 | \$129.26    | \$129.26       | \$129.26   | \$129.26   | \$129.26   | \$129.26   | \$129.26 | \$129.26 |
| Apr 45-54                                     | \$148.01     | \$148.01 | \$148.01    | \$148.01       | \$148.01   | \$148.01   | \$148.01   | \$148.01   | \$148.01 | \$148.01 |
| Apr 55-64                                     | \$169.02     | \$169.02 | \$169.02    | \$169.02       | \$169.02   | \$169.02   | \$169.02   | \$169.02   | \$169.02 | \$169.02 |
| Apr 65-69                                     | \$192.19     | \$192.19 | \$192.19    | \$192.19       | \$192.19   | \$192.19   | \$192.19   | \$192.19   | \$192.19 | \$192.19 |

| Adjustment Factors        | Base Period PMPM | Projection Period PMPM | Adjustment Factor |
|---------------------------|------------------|------------------------|-------------------|
| Membership Mix Adjustment | \$214.51         | \$461.97               | 0.7399            |

Please note these factors will not be table for the PMPM analysis. To maintain the confidentiality of Wavely's proprietary actuarial ACA database we have used arbitrary numbers for the allowed PMPM amounts in order to illustrate the build-up of this factor.

| PA Individual Statewide 2022 |              |        |             |                |            |            |            |            |      |          |
|------------------------------|--------------|--------|-------------|----------------|------------|------------|------------|------------|------|----------|
|                              | Catastrophic | Bronze | Bronze Zero | Bronze Limited | Silver 70% | Silver 72% | Silver 87% | Silver 94% | Gold | Platinum |
| Historic                     | 0%           | 20%    | 0%          | 0%             | 0%         | 0%         | 0%         | 0%         | 0%   | 0%       |
| Apr 13-17                    | 0%           | 0%     | 0%          | 0%             | 0%         | 0%         | 0%         | 0%         | 0%   | 0%       |
| Apr 18-25                    | 7%           | 7%     | 7%          | 7%             | 7%         | 7%         | 7%         | 7%         | 7%   | 7%       |
| Apr 26-34                    | 17%          | 17%    | 17%         | 17%            | 17%        | 17%        | 17%        | 17%        | 17%  | 17%      |
| Apr 35-44                    | 15%          | 15%    | 15%         | 15%            | 15%        | 15%        | 15%        | 15%        | 15%  | 15%      |
| Apr 45-54                    | 18%          | 18%    | 18%         | 18%            | 18%        | 18%        | 18%        | 18%        | 18%  | 18%      |
| Apr 55-64                    | 20%          | 20%    | 20%         | 20%            | 20%        | 20%        | 20%        | 20%        | 20%  | 20%      |
| Apr 65-69                    | 1%           | 1%     | 1%          | 1%             | 1%         | 1%         | 1%         | 1%         | 1%   | 1%       |

| PA Individual Statewide 2022 |              |        |             |                |            |            |            |            |        |          |
|------------------------------|--------------|--------|-------------|----------------|------------|------------|------------|------------|--------|----------|
|                              | Catastrophic | Bronze | Bronze Zero | Bronze Limited | Silver 70% | Silver 72% | Silver 87% | Silver 94% | Gold   | Platinum |
| \$0.00                       | \$1.58       | \$0.00 | \$0.00      | \$0.00         | \$0.00     | \$0.00     | \$1.35     | \$0.00     | \$0.33 | \$0.00   |
| \$0.00                       | \$1.74       | \$0.00 | \$0.00      | \$1.17         | \$0.00     | \$1.84     | \$1.00     | \$0.27     | \$0.00 | \$0.00   |
| \$0.00                       | \$4.48       | \$0.00 | \$0.00      | \$4.50         | \$0.33     | \$7.09     | \$0.36     | \$20.27    | \$0.00 | \$0.00   |
| \$0.25                       | \$5.12       | \$0.00 | \$0.00      | \$5.02         | \$0.00     | \$9.41     | \$0.00     | \$20.42    | \$0.00 | \$0.00   |
| \$0.77                       | \$10.76      | \$0.00 | \$0.00      | \$7.61         | \$0.33     | \$16.63    | \$16.36    | \$26.43    | \$0.00 | \$0.00   |
| \$1.74                       | \$16.42      | \$0.00 | \$0.00      | \$18.01        | \$0.00     | \$18.33    | \$16.57    | \$24.58    | \$0.00 | \$0.00   |
| \$3.00                       | \$1.33       | \$0.00 | \$0.00      | \$1.67         | \$0.33     | \$0.36     | \$0.00     | \$0.00     | \$0.00 | \$0.00   |

Allowed PMPM  
\$176.51

| PA Individual JPP Projected 2025 |              |        |             |                |            |            |            |            |      |          |
|----------------------------------|--------------|--------|-------------|----------------|------------|------------|------------|------------|------|----------|
|                                  | Catastrophic | Bronze | Bronze Zero | Bronze Limited | Silver 70% | Silver 72% | Silver 87% | Silver 94% | Gold | Platinum |
| Historic                         | 0%           | 20%    | 0%          | 0%             | 0%         | 0%         | 0%         | 0%         | 0%   | 0%       |
| Apr 13-17                        | 0%           | 7%     | 0%          | 0%             | 0%         | 0%         | 0%         | 0%         | 7%   | 0%       |
| Apr 18-25                        | 0%           | 7%     | 0%          | 0%             | 0%         | 0%         | 0%         | 0%         | 7%   | 0%       |
| Apr 26-34                        | 0%           | 17%    | 0%          | 0%             | 10%        | 10%        | 10%        | 10%        | 17%  | 0%       |
| Apr 35-44                        | 0%           | 17%    | 0%          | 0%             | 10%        | 10%        | 10%        | 10%        | 17%  | 0%       |
| Apr 45-54                        | 0%           | 18%    | 0%          | 0%             | 10%        | 10%        | 10%        | 10%        | 17%  | 0%       |
| Apr 55-64                        | 0%           | 20%    | 0%          | 0%             | 10%        | 10%        | 10%        | 10%        | 17%  | 0%       |
| Apr 65-69                        | 0%           | 1%     | 0%          | 0%             | 1%         | 1%         | 1%         | 1%         | 1%   | 0%       |

| PA Individual JPP Projected 2025 |              |        |             |                |            |            |            |            |         |          |
|----------------------------------|--------------|--------|-------------|----------------|------------|------------|------------|------------|---------|----------|
|                                  | Catastrophic | Bronze | Bronze Zero | Bronze Limited | Silver 70% | Silver 72% | Silver 87% | Silver 94% | Gold    | Platinum |
| \$0.00                           | \$1.84       | \$0.00 | \$0.00      | \$0.30         | \$0.45     | \$1.64     | \$1.41     | \$0.11     | \$0.00  | \$0.00   |
| \$0.00                           | \$1.74       | \$0.00 | \$0.00      | \$1.20         | \$0.00     | \$1.30     | \$7.07     | \$0.00     | \$0.00  | \$0.00   |
| \$0.00                           | \$5.69       | \$0.00 | \$0.00      | \$3.00         | \$0.37     | \$0.36     | \$7.07     | \$0.00     | \$0.00  | \$0.00   |
| \$0.00                           | \$5.66       | \$0.00 | \$0.00      | \$6.00         | \$0.33     | \$0.00     | \$10.00    | \$10.00    | \$20.36 | \$0.00   |
| \$0.00                           | \$10.20      | \$0.00 | \$0.00      | \$0.00         | \$0.30     | \$12.59    | \$15.07    | \$20.32    | \$0.00  | \$0.00   |
| \$0.00                           | \$16.46      | \$0.00 | \$0.00      | \$1.36         | \$0.37     | \$20.20    | \$16.86    | \$14.22    | \$0.00  | \$0.00   |
| \$0.00                           | \$1.33       | \$0.00 | \$0.00      | \$1.50         | \$0.33     | \$0.40     | \$0.11     | \$0.31     | \$0.00  | \$0.00   |

Allowed PMPM  
\$184.00

Geographic Factor

| Rating Area               | 2022 Statewide Distribution |       | 2022 Intra-DCF  |       | JPP 2025  |            |
|---------------------------|-----------------------------|-------|-----------------|-------|-----------|------------|
|                           |                             |       |                 |       | Projected | Membership |
| Rating Area 1             | 4.7%                        | 0.025 | 0%              | 0%    | 0%        | 0%         |
| Rating Area 2             | 5.4%                        | 1.286 | 0%              | 0%    | 0%        | 0%         |
| Rating Area 3             | 8.3%                        | 1.139 | 0%              | 0%    | 0%        | 0%         |
| Rating Area 4             | 21.1%                       | 0.844 | 0%              | 0%    | 0%        | 0%         |
| Rating Area 5             | 3.9%                        | 1.015 | 0%              | 0%    | 0%        | 0%         |
| Rating Area 6             | 7.9%                        | 1.211 | 100%            | 100%  | 100%      | 100%       |
| Rating Area 7             | 5.0%                        | 1.210 | 0%              | 0%    | 0%        | 0%         |
| Rating Area 8             | 36.7%                       | 0.970 | 0%              | 0%    | 0%        | 0%         |
| Rating Area 9             | 8.8%                        | 1.210 | 0%              | 0%    | 0%        | 0%         |
| Legal Statewide Factor    |                             |       | 1.035           | 1.251 |           |            |
| JPP Geographic Adjustment |                             |       | + 1.202 - 1.035 |       |           | 1.209      |

Contracting Factor

| Method   | Method | In | Out |
|----------|--------|----|-----|
| Method 1 |        |    |     |

Other Adjustments/COVID

| Method   | Adjustment |
|----------|------------|
| Method 1 |            |

Development of 2025 Index Rate

| Step | Formula                              | Description   | Statewide PA 2022 URRT |
|------|--------------------------------------|---|------------------------|
| 1    |                                      | Base Period Claims Allowed PMPM, with IBNR, Net of Rx Rebates   | \$614.01               |
| 2    |                                      | Allowed Claim Cost and Geographic Adjustment (to JHP Projected Age, Metal, and Risk, in JHP Service Area) | 1.259                  |
| 4    |                                      | Claims COVID Adjustment   |                        |
| 5a   |                                      | Average Annual Trend, Medical + Rx  | 6.6%                   |
| 5b   |                                      | Number of Years of Trend  | 3                      |
| 5c   |                                      | Final Trend Adjustment  | 1.210                  |
| 6    |                                      | Provider Contracting  |                        |
| 7    | = [1] * [2] * [3] * [4] * [5c] * [6] | 2025 Allowed Claim Cost PMPM, Gross of State Based Reinsurance  | \$994.35               |
| 8    |                                      | 2025 State Based Reinsurance Recovery on an Allowed Basis   | (\$45.59)              |
| 9    | = [7] - [8]                          | 2025 JHP Allowed Claim Cost and Risk Adjustment Transfer and Reinsurance PMPM (Market Adj Index Rate)     | <b>\$948.76</b>        |
| 10   |                                      | 2025 Paid Risk Adjustment Transfer PMPM   |                        |
| 11   |                                      | High Cost Risk Pool Fee   |                        |
| 12   | = [10] + [11]                        | 2025 Risk Adjustment Transfer PMPM Post-HCRP  |                        |
| 13   |                                      | Projection Period AV  | 84%                    |
| 14   | = 1 / [13]                           | Convert Paid to Allowed   | 1.190                  |
| 15   | = [12] * [14]                        | 2025 Risk Adjustment Component of Allowed Costs   |                        |
| 16   | = [9] + [15]                         | 2025 JHP Allowed Claim Cost and Risk Adjustment Transfer and Reinsurance PMPM (Market Adj Index Rate)     |                        |
| 17   |                                      | Exchange Fee  | 2.89%                  |
| 18   | = [19] / (1 - [20] )                 | Final Market Adjusted Index Rate  |                        |

Development of the Normalization Factors

Geographic Factors

| Rating Area               | Geographic Factor |
|---------------------------|-------------------|
| Rating Area 6             | 1.000             |
| Total Membership Weighted | 1.000             |

Network Factor

| Network                   | Network Factor |
|---------------------------|----------------|
| Rating Area 6 - PPO       | 1.000          |
| Total Membership Weighted | 1.000          |

Age Factor

| Age | Age Group | 2024 Projected Age Distribution | Weighted Average Age Calibration Factor |
|-----|-----------|---------------------------------|---|
| 0   | 0.765     | 0.4%                            | 1.7749                                  |
| 1   | 0.765     | 0.4%                            |   |
| 2   | 0.765     | 0.4%                            |   |
| 3   | 0.765     | 0.4%                            |   |
| 4   | 0.765     | 0.4%                            |   |
| 5   | 0.765     | 0.4%                            |   |
| 6   | 0.765     | 0.4%                            |   |
| 7   | 0.765     | 0.4%                            |   |
| 8   | 0.765     | 0.4%                            |   |
| 9   | 0.765     | 0.4%                            |   |
| 10  | 0.765     | 0.4%                            |   |
| 11  | 0.765     | 0.4%                            |   |
| 12  | 0.765     | 0.4%                            |   |
| 13  | 0.765     | 0.4%                            |   |
| 14  | 0.765     | 0.4%                            |   |
| 15  | 0.833     | 0.4%                            |   |
| 16  | 0.859     | 0.4%                            |   |
| 17  | 0.885     | 0.4%                            |   |
| 18  | 0.913     | 0.9%                            |   |
| 19  | 0.941     | 0.9%                            |   |
| 20  | 0.970     | 0.9%                            |   |
| 21  | 1.000     | 0.9%                            |   |
| 22  | 1.000     | 0.9%                            |   |
| 23  | 1.000     | 0.9%                            |   |
| 24  | 1.000     | 0.9%                            |   |
| 25  | 1.024     | 1.8%                            |   |
| 26  | 1.048     | 1.8%                            |   |
| 27  | 1.072     | 1.8%                            |   |
| 28  | 1.097     | 1.8%                            |   |
| 29  | 1.119     | 1.8%                            |   |
| 30  | 1.135     | 1.8%                            |   |
| 31  | 1.159     | 1.8%                            |   |
| 32  | 1.183     | 1.8%                            |   |
| 33  | 1.198     | 1.8%                            |   |
| 34  | 1.214     | 1.8%                            |   |
| 35  | 1.222     | 1.7%                            |   |
| 36  | 1.230     | 1.7%                            |   |
| 37  | 1.238     | 1.7%                            |   |
| 38  | 1.246     | 1.7%                            |   |
| 39  | 1.262     | 1.7%                            |   |
| 40  | 1.278     | 1.7%                            |   |
| 41  | 1.292     | 1.7%                            |   |
| 42  | 1.305     | 1.7%                            |   |
| 43  | 1.307     | 1.7%                            |   |
| 44  | 1.397     | 1.7%                            |   |
| 45  | 1.444     | 1.8%                            |   |
| 46  | 1.500     | 1.8%                            |   |
| 47  | 1.563     | 1.8%                            |   |
| 48  | 1.635     | 1.8%                            |   |
| 49  | 1.706     | 1.8%                            |   |
| 50  | 1.786     | 1.8%                            |   |
| 51  | 1.865     | 1.8%                            |   |
| 52  | 1.952     | 1.8%                            |   |
| 53  | 2.040     | 1.8%                            |   |
| 54  | 2.135     | 1.8%                            |   |
| 55  | 2.290     | 3.4%                            |   |
| 56  | 2.333     | 3.4%                            |   |
| 57  | 2.437     | 3.4%                            |   |
| 58  | 2.548     | 3.4%                            |   |
| 59  | 2.603     | 3.4%                            |   |
| 60  | 2.714     | 3.4%                            |   |
| 61  | 2.810     | 3.4%                            |   |
| 62  | 2.873     | 3.4%                            |   |
| 63  | 2.952     | 3.4%                            |   |
| 64  | 3.000     | 3.4%                            |   |
| 65+ | 3.000     | 1.5%                            |   |

Tobacco Factor

| Age | Age Demographic | 2024 Projected Tobacco Usage |
|-----|-----------------|------------------------------|
| 0   | 0.4%            | 1.000                        |
| 1   | 0.4%            | 1.000                        |
| 2   | 0.4%            | 1.000                        |
| 3   | 0.4%            | 1.000                        |
| 4   | 0.4%            | 1.000                        |
| 5   | 0.4%            | 1.000                        |
| 6   | 0.4%            | 1.000                        |
| 7   | 0.4%            | 1.000                        |
| 8   | 0.4%            | 1.000                        |
| 9   | 0.4%            | 1.000                        |
| 10  | 0.4%            | 1.000                        |
| 11  | 0.4%            | 1.000                        |
| 12  | 0.4%            | 1.000                        |
| 13  | 0.4%            | 1.000                        |
| 14  | 0.4%            | 1.000                        |
| 15  | 0.4%            | 1.000                        |
| 16  | 0.4%            | 1.000                        |
| 17  | 0.4%            | 1.000                        |
| 18  | 0.9%            | 1.000                        |
| 19  | 0.9%            | 1.000                        |
| 20  | 0.9%            | 1.000                        |
| 21  | 0.9%            | 1.100                        |
| 22  | 0.9%            | 1.100                        |
| 23  | 0.9%            | 1.100                        |
| 24  | 0.9%            | 1.100                        |
| 25  | 1.8%            | 1.100                        |
| 26  | 1.8%            | 1.100                        |
| 27  | 1.8%            | 1.100                        |
| 28  | 1.8%            | 1.100                        |
| 29  | 1.8%            | 1.100                        |
| 30  | 1.8%            | 1.100                        |
| 31  | 1.8%            | 1.100                        |
| 32  | 1.8%            | 1.100                        |
| 33  | 1.8%            | 1.100                        |
| 34  | 1.8%            | 1.100                        |
| 35  | 1.7%            | 1.100                        |
| 36  | 1.7%            | 1.100                        |
| 37  | 1.7%            | 1.100                        |
| 38  | 1.7%            | 1.100                        |
| 39  | 1.7%            | 1.100                        |
| 40  | 1.7%            | 1.100                        |
| 41  | 1.7%            | 1.100                        |
| 42  | 1.7%            | 1.100                        |
| 43  | 1.7%            | 1.100                        |
| 44  | 1.7%            | 1.100                        |
| 45  | 1.8%            | 1.100                        |
| 46  | 1.8%            | 1.100                        |
| 47  | 1.8%            | 1.100                        |
| 48  | 1.8%            | 1.100                        |
| 49  | 1.8%            | 1.100                        |
| 50  | 1.8%            | 1.100                        |
| 51  | 1.8%            | 1.100                        |
| 52  | 1.8%            | 1.100                        |
| 53  | 1.8%            | 1.100                        |
| 54  | 1.8%            | 1.100                        |
| 55  | 3.4%            | 1.100                        |
| 56  | 3.4%            | 1.100                        |
| 57  | 3.4%            | 1.100                        |
| 58  | 3.4%            | 1.100                        |
| 59  | 3.4%            | 1.100                        |
| 60  | 3.4%            | 1.100                        |
| 61  | 3.4%            | 1.100                        |
| 62  | 3.4%            | 1.100                        |
| 63  | 3.4%            | 1.100                        |
| 64  | 3.4%            | 1.100                        |
| 65+ | 1.5%            | 1.100                        |

| Calculated Tobacco Rating Factor (for smokers only) | Value |
|---|-------|
| % of people who can be rated for tobacco            | 2.6%  |
| Total rate up based on admitted tobacco usage       | 1.002 |

**Development of Step 1 of Appendix E - Base Period Allowed Claims PMPM**

| Component   | Statewide PA 2022 |
|---|-------------------|
|   | URRT              |
| Base Period Allowed Claims PMPM                                       | \$615.79          |
| Non-EHB Adjustment  | 1.0029            |
| <b>Step 1 - Base Period Allowed Claims PMPM, Reduced for Non-EHBs</b> | <b>\$614.01</b>   |

**2024 URRT with 2022 data**

1.0029

| HIOS ID | Carrier                                 | Allowed PMPM | Member Months | Non-EHB Factor |
|---------|---|--------------|---------------|----------------|
| 13401   | Cigna Health and Life Insurance Company | \$432.88     | 28,393        | 1.0000         |
| 16322   | UPMC HEALTH OPTIONS INC.                | \$555.02     | 1,218,438     | 1.0017         |
| 22444   | Geisinger Health Plan                   | \$784.03     | 200,654       | 1.0000         |
| 31609   | QCC Insurance Company, Inc.             | \$699.27     | 436,775       | 1.0003         |
| 33709   | Highmark Inc.                           | \$726.13     | 620,344       | 1.0087         |
| 33871   | Keystone Health Plan East               | \$531.69     | 1,348,764     | 1.0001         |
| 45127   | Capital Advantage Assurance Company     | \$789.38     | 623,495       | 1.0000         |
| 53789   | Keystone Health Plan Central            | \$435.94     | 5,196         | 1.0000         |
| 62560   | UPMC HEALTH COVERAGE INC.               | \$878.11     | 27,450        | 1.0017         |
| 75729   | Geisinger Quality Options               | \$869.62     | 51,685        | 1.0000         |
| 79279   | Highmark Coverage Advantage             | \$390.27     | 184,994       | 1.0230         |
| 79962   | Highmark Benefits Group                 | \$692.64     | 222,770       | 1.0077         |
| 86199   | Pennsylvania Health & Wellness Inc.     | \$256.74     | 103,006       | 1.0106         |
| 93909   | Jefferson Health Plans                  | \$0.00       | -             | -              |
| 98517   | Oscar Health Plan of Pennsylvania, Inc. | \$363.71     | 47,831        | 1.0000         |

**Development of Step 8 of Appendix E - Reinsurance Impact**

|  |          |
|--|----------|
| Proj. Incurred Claim Impact: (Cell E7 II.b. Reins Table - Proj) tab) | -4.58%   |
| Step 7 of Appendix E ( 2025 Allowed Claim Cost PMPM)                 | \$994.35 |
| 2025 State Based Reinsurance Recovery on an Allowed Basis            | -\$45.59 |

## Development of the Change in Network Factor

[REDACTED]

## Reconciliation of Administrative Expenses

| Component                            | Table 6 components | Rate Summary Change Table |
|--------------------------------------|--------------------|---------------------------|
| General and Claims                   | 3.93%              |                           |
| Agent/broker Fees and Commissions    | 1.80%              |                           |
| Quality improvement Initiatives      | 0.80%              |                           |
| <b>Total Administrative expenses</b> | 6.53%              | 6.53%                     |
| Taxes and Fees                       | 0.08%              | 2.78%                     |
| Exchange Fee                         | 2.70%              |                           |
| <b>Total Taxes and fees</b>          | 2.78%              | 2.78%                     |
| <b>Profit</b>                        | 0.08%              | 0.08%                     |

## **Development of the Projected 2025 Risk Transfer Payment**

[REDACTED]



## Development of the Exchange User Fee PMPM

|  |                |
|--|----------------|
| Adjusted Projected Allowed EHB Claims PMPM         | \$ 994.35      |
| Projected Paid to Allowed Ratio                    | 0.840          |
| Projected Incurred EHB Claims PMPM                 | \$ 835.31      |
| <u>Market-wide Adjustments</u>                     |                |
| Projected Incurred Risk Adjustment PMPM            |                |
| Projected Incurred Exchange User Fees PMPM*        | <b>\$23.81</b> |
| Projected Incurred Reinsurance Recoveries PMPM     | \$38.30        |
| Market-Adjusted Projected Incurred EHB Claims PMPM |                |

\*99.3% of projected membership is off-exchange

\*\*6.53% is projected total retention

**Development of the Projected AV**

|                                       |       |
|---------------------------------------|-------|
| Cell K15 of Table 10                  | 0.836 |
| Cell K16 of Table 10                  | 0.818 |
| Cell C28 of Table 5 (Wakely Override) | 0.840 |

| <b>HIOS Plan ID (Standard Component)</b> | <b>Covered Lives as of 2/1/2024</b> | <b>Projected Membership</b> | <b>Pricing AV (company-determined AV)</b> | <b>Benefit Richness (induced demand)</b> | <b>Non-Funding of CSR Adjustment</b> |
|--|-------------------------------------|-----------------------------|---|--|--------------------------------------|
| 19702PA0010006                           | -                                   | 65                          | 0.745                                     | 1.042                                    | 1.220                                |
| 19702PA0010005                           | -                                   | 65                          | 0.747                                     | 1.044                                    | 1.220                                |
| 19702PA0010004                           | -                                   | 65                          | 0.775                                     | 1.071                                    | 1.220                                |
| 19702PA0010001                           | -                                   | 40                          | 0.708                                     | 0.931                                    | 1.000                                |
| 19702PA0010002                           | -                                   | 40                          | 0.703                                     | 0.929                                    | 1.000                                |
| 19702PA0010007                           | -                                   | 62                          | 0.850                                     | 1.002                                    | 1.000                                |
| 19702PA0010008                           | -                                   | 62                          | 0.828                                     | 0.989                                    | 1.000                                |
| 19702PA0010009                           | -                                   | 62                          | 0.826                                     | 0.987                                    | 1.000                                |
| 19702PA0010003                           | -                                   | 40                          | 0.685                                     | 0.923                                    | 1.000                                |

## Development Age 21 Rates Across Filing Forms are Identical

Example for Plan 19702PA0010006, Age 21, Non-Tobacco User

| 19702PA0010006                        |                                    |
|---------------------------------------|------------------------------------|
| Data Source                           | Jefferson Total Silver             |
| Table 11 PAAM                         | \$529.78 =III Plan Rates'!\$AA\$18 |
| PA Plan Design Summary and Rate Table | \$529.76 =Rate Table'!\$E\$21      |
| Federal Rate Table/Binder             | \$529.76 =Rate Pages'!\$C\$26      |



July 17, 2024

Michael Gurgiolo  
Pennsylvania Insurance Department

**RE: Jefferson Health Plans  
NAIC Company ID#: 17416  
OBJECTION LETTER FOR 2025 INDIVIDUAL PLAN RATES  
PICI-134098077**

Dear Mr. Gurgiolo,

This submission contains the requested responses to the objection letter received on July 5<sup>th</sup>, 2024.

**Several items contained in the responses are considered TRADE SECRET as they contain proprietary information related to JHP and Wakely Consulting Group (Wakely). TRADE SECRET information includes the following but is not limited to: assumptions developed based on Wakely proprietary data and assumptions and methodologies that could provide insight into JHP's pricing strategy.** Only allowable redactions per Pennsylvania Insurance Department's 2025 rate filing guidance have been removed from the public version of this document. A corresponding redaction justification has been submitted along with this response.

[REDACTED]

Date: July 17, 2024



July 17, 2024

Michael Gurgiolo  
Pennsylvania Insurance Department

**RE: OBJECTION LETTER FOR JEFFERSON HEALTH PLANS, 2025 INDIVIDUAL PLAN RATES, PICI-134098077**

Below are our responses on behalf of the Jefferson Health Plan's Objection letter dated July 4<sup>th</sup>, 2024. These objections pertain to JHP's 2025 individual rate filing. Any references to Excel exhibits can be found within the file "19702\_JHP Objection Exhibits\_2024.07.17.xlsx" accompanying this response.

**Several items contained in the responses are considered TRADE SECRET as they contain proprietary information related to JHP and Wakely Consulting Group (Wakely). A public version of this document has been uploaded with this response, along with a redaction justification document and cover letter, based on information determined to be confidential, according to Pennsylvania Insurance Department (PID) guidance.**

**With this response, we are also submitting the full set of filing materials to account for the Pennsylvania Insurance Department (PID) revised filing deadline of July 17<sup>th</sup>, 2024. Changes made in the refiling include the addition of a 2% premium tax. All changes are discussed in the document below and/or updated in the supporting documentation.**

**Objection 1:**

I note that the example provided in your response to Objection 4 demonstrates a differential that would result if metal level distributions were equivalent but AVs were at the high end of the allowable range for one issuer and the low end for the other; this results in a difference of less than 1% applicable to the CSR load. Please provide a demonstration that supports the proposed CSR load differential, which is approximately 6.55%.

**Objection 1: Wakely's Response**

The difference of less than 1% is representing the differences in plan designs of an HMO and PPO plan.

As mentioned in bullet point 1 of Objection 4, the remaining differential of 6.55% is a result of a difference in distribution of expected membership amongst the silver CSR variants. See response pasted below for reference:

1. CSR enrollment is typically a function of silver premium competitiveness. Plans with low silver premiums, which could be free or low cost for low-income members with high APTC subsidies, tend to enroll a higher proportion of members eligible for 87% and 94% CSR plans. JHP offers lean HMO plans which are expected to be on par with other low silver competitors in the market, so it is anticipated that JHP will enroll a higher proportion of 87% and 94% members (who would receive both premium and CSR subsidies) relative to

an equivalent higher premium silver plan. The 1.30 factor is intended to cover the cost of enrolling more 87% and 94% members than the average market in the HMO product. PIC offers PPO products, which are not anticipated to be as attractive of an option to low-income members due to the higher monthly net premium after APTC. Wakely determined that a 1.22 load was sufficient to cover the anticipated mix of CSR members for the PPO product.

**Objection 2:**

Please support the assumption of 2 percentage point lower proportion of business with HCCs, identical to the HMO business, given the PPO rate level and the rationale provided for the HMO assumption. Discuss how this consideration is or is not already accounted for via the Benefit Richness factor, and indicate the extent to which the claims reduction and increase in the expected risk adjustment payment offset.

**Objection 2: Wakely's Response**

[REDACTED]

Morbidity is not included in the benefit richness factor.

**Objection 3:**

Regarding Objection 8, the supporting exhibit assumes that 80% of allowed claims will be in-network, which is below the statewide average. Please indicate how this differential was determined based on HPP data, the statewide, and other sources the statewide average, as well as how the company's assumptions consider that statewide data also includes PPO business.

**Objection 3: Wakely's Response**

[REDACTED]

**Objection 4:**

For Objection 13, the footnote of the supporting exhibit reads that 99.3% of business is off-exchange. Please verify or revise.

**Objection 4: Wakely's Response**

This was an error in the exhibit for Objection 13. We are revising to state that 90.0% of business is on-exchange. Please see the "Obj 4" tab for the updated exhibit.

**Objection 5:**

Regarding Objection 17, please provide projected silver enrollment by CSR variant.

**Objection 5: Wakely's Response**

Please see the “Obj 5” tab for the projected silver enrollment by CSR variant.

**Objection 6:**

Objection 19 indicates that a 0.6% COVID-19 reduction results from reduced inpatient admits in 2025 compared to 2022, and 0.7% results from reduced testing costs. No adjustment is made for care that may have been deferred in 2022 that is no longer being deferred in 2025. Please discuss the possibility of care being deferred in 2022, given the assumption that COVID-19 was resulting in higher hospital admits in 2022, compared to utilization reaching post-pandemic levels in 2025.

**Objection 6: Wakely’s Response**

[REDACTED]

**Objection 7:**

Objection 20 requested a quantification of the differences in expected claims and rates between the PPO and HMO blocks. The company states that they are rated consistently; please provide an exhibit that quantifies each aspect of this differences in Area 6, where both products are offered, i.e. what is driving the differences in expected rate levels including the cited differences in AV/IU, provider contract factor, network factor, metal mix, CSR, age, morbidity, and any other factors that differentiate the rate levels of the PPO and HMO blocks in Area 6.

**Objection 7: Wakely’s Response**

Please see the “Obj 7” tab for the exhibit displaying the estimated differences in average AV/IU, provider contract factor, network factor, metal mix, CSR, age, morbidity, and other factors that differentiate the rate levels of the PPO and HMO blocks in Area 6. The comment that they are rated consistently was referring to overall methodology, to the extent the development makes sense for both products, i.e., the starting base period claims, adjusting from the URRT data to the estimated projected mix, geographic factor development, risk adjustment transfer calculation, etc. This does not refer to the pricing factor assumptions being consistent.

Please let us know if there is an area of particular confusion with the rating differences.

**Objection 8:**

Please clarify the basis of the medical provider contracting factor in the Single Risk Pool Adjustment Factor exhibit previously provided.

**Objection 8: Wakely’s Response**

[REDACTED]

Please let us know if you would like to discuss.

Sincerely,

[REDACTED]



## Development of the Exchange User Fee PMPM

|  |                |
|--|----------------|
| Adjusted Projected Allowed EHB Claims PMPM         | \$ 994.35      |
| Projected Paid to Allowed Ratio                    | 0.840          |
| Projected Incurred EHB Claims PMPM                 | \$ 835.31      |
| <u>Market-wide Adjustments</u>                     |                |
| Projected Incurred Risk Adjustment PMPM            |                |
| Projected Incurred Exchange User Fees PMPM*        | <b>\$22.71</b> |
| Projected Incurred Reinsurance Recoveries PMPM     | \$38.30        |
| Market-Adjusted Projected Incurred EHB Claims PMPM |                |

\*90% of projected membership is on-exchange

\*\*6.53% is projected total retention

**Projected Silver CSR Members by Variant**

|       | Silver 70% | Silver 73% | Silver 87% | Silver 94% | Total |
|-------|------------|------------|------------|------------|-------|
| Total | 366        | 231        | 789        | 951        | 2,337 |

**PPO vs HMO Quantification of Differences**

|   | HMO    | PPO    |
|---|--------|--------|
| Average AV/IU   | 0.775  | 0.840  |
| Provider Contract Factor Relative to Statewide Market |        |        |
| Network Factor  | 1.000  | 1.000  |
| Metal Mix   |        |        |
| Bronze  | 20.77% | 24.15% |
| Silver 70%  | 1.09%  | 6.10%  |
| Silver 73%  | 1.74%  | 3.85%  |
| Silver 87%  | 10.55% | 13.15% |
| Silver 94%  | 42.06% | 15.85% |
| Gold  | 23.80% | 36.90% |
| CSR Load  | 1.300  | 1.220  |
| Average Age   | 48.5   | 49.9   |
| Morbidity   | 1.000  | 1.000  |
|   |        |        |
| Trend   | 1.202  | 1.210  |
| Premium Tax   | 0%     | 2%     |

**Additional Comments:**

1. AV: The PPO plans are richer than the HMO plans driving a higher average AV and subsequent IU
2. Provider Contracting: HMO is blended with Rating Area 8 that has largely different reimbursement rates than Rating Area 6
3. CSR: Emerging HMO experience has a larger percentage of silver 94% members. We do not expect this to be consistent with the PPO plans due to the nature of the plan type therefore we have set the PPO to the low end of the range
4. Taxes and Fees: HMO is exempt from the premium tax, therefore it is only applied to the PPO plans.



July 31, 2024

Michael Gurgiolo  
Pennsylvania Insurance Department

**RE: Jefferson Health Plans  
NAIC Company ID#: 17416  
OBJECTION LETTER FOR 2025 INDIVIDUAL PLAN RATES  
PICI-134098077**

Dear Mr. Gurgiolo,

This submission contains the requested responses to the objection letter received on July 24<sup>th</sup>, 2024.

**Several items contained in the responses are considered TRADE SECRET as they contain proprietary information related to JHP and Wakely Consulting Group (Wakely). TRADE SECRET information includes the following but is not limited to: assumptions developed based on Wakely proprietary data and assumptions and methodologies that could provide insight into JHP's pricing strategy.** Only allowable redactions per Pennsylvania Insurance Department's 2025 rate filing guidance have been removed from the public version of this document. A corresponding redaction justification has been submitted along with this response.

[REDACTED]

Date: July 31, 2024



July 31, 2024

Michael Gurgiolo  
Pennsylvania Insurance Department

**RE: OBJECTION LETTER FOR JEFFERSON HEALTH PLANS, 2025 INDIVIDUAL PLAN RATES, PICI-134098077**

Below are our responses on behalf of the Jefferson Health Plan's (JHP's) objection letter dated July 24<sup>th</sup>, 2024. These objections pertain to JHP's 2025 individual rate filing. Any references to Excel exhibits can be found within the file "19702\_JHP Objection Exhibits\_2024.07.31.xlsx" accompanying this response.

**Several items contained in the responses are considered TRADE SECRET as they contain proprietary information related to JHP and Wakely Consulting Group (Wakely). A public version of this document has been uploaded with this response, along with a redaction justification document and cover letter, based on information determined to be confidential, according to Pennsylvania Insurance Department (PID) guidance.**

**Objection 1:**

The program parameters for Plan Year 2025 will be adjusted from the parameters announced in Notice 2024-07 published at 54 Pa.B. 2907 (May 25, 2024). Beginning January 1, 2025, the program-adopted parameters will be adjusted to an attachment point of \$60,000, a cap of \$100,000 and a coinsurance rate of 60%. Please update the rate filing accordingly.

**Objection 1: Wakely's Response**

The revised filing submitted 7/31 is inclusive of this change.

**Objection 2:**

In Table 16 of PAAME, the Administrative Cost Adjustment should be 0.86 and the State Average Monthly Premium Before Adjustment could be calculated as the State Average Monthly Premium / 0.86. Please revise.

**Objection 2: Wakely's Response**

This has been revised in the updated filing material.

**Objection 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.

### **Objection 3: Wakely's Response**

We confirm we've tested for identical rates among the three filing forms. The discrepancy in rates from Table 11 PAAME is a result of rounding within an earlier step. Please see the "Obj 3" tab for an example of these rates.

### **Objection 4:**

Please ensure that the 7/31/24 versions of the following items are posted in SERFF with your July 31st response to this data call.

- a) Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.
- b) PA Actuarial Memorandum
- c) PA Actuarial Memorandum Exhibits
- d) Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no "NA")
- e) URRT
- f) Federal Rate Template
- g) Part III: Actuarial Memorandum
- h) Rate Change Summary information included on the VI Rate Change Summary tab of the PA Actuarial Memorandum Exhibits
- 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).

### **Objection 4: Wakely's Response**

We confirm that all the named files are posted in SERFF with the response to this data call.

Please let us know if you would like to discuss.

Sincerely,

[REDACTED]

## **Development Age 21 Rates Across Filing Forms are Identical**

*Example for Plan 19702PA0010006, Age 21, Non-Tobacco User*

| <b>19702PA0010006</b>                 |   |
|---------------------------------------|---|
| <b>Data Source</b>                    | <b>Jefferson Total Silver</b>               |
| Table 11 PAAM                         | \$516.29 = <i>Ill Plan Rates!</i> !\$AA\$18 |
| PA Plan Design Summary and Rate Table | \$516.27 = <i>Rate Table!</i> !\$E\$21      |
| Federal Rate Table/Binder             | \$516.27 = <i>Rate Pages!</i> !\$C\$26      |

## **Partners Insurance Company, dba Jefferson Health Plans**

### **Redaction Justification – July 31<sup>st</sup>, 2024 filing**

#### Cover Letter

- Redacted names and contact information (page 2)

#### URRT Part III – Federal Actuarial Memorandum / PA Actuarial Memorandum

- Redacted Name of opining actuary (page 7, 24, 26)
- Redacted COVID-19 impact (page 13, 31, 33) – confidential and proprietary information
- Redacted Company Contact Information (page 7) – name, telephone number, email address
- Redacted Projected Risk Adjustment Transfers – confidential and proprietary information specifying a company’s anticipated risk level in relation to the state average risk level (page 14, 31, 32, 33)
- Specific provider contracting information (page 12, 31, 33) – confidential and proprietary information
- Commission schedules (page 16) – confidential and proprietary information

#### PA Actuarial Memo Rate Exhibits

- Redacted column C through E in Tabs “II.a. Reins Table – Exp” and “II.a. Reins Table – Prof” – confidential and proprietary information
- Redacted Network Factor in tab “II Rate Development & Change” – confidential and proprietary information
- Redacted Other Factor in tab “II Rate Development & Change” – confidential and proprietary information
- Redacted Projected Risk Adjustment Transfers and formula components on tabs “II Rate Development & Change” and “VII Risk Adjustment” – confidential and proprietary information specifying a company’s anticipated risk level in relation to the state average risk level

#### Standard Questions

- Redacted question 3b of standard questions, COVID-19 impact (page 42) – confidential and proprietary information
- Redacted question 5 of standard questions, commission schedules (page 43) – confidential and proprietary information

#### Unique Plan Design Supporting Documentation and Justification

- Federal AV screenshots (page 76)



## Objection Responses due 6/19/2024

### Objection Cover Letter

- Redacted names and contact information (page 77)

### Objection Response Letter

- Specific provider contracting information (objection 7 and 8, page 81) – confidential and proprietary information
- Confidential and proprietary information specifying a company's anticipated risk level in relation to the state average risk level (objection 12, page 82)
- COVID-19 Impact (objection 19, page 84)
- Redacted Company Contact Information (page 85) – name, telephone number, email address

### Objection Exhibits File

- Specific provider contracting information - confidential and proprietary information
  - Tab "Obj 2b" cells D66:F66
  - Tab "Obj 2d" cell E12
  - Tab "Obj 2f" cells C13:C14
  - Tab "Obj 8"
- Redacted Projected Risk Adjustment Transfers – confidential and proprietary information specifying a company's anticipated risk level in relation to the state average risk level
  - Tab "Obj 2d" cells E17:E19, E22
  - Tab "Obj 12"
  - Tab "Obj 13" cell C8
- COVID-19 Impact
  - Tab "Obj 2b" cell D74
  - Tab "Obj 2d" cell E8

## Objection Responses due 7/17/2024

### Objection Cover Letter

- Redacted names and contact information (page 97)

### Objection Response Letter

- Specific provider contracting information (objection 3, 8, page 99, 100) – confidential and proprietary information
- Confidential and proprietary information specifying a company's anticipated risk level in relation to the state average risk level (objection 2, page 99)
- COVID-19 Impact (objection 6, page 100)
- Redacted Company Contact Information (page 101) – name, telephone number, email address

### Objection Exhibits File

- Specific provider contracting information - confidential and proprietary information
  - Tab “Obj 7” cells D7:E7
- Redacted Projected Risk Adjustment Transfers – confidential and proprietary information specifying a company’s anticipated risk level in relation to the state average risk level
  - Tab “Obj 4” cells C8, C11

Objection Responses due 7/31/2024

Objection Cover Letter

- Redacted names and contact information (page 105)

Objection Response Letter

- Redacted Company Contact Information (page 107) – name, telephone number, email address

## Completeness and Redaction Justification Checklist

Issuer Name: Partners Insurance Company, dba Jefferson Health Plans  
 Market: Individual  
 SERFF ID: PIC1-134098077

| TOC #  | Description   | Completed<br>(Mark with "X") | Redaction Justification |                         |                                   |
|--|---|------------------------------|-------------------------|-------------------------|-----------------------------------|
|  |   |                              | Redacted<br>(Y/N)       | Page # in<br>Public PDF | Justification submitted<br>(Y/NA) |
| <b>Federal Documents Required to Be Filed with PID</b>                     |   |                              |                         |                         |                                   |
| A.2.   | RFJ Part I - Unified Rate Review Template                 | X                            |                         |                         |                                   |
|  | RFJ Part II – Consumer Friendly Justification             |                              |                         |                         |                                   |
|  | RFJ Part III – Actuarial Memorandum                       | X                            | Y                       | 3                       | Y                                 |
|  | Federal Rates Template                                    | X                            |                         |                         |                                   |
| <b>Summary Documents/Confirmation of HIOS &amp; SERFF Submissions</b>      |   |                              |                         |                         |                                   |
| A.2.B.   | HIOS Submission   | X                            |                         |                         |                                   |
| A.2.C.   | SERFF Submission  | X                            |                         |                         |                                   |
| A.2.D.   | SERFF Rate/Rule Schedule Tab                              | X                            |                         |                         |                                   |
| B.   | Cover Letter & PA Bulletin Information                    | X                            |                         |                         |                                   |
| <b>PA Actuarial Memorandum and Rate Exhibits</b>                           |   |                              |                         |                         |                                   |
| D.1.A.   | Company Information                                       | X                            | Y                       | 6                       | Y                                 |
| D.1.B.   | Rate History & Proposed Variation in Rate Changes         | X                            | N                       | 8                       | NA                                |
| D.1.C.   | Average Rate Change                                       | X                            | N                       | 8                       | NA                                |
| D.1.D.   | Membership Count  | X                            | N                       | 8                       | NA                                |
|  | <i>PA Act. Exhibits Table 1</i>                           | X                            | N                       | 46                      | NA                                |
| D.1.E.   | Benefit Changes   | X                            | N                       | 9                       | NA                                |
| D.1.F.   | Experience Period Claims & Premium                        | X                            | N                       | 9                       | NA                                |
|  | <i>PA Act. Exhibits Table 2</i>                           | X                            | N                       | 46                      | NA                                |
| D.1.G.   | Credibility of Data                                       | X                            | N                       | 9                       | NA                                |
|  | <i>PA Act. Exhibits Tables 2b, 3b, 4b (if applicable)</i> | X                            | N                       | 47                      | NA                                |
| D.1.H.   | Trend Identification                                      | X                            | N                       | 10                      | NA                                |
|  | <i>PA Act. Exhibits Table 3</i>                           | X                            | N                       | 46                      | NA                                |
| D.1.I.   | Historical Experience                                     | X                            | N                       | 10                      | NA                                |
|  | <i>PA Act. Exhibits Table 4</i>                           | X                            | N                       | 46                      | NA                                |
| D.2.A.   | Development of PAIR, MAIR and Total Allowed Claims        | X                            | Y                       | 10                      | Y                                 |
|  | <i>PA Act. Exhibits Table 5</i>                           | X                            | Y                       | 50                      | Y                                 |
| D.2.B.   | Retention Items   | X                            | Y                       | 15                      | Y                                 |
|  | <i>PA Act. Exhibits Table 6</i>                           | X                            | N                       | 50                      | NA                                |
| D.2.C.   | Normalized Market-Adjusted Projected Allowed Total Claims | X                            | N                       | 17                      | NA                                |
|  | <i>PA Act. Exhibits Table 7</i>                           | X                            | N                       | 50                      | NA                                |
| D.2.D.   | Components of Rate Change                                 | X                            | N                       | 18                      | NA                                |
|  | <i>PA Act. Exhibits Table 8</i>                           | X                            | N                       | 50                      | NA                                |
|  | <i>PA Act. Exhibits Table 9</i>                           | X                            | N                       | 50                      | NA                                |
| D.3.   | Plan Rate Development                                     | X                            | N                       | 19                      | NA                                |
|  | <i>PA Act. Exhibits Table 10</i>                          | X                            | N                       | 51                      | NA                                |
| D.4.   | Plan Premium Development for 21-Year-Old Non-Tobacco User | X                            | N                       | 21                      | NA                                |
|  | <i>PA Act. Exhibits Table 11</i>                          | X                            | N                       | 52                      | NA                                |
| D.5.A.   | Age and Tobacco Factors                                   | X                            | N                       | 22                      | NA                                |
|  | <i>PA Act. Exhibits Table 12</i>                          | X                            | N                       | 54                      | NA                                |
| D.5.B.   | Geographic Factors  | X                            | N                       | 22                      | NA                                |
|  | <i>PA Act. Exhibits Table 13</i>                          | X                            | N                       | 54                      | NA                                |
| D.5.C.   | Network Factors   | X                            | N                       | 22                      | NA                                |
|  | <i>PA Act. Exhibits Table 14</i>                          | X                            | N                       | 54                      | NA                                |
| D.5.D.   | <i>Rate Change Request Summary</i>                        | X                            | N                       | 22                      | NA                                |
|  | <i>PA Act. Exhibits Table 15</i>                          | X                            | N                       | 57                      | NA                                |
| D.5.E.   | Service Area Composition                                  | X                            | N                       | 23                      | NA                                |
| D.5.F.   | Composite Rating  | X                            | N                       | 23                      | NA                                |
| D.6.   | Actuarial Certifications                                  | X                            | Y                       | 24                      | Y                                 |
| <b>Additional Exhibits</b>   |   |                              |                         |                         |                                   |
| E.   | Department Plan Design Summary & Rate Tables              | X                            | N                       | 59                      | NA                                |
|  | Service Area Map  | X                            | N                       | 64                      | NA                                |
| Redaction Justification (must be submitted if any information is redacted) |   | X                            |                         |                         | Y                                 |