

Highmark Benefits Group – Individual Plans

Rate Request filing ID # HGHM-134061480 – 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:	12.76%
Revised requested average rate change:	10.41%
Range of requested rate change:	2.00% to 15.33%
Effective date:	January 1, 2025
Mapped members:	24,325
Available in:	Rating Areas 3 and 8

Key Information

Jan. 2023-Dec. 2023 financial experience

Premiums	\$176,969,367
Claims	\$156,452,994
Administrative Expenses	\$13,729,479
Taxes & Fees	\$4,536,978
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Insurers made (after taxes)	\$2,249,916

How it plans to spend your premium¹

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

Claims:	90%
Administrative:	7%
Taxes & Fees:	3%
Profit:	0%

The insurer expects its annual medical costs to increase **11.2%**.

Our Decision

The insurer requested an average 12.76% rate change in the individual market for enrollees in current 2024 plans who will continue coverage with the insurer in 2025. The insurer later revised its rate filing to request a rate change of 10.41% due to revisions made during the Department’s standard review. 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;

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

- 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.

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 10.41%, ranging from 2.00% to 15.33%.

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 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





August 16, 2024

Ms. Lindsy Swartz, MBA, MCM, Director
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Benefits Group 2025 ACA Rate Filing (Individual Market)
Filing # 1A-DP-24-HBG (SERFF# HGHM-134061480)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Benefits Group (HBG) 2025 Individual Market Rate Filing contains Trade Secret and Confidential Proprietary Information. Therefore, HBG must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by HBG should be redacted before release.

Dear Ms. Swartz:

This Filing includes the Highmark Benefits Group (“HBG”, “Company”) Individual Market rates and the supporting rate development for policies with effective dates on or after January 1, 2025.

This rate filing has been modified from the version submitted on May 15, 2024 and revised on August 2, 2024. As a result of the Department’s review of this filing, the requested average rate increase has been lowered from 11.9% to 10.4%. This change was implemented by making the following changes to the prior version of the filing:

- The medical and drug trends for Rating Region 8 were decreased from 10.0% to 8.0%.
- The medical trend for Rating Region 3 was decreased from 13.2% to 12.6%.

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

In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested in the Department's 2025 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:

Requested Company Information

1. Company Name & NAIC #: **Highmark Benefits Group, NAIC # 15508**
2. Market: **Individual**
3. On or Off Exchange: **The Company anticipates selling plans on and off the exchange.**
4. Effective date of coverage: **January 1, 2025**
5. Average rate change requested: **10.4% increase**
6. Range of rate change requested: **2.0% to 15.3%**
7. Total additional annual revenue generated from the proposed rate change: **\$23,768,385**
8. Product(s): **PPO**
9. Rating Areas and the change from 2024: **Rating Areas 3 and 8**

There are no changes in the covered Rating Areas from the 2024 rate filing.

10. Metal Levels and Catastrophic Plans: **The Company anticipates selling Gold, Silver, Bronze, and Catastrophic plans in 2025**
11. Current number of covered lives as of February 1, 2024: **24,325 covered lives**
12. Number of plans offered in 2025 and the change this represents from 2024: **32**

There is no change in the number of plans offered since the 2024 rate filing.

Please note that inclusion of premium rates in this filing for a given offering should not be construed to mean that the offering will ultimately be made available for sale in the Market. Final offering decisions will be made consistent with and within the timelines set forth in federal and state rules/regulations.

13. Corresponding contract form #, SERFF and Binder ID#s: **The corresponding SERFF binder number is HGHM-PA25-125117892 affecting the following Company products and forms:**

Product Name / Type	Contract Form & SERFF#
my Priority Blue Flex PPO	PPO/HBG/DP-2 HGHM-134058632
my Priority Blue Flex PPO Premier	PPO/Premier/HBG/DP-2 HGHM-134058650
my Priority Blue Flex PPO HDHP	PPO/HDHP/HBG/DP-2 HGHM-134058651
my Priority Blue Major Events PPO	CAT/PPO/HBG/DP-2 HGHM-134058654
my Priority Blue Flex PPO Adult Dental and Vision	PPO/ADV/HBG/DP-2 HGHM-134058658
my Priority Blue Flex PPO Premier Adult Dental and Vision	PPO/Premier/ADV/HBG/DP-2 HGHM-134058679
my Blue Access PPO	BA/PPO/SDP-1 HGHM-134058681
my Blue Access PPO Premier	BA/PPO/Premier/SDP-1 HGHM-134058665
my Blue Access PPO HDHP	BA/PPO/HDHP/SDP-1 HGHM-134058666
my Blue Access Major Events PPO	BA/PPO/Premier/ADV/SDP-1 HGHM-134058672
my Blue Access PPO Adult Dental and Vision	BA/PPO/SDP-1 HGHM-134058681
my Blue Access PPO Premier Adult Dental and Vision	BA/PPO/Premier/SDP-1 HGHM-134058665

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID #79962, Company Filing #1A-DP-24-HBG (SERFF Filing # HGHM-134061480)**

Additional Filing Disclosures

The Company has submitted all of the federal and state Required Documents in its SERFF submission. In addition to the Required Documents, the Company has submitted a Supplemental Exhibits file containing additional detailed exhibits on items referenced in the PA Actuarial Memorandum. All tables, exhibits, and detail in support of this filing and the PA Actuarial Memorandum have been included in Excel format with the formulas retained to the extent possible.

Modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, changes in legislation/regulations (including rules, regulatory guidance, etc.), material provider contracting changes, or changes in the participation of QHP issuers that would materially impact risk adjustment transfer amounts. As a result, the Company reserves the right to submit a revised filing.

Request for Confidentiality

Please note that the rates and the supporting rate development contained in this Filing are competitively sensitive, are not in the public domain, and constitute business confidential

proprietary/trade secret information that would cause harm to the competitive position of HBG if disclosed to the public.

Public disclosure of any information contained in this Filing would allow HBG competitors to better understand or discover its confidential and proprietary rating, pricing and/or marketing practices, would undermine competition in the Individual market and could have negative consequences for the operation of HBG's business. Therefore, HBG asserts that this Filing, in its entirety, constitutes Trade Secret and Confidential Proprietary Information and should not be disclosed.

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

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

[REDACTED]
RTKL Representative
Director Privacy & Data Ethics
Highmark Health
120 Fifth Avenue, Suite 2114
Pittsburgh, PA 15222

Furthermore, it should be noted that HBG is equally concerned that even if this information is released in aggregate form, it still may be easy to identify the carrier that submitted it.

Should you have any questions regarding the attached Filing, please feel free to contact me at [REDACTED] or via e-mail at: [REDACTED].

Sincerely,

[REDACTED]
[REDACTED]
Director, Actuarial Services
Highmark Inc.

Actuarial Memorandum

1. Basic Information and Data

A. Company Information

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

- Company Name: Highmark Benefits Group (“HBG”, “Company”)
- NAIC #: 15508
- HIOS Issuer ID: 79962
- State: Pennsylvania
- Market: Individual
- Effective Date: 1/1/2025
- SERFF Rate Filing #: HGHM-134061480

In accordance with the Department’s guidance in the July 24, 2024 objection letter, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of \$60,000 attachment point, 60% coinsurance rate, and \$100,000 reinsurance cap. If the finalized parameters differ from those described in this filing, a revised submission would be required.

Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, changes in legislation/regulations (including rules, regulatory guidance, etc.), material provider contracting changes, or changes in the participation of QHP issuers that would materially impact risk adjustment transfer amounts. As a result, HBG reserves the right to submit a revised filing.

B. Rate History and Proposed Variations in Rate Changes

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

Year	Avg. Increase	SERFF ID#
2024	11.9%	HGHM-133630384
2023	13.2%	HGHM-133249727
2022	2.0%	HGHM-132820371

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

The proposed 2025 rate changes vary by plan. This is primarily due to updates in the pricing AV factors and benefit richness factors. The plan level rate changes can be found in Table 10.

As requested by the Department, a historical MLR Exhibit is included as Attachment G. MLR results reflect any amounts attributed to the applicable benefit year. As an example, Risk Adjustment paid in mid-2021 for the 2020 benefit year is attributed to the 2020 benefit year.

C. Average Rate Change

The average rate changes as presented in the filing are:

- Table 10: 10.4%
- Table 11: 10.4%

Table 10 calculates the percentage change in the member weighted average rate for 2024 and the member weighted average rate for 2025. Table 11 calculates the percentage increase for each geographic rating area and then member weights the percentage increases.

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

D. Membership Count

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

E. Benefit/Cost Sharing Changes

The majority of Highmark Benefits Group's renewing 2025 plans contain cost sharing that differs from the 2024 offering.

The screenshots from the HHS AV calculator, showing the plan benefits and the resulting actuarial values, can be found as a separate attachment within the *Supporting Documentation* section in SERFF. Also, the PA Plan Design Summary and Rate Tables along with the HIOS Plan IDs can be found within the *Rate/Rule Schedule* section in SERFF.

F. Experience Period Claims and Premium

Please see Table 2 for the experience period data for the most recent calendar year. The experience period paid claims data represents the 2023 calendar year results for all policies in the single risk pool, with run out through February 2024. This data is consistent with the data reported in Section I of Worksheet I of the URRT.

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

- The Earned Premium represents actual revenues earned in the experience period.
- Incurred Claims represent claims paid by HBG. Note that the URRT includes capitated services and is net of Rx Rebates. Those values are not included here as they are listed as separate items.
- The Allowed Claims represent our best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:
 - Two months of run out from the end of the experience period,

- Claims processed outside of the Company's claims system (e.g., claim settlement costs), and
- Our best estimate of claims incurred but not paid as of the end of the run out period.

Note that allowed claims in the URRT include capitation and are net of drug rebates. They are not included here as they are called out separately in the exhibit.

- Allowed Charges for non EHB services are included in column G. The amount of non EHB included is shown in column H.
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- Total EHB capitation includes \$0.15 PMPM for the pediatric vision benefit.
- Estimated Risk Adjustment includes the transfer dollars and an estimate for the High Cost Risk Pool for the experience period.

G. Credibility of Data

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

H. Trend Identification

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends. The underlying annual trend is 11.65% for medical and 9.08% for pharmacy, resulting in an overall trend of 11.17%. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

The cost trends presented in Table 3 reflect the Company's expectations regarding increases in in-network contractual reimbursement, as well as projected out-of-network costs. The significant changes observed in the volume, demographics and morbidity of the ACA population from 2020 to 2023 yield component trends that are generally not directly applicable for trend analysis.

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

I. Historical Experience

Table 4 presents the most recent 48 months (4 calendar years) of HBG data with run-out through February 2024. This data was not used to develop the trend in Table 3. Please see Section H for further details.

2. Rate Development & Change

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

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

Some of the items separately identified in Table 5 include:

- In accordance with the Department's guidance, the morbidity change related to the Reinsurance program is set to 1.000.
- The Change in Morbidity adjustment of 0.981 reflects the change in the population mix/claim levels from the experience period to the projection period. We continue to observe a high degree of membership churn from year-to-year, which impacts the morbidity. This factor also takes into consideration the effects of adverse selection inherent to guaranteed issue markets. The Individual ACA risk pool continues to have a significantly higher proportion of older members with a high prevalence of chronic conditions compared to group business, which adds to the uncertainty of any future claim projections.
- There are no longer any COVID adjustments from the experience period to the rating period.
- The Change in Demographics adjustment of 0.990 reflects the change in age and geography factors we expect from the experience period to the projection period.
- There is a Change in Network adjustment of 1.016.
- There is no Change in Benefits adjustment.
- The Change in Other adjustment of 0.976 reflects changes in pharmacy rebates, expected changes in hospital/physician settlements, and changes in induced demand.

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

The projected paid-to-allowed ratio is 0.854. The formula found in Table 5 cell C28 was overwritten because, unlike the average factors found in Table 10 cell K16, the Company's paid-to-allowed factor is dampened by items such as capitation.

The quantitative development of the projected risk adjustment transfer amount for the Company is shown in Attachment B and included in the accompanying spreadsheet. The transfer amount is developed based on an analysis of the claims data underlying the rate development for this filing (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components) and an estimate as to the market-wide risk profile. This market-wide risk profile is developed from available market data, including prior years' risk adjustment transfer results, publicly available data, and outside expertise from actuarial consultants. Applying the federally prescribed transfer formula at the level of granularity available in Attachment B yields a projected gross risk adjustment transfer of (\$5.52)

PMPM on a *billable* member month basis. This amount is then converted to a *total* member month basis of (\$5.51) PMPM in order to be used in the rate development. The expected risk adjustment payable reflects that the Company anticipates its average risk score (net of allowable rating factors) to be lower than the statewide average.

The development of the (\$9.66) PMPM value in cell C31 of Table 5 is found in Table 16. Table 16 begins with the development of the risk adjustment transfer for the non-catastrophic pool. This produces the (\$5.41) PMPM in Table 16 cell C15, which aligns to Attachment B. Next, Table 16 cell C17 includes a manual adjustment of (\$0.03) PMPM to account for the inclusion of the catastrophic pool, conversion from billable to total membership, and an adjustment for the composite effect of catastrophic eligibility and benefits in addition to EHB. Finally, Table 16 cell C19 incorporates the projected net impact for the High Cost Risk Pool program of (\$4.22) PMPM. Please note that the risk adjustment user fee is captured in the taxes and fees portion of administrative costs.

The exchange user fee in cell C32 of Table 5 is developed by taking the required user fee percentage of 3.0% and multiplying by the percentage of total members expected to be on exchange of 89%. This results in a percentage of 2.7%. The PMPM of \$22.37 is calculated as 2.7% of the total required premium adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

The projected incurred reinsurance recoveries of \$42.53 PMPM is found in cell C33 of Table 5. The reinsurance recoveries PMPM was developed by trending Highmark PA individual ACA CY2023 incurred claims by member to the CY2025 rating period, applying the parameters defined in Tab II.b, and calculating the amount of incurred claims expected to be reimbursed by the program. Highmark PA individual ACA business was considered due to its level of credibility. The modeling produced an estimated incurred claims savings of 5.4%. This percentage was converted to a PMPM and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

The Company intends to offer several plans that include benefits in addition to EHB. Ten plans have an adult dental and vision benefit, four plans have an adult vision exam benefit, and eight plans have a hearing benefit. The Company relied on cost estimates from other departments for the following non-EHB benefits:

- **Adult dental benefit** – United Concordia Dental (UCD) estimated this benefit to be worth \$29.97 PMPM on a paid basis.
- **Adult vision benefit** – Davis Vision estimated this benefit to be worth \$2.40 PMPM on a paid basis.
- **Adult vision exam benefit** – Davis Vision estimated this benefit to be worth \$0.97 PMPM on a paid basis.
- **Hearing benefit** – TruHearing estimated this benefit to be worth \$0.03 PMPM on a paid basis.

B. Retention Items

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

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

The proposed rate development assumes an average broker commission of \$7.40 PMPM for 2025. The assumed broker commission schedule and the development of the average value are included in Attachment D.

Expenses for Quality Improvement initiatives are assumed to be 0.47%.

The following is a summary of the Taxes and Fees included in the rate development:

- Pennsylvania Premium Tax is not applicable to this issuer and thus is set to 0.0%.
- Federal Income Tax is set to 0.0%.
- Health Insurance Provider Fee is set to 0.0%.
- Risk Adjustment User Fee is set to \$0.18 PMPM consistent with Federal regulations.
- Patient-Centered Outcomes Research Institute (PCORI) fee is set to \$0.31 PMPM.

The Profit/Contingency for all plans is set to 0%. HBG has voluntarily refrained from adding a risk and contingency factor in this filing. By this voluntary action, HBG is not waving any right to include a risk and contingency factor which HBG believes is consistent with historical and legal interpretations of HBG and the Pennsylvania Insurance Department.

C. Normalized Market-Adjusted Projected Allowed Total Claims

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2024 values are pulled from the prior year's filing, while the 2025 values represent our projection for 2025 assumed in the 2025 rate development.

D. Components of Rate Change

Table 8 presents the components of change in the proposed 2025 Calibrated Plan Adjusted Index Rate (PMPM). Cell C73 is populated with the base period allowed charges found in the 2024 plan year rate filing (\$691.21).

Table 9 presents the data elements supporting the calculations in Table 8. The 2024 values are populated using the 2024 filed factors adjusted for the membership mix as of February 1, 2024.

3. Plan Rate Development

Table 10 shows the plan rate development for 2025. This table shows the plans that the Company intends to offer in 2025, as well as all plans offered in the 2024 portfolio. The calibrated plan adjusted index rates for 2024 are calculated according to the instructions. The 2025 rating factors are consistent with the factors found on Worksheet 2 of the URRT. The pricing effect on Table 10 is further broken out into Pricing AV, Benefit Richness, and Non-Funding of CSR Adjustment. Similar to the URRT, the admin effect on Table 10 is broken out into Admin Costs, Taxes and Fees, and Profit or Contingency.

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

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

For discontinuing plans where members are being mapped into a new plan, an effective rate increase is calculated by comparing the 2024 rate of the discontinuing plan to the 2025 rate of the plan to which the member is being mapped. This is not applicable for this filing since there are no discontinuing plans.

Columns AG through AP are populated with the February 1, 2024 enrollment by 2025 plan and rating area.

Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.25 and represents the non-payment of Cost Sharing Reduction subsidies. Consistent with the Department's guidance, this adjustment was reflected in Table 10 in Column P.

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

Table 11 presents the Company's 21-year-old non-tobacco premium in the Individual Market. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is 10.4%.

5. Plan Factors

A. Age and Tobacco Factors

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

B. Geographic Factors

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

C. Network Factors

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

[REDACTED]
[REDACTED] Quantitative support for this change can be found on Attachment H.

D. Service Area Composition

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

6. Actuarial Certifications

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. All statements in this actuarial certification are accurate to the best of my knowledge and understanding. This filing is prepared in compliance with applicable Actuarial Standards of Practice. In completing this filing, I relied on data/information from other sources which was reviewed for reasonableness. This filing is prepared on behalf of HBG to accompany its rate filing (for calendar year 2025) for the Individual Market on and off the Pennsylvania Exchange.

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

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

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

I certify that all factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

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

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

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

I certify that the information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2025 Rate Filing Justification.



Title: Actuarial Manager, Individual Markets

Date: 08/16/2024

Highmark Benefits Group
Individual Market Product Portfolio
Supplemental Exhibits

Attachment A	Change in Morbidity & Non-Morbidity Changes Calculations
Attachment B	Risk Adjustment Calculation
Attachment C	Induced Demand Calculation
Attachment D	Broker Commission Calculation
Attachment E	Change in Demographics Calculation
Attachment F	URRT Average Increase
Attachment G	MLR Exhibit
Attachment H	Network Factor Support

Highmark Benefits Group

Individual Market

Attachment A - 'Change in Morbidity' & 'Non-Morbidity Changes' Calculations

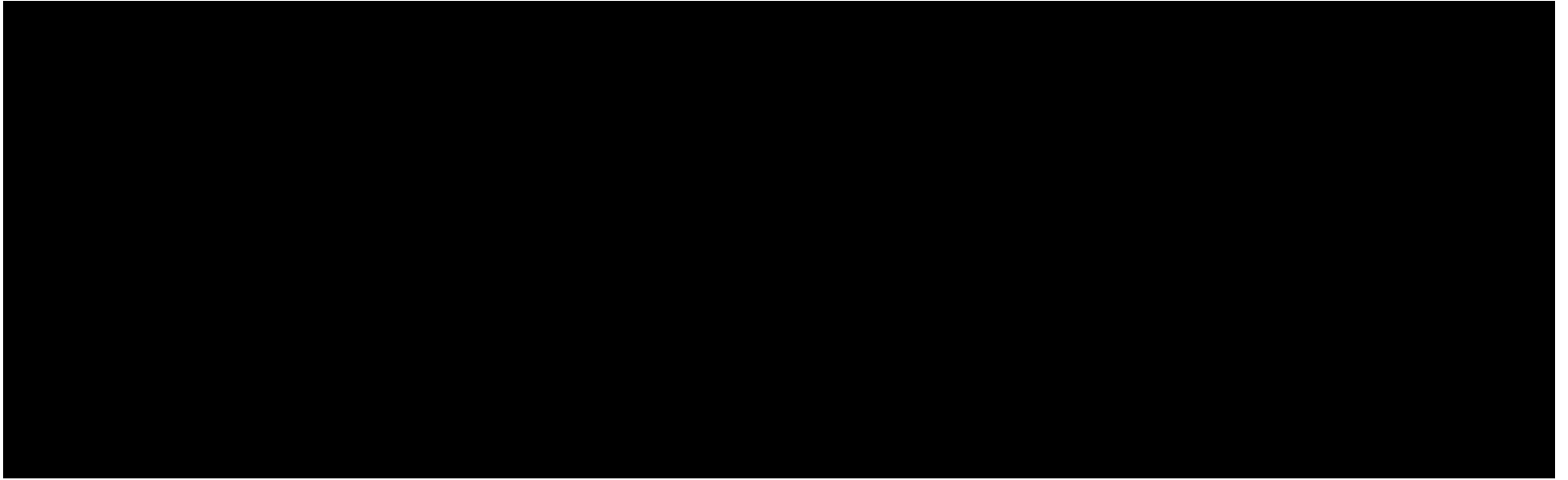
Components of 'Change in Morbidity'	2023 Member Distribution	2023 Normalized Allowed PMPM	2025 Member Distribution	2023 Normalized Allowed PMPM	Morbidity Change Relative to Total
<u>Population Source</u>					
HBG ACA	100.0%	\$398.96	73.5%	\$391.12	0.980
Other Highmark			2.0%	\$460.84	1.155
Prior ACA			1.0%	\$282.64	0.708
New-to-Blue			23.5%	\$391.12	0.980
Morbidity Factor	100.0%	\$398.96	100.0%	\$391.43	0.981
Capitation and Dental Dampening Factor					1.000
Table 5 'Change in Morbidity' Factor					0.981

Components of 'Non-Morbidity Changes'	Factor
CY2023 Demographic Factor	1.885
<u>CY2025 Demographic Factor</u>	<u>1.866</u>
Change in Demographics	0.990
CY2023 Network Factor	0.984
<u>CY2025 Network Factor</u>	<u>0.999</u>
Change in Network	1.016
Change in Benefits	1.000
Change in Other	0.976
Table 5 'Non-Morbidity Changes' Factor	0.982

Highmark Benefits Group

Individual Market

Attachment B - Risk Adjustment Calculation



Highmark Benefits Group

Individual Market

Attachment C - Induced Demand Calculations

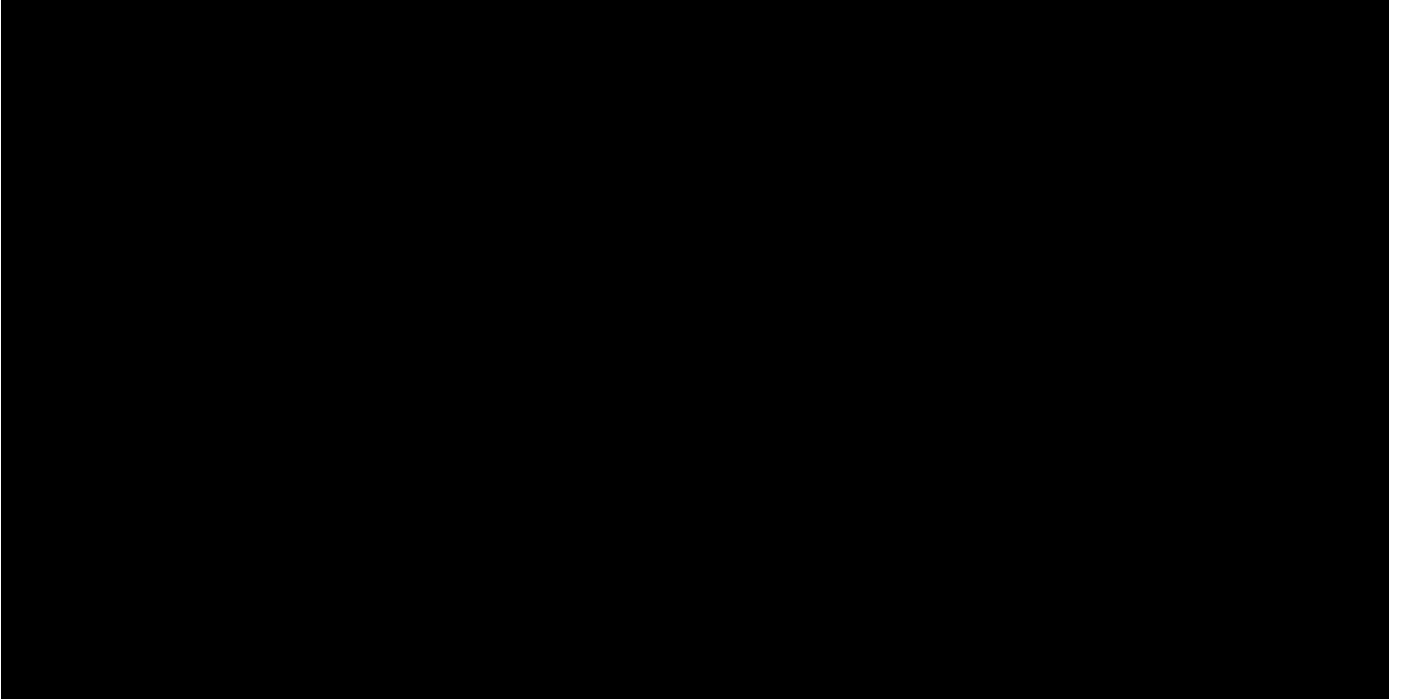
Induced Utilization Exhibit							
Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid to Allowed Factor (6)	AV & Cost Sharing Factor (7)	(7)/(6) (8)
79962PA0270005	Gold	58,848	\$55,157,275	\$48,807,397	0.885	0.900	1.017
79962PA0280003	Gold	17,916	\$17,447,768	\$15,439,126	0.885	0.900	1.017
79962PA0300002	Gold	32,100	\$30,500,372	\$27,591,885	0.905	0.933	1.031
79962PA0310002	Gold	12,612	\$12,434,795	\$11,249,025	0.905	0.933	1.031
79962PA0290002	Gold	7,284	\$6,640,735	\$5,578,681	0.840	0.830	0.988
79962PA0270006	Gold	14,616	\$13,250,709	\$11,037,231	0.833	0.819	0.984
79962PA0270004	Silver	2,076	\$1,805,408	\$1,366,564	0.757	0.714	0.944
79962PA0280002	Silver	468	\$427,013	\$323,218	0.757	0.714	0.944
79962PA0300001	Silver	4,596	\$4,635,116	\$4,562,521	0.984	1.077	1.094
79962PA0310001	Silver	1,848	\$1,924,500	\$1,894,358	0.984	1.077	1.094
79962PA0270003	Silver	27,168	\$26,299,023	\$24,474,785	0.931	0.978	1.050
79962PA0270001	Bronze	35,772	\$30,699,264	\$22,356,258	0.728	0.678	0.931
79962PA0280001	Bronze	6,768	\$6,109,085	\$4,448,845	0.728	0.678	0.931
79962PA0290001	Bronze	6,516	\$5,611,280	\$4,110,540	0.733	0.683	0.933
79962PA0270002	Bronze	7,332	\$6,151,790	\$4,120,356	0.670	0.610	0.910
79962PA0320001	Catastrophic	816	\$621,406	\$387,114	0.623	0.560	0.898
79962PA0330004	Gold	20,604	\$19,149,637	\$16,775,871	0.876	0.886	1.011
79962PA0340002	Gold	3,384	\$3,270,175	\$2,864,808	0.876	0.886	1.011
79962PA0350002	Gold	10,056	\$9,471,374	\$8,482,824	0.896	0.918	1.025
79962PA0360002	Gold	9,228	\$9,025,032	\$8,083,068	0.896	0.918	1.025
79962PA0370002	Gold	1,620	\$1,464,395	\$1,215,634	0.830	0.815	0.982
79962PA0330005	Gold	4,884	\$4,392,470	\$3,618,342	0.824	0.806	0.978
79962PA0330006	Silver	348	\$300,824	\$225,502	0.750	0.705	0.940
79962PA0340003	Silver	180	\$163,371	\$122,466	0.750	0.705	0.940
79962PA0350001	Silver	108	\$107,810	\$105,063	0.975	1.058	1.086
79962PA0360001	Silver	216	\$222,796	\$217,117	0.975	1.058	1.086
79962PA0330003	Silver	1,176	\$1,124,910	\$1,032,296	0.918	0.955	1.041
79962PA0330001	Bronze	7,008	\$5,991,850	\$4,346,717	0.725	0.675	0.930
79962PA0340001	Bronze	852	\$766,479	\$556,033	0.725	0.675	0.930
79962PA0370001	Bronze	732	\$627,772	\$457,564	0.729	0.679	0.931
79962PA0330002	Bronze	1,332	\$1,113,556	\$742,092	0.666	0.606	0.909
79962PA0380001	Catastrophic	180	\$136,732	\$85,179	0.623	0.560	0.898
Total		298,644	\$277,044,722	\$236,678,481	0.854	0.854	1.000

Components of AV & Cost Sharing Factor					
HIOS Plan ID	Metal Level	Paid-to- Allowed Ratio	Induced Utilization Factor	Avg. Benefit Richness	AV & Cost Sharing Factor
79962PA0270005	Gold	0.885	1.138	1.119	0.900
79962PA0280003	Gold	0.885	1.138	1.119	0.900
79962PA0300002	Gold	0.905	1.154	1.119	0.933
79962PA0310002	Gold	0.905	1.154	1.119	0.933
79962PA0290002	Gold	0.840	1.106	1.119	0.830
79962PA0270006	Gold	0.833	1.101	1.119	0.819
79962PA0270004	Silver	0.757	1.056	1.119	0.714
79962PA0280002	Silver	0.757	1.056	1.119	0.714
79962PA0300001	Silver	0.984	1.225	1.119	1.077
79962PA0310001	Silver	0.984	1.225	1.119	1.077
79962PA0270003	Silver	0.931	1.175	1.119	0.978
79962PA0270001	Bronze	0.728	1.042	1.119	0.678
79962PA0280001	Bronze	0.728	1.042	1.119	0.678
79962PA0290001	Bronze	0.733	1.044	1.119	0.683
79962PA0270002	Bronze	0.670	1.019	1.119	0.610
79962PA0320001	Catastrophic	0.623	1.005	1.119	0.560
79962PA0330004	Gold	0.876	1.131	1.119	0.886
79962PA0340002	Gold	0.876	1.131	1.119	0.886
79962PA0350002	Gold	0.896	1.147	1.119	0.918
79962PA0360002	Gold	0.896	1.147	1.119	0.918
79962PA0370002	Gold	0.830	1.099	1.119	0.815
79962PA0330005	Gold	0.824	1.095	1.119	0.806
79962PA0330006	Silver	0.750	1.052	1.119	0.705
79962PA0340003	Silver	0.750	1.052	1.119	0.705
79962PA0350001	Silver	0.975	1.215	1.119	1.058
79962PA0360001	Silver	0.975	1.215	1.119	1.058
79962PA0330003	Silver	0.918	1.164	1.119	0.955
79962PA0330001	Bronze	0.725	1.041	1.119	0.675
79962PA0340001	Bronze	0.725	1.041	1.119	0.675
79962PA0370001	Bronze	0.729	1.042	1.119	0.679
79962PA0330002	Bronze	0.666	1.018	1.119	0.606
79962PA0380001	Catastrophic	0.623	1.005	1.119	0.560

Highmark Benefits Group

Individual Market

Attachment D - Broker Commission Schedule



Highmark Benefits Group

Individual Market

Attachment E - 'Change in Demographics' Calculation

Table E.1 - Age & Tobacco Factors

Age Band	HHS Age Factor	Tobacco Factor
0	0.765	1.000
1	0.765	1.000
2	0.765	1.000
3	0.765	1.000
4	0.765	1.000
5	0.765	1.000
6	0.765	1.000
7	0.765	1.000
8	0.765	1.000
9	0.765	1.000
10	0.765	1.000
11	0.765	1.000
12	0.765	1.000
13	0.765	1.000
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	1.025
22	1.000	1.025
23	1.000	1.025
24	1.000	1.025
25	1.004	1.025
26	1.024	1.025
27	1.048	1.025
28	1.087	1.025
29	1.119	1.025
30	1.135	1.025
31	1.159	1.025
32	1.183	1.025
33	1.198	1.025
34	1.214	1.025
35	1.222	1.025
36	1.230	1.025
37	1.238	1.025
38	1.246	1.025
39	1.262	1.025
40	1.278	1.100
41	1.302	1.105
42	1.325	1.112
43	1.357	1.121
44	1.397	1.132
45	1.444	1.145
46	1.500	1.160
47	1.563	1.177
48	1.635	1.196
49	1.706	1.217
50	1.786	1.225
51	1.865	1.225
52	1.952	1.225
53	2.040	1.225
54	2.135	1.225
55	2.230	1.225
56	2.333	1.225
57	2.437	1.225
58	2.548	1.225
59	2.603	1.225
60	2.714	1.225
61	2.810	1.225
62	2.873	1.225
63	2.952	1.225
64	3.000	1.225

Table E.2 - Experience Period Membership

Membership Mix		
Non-Tobacco	Tobacco	Total
0.61%	0.00%	0.61%
0.35%	0.00%	0.35%
0.36%	0.00%	0.36%
0.33%	0.00%	0.33%
0.28%	0.00%	0.28%
0.29%	0.00%	0.29%
0.32%	0.00%	0.32%
0.35%	0.00%	0.35%
0.37%	0.00%	0.37%
0.34%	0.00%	0.34%
0.38%	0.00%	0.38%
0.41%	0.00%	0.41%
0.42%	0.00%	0.42%
0.38%	0.00%	0.38%
0.39%	0.00%	0.39%
0.41%	0.00%	0.41%
0.51%	0.00%	0.51%
0.59%	0.00%	0.59%
0.55%	0.00%	0.55%
0.96%	0.00%	0.96%
0.84%	0.00%	0.84%
1.03%	0.00%	1.03%
1.00%	0.00%	1.00%
0.84%	0.03%	0.86%
0.83%	0.01%	0.85%
0.84%	0.04%	0.88%
1.77%	0.05%	1.82%
1.47%	0.05%	1.52%
1.25%	0.10%	1.34%
1.30%	0.07%	1.38%
1.31%	0.08%	1.39%
1.29%	0.06%	1.36%
1.25%	0.09%	1.34%
1.54%	0.08%	1.62%
1.23%	0.10%	1.33%
1.30%	0.06%	1.36%
1.24%	0.11%	1.35%
1.25%	0.08%	1.33%
1.27%	0.11%	1.38%
1.31%	0.09%	1.40%
1.40%	0.07%	1.47%
1.31%	0.15%	1.46%
1.30%	0.10%	1.39%
1.40%	0.10%	1.50%
1.48%	0.10%	1.58%
1.29%	0.12%	1.41%
1.33%	0.14%	1.47%
1.44%	0.13%	1.57%
1.59%	0.10%	1.69%
1.62%	0.09%	1.71%
1.63%	0.09%	1.72%
1.93%	0.14%	2.06%
2.14%	0.13%	2.27%
2.27%	0.13%	2.39%
2.32%	0.09%	2.41%
2.63%	0.18%	2.82%
2.77%	0.19%	2.95%
2.91%	0.12%	3.03%
3.21%	0.22%	3.43%
3.60%	0.17%	3.77%
3.93%	0.17%	4.10%
4.10%	0.19%	4.29%
5.43%	0.32%	5.75%
5.68%	0.27%	5.95%
3.67%	0.17%	3.84%
95.13%	4.87%	100.00%

Table E.3 - Projection Period Membership

Membership Mix		
Non-Tobacco	Tobacco	Total
0.31%	0.00%	0.31%
0.49%	0.00%	0.49%
0.40%	0.00%	0.40%
0.39%	0.00%	0.39%
0.33%	0.00%	0.33%
0.36%	0.00%	0.36%
0.33%	0.00%	0.33%
0.34%	0.00%	0.34%
0.39%	0.00%	0.39%
0.37%	0.00%	0.37%
0.41%	0.00%	0.41%
0.41%	0.00%	0.41%
0.42%	0.00%	0.42%
0.50%	0.00%	0.50%
0.45%	0.00%	0.45%
0.43%	0.00%	0.43%
0.46%	0.00%	0.46%
0.58%	0.00%	0.58%
0.64%	0.00%	0.64%
0.82%	0.00%	0.82%
0.92%	0.00%	0.92%
0.98%	0.00%	0.98%
1.04%	0.01%	1.05%
0.93%	0.01%	0.93%
0.85%	0.03%	0.88%
0.91%	0.03%	0.93%
1.62%	0.06%	1.68%
1.61%	0.04%	1.65%
1.44%	0.05%	1.50%
1.43%	0.08%	1.50%
1.49%	0.08%	1.57%
1.38%	0.05%	1.43%
1.39%	0.07%	1.45%
1.33%	0.07%	1.40%
1.66%	0.07%	1.73%
1.41%	0.08%	1.49%
1.44%	0.06%	1.50%
1.44%	0.09%	1.53%
1.35%	0.09%	1.44%
1.36%	0.09%	1.45%
1.50%	0.08%	1.58%
1.44%	0.06%	1.50%
1.42%	0.10%	1.52%
1.33%	0.07%	1.40%
1.37%	0.07%	1.45%
1.44%	0.09%	1.53%
1.27%	0.09%	1.36%
1.40%	0.11%	1.51%
1.43%	0.12%	1.54%
1.60%	0.08%	1.68%
1.67%	0.08%	1.75%
1.68%	0.10%	1.78%
2.04%	0.11%	2.15%
2.12%	0.13%	2.25%
2.26%	0.12%	2.38%
2.41%	0.10%	2.51%
2.56%	0.17%	2.72%
2.78%	0.16%	2.94%
2.99%	0.12%	3.11%
3.10%	0.23%	3.32%
3.62%	0.12%	3.74%
4.00%	0.19%	4.19%
4.37%	0.22%	4.59%
5.45%	0.28%	5.73%
5.67%	0.26%	5.93%
95.69%	4.31%	100.00%

Table E.4 - Area Factors

Rating Area	Experience Period		Projection Period	
	Enrollment	Area Factor	Enrollment	Area Factor
3	100.0%	1.000	79.3%	1.000
8	0.0%	1.000	20.7%	1.000
Total	100.0%	1.000	100.0%	1.000

Table E.5 - 'Change in Demographics' Calculation

	Experience Period	Projection Period	Change in Demographics
Average Age Factor	1.871	1.854	
Average Tobacco Factor	1.008	1.007	
<u>Average Area Factor</u>	<u>1.000</u>	<u>1.000</u>	
Average Demographic Factor	1.886	1.867	
Capitation Dampening	0.999	0.999	
Final Demographic Factor	1.884	1.866	0.990

Highmark Benefits Group

Individual Market

Attachment F - URRT Average Increase

HIOS Plan ID	URRT Plan Category	URRT Current Enrollment	Current Enrollment in Renewing Plans	Current Avg Rate	Projected Avg Rate	Cumulative Rate Change %
79962PA0270001	Renewing	3,345	3,345	\$ 595.05	\$ 663.78	11.55%
79962PA0270002	Renewing	693	693	\$ 532.68	\$ 596.87	12.05%
79962PA0270003	Renewing	2,339	2,339	\$ 829.62	\$ 956.80	15.33%
79962PA0270004	Renewing	195	195	\$ 659.51	\$ 699.15	6.01%
79962PA0270005	Renewing	5,267	5,267	\$ 796.27	\$ 880.91	10.63%
79962PA0270006	Renewing	1,480	1,480	\$ 738.67	\$ 802.05	8.58%
79962PA0280001	Renewing	644	644	\$ 634.59	\$ 698.18	10.02%
79962PA0280002	Renewing	42	42	\$ 699.06	\$ 733.52	4.93%
79962PA0280003	Renewing	1,615	1,615	\$ 835.81	\$ 915.30	9.51%
79962PA0290001	Renewing	520	520	\$ 606.36	\$ 670.03	10.50%
79962PA0290002	Renewing	642	642	\$ 742.70	\$ 813.41	9.52%
79962PA0300001	Renewing	356	356	\$ 915.14	\$ 1,054.33	15.21%
79962PA0300002	Renewing	2,834	2,834	\$ 830.36	\$ 912.90	9.94%
79962PA0310001	Renewing	169	169	\$ 954.69	\$ 1,088.73	14.04%
79962PA0310002	Renewing	1,112	1,112	\$ 869.91	\$ 947.33	8.90%
79962PA0320001	Renewing	76	76	\$ 461.33	\$ 503.86	9.22%
79962PA0330001	Renewing	293	293	\$ 603.53	\$ 658.75	9.15%
79962PA0330002	Renewing	120	120	\$ 540.27	\$ 591.70	9.52%
79962PA0330003	Renewing	116	116	\$ 841.45	\$ 932.33	10.80%
79962PA0330004	Renewing	680	680	\$ 807.62	\$ 864.80	7.08%
79962PA0330005	Renewing	465	465	\$ 749.21	\$ 786.90	5.03%
79962PA0330006	Renewing	31	31	\$ 668.92	\$ 688.25	2.89%
79962PA0340001	Renewing	83	83	\$ 643.08	\$ 693.18	7.79%
79962PA0340002	Renewing	334	334	\$ 847.17	\$ 899.19	6.14%
79962PA0340003	Renewing	16	16	\$ 708.46	\$ 722.63	2.00%
79962PA0350001	Renewing	10	10	\$ 928.16	\$ 1,033.23	11.32%
79962PA0350002	Renewing	346	346	\$ 842.18	\$ 895.91	6.38%
79962PA0360001	Renewing	14	14	\$ 967.71	\$ 1,067.58	10.32%
79962PA0360002	Renewing	231	231	\$ 881.72	\$ 930.30	5.51%
79962PA0370001	Renewing	76	76	\$ 615.01	\$ 663.90	7.95%
79962PA0370002	Renewing	161	161	\$ 753.30	\$ 796.99	5.80%
79962PA0380001	Renewing	20	20	\$ 467.91	\$ 502.58	7.41%
Total		24,325	24,325	\$ 758.03	\$ 836.93	10.41%

Highmark Benefits Group

Individual Market

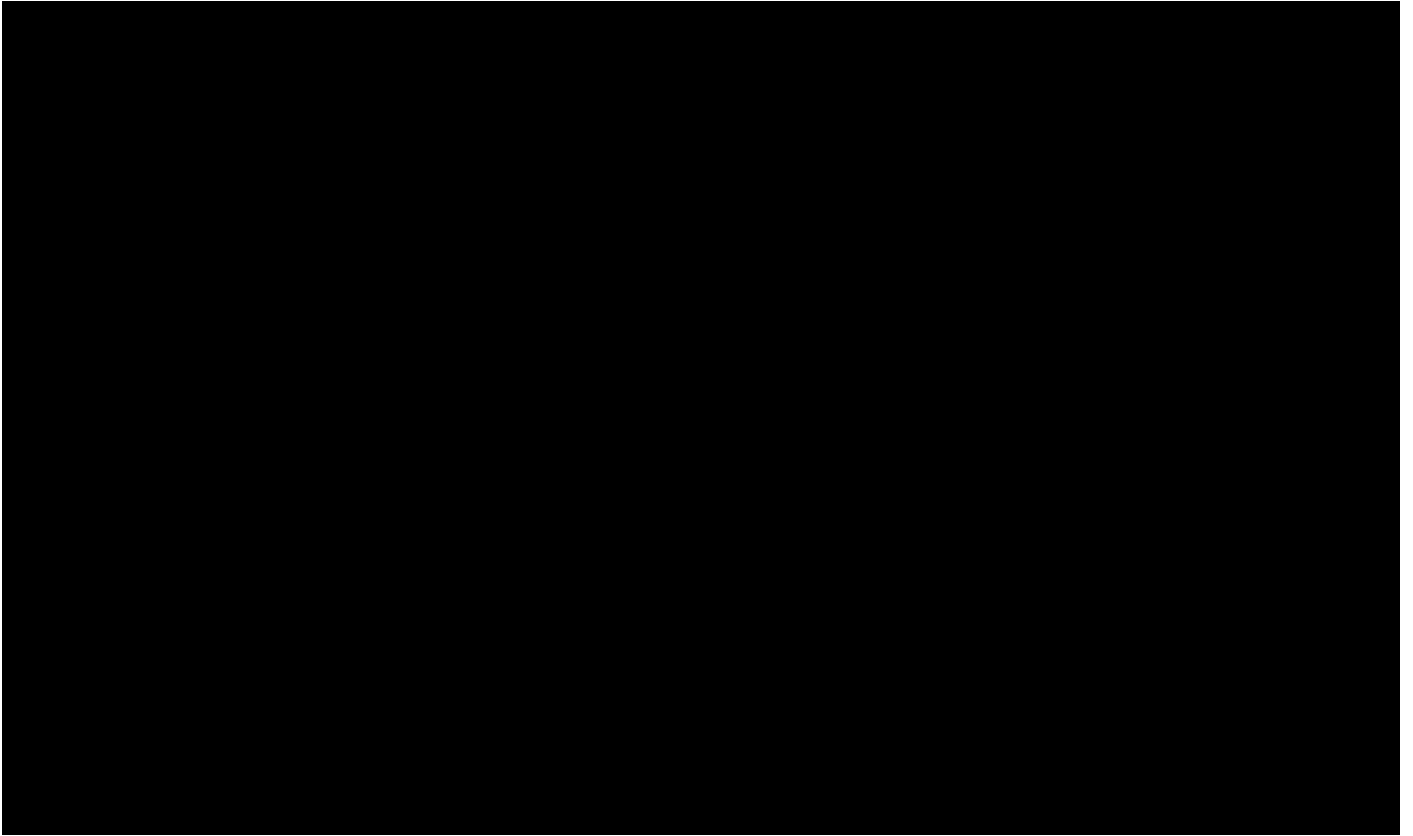
Attachment G - MLR Exhibit

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2020	74.5%	85.5%	207,326	168,972
2021	91.9%	87.9%	222,777	229,524
2022	94.0%	88.4%	222,610	219,036
3-yr Total	87.6%	87.4%	652,713	617,532

Highmark Benefits Group

Individual Market

Attachment H - Network Factor Support



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.**

Response:

- a. The 2025 projected membership in rating area 8 is materially greater than the current membership in 2024 because the Company expects continued growth in this newly entered rating area.

2. Experience Period Claims:

- a. **Please confirm that all claims which are capitated have been removed from the experience period claims.**
- b. **Please confirm that all non-EHB claims have been removed from the experience period claims.**
- 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?**

Response:

- a. All capitation dollars are excluded from the experience period paid claims in Table 2. Capitation dollars are captured in the appropriate EHB Capitation and Non-EHB Capitation cells in Table 2.
- b. All non-EHB claims have been removed from the experience period claims that are used to develop the Index Rate.

- c. [REDACTED]

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

Response:

- a. Tables 2-4 of the PAAM Exhibits do not have any COVID adjustments. Furthermore, there are no longer any COVID adjustments from the experience period to the rating period.
- b. The COVID adjustment factor used for this filing is 1.0. There are no longer any COVID adjustments from the experience period to the rating period.

- c. There will be no change in how COVID vaccinations and testing will be handled in PY25. The COVID vaccine is on the CDC's general immunization schedule and is considered to be preventative with no cost share for members. COVID tests will be covered according to a member's cost share for diagnostic 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.**

Response:

- a. This question is not applicable to this filing.
- b. This question is not applicable to this filing.

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.**
- 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.**
- 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.**

Response:

- a. The value in Table 6, cell C57 is 0.00%.
- b. As stated in Section 2.B of the PA Actuarial Memorandum, the rate development assumes a risk adjustment user fee of \$0.18 PMPM for plan year 2025, which is consistent with the Final Notice of Benefit and Payment Parameters.

c. 

6. Pricing AVs:

- a. **Please confirm that the Pricing AVs were calculated using a single risk pool (i.e., claims experience is not separated by metal level).**
- b. **Please identify and support any differences between the company's metallic AV calculator results and the corresponding Pricing AVs.**

Response:

- a. The Company's Pricing AV tool does not separate claims experience by metal level and the underlying claims experience is applied to the applicable cost sharing levels.

- b. The differences in comparing the CMS metallic AV calculator to the Company’s corresponding Pricing AVs average approximately 10%. These differences occur due to a number of factors such as the CMS metallic AV calculator is based on a completely different underlying population, assumptions regarding trends in deductible and copay tables, assumptions regarding mix of services, etc.

7. Expanded Bronze Plans:

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

Response:

- a. Our expanded bronze plans satisfy the requirements as defined by 45 CFR 156.140(c) by either covering at least one major service, other than preventive services, before the deductible or meeting the requirements to be a high deductible health plan within the meaning of 26 U.S.C. 223(c)(2). For plans satisfying the requirement by covering at least one major service before the deductible, several major services are covered prior to the deductible including primary care and specialty care. The coinsurance percentages and certifications of the values corresponding to these categories can be found in the AV screenshots and Certifications document provided as a separate attachment with the initial SERFF submission.

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

Response:

- a. The proposed geographic rating area factors are unchanged from the currently approved factors.
- b. Attachment H of the PA Actuarial Memorandum provides quantitative support for the proposed network factor that is being adjusted from the currently approved factors. A discussion of this adjustment is included in Section 5.C of the PA Actuarial Memorandum.

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)**

Calendar Year	MLR		Member Months	
	Actual	Projected	Actual	Projected
2020				
2021				
2022				

- 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?**

Response:

- a. Attachment G of the PA Actuarial Memorandum contains the historical MLR Exhibit as requested.
- b. The differences between Actual and Projected MLRs vary by year. The 2020 variance was driven primarily by the COVID-19 pandemic. In 2021 and 2022, the variance was a result of costs rising more than expected.

The Member Month differences also vary by year. The 2020 variance was driven by stronger-than-expected competitive positioning and increased market size resulting from the COVID PHE (due to employment losses and an internal decision to not terminate existing members for non-payment). In 2021 and 2022, there was no material enrollment variance.

- c. No MLR rebates were payable for the 2022 MLR rebate reporting year (2020-2022 period).

10. Plan of Withdrawal:

- a. **Please confirm that a Plan of Withdrawal has been submitted if any plans are being discontinued.**

Response:

- a. Based on the guidance from the PA Insurance Department regarding Plan of Withdrawal requirements, it is the Company's understanding that a Plan of Withdrawal is not applicable for the 2025 plans submitted. In the event that a plan is discontinued, all members are being renewed into other plans.

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.**

Response:

- a. The Company does not offer individual transitional plans. The Company believes there is very little enrollment left in individual transition plans across the market and thus the migration of these members into ACA-compliant plans would have a minimal impact on the overall pool.

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.**

Response:

- a. Yes, the Company uses a copay adjustment program called [REDACTED] on certain plans.

- b. The value of the manufacturer copay assistance coupons processed through the [REDACTED] program bypasses the members' deductible and annual out-of-pocket maximum.
- c. There is no material pricing impact to the [REDACTED] program.

**PA Rate Template Part I
Data Relevant to the Rate Filing**

Table 0. Identifying Information

Carrier Name:	HMBGI		
Product(s):	PP0		
Market Segment:	Individual	to	12/31/2025
Rate Effective Dates:	1/1/2023	to	12/31/2023
Base Period Start Date:	1/1/2023		
Date of Most Recent Membership:	2/1/2024		

Table 1. Number of Members

	Member-months Experience Period	Members Current Period (as of 02-01-2024)	Member-months Projected Rating Period
Average Age	45.1	44.1	44.6
Total	247,787	24,325	298,644
18	17,545	1,866	22,033
18-24	15,091	1,602	18,555
25-29	17,190	1,868	21,669
30-34	17,428	1,921	22,659
35-39	16,897	1,825	22,127
40-44	18,338	1,817	22,232
45-49	19,444	1,844	22,760
50-54	26,911	2,458	30,783
55-59	39,650	3,430	43,593
60-63	49,776	4,304	54,522
64+	9,517	1,390	17,702

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
\$ 170,726,735.00	\$ 176,992,512.86	\$ 181,655,674.31	247,787	\$ 27,739,776.31	\$ 209,395,450.61	\$ 498,311.79	\$ (17,188,984.19)	\$ 37,168.05	\$ 86,881.90	\$ 6,242,631.70	\$ 8,137,745.90
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 773.83
Loss Ratio											88.41%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.00%	6.33%		11.65%	19.05%
Outpatient Hospital	5.00%	6.33%		11.65%	38.31%
Professional	5.00%	6.33%		11.65%	22.37%
Other Medical	5.00%	6.33%		11.65%	1.97%
Capitation				11.65%	0.02%
Prescription Drugs	5.00%	3.88%		9.08%	18.67%
Total Annual Trend				11.17%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.236	

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

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion 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	\$ 6,855,945.87	\$ 1,000.00	1.0000	\$ 6,855,945.87	17,143	\$ 399.93	\$ 493,022.36	\$ 8,778,566.09	\$ 512.14	
Feb-20	\$ 7,390,700.71	\$ 1,000.00	1.0000	\$ 7,390,700.71	17,290	\$ 427.23	\$ (530,094.93)	\$ 8,033,629.67	\$ 522.21	
Mar-20	\$ 6,666,647.92	\$ 1,000.00	1.0000	\$ 6,666,647.92	17,452	\$ 382.00	\$ (674,298.82)	\$ 7,621,236.91	\$ 436.70	
Apr-20	\$ 5,916,428.55	\$ 1,000.00	1.0000	\$ 5,916,428.55	17,582	\$ 336.50	\$ (596,221.00)	\$ 6,524,389.44	\$ 371.08	
May-20	\$ 6,817,908.57	\$ 1,000.00	1.0000	\$ 6,817,908.57	17,638	\$ 386.55	\$ (638,013.96)	\$ 7,428,689.31	\$ 421.18	
Jun-20	\$ 8,038,641.30	\$ 1,000.00	1.0000	\$ 8,038,641.30	17,663	\$ 455.11	\$ (609,157.00)	\$ 8,973,473.96	\$ 508.04	
Jul-20	\$ 8,929,723.62	\$ 1,000.00	1.0000	\$ 8,929,723.62	17,522	\$ 509.63	\$ (627,572.00)	\$ 9,879,804.17	\$ 563.85	
Aug-20	\$ 7,911,641.26	\$ 1,000.00	1.0000	\$ 7,911,641.26	17,149	\$ 461.35	\$ (659,995.11)	\$ 8,688,851.48	\$ 506.67	
Sep-20	\$ 7,516,712.45	\$ 1,000.00	1.0000	\$ 7,516,712.45	17,154	\$ 438.19	\$ (713,213.43)	\$ 8,209,375.48	\$ 478.57	
Oct-20	\$ 9,495,332.38	\$ 1,000.00	1.0000	\$ 9,495,332.38	17,048	\$ 556.98	\$ (713,558.08)	\$ 10,223,977.74	\$ 599.72	
Nov-20	\$ 8,303,435.36	\$ 1,000.00	1.0000	\$ 8,303,435.36	16,942	\$ 490.11	\$ (704,303.65)	\$ 8,875,977.73	\$ 523.80	
Dec-20	\$ 9,099,660.52	\$ 1,000.00	1.0000	\$ 9,099,660.52	16,734	\$ 543.78	\$ (742,001.59)	\$ 9,562,996.04	\$ 571.47	
	\$ 127,233,262.65						\$ 18,551,640.39			
Jan-21	\$ 7,901,703.31	\$ 1,000.00	1.0000	\$ 7,901,703.31	17,647	\$ 447.76	\$ (624,645.28)	\$ 9,459,680.40	\$ 536.05	
Feb-21	\$ 8,578,889.59	\$ 1,000.00	1.0000	\$ 8,578,889.59	17,854	\$ 480.51	\$ (696,745.47)	\$ 9,797,890.52	\$ 548.78	
Mar-21	\$ 11,724,776.11	\$ 1,000.00	1.0000	\$ 11,724,776.11	17,785	\$ 659.25	\$ (785,160.97)	\$ 13,034,669.91	\$ 732.90	
Apr-21	\$ 10,938,392.44	\$ 1,000.00	1.0000	\$ 10,938,392.44	17,930	\$ 610.06	\$ (810,000.45)	\$ 12,001,409.83	\$ 669.85	
May-21	\$ 9,775,272.86	\$ 1,000.00	1.0000	\$ 9,775,272.86	18,135	\$ 539.03	\$ (762,650.43)	\$ 10,719,341.65	\$ 591.09	
Jun-21	\$ 10,506,062.42	\$ 1,000.00	1.0000	\$ 10,506,099.91	18,408	\$ 570.74	\$ (839,807.52)	\$ 11,492,553.22	\$ 624.32	
Jul-21	\$ 10,935,356.06	\$ 1,000.00	1.0000	\$ 10,935,503.24	18,793	\$ 581.89	\$ (824,630.76)	\$ 11,914,863.21	\$ 634.01	
Aug-21	\$ 12,133,000.12	\$ 1,000.00	1.0000	\$ 12,133,265.01	19,109	\$ 634.95	\$ (912,721.94)	\$ 12,862,014.75	\$ 673.09	
Sep-21	\$ 12,891,125.96	\$ 1,000.00	1.0000	\$ 12,891,649.64	19,376	\$ 665.34	\$ (864,312.36)	\$ 13,643,055.50	\$ 704.12	
Oct-21	\$ 13,751,609.59	\$ 1,000.00	1.0000	\$ 13,752,152.73	19,390	\$ 709.04	\$ (913,688.46)	\$ 14,464,936.21	\$ 746.00	
Nov-21	\$ 14,566,971.66	\$ 0.9998	0.9998	\$ 14,570,563.75	19,291	\$ 755.30	\$ (955,490.45)	\$ 15,107,082.60	\$ 783.12	
Dec-21	\$ 12,718,541.01	\$ 0.9995	0.9995	\$ 12,725,453.43	19,059	\$ 667.69	\$ (1,038,415.97)	\$ 13,168,449.56	\$ 690.93	
Jan-22	\$ 9,549,836.13	\$ 0.9993	0.9993	\$ 9,556,522.75	18,772	\$ 509.08	\$ (896,785.59)	\$ 11,000,552.12	\$ 586.01	
Feb-22	\$ 10,325,687.04	\$ 0.9989	0.9989	\$ 10,337,387.77	19,063	\$ 542.27	\$ (843,323.13)	\$ 11,630,875.61	\$ 610.13	
Mar-22	\$ 12,440,581.13	\$ 0.9988	0.9988	\$ 12,455,245.54	18,810	\$ 662.16	\$ (889,433.49)	\$ 13,781,742.81	\$ 732.88	
Apr-22	\$ 12,467,999.45	\$ 0.9990	0.9990	\$ 12,480,736.00	18,703	\$ 667.31	\$ (895,022.57)	\$ 13,625,505.27	\$ 728.52	
May-22	\$ 12,431,903.21	\$ 0.9987	0.9987	\$ 12,447,867.88	18,582	\$ 669.89	\$ (1,035,081.26)	\$ 13,381,957.24	\$ 720.16	
Jun-22	\$ 12,415,495.54	\$ 0.9986	0.9986	\$ 12,432,654.89	18,484	\$ 672.62	\$ (964,926.74)	\$ 13,379,300.84	\$ 723.83	
Jul-22	\$ 10,980,447.28	\$ 0.9988	0.9988	\$ 10,993,278.16	18,689	\$ 588.22	\$ (943,215.39)	\$ 11,583,361.39	\$ 619.80	
Aug-22	\$ 13,679,352.12	\$ 0.9993	0.9993	\$ 13,702,792.20	18,595	\$ 736.91	\$ (983,921.51)	\$ 14,421,876.00	\$ 775.58	
Sep-22	\$ 12,869,884.34	\$ 0.9988	0.9988	\$ 12,885,312.58	18,462	\$ 697.94	\$ (954,193.06)	\$ 13,696,829.47	\$ 741.89	
Oct-22	\$ 12,312,724.74	\$ 0.9985	0.9985	\$ 12,330,878.57	18,336	\$ 672.50	\$ (1,003,159.18)	\$ 12,896,798.87	\$ 703.36	
Nov-22	\$ 11,732,491.49	\$ 0.9985	0.9985	\$ 11,750,624.91	18,147	\$ 647.52	\$ (1,037,972.22)	\$ 12,176,004.65	\$ 670.97	
Dec-22	\$ 11,764,666.02	\$ 0.9982	0.9982	\$ 11,786,037.08	17,967	\$ 655.98	\$ (958,580.96)	\$ 12,375,489.44	\$ 688.79	
Jan-23	\$ 13,034,481.21	\$ 0.9993	0.9993	\$ 13,056,725.59	19,865	\$ 657.27	\$ (1,191,088.93)	\$ 14,597,624.76	\$ 734.85	
Feb-23	\$ 11,673,585.25	\$ 0.9968	0.9968	\$ 11,711,430.89	20,587	\$ 568.88	\$ (1,151,550.18)	\$ 12,956,637.17	\$ 629.36	
Mar-23	\$ 15,544,478.84	\$ 0.9972	0.9972	\$ 15,588,801.74	20,515	\$ 759.87	\$ (1,371,682.50)	\$ 16,699,306.48	\$ 814.00	
Apr-23	\$ 13,737,875.46	\$ 0.9949	0.9949	\$ 13,808,793.82	20,389	\$ 677.27	\$ (1,279,985.22)	\$ 14,667,527.07	\$ 719.38	
May-23	\$ 15,642,863.46	\$ 0.9905	0.9905	\$ 15,792,648.53	20,350	\$ 776.05	\$ (1,478,286.99)	\$ 16,720,088.82	\$ 821.63	
Jun-23	\$ 15,239,268.71	\$ 0.9857	0.9857	\$ 15,460,265.31	20,433	\$ 756.63	\$ (1,459,211.65)	\$ 16,286,868.94	\$ 797.09	
Jul-23	\$ 13,199,126.77	\$ 0.9812	0.9812	\$ 13,452,151.36	20,790	\$ 646.77	\$ (1,455,516.47)	\$ 14,248,306.41	\$ 685.05	
Aug-23	\$ 15,502,595.94	\$ 0.9802	0.9802	\$ 15,815,847.50	20,900	\$ 756.74	\$ (1,597,061.93)	\$ 16,529,211.01	\$ 790.87	
Sep-23	\$ 15,235,173.77	\$ 0.9711	0.9711	\$ 15,687,966.53	21,076	\$ 744.35	\$ (1,488,709.55)	\$ 16,403,697.13	\$ 778.31	
Oct-23	\$ 15,975,766.30	\$ 0.9601	0.9601	\$ 16,639,959.36	20,985	\$ 792.95	\$ (1,636,035.26)	\$ 17,290,116.11	\$ 823.99	
Nov-23	\$ 17,430,125.97	\$ 0.9493	0.9493	\$ 18,361,288.77	21,069	\$ 871.48	\$ (1,594,448.35)	\$ 18,950,954.44	\$ 899.47	
Dec-23	\$ 17,076,735.00	\$ 0.9077	0.9077	\$ 16,279,794.71	20,819	\$ 781.97	\$ 27,739,776.31	\$ (1,485,406.15)	\$ 809.64	

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: HMBGI
 Product(s): PPO
 Market Segment: Individual
 Rate Effective Date: 3/1/2025

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-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)											\$	-
Loss Ratio												0.00%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	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, Induced Utilization and Weight as percentages

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-20				#DIV/0!		#DIV/0!				#DIV/0!
Feb-20				#DIV/0!		#DIV/0!				#DIV/0!
Mar-20				#DIV/0!		#DIV/0!				#DIV/0!
Apr-20				#DIV/0!		#DIV/0!				#DIV/0!
May-20				#DIV/0!		#DIV/0!				#DIV/0!
Jun-20				#DIV/0!		#DIV/0!				#DIV/0!
Jul-20				#DIV/0!		#DIV/0!				#DIV/0!
Aug-20				#DIV/0!		#DIV/0!				#DIV/0!
Sep-20				#DIV/0!		#DIV/0!				#DIV/0!
Oct-20				#DIV/0!		#DIV/0!				#DIV/0!
Nov-20				#DIV/0!		#DIV/0!				#DIV/0!
Dec-20				#DIV/0!		#DIV/0!				#DIV/0!
Jan-21				#DIV/0!		#DIV/0!				#DIV/0!
Feb-21				#DIV/0!		#DIV/0!				#DIV/0!
Mar-21				#DIV/0!		#DIV/0!				#DIV/0!
Apr-21				#DIV/0!		#DIV/0!				#DIV/0!
May-21				#DIV/0!		#DIV/0!				#DIV/0!
Jun-21				#DIV/0!		#DIV/0!				#DIV/0!
Jul-21				#DIV/0!		#DIV/0!				#DIV/0!
Aug-21				#DIV/0!		#DIV/0!				#DIV/0!
Sep-21				#DIV/0!		#DIV/0!				#DIV/0!
Oct-21				#DIV/0!		#DIV/0!				#DIV/0!
Nov-21				#DIV/0!		#DIV/0!				#DIV/0!
Dec-21				#DIV/0!		#DIV/0!				#DIV/0!
Jan-22				#DIV/0!		#DIV/0!				#DIV/0!
Feb-22				#DIV/0!		#DIV/0!				#DIV/0!
Mar-22				#DIV/0!		#DIV/0!				#DIV/0!
Apr-22				#DIV/0!		#DIV/0!				#DIV/0!
May-22				#DIV/0!		#DIV/0!				#DIV/0!
Jun-22				#DIV/0!		#DIV/0!				#DIV/0!
Jul-22				#DIV/0!		#DIV/0!				#DIV/0!
Aug-22				#DIV/0!		#DIV/0!				#DIV/0!
Sep-22				#DIV/0!		#DIV/0!				#DIV/0!
Oct-22				#DIV/0!		#DIV/0!				#DIV/0!
Nov-22				#DIV/0!		#DIV/0!				#DIV/0!
Dec-22				#DIV/0!		#DIV/0!				#DIV/0!
Jan-23				#DIV/0!		#DIV/0!				#DIV/0!
Feb-23				#DIV/0!		#DIV/0!				#DIV/0!
Mar-23				#DIV/0!		#DIV/0!				#DIV/0!
Apr-23				#DIV/0!		#DIV/0!				#DIV/0!
May-23				#DIV/0!		#DIV/0!				#DIV/0!
Jun-23				#DIV/0!		#DIV/0!				#DIV/0!
Jul-23				#DIV/0!		#DIV/0!				#DIV/0!
Aug-23				#DIV/0!		#DIV/0!				#DIV/0!
Sep-23				#DIV/0!		#DIV/0!				#DIV/0!
Oct-23				#DIV/0!		#DIV/0!				#DIV/0!
Nov-23				#DIV/0!		#DIV/0!				#DIV/0!
Dec-23				#DIV/0!		#DIV/0!				#DIV/0!

* 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: HMBGI
 Product(s): PPO
 Market Segment: Individual
 Rate Effective Date: 1/1/2025
 Incurred Dates: 1/1/2023 to 12/31/2023

Attachment Point: \$60,000
 Reinsurance Cap: \$100,000
 Coinsurance Rate: 60%
 Proj. Incurred Claim Impact: -5.2%

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				\$71,934,145
\$30,000	\$34,999				\$6,424,688
\$35,000	\$39,999				\$5,372,373
\$40,000	\$44,999				\$4,889,978
\$45,000	\$49,999				\$3,536,749
\$50,000	\$54,999				\$4,162,729
\$55,000	\$59,999				\$3,450,811
\$60,000	\$64,999				\$3,233,990
\$65,000	\$69,999				\$2,329,165
\$70,000	\$74,999				\$2,602,240
\$75,000	\$79,999				\$2,947,356
\$80,000	\$84,999				\$2,761,681
\$85,000	\$89,999				\$1,914,849
\$90,000	\$94,999				\$2,190,824
\$95,000	\$99,999				\$1,798,750
\$100,000	\$109,999				\$2,488,733
\$110,000	\$119,999				\$2,440,488
\$120,000	\$129,999				\$1,610,593
\$130,000	\$139,999				\$2,314,770
\$140,000	\$149,999				\$2,196,217
\$150,000	\$159,999				\$2,492,285
\$160,000	\$169,999				\$1,396,839
\$170,000	\$179,999				\$1,524,719
\$180,000	\$189,999				\$1,599,798
\$190,000	\$199,999				\$1,362,441
\$200,000	\$209,999				\$729,231
\$210,000	\$219,999				\$1,341,956
\$220,000	\$229,999				\$1,390,941
\$230,000	\$239,999				\$214,857
\$240,000	\$249,999				\$1,331,665
\$250,000	\$259,999				\$2,087,044
\$260,000	\$269,999				\$236,434
\$270,000	\$279,999				\$253,749
\$280,000	\$289,999				\$784,862
\$290,000	\$299,999				\$272,895
\$300,000	\$324,999				\$2,568,842
\$325,000	\$349,999				\$1,884,859
\$350,000	\$374,999				\$1,030,607
\$375,000	\$399,999				\$1,821,386
\$400,000	\$424,999				\$1,942,972
\$425,000	\$449,999				\$824,993
\$450,000	\$474,999				\$860,651
\$475,000	\$499,999				\$937,603
\$500,000	\$599,999				\$2,581,757
\$600,000	\$699,999				\$1,866,896
\$700,000	\$799,999				\$2,108,651
\$800,000	\$899,999				\$801,399
\$900,000	\$999,999				\$916,967
\$1,000,000+					\$2,387,530
Total		26,672	247,787	\$179,490,240	\$170,155,957

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

Carrier Name: HMBGI
 Product(s): PPO
 Market Segment: Individual
 Rate Effective Date: 1/1/2025

Attachment Point: \$60,000
 Reinsurance Cap: \$100,000
 Coinsurance Rate: 60%

Proj. Incurred Claim Impact: -5.4%
 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				\$367,825,704
\$30,000	\$34,999				\$28,177,891
\$35,000	\$39,999				\$27,683,261
\$40,000	\$44,999				\$24,458,391
\$45,000	\$49,999				\$21,662,203
\$50,000	\$54,999				\$19,758,482
\$55,000	\$59,999				\$18,494,998
\$60,000	\$64,999				\$17,491,397
\$65,000	\$69,999				\$14,857,882
\$70,000	\$74,999				\$12,142,367
\$75,000	\$79,999				\$11,853,176
\$80,000	\$84,999				\$11,114,932
\$85,000	\$89,999				\$13,561,496
\$90,000	\$94,999				\$10,142,533
\$95,000	\$99,999				\$10,063,992
\$100,000	\$109,999				\$14,798,013
\$110,000	\$119,999				\$14,086,783
\$120,000	\$129,999				\$11,716,963
\$130,000	\$139,999				\$10,555,695
\$140,000	\$149,999				\$12,632,238
\$150,000	\$159,999				\$9,016,034
\$160,000	\$169,999				\$11,602,477
\$170,000	\$179,999				\$9,234,714
\$180,000	\$189,999				\$10,448,336
\$190,000	\$199,999				\$8,049,235
\$200,000	\$209,999				\$7,236,852
\$210,000	\$219,999				\$8,228,123
\$220,000	\$229,999				\$6,009,663
\$230,000	\$239,999				\$7,138,611
\$240,000	\$249,999				\$6,426,827
\$250,000	\$259,999				\$6,473,667
\$260,000	\$269,999				\$4,338,541
\$270,000	\$279,999				\$4,033,841
\$280,000	\$289,999				\$3,897,469
\$290,000	\$299,999				\$6,233,046
\$300,000	\$324,999				\$8,844,635
\$325,000	\$349,999				\$9,736,908
\$350,000	\$374,999				\$8,456,054
\$375,000	\$399,999				\$9,438,613
\$400,000	\$424,999				\$7,783,692
\$425,000	\$449,999				\$5,764,378
\$450,000	\$474,999				\$7,467,887
\$475,000	\$499,999				\$7,855,997
\$500,000	\$599,999				\$15,917,972
\$600,000	\$699,999				\$14,385,736
\$700,000	\$799,999				\$6,508,704
\$800,000	\$899,999				\$8,141,710
\$900,000	\$999,999				\$7,339,902
\$1,000,000+					\$19,168,327
Total		142,336	1,239,770	\$970,714,011	\$918,256,349

PA Rate Template Part II
Rate Development and Change

Carrier Name:	HMBGI
Product(s):	PPO
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 EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 773.83	\$ -	<- Actual Experience PMPM should be consistent with the Index Rate for Experien
Two year trend projection Factor	1.236	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 956.41	\$ -	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	0.981		<- See URRT Instructions
Total Non-Morbidity Changes	0.982	0.000	
Change in Demographics	0.990		<- See URRT Instructions
Change in Network	1.016		
Change in Benefits	1.000		<- See URRT Instructions
Change in Other	0.976		<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 921.13	\$ -	
Credibility Factors	100%	0%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 921.13	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 921.13		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.854		
Projected Incurred EHB Claims PMPM	\$ 786.91		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	\$ (9.66)		
Projected Incurred Exchange User Fees PMPM	\$ 22.37		
Projected Incurred Reinsurance Recoveries PMPM	\$ 42.53		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 776.42		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 908.84		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 6.68		
Catastrophic Eligibility Adjustment	1.000		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 781.9403507		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 915.30		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	7.27%	\$61.35
General and Claims	5.92%	\$49.99
Agent/Broker Fees and Commissions	0.88%	\$7.40
Quality Improvement Initiatives	0.47%	\$3.97
Taxes and Fees	0.06%	\$0.49
Risk Adjustment User Fee	0.02%	\$0.18
PCORI Fee	0.04%	\$0.31
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	7.33%	\$61.84
Projected Required Revenue PMPM	\$ 843.78	

Table 8. Components of Rate Change

Rate Components	2024	2025	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 406.70	\$ 449.03	\$ 42.33	10.4%
B. Base period allowed claims before normalization	\$ 691.21	\$ 773.83	\$ 82.62	20.3%
C. Normalization factor component of change	\$ (368.99)	\$ (403.55)	\$ (34.56)	-8.5%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 322.22	\$ 370.29	\$ 48.06	11.8%
D2. URRT Trend	\$ 83.40	\$ 87.36	\$ 3.96	1.0%
D3. URRT Morbidity	\$ (11.65)	\$ (8.62)	\$ 3.03	0.7%
D4. URRT Other	\$ 0.13	\$ (8.26)	\$ (8.39)	-2.1%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ 14.41	\$ 5.41	\$ (9.00)	-2.2%
D6. Normalized Exchange User Fee on an allowed basis	\$ 11.77	\$ 12.53	\$ 0.76	0.2%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ (17.60)	\$ (23.82)	\$ (6.22)	-1.5%
D8. Subtotal - Sum(D1:D7)	\$ 402.69	\$ 434.89	\$ 32.20	7.9%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (5.95)	\$ (0.13)	\$ 5.82	1.4%
E2. Pricing AV	\$ (62.53)	\$ (66.41)	\$ (3.88)	-1.0%
E3. Benefit Richness	\$ 37.40	\$ 43.09	\$ 5.68	1.4%
E4. Catastrophic Eligibility	\$ (0.12)	\$ (0.13)	\$ (0.01)	0.0%
E5. Benefits in Addition to EHB	\$ 3.58	\$ 2.97	\$ (0.61)	-0.2%
E6. Subtotal - Sum(E1:E5)	\$ (27.61)	\$ (20.62)	\$ 7.00	1.7%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 30.71	\$ 32.65	\$ 1.94	0.5%
F2. Taxes and Fees	\$ 0.25	\$ 0.26	\$ 0.01	0.0%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 30.96	\$ 32.91	\$ 1.95	0.5%
G. Change in Miscellaneous Items	\$ 0.67	\$ 1.85	\$ 1.18	0.3%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 406.70	\$ 449.03	\$ 42.33	10.4%

ice Period on URRT

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 773.83	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 170,726,735.00	
Blended Loss Ratio	88.41%	

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

Effective Date	1/1/2025	4/1/2025	7/1/2025	10/1/2025	Total Single Risk Pool
# of Member Months Renewing in Quarter					-
Adjusted Projected Allowed EHB Claims PMPM	\$ 921.13	\$ 921.13	\$ 921.13	\$ 921.13	\$ 921.13
Months of Trend	-	3	6	9	
Annual Trend	11.17%	11.17%	11.17%	11.17%	
Single Risk Pool Projected Allowed Claims	\$ 921.13	\$ 945.84	\$ 971.22	\$ 997.28	\$ -
Quarterly Trend Factor	1.000	1.027	1.054	1.083	0.000

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2024	2025
Average Age Factor	1.935	1.855
Average Geographic Factor	1.000	1.000
Average Tobacco Factor	1.008	1.007
Average Benefit Richness (induced demand)	1.116	1.119
Average Network Factor	0.985	0.999
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 871.64	\$ 915.30
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 406.34	\$ 437.98

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

	2024	2025	
Paid-to-Allowed	0.850	0.854	
URRT Trend (Total Applied Trend Factor)	1.259	1.236	<- URRT W1, S2
URRT Morbidity	0.971	0.981	<- URRT W1, S2
URRT "Other"	1.000	0.982	<- URRT W1, S2
Risk Adjustment	\$ 26.28	\$ 9.66	<- URRT W1, S3
Exchange User Fee	\$ 21.46	\$ 22.37	<- URRT W1, S3
Reinsurance Recoveries	\$ 32.10	\$ 42.53	<- URRT W1, S3
Capitation	\$ 0.62	\$ 0.71	<- URRT W1, S2
Network	0.985	1.000	
Pricing AV	0.842	0.847	
Benefit Richness	1.112	1.117	<- For 2024 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Catastrophic Eligibility	1.000	1.000	
Benefits in Addition to EHB	1.010	1.007	
Administrative Expenses	7.55%	7.27%	
Taxes and Fees	0.06%	0.06%	
Profit and/or Contingency	0.00%	0.00%	

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name: HMBGI
 Product(s): PPO
 Market Segment: Individual
 Rate Effective Date: 1/1/2025
 Base Period Start Date: 1/1/2023
 Date of Most Recent Membership: 2/1/2024
 Market Adjusted Index Rate: \$ 908.84

											45 CFR Part 156.8 (d) (2) Allowable Factors					
Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2024 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2025	1/1/2025 HIOS Plan ID (If 1/1/2024 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium
Totals - Current Membership							0.749			0.847	0.998	1.007	1.000	1.000	1.031	\$ 777.49
Total - Projected Membership							0.753			0.851	1.000	1.007	1.000	1.000	1.029	\$ 781.94
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	79962PA0270001	PPO	my Priority Blue Flex PPO Bronze 3800	M		Expanded Br	0.645	Approach (1)	On/Off	0.728	0.931	1.000	1.001	1.000	1.000	\$616.63
Plan 2	79962PA0270002	PPO	my Priority Blue Flex PPO Bronze 8900	M		Bronze	0.602	Standard AV	On/Off	0.670	0.910	1.000	1.001	1.000	1.000	\$554.47
Plan 3	79962PA0270003	PPO	my Priority Blue Flex PPO Silver 7000	M		Silver	0.7	Approach (1)	On/Off	0.745	1.050	1.000	1.001	1.000	1.250	\$888.85
Plan 4	79962PA0270004	PPO	my Priority Blue Flex PPO Silver 3500	M		Silver	0.715	Approach (1)	Off	0.757	0.944	1.000	1.001	1.000	1.000	\$649.49
Plan 5	79962PA0270005	PPO	my Priority Blue Flex PPO Gold 0	M		Gold	0.799	Approach (1)	On/Off	0.885	1.017	1.000	1.001	1.000	1.000	\$818.32
Plan 6	79962PA0270006	PPO	my Priority Blue Flex PPO Gold 1500	M		Gold	0.78	Approach (1)	On/Off	0.833	0.984	1.000	1.001	1.000	1.000	\$745.08
Plan 7	79962PA0280001	PPO	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	M		Expanded Br	0.645	Approach (1)	On/Off	0.728	0.931	1.052	1.001	1.000	1.000	\$648.57
Plan 8	79962PA0280002	PPO	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	M		Silver	0.715	Approach (1)	Off	0.757	0.944	1.049	1.001	1.000	1.000	\$681.43
Plan 9	79962PA0280003	PPO	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	M		Gold	0.799	Approach (1)	On/Off	0.885	1.017	1.039	1.001	1.000	1.000	\$850.26
Plan 10	79962PA0290001	PPO	my Priority Blue Flex PPO Bronze 7100 HSA - Custom Drug Benefit	M		Expanded Br	0.648	Approach (2)	On/Off	0.733	0.933	1.002	1.001	1.000	1.000	\$622.42
Plan 11	79962PA0290002	PPO	my Priority Blue Flex PPO Gold 1700 HSA	M		Gold	0.781	Approach (1)	On/Off	0.840	0.988	1.001	1.001	1.000	1.000	\$755.67
Plan 12	79962PA0300001	PPO	my Priority Blue Flex PPO Premier Silver 2900	M		Silver	0.715	Approach (1)	On/Off	0.787	1.094	1.000	1.001	1.000	1.250	\$979.48
Plan 13	79962PA0300002	PPO	my Priority Blue Flex PPO Premier Gold 0	M		Gold	0.816	Approach (1)	On/Off	0.905	1.031	1.000	1.001	1.000	1.000	\$848.10
Plan 14	79962PA0310001	PPO	my Priority Blue Flex PPO Premier Silver 2900 + Adult Dental and Vision	M		Silver	0.715	Approach (1)	On/Off	0.787	1.094	1.033	1.001	1.000	1.250	\$1,011.41
Plan 15	79962PA0310002	PPO	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	M		Gold	0.816	Approach (1)	On/Off	0.905	1.031	1.038	1.001	1.000	1.000	\$880.03
Plan 16	79962PA0320001	PPO	my Priority Blue Major Events PPO Catastrophic 9450 - 3 Free PCP Visits	M		Catastrophic	0.6	Standard AV	On/Off	0.623	0.898	1.000	1.001	0.920	1.000	\$468.08
Plan 17	79962PA0330001	PPO	my Blue Access PPO Bronze 3800	M		Expanded Br	0.648	Approach (1)	On/Off	0.725	0.930	1.000	0.998	1.000	1.000	\$611.98
Plan 18	79962PA0330002	PPO	my Blue Access PPO Bronze 8900	M		Bronze	0.602	Standard AV	On/Off	0.666	0.909	1.000	0.998	1.000	1.000	\$549.70
Plan 19	79962PA0330003	PPO	my Blue Access PPO Silver 7000	M		Silver	0.7	Approach (1)	On/Off	0.734	1.041	1.000	0.998	1.000	1.250	\$866.10
Plan 20	79962PA0330004	PPO	my Blue Access PPO Gold 0	M		Gold	0.803	Approach (1)	On/Off	0.876	1.011	1.000	0.998	1.000	1.000	\$803.35
Plan 21	79962PA0330005	PPO	my Blue Access PPO Gold 1500	M		Gold	0.781	Approach (1)	On/Off	0.824	0.978	1.000	0.998	1.000	1.000	\$730.98
Plan 22	79962PA0330006	PPO	my Blue Access PPO Silver 3500	M		Silver	0.719	Approach (1)	Off	0.750	0.940	1.000	0.998	1.000	1.000	\$639.35
Plan 23	79962PA0340001	PPO	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	M		Expanded Br	0.648	Approach (1)	On/Off	0.725	0.930	1.052	0.998	1.000	1.000	\$643.92
Plan 24	79962PA0340002	PPO	my Blue Access PPO Gold 0 + Adult Dental and Vision	M		Gold	0.803	Approach (1)	On/Off	0.876	1.011	1.040	0.998	1.000	1.000	\$835.28
Plan 25	79962PA0340003	PPO	my Blue Access PPO Silver 3500 + Adult Dental and Vision	M		Silver	0.719	Approach (1)	Off	0.750	0.940	1.050	0.998	1.000	1.000	\$671.29
Plan 26	79962PA0350001	PPO	my Blue Access PPO Premier Silver 2900	M		Silver	0.719	Approach (1)	On/Off	0.780	1.086	1.000	0.998	1.000	1.250	\$959.83
Plan 27	79962PA0350002	PPO	my Blue Access PPO Premier Gold 0	M		Gold	0.819	Approach (1)	On/Off	0.896	1.025	1.000	0.998	1.000	1.000	\$832.31
Plan 28	79962PA0360001	PPO	my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision	M		Silver	0.719	Approach (1)	On/Off	0.780	1.086	1.033	0.998	1.000	1.250	\$991.76
Plan 29	79962PA0360002	PPO	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	M		Gold	0.819	Approach (1)	On/Off	0.896	1.025	1.038	0.998	1.000	1.000	\$864.25
Plan 30	79962PA0370001	PPO	my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit	M		Expanded Br	0.648	Approach (2)	On/Off	0.729	0.931	1.002	0.998	1.000	1.000	\$616.75
Plan 31	79962PA0370002	PPO	my Blue Access PPO Gold 1700 HSA	M		Gold	0.78	Approach (1)	On/Off	0.830	0.982	1.001	0.998	1.000	1.000	\$740.38
Plan 32	79962PA0380001	PPO	my Blue Access Major Events PPO Catastrophic 9450 - 3 Free PCP Visits	M		Catastrophic	0.6	Standard AV	On/Off	0.623	0.898	1.000	0.998	0.920	1.000	\$466.90

PA Rate Template Part IV A - Individual

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

Carrier Name: HMBGI
 Product(s): PPO
 Market Segment: Individual
 Rate Effective Date: 1/1/2025

Plan Number	HIOS Plan ID (Standard Component)	1/1/2024 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2025	1/1/2025 Plan HIOS Plan ID (If 1/1/2024 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
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Totals These cells auto-fill using the data entered in Table 10.

Plan 1	79962PA0270001	riority Blue Flex PPO Bronz	M		Expanded Bron	On/Off
Plan 2	79962PA0270002	riority Blue Flex PPO Bronz	M		Bronze	On/Off
Plan 3	79962PA0270003	riority Blue Flex PPO Silver	M		Silver	On/Off
Plan 4	79962PA0270004	riority Blue Flex PPO Silver	M		Silver	Off
Plan 5	79962PA0270005	riority Blue Flex PPO Go	M		Gold	On/Off
Plan 6	79962PA0270006	riority Blue Flex PPO Gold	M		Gold	On/Off
Plan 7	79962PA0280001	Priority PPO Bronze 3800 + Adu	M		Expanded Bron	On/Off
Plan 8	79962PA0280002	Priority PPO Silver 3500 + Adult	M		Silver	Off
Plan 9	79962PA0280003	Flex PPO Gold 0 + Adult C	M		Gold	On/Off
Plan 10	79962PA0290001	PPO Bronze 7100 HSA - C	M		Expanded Bron	On/Off
Plan 11	79962PA0290002	rity Blue Flex PPO Gold 1	M		Gold	On/Off
Plan 12	79962PA0300001	y Blue Flex PPO Premier S	M		Silver	On/Off
Plan 13	79962PA0300002	rity Blue Flex PPO Premie	M		Gold	On/Off
Plan 14	79962PA0310001	PO Premier Silver 2900 + J	M		Silver	On/Off
Plan 15	79962PA0310002	PPO Premier Gold 0 + Ad	M		Gold	On/Off
Plan 16	79962PA0320001	Events PPO Catastrophic	M		Catastrophic	On/Off
Plan 17	79962PA0330001	Blue Access PPO Bronze 3	M		Expanded Bron	On/Off
Plan 18	79962PA0330002	Blue Access PPO Bronze 8	M		Bronze	On/Off
Plan 19	79962PA0330003	Blue Access PPO Silver 7	M		Silver	On/Off
Plan 20	79962PA0330004	rny Blue Access PPO Gold 1	M		Gold	On/Off
Plan 21	79962PA0330005	y Blue Access PPO Gold 15	M		Gold	On/Off
Plan 22	79962PA0330006	Blue Access PPO Silver 3	M		Silver	Off
Plan 23	79962PA0340001	PPO Bronze 3800 + Adult t	M		Expanded Bron	On/Off
Plan 24	79962PA0340002	ss PPO Gold 0 + Adult Der	M		Gold	On/Off
Plan 25	79962PA0340003	PPO Silver 3500 + Adult D	M		Silver	Off
Plan 26	79962PA0350001	e Access PPO Premier Silv	M		Silver	On/Off
Plan 27	79962PA0350002	lue Access PPO Premier G	M		Gold	On/Off
Plan 28	79962PA0360001	Premier Silver 2900 + Ad	M		Silver	On/Off
Plan 29	79962PA0360002	O Premier Gold 0 + Adult	M		Gold	On/Off
Plan 30	79962PA0370001	PO Bronze 7100 HSA - Cus	M		Expanded Bron	On/Off
Plan 31	79962PA0370002	lue Access PPO Gold 1700	M		Gold	On/Off
Plan 32	79962PA0380001	Events PPO Catastrophic S	M		Catastrophic	On/Off

2024 21-year-old, Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)

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\$ -	\$ -	\$ 285.80	\$ -	\$ -	\$ -	\$ -	\$ 285.80	\$ -	\$ 285.80
\$ -	\$ -	\$ 445.11	\$ -	\$ -	\$ -	\$ -	\$ 445.11	\$ -	\$ 445.11
\$ -	\$ -	\$ 353.84	\$ -	\$ -	\$ -	\$ -	\$ 353.84	\$ -	\$ 353.84
\$ -	\$ -	\$ 427.22	\$ -	\$ -	\$ -	\$ -	\$ 427.22	\$ -	\$ 427.22
\$ -	\$ -	\$ 396.32	\$ -	\$ -	\$ -	\$ -	\$ 396.32	\$ -	\$ 396.32
\$ -	\$ -	\$ 340.48	\$ -	\$ -	\$ -	\$ -	\$ 340.48	\$ -	\$ 340.48
\$ -	\$ -	\$ 375.06	\$ -	\$ -	\$ -	\$ -	\$ 375.06	\$ -	\$ 375.06
\$ -	\$ -	\$ 448.43	\$ -	\$ -	\$ -	\$ -	\$ 448.43	\$ -	\$ 448.43
\$ -	\$ -	\$ 325.33	\$ -	\$ -	\$ -	\$ -	\$ 325.33	\$ -	\$ 325.33
\$ -	\$ -	\$ 398.48	\$ -	\$ -	\$ -	\$ -	\$ 398.48	\$ -	\$ 398.48
\$ -	\$ -	\$ 491.00	\$ -	\$ -	\$ -	\$ -	\$ 491.00	\$ -	\$ 491.00
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\$ -	\$ -	\$ 512.21	\$ -	\$ -	\$ -	\$ -	\$ 512.21	\$ -	\$ 512.21
\$ -	\$ -	\$ 466.73	\$ -	\$ -	\$ -	\$ -	\$ 466.73	\$ -	\$ 466.73
\$ -	\$ -	\$ 247.51	\$ -	\$ -	\$ -	\$ -	\$ 247.51	\$ -	\$ 247.51
\$ -	\$ -	\$ 323.81	\$ -	\$ -	\$ -	\$ -	\$ 323.81	\$ -	\$ 323.81
\$ -	\$ -	\$ 289.87	\$ -	\$ -	\$ -	\$ -	\$ 289.87	\$ -	\$ 289.87
\$ -	\$ -	\$ 451.46	\$ -	\$ -	\$ -	\$ -	\$ 451.46	\$ -	\$ 451.46
\$ -	\$ -	\$ 433.31	\$ -	\$ -	\$ -	\$ -	\$ 433.31	\$ -	\$ 433.31
\$ -	\$ -	\$ 401.97	\$ -	\$ -	\$ -	\$ -	\$ 401.97	\$ -	\$ 401.97
\$ -	\$ -	\$ 358.89	\$ -	\$ -	\$ -	\$ -	\$ 358.89	\$ -	\$ 358.89
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\$ -	\$ -	\$ 454.53	\$ -	\$ -	\$ -	\$ -	\$ 454.53	\$ -	\$ 454.53
\$ -	\$ -	\$ 380.11	\$ -	\$ -	\$ -	\$ -	\$ 380.11	\$ -	\$ 380.11
\$ -	\$ -	\$ 497.98	\$ -	\$ -	\$ -	\$ -	\$ 497.98	\$ -	\$ 497.98
\$ -	\$ -	\$ 451.85	\$ -	\$ -	\$ -	\$ -	\$ 451.85	\$ -	\$ 451.85
\$ -	\$ -	\$ 519.20	\$ -	\$ -	\$ -	\$ -	\$ 519.20	\$ -	\$ 519.20
\$ -	\$ -	\$ 473.07	\$ -	\$ -	\$ -	\$ -	\$ 473.07	\$ -	\$ 473.07
\$ -	\$ -	\$ 329.97	\$ -	\$ -	\$ -	\$ -	\$ 329.97	\$ -	\$ 329.97
\$ -	\$ -	\$ 404.16	\$ -	\$ -	\$ -	\$ -	\$ 404.16	\$ -	\$ 404.16
\$ -	\$ -	\$ 251.04	\$ -	\$ -	\$ -	\$ -	\$ 251.04	\$ -	\$ 251.04

Clarion	Crawford	Erie	Forest	McKean	Mercer	Venango	Warren	1	Cameron	Elk	Potter	2	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming	3
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Match								Match				Match	133	105	35	273	281	143	201	70	13	52	36	82	56	Match
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Match								Match				Match	161	158	43	464	564	191	392	374	14	124	96	199	54	Match
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02-01-2024 Number of Covered Lives by County

Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	4	Bedford	Blair	Cambria	Clearfield	Huntingdon	Jefferson	Somerset	5	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	6	
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PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	12.76%
Revised Requested Average Rate Change:	10.41%
Minimum Requested Rate Change:	2.00%
Maximum Requested Rate Change:	15.33%
Mapped Members:	24,325
Available in Rating Areas:	Rating Areas 3 and 8

Carrier Name:	HMBGI
Product(s):	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2025

Key Information

Jan. 2023 - Dec. 2023 Financial Experience

Premium	\$	176,969,366.70
Claims	\$	156,452,994.17
Administrative Expenses	\$	13,729,478.87
Taxes & Fees	\$	4,536,977.74
Company Made After Taxes	\$	2,249,915.92

How It Plans to Spend Your Premium

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

Claims:	90%
Administrative Expenses:	7%
Taxes & Fees:	3%
Profit:	0%

The company expects its annual medical costs to increase: 11.17%

Explanation of requested rate change: The primary drivers of the rate increase are cost and utilization trend.

Table 16. Risk Adjustment Calculation

Component	Statewide	Insurer Specific
State Average Monthly Premium Before Adjustment		
Administrative Cost Adjustment		
State Average Monthly Premium		
Actuarial Value (AV)		
Plan Liability Risk Score (PLRS)		
Allowable Rating Factor (ARF)		
Induced Demand Factor (IDF)		
Geographic Cost Factor (GCF)		
Factors Including Risk Score		
Factors Excluding Risk Score		
Risk Adjustment Transfer PMPM		(5.41)
Insurer Specific Manual Adjustment PMPM		(\$0.03)
High Cost Risk Pool Adjustment PMPM		(\$4.22)
Total Risk Adjustment Transfer		(9.66)

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

HIOS Plan ID (On Exchange)=>	79962PA0330002		79962PA0380001	
HIOS Plan ID (Off Exchange)=>	79962PA0330002		79962PA0380001	
Plan Marketing Name =>	my Blue Access PPO Bronze 8900		my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	
Form # =>	BA/PPPO/SDP-1		BA/CAT/PPPO/SDP-1	
Rating Area =>	Area 8		Area 8	
Network =>	Z		Z	
Metal =>	Bronze		Catastrophic	
Deductible =>	8900		9200	
Coinsurance =>	100%		100%	
Copays =>	N/A		\$0 (Visits 1-3); then subject to deductible PCP	
OOP Maximum =>	8900		9200	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$242.86	\$242.86	\$206.29	\$206.29
15	\$264.45	\$264.45	\$224.63	\$224.63
16	\$272.71	\$272.71	\$231.64	\$231.64
17	\$280.96	\$280.96	\$238.65	\$238.65
18	\$289.85	\$289.85	\$246.20	\$246.20
19	\$298.74	\$298.74	\$253.75	\$253.75
20	\$307.95	\$307.95	\$261.57	\$261.57
21	\$317.47	\$325.41	\$269.66	\$276.40
22	\$317.47	\$325.41	\$269.66	\$276.40
23	\$317.47	\$325.41	\$269.66	\$276.40
24	\$317.47	\$325.41	\$269.66	\$276.40
25	\$318.74	\$326.71	\$270.74	\$277.51
26	\$325.09	\$333.22	\$276.13	\$283.03
27	\$332.71	\$341.03	\$282.60	\$289.67
28	\$345.09	\$353.72	\$293.12	\$300.45
29	\$355.25	\$364.13	\$301.75	\$309.29
30	\$360.33	\$369.34	\$306.06	\$313.71
31	\$367.95	\$377.15	\$312.54	\$320.35
32	\$375.57	\$384.96	\$319.01	\$326.99
33	\$380.33	\$389.84	\$323.05	\$331.13
34	\$385.41	\$395.05	\$327.37	\$335.55
35	\$387.95	\$397.65	\$329.52	\$337.76
36	\$390.49	\$400.25	\$331.68	\$339.97
37	\$393.03	\$402.86	\$333.84	\$342.19
38	\$395.57	\$405.46	\$336.00	\$344.40
39	\$400.65	\$410.67	\$340.31	\$348.82
40	\$405.73	\$446.30	\$344.63	\$379.09
41	\$413.35	\$456.75	\$351.10	\$387.97
42	\$420.65	\$467.76	\$357.30	\$397.32
43	\$430.81	\$482.94	\$365.93	\$410.21
44	\$443.51	\$502.05	\$376.72	\$426.45
45	\$458.43	\$524.90	\$389.39	\$445.85
46	\$476.21	\$552.40	\$404.49	\$469.21
47	\$496.21	\$584.04	\$421.48	\$496.08
48	\$519.06	\$620.80	\$440.89	\$527.30
49	\$541.60	\$659.13	\$460.04	\$559.87
50	\$567.00	\$694.58	\$481.61	\$589.97
51	\$592.08	\$725.30	\$502.92	\$616.08
52	\$619.70	\$759.13	\$526.38	\$644.82
53	\$647.64	\$793.36	\$550.11	\$673.88
54	\$677.80	\$830.31	\$575.72	\$705.26
55	\$707.96	\$867.25	\$601.34	\$736.64
56	\$740.66	\$907.31	\$629.12	\$770.67
57	\$773.67	\$947.75	\$657.16	\$805.02
58	\$808.91	\$990.91	\$687.09	\$841.69
59	\$826.37	\$1,012.30	\$701.92	\$859.85
60	\$861.61	\$1,055.47	\$731.86	\$896.53
61	\$892.09	\$1,092.81	\$757.74	\$928.23
62	\$912.09	\$1,117.31	\$774.73	\$949.04
63	\$937.17	\$1,148.03	\$796.04	\$975.15
64+	\$952.41	\$1,166.70	\$808.98	\$991.00

**Highmark Benefits Group
Individual
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0280002	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0290001	my Priority Blue Flex PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0380001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

Company Name Highmark Benefits Group
 Market Individual
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2024 Number of Covered Lives by Rating County					RATING AREA 1								RATING AREA 2			
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	0	0	0	0	0	0	0	0
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off												
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off												
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off												
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off												
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off												
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off												
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off												
79962PA0280002	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off												
79962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off												
79962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off												
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off												
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off												
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off												
79962PA0290001	my Priority Blue Flex PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off												
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off												
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off												
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off												
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off												
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off												
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off												
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off												
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off												
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off												
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off												
79962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off												
79962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off												
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off												
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off												
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off												
79962PA0370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off												
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off												
79962PA0380001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off												

Company Name Highmark Benefits Group
 Market Individual
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2024 Number of Covered Lives by Rating County					RATING AREA 3													
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	1,409	1,169	398	3,471	4,026	1,564	2,986	2,585	138	952	788	1,283	560	
					Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming	
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off	\$472.62	\$472.62	\$472.62	\$472.62	\$472.62	\$472.62	\$472.62	\$472.62	\$472.62	\$472.62	\$472.62	\$472.62	\$472.62	\$472.62
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	\$491.06	\$491.06	\$491.06	\$491.06	\$491.06	\$491.06	\$491.06	\$491.06	\$491.06	\$491.06	\$491.06	\$491.06	\$491.06	\$491.06
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off	\$489.81	\$489.81	\$489.81	\$489.81	\$489.81	\$489.81	\$489.81	\$489.81	\$489.81	\$489.81	\$489.81	\$489.81	\$489.81	\$489.81
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	\$508.26	\$508.26	\$508.26	\$508.26	\$508.26	\$508.26	\$508.26	\$508.26	\$508.26	\$508.26	\$508.26	\$508.26	\$508.26	\$508.26
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off	\$436.43	\$436.43	\$436.43	\$436.43	\$436.43	\$436.43	\$436.43	\$436.43	\$436.43	\$436.43	\$436.43	\$436.43	\$436.43	\$436.43
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off	\$430.32	\$430.32	\$430.32	\$430.32	\$430.32	\$430.32	\$430.32	\$430.32	\$430.32	\$430.32	\$430.32	\$430.32	\$430.32	\$430.32
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off	\$375.11	\$375.11	\$375.11	\$375.11	\$375.11	\$375.11	\$375.11	\$375.11	\$375.11	\$375.11	\$375.11	\$375.11	\$375.11	\$375.11
79962PA0280002	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off	\$393.55	\$393.55	\$393.55	\$393.55	\$393.55	\$393.55	\$393.55	\$393.55	\$393.55	\$393.55	\$393.55	\$393.55	\$393.55	\$393.55
79962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off	\$565.69	\$565.69	\$565.69	\$565.69	\$565.69	\$565.69	\$565.69	\$565.69	\$565.69	\$565.69	\$565.69	\$565.69	\$565.69	\$565.69
79962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off	\$584.14	\$584.14	\$584.14	\$584.14	\$584.14	\$584.14	\$584.14	\$584.14	\$584.14	\$584.14	\$584.14	\$584.14	\$584.14	\$584.14
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off	\$513.35	\$513.35	\$513.35	\$513.35	\$513.35	\$513.35	\$513.35	\$513.35	\$513.35	\$513.35	\$513.35	\$513.35	\$513.35	\$513.35
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off	\$356.13	\$356.13	\$356.13	\$356.13	\$356.13	\$356.13	\$356.13	\$356.13	\$356.13	\$356.13	\$356.13	\$356.13	\$356.13	\$356.13
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off	\$374.58	\$374.58	\$374.58	\$374.58	\$374.58	\$374.58	\$374.58	\$374.58	\$374.58	\$374.58	\$374.58	\$374.58	\$374.58	\$374.58
79962PA0290001	my Priority Blue Flex PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off	\$359.48	\$359.48	\$359.48	\$359.48	\$359.48	\$359.48	\$359.48	\$359.48	\$359.48	\$359.48	\$359.48	\$359.48	\$359.48	\$359.48
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off	\$320.23	\$320.23	\$320.23	\$320.23	\$320.23	\$320.23	\$320.23	\$320.23	\$320.23	\$320.23	\$320.23	\$320.23	\$320.23	\$320.23
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off	\$270.34	\$270.34	\$270.34	\$270.34	\$270.34	\$270.34	\$270.34	\$270.34	\$270.34	\$270.34	\$270.34	\$270.34	\$270.34	\$270.34
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off														
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off														
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off														
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off														
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off														
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off														
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off														
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off														
79962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off														
79962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off														
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off														
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off														
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off														
79962PA0370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off														
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off														
79962PA0380001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off														

Company Name Highmark Benefits Group
 Market Individual
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

RATING AREA 4

02-01-2024 Number of Covered Lives by Rating County					0	0	0	0	0	0	0	0	0	
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off										
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off										
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off										
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off										
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off										
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off										
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off										
79962PA0280002	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off										
79962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off										
79962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off										
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off										
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off										
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off										
79962PA0290001	my Priority Blue Flex PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off										
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off										
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off										
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off										
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off										
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off										
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off										
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off										
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off										
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off										
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off										
79962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off										
79962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off										
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off										
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off										
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off										
79962PA0370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off										
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off										
79962PA0380001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off										

Company Name Highmark Benefits Group
 Market Individual
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

RATING AREA 5						
0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

02-01-2024 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off
79962PA0280002	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off
79962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off
79962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off
79962PA0290001	my Priority Blue Flex PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off
79962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off
79962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off
79962PA0370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off
79962PA0380001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off

Company Name Highmark Benefits Group
 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
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off
79962PA0280002	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off
79962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off
79962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off
79962PA0290001	my Priority Blue Flex PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off
79962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off
79962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off
79962PA0370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off
79962PA0380001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off

RATING AREA 6									
0	0	0	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union

Company Name Highmark Benefits Group
 Market Individual
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2024 Number of Covered Lives by Rating County					RATING AREA 7				RATING AREA 8				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	486	711	376	736	687
					Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off									
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off									
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off									
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off									
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off									
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off									
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off									
79962PA0280002	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off									
79962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off									
79962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off									
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off									
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off									
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off									
79962PA0290001	my Priority Blue Flex PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off									
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off									
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off									
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off					\$463.97	\$463.97	\$463.97	\$463.97	\$463.97
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off					\$482.41	\$482.41	\$482.41	\$482.41	\$482.41
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off					\$480.70	\$480.70	\$480.70	\$480.70	\$480.70
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off					\$499.14	\$499.14	\$499.14	\$499.14	\$499.14
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off					\$427.61	\$427.61	\$427.61	\$427.61	\$427.61
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off					\$422.17	\$422.17	\$422.17	\$422.17	\$422.17
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off					\$369.25	\$369.25	\$369.25	\$369.25	\$369.25
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off					\$387.70	\$387.70	\$387.70	\$387.70	\$387.70
79962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off					\$554.34	\$554.34	\$554.34	\$554.34	\$554.34
79962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off					\$572.79	\$572.79	\$572.79	\$572.79	\$572.79
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off					\$500.21	\$500.21	\$500.21	\$500.21	\$500.21
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off					\$353.45	\$353.45	\$353.45	\$353.45	\$353.45
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off					\$371.89	\$371.89	\$371.89	\$371.89	\$371.89
79962PA0370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off					\$356.20	\$356.20	\$356.20	\$356.20	\$356.20
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off					\$317.47	\$317.47	\$317.47	\$317.47	\$317.47
79962PA0380001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off					\$269.66	\$269.66	\$269.66	\$269.66	\$269.66

Company Name Highmark Benefits Group
 Market Individual
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

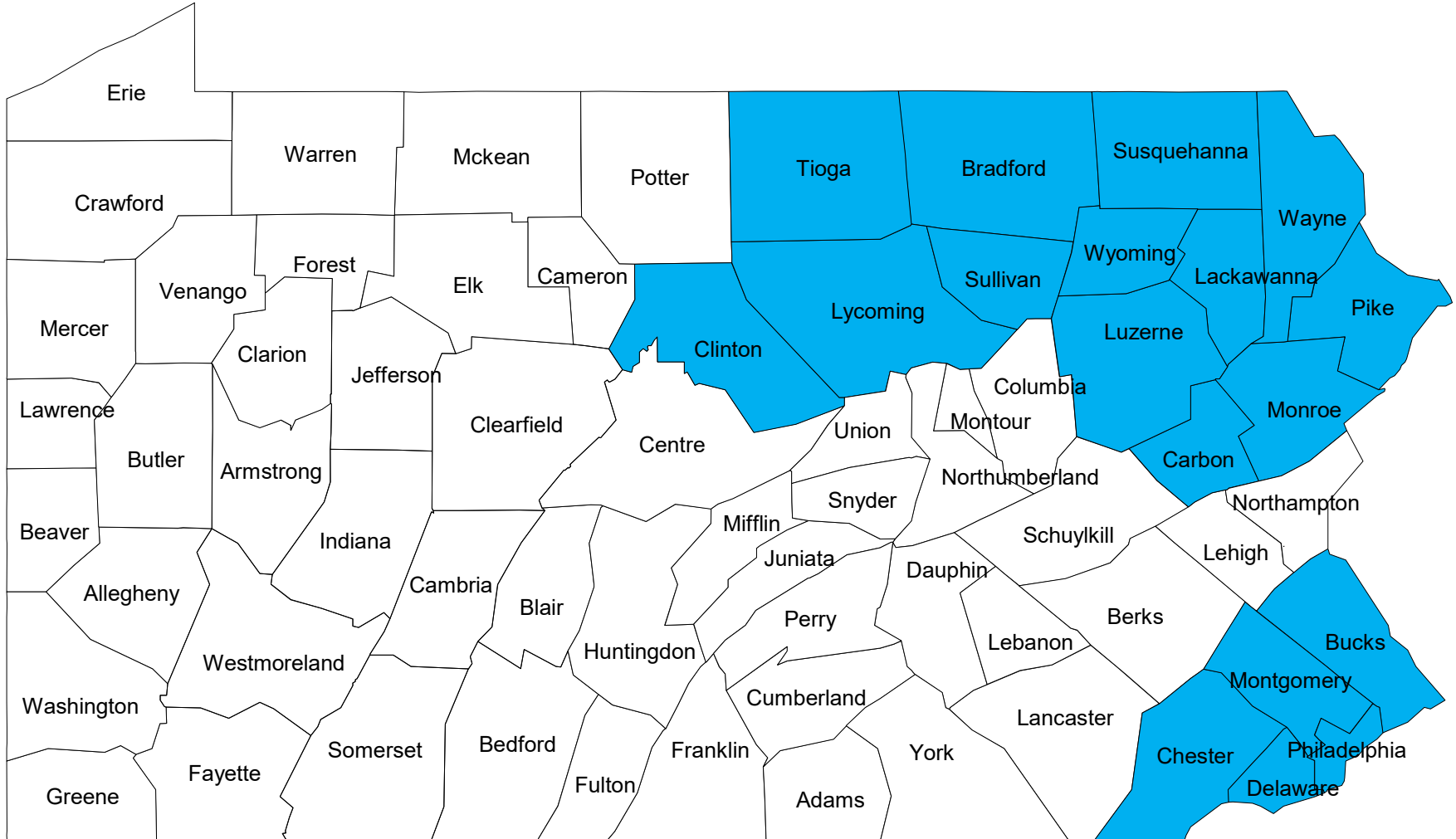
RATING AREA 9

02-01-2024 Number of Covered Lives by Rating County					0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
					79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off		
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off							
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off							
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off							
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off							
79962PA0280002	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off							
79962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off							
79962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off							
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off							
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off							
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off							
79962PA0290001	my Priority Blue Flex PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off							
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off							
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off							
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off							
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off							
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off							
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off							
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off							
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off							
79962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off							
79962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off							
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off							
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off							
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off							
79962PA0370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off							
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off							
79962PA0380001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off							



2024 Service Area

Issuer: Highmark Benefits Group (HBG)

Market: Individual



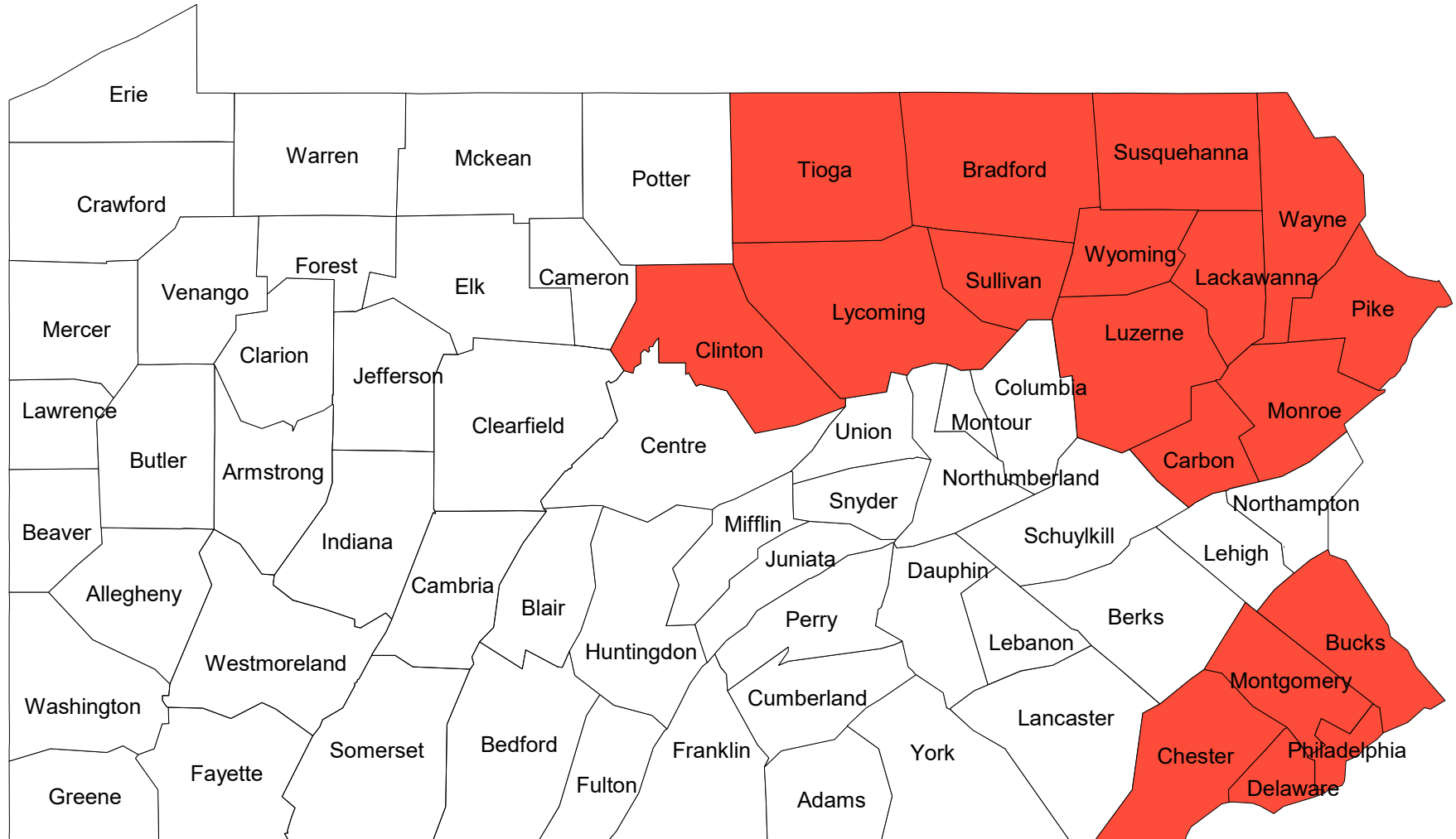
Key (*modify as needed*)

-  : 2024 on-exchange service area
-  : 2024 off-exchange only service area

2025 Service Area

Issuer: Highmark Benefits Group (HBG)

Market: Individual



Key (*modify as needed*)

- : 2025 on-exchange service area
- : 2025 off-exchange only service area



June 19, 2024

Mr. Michael Hibbert, Actuary
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Benefits Group 2025 ACA Rate Filing (Individual Market)
Highmark Filing # 1A-DP-24-HBG (SERFF Filing # HGHM-134061480)

Dear Mr. Hibbert:

Enclosed are responses to your June 5, 2024 questions regarding SERFF Filing # HGHM-134061480. We have included your questions along with our responses for your convenience.

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

Sincerely,

[REDACTED]

[REDACTED]
Actuarial Manager, Individual Markets
Highmark Inc.

1. **The following objections relate to the file “1A-DP-24-HBG PA Actuarial Memorandum 051524.pdf”:**
 - a. **Please change the first sentence of the PA actuarial memo to “The appropriate company information has been provided in Table 0 of the PA Actuarial Memorandum Exhibits”.**
 - b. **Please add membership and metal levels offered to the bulleted list in section 1.A. of the PA actuarial memo.**

Response:

- a. The first sentence of the PA actuarial memorandum has been updated accordingly.
- b. Membership and metal levels offered have been added to the PA actuarial memorandum.

2. **Section 1H of the PA Actuarial Memorandum indicates that the regression analysis primarily informed the trend selection with the final requested trend also based on actuarial judgement. The following questions relate to the trend assumption:**
 - a. **Please describe how the regression analysis was used to inform trend and if it was used to inform utilization, unit cost, and severity/mix portion of the trend. For the components of trend not using the regression analysis method, please describe how those components were determined.**
 - b. **Please provide a detailed exhibit displaying the quantitative development of the trend estimates produced by the regression analysis and the results produced by the regression analysis performed, separately for medical and prescription drug.**
 - c. **For trend assumptions that differ from the results of the regression analysis, please explain why a different assumption was used.**
 - d. **Please provide an exhibit displaying what explicit adjustments were made to the results of the regression analysis to arrive at the final proposed trend assumptions (e.g., an adjustment was applied to the results of the regression analysis to capture anticipated changes in the pharmacy formulary).**
 - e. **Please provide a quantitative exhibit supporting out-of-network costs and show how out-of-network costs impact the cost trends entered in Table 3 of the PAAM Exhibits.**
 - f. **Please provide a revised version of the PAAM Exhibits with Table 3 including trends that differ by service category. The revised table should at least show different medical and prescription drug trends.**
 - g. **Please explain how provider contracting has been normalized for in the trend development since this is being adjusted for separately.**

Response:

- a. Please see exhibit labeled Q2a Response for the development of the trend estimates produced by the regression analysis. The medical and pharmacy trends are developed separately, as shown in the exhibit, but were combined in the filing submission because the final trend applied was a total trend. An assumed Cost trend of 5% was assigned based on historical and projected cost trend patterns with the remaining trend component assigned to Utilization.

- b. Please see exhibit labeled Q2a Response for the development of the trend estimates produced by the regression analysis. Shaded in gray is the time-period used for the regressions.
- c. The only adjustments made to the regression trend output were actuarial judgment and weighting of the trend for Rating Area 8 trend expectations. These adjustments are described in the exhibit labeled Q2c Response.
- d. Please refer to response 2c. above.
- e. Out-of-network costs are included as part of the overall trend development, but not isolated in the trend regression development. The out-of-network cost trend assumptions are aligned with the overall cost trends and are [REDACTED] in January and July of each year.
- f. The regression analysis was performed on the medical and Rx component data only, not by benefit cost category, so benefit cost category level results are not available. The medical and Rx results were combined to produce one overall trend.
- g. [REDACTED]

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

Response:

We have tested and confirmed that the rates in Table 11 of the Actuarial Memorandum Exhibits, the PA Plan Design Summary and Rate Tables, and the Federal Rates Template are identical.

4. The Department is interested in the issuer’s estimate of the drivers of the rate change, in particular, what portion of the indicated rate change from Table 11 is due to changes in various components such as reinsurance (individual market only), utilization trend, unit cost trend, expenses, morbidity, benefits, risk adjustment, or other relevant factors? Please add this to section 1.C. of the PA actuarial memo.

Response:

Please see section 1.C. of the PA actuarial memorandum for a summary of the estimated drivers of the rate change from Table 11.

5. The following objections pertain to the file “2025_Indiv_HBG_PAAM_Attachments_AtoH_051524.xlsx”

- a. **It is noted that the Change in Other adjustment includes an impact for both pharmacy rebates and expected changes in hospital/physician settlements, and is included as a hardcoded number on the Att A tab. Please provide separately what both these adjustments are.**

In addition, please provide a detailed quantitative exhibit, with all formulas preserved, that supports the development of the expected change in pharmacy rebates. Please ensure that this supplemental exhibit supports the historical pharmacy rebates that have been provided in Table 4 of the PAAME.

- b. Please provide a quantitative exhibit displaying the development of the 2023 Normalized Allowed PMPM shown in column D on the Att A tab. Please demonstrate all calculations.**
- c. Please provide support for and include a quantitative exhibit displaying the development of the assumed 2025 Member Distribution shown on the Att A tab.**
- d. Please provide a detailed quantitative exhibit displaying the development of the 2023 Normalized Allowed PMPM shown in column F on the Att A tab. Please demonstrate all calculations.**
- e. Please provide a quantitative exhibit displaying the development of the average 2023 and 2025 network factors used in the development of the “Changes in Network” Index Rate Adjustment shown on the Att A tab.**
- f. Rows 13 and 14 of the Att H tab in the file “2025 Indiv HCA PAAM Attachments AtoH 051524.xlsx” are blank for the Other facility column. Please explain why only the Other facility column doesn’t have data for these rows. Also, please explain what the values recorded in these rows represent.**
- g. Please provide a detailed quantitative exhibit supporting the facility as a % of total medical dollars in row 18 of the Att H tab.**
- h. Please explain the reason for the slight difference between the Final Demographic Factor included in cell J90 on the Att E tab and the CY2023 Demographic Factor in cell C32 of the Att A tab.**
- i. Please provide an exhibit in Excel comparing the actual 2023 member distribution and normalized allowed PMPM values from Att A to the projected 2023 values from Att A of the PY23 filing (HGHM-133249727).**

Response:

- a. Please see the attached exhibit labeled Q5a Response for the development of the “Change in Other” factor and the expected change in pharmacy rebates. The factors used in the development of the “Change in Other” factor can be found in Table 1. The estimated pharmacy rebate PMPMs for both the base experience period and the projection period can be found in Table 2 of the Q5a Response exhibit. This table also demonstrates how the experience period pharmacy rebate dollars in Table 4 of the PAAM Exhibits can be derived from the experience period PMPM. Table 3 of the Q5a Response exhibit demonstrates the quantitative development of the change in pharmacy rebate factor that is shown in Table 1.
- b. Please see the attached exhibit labeled Q5b Response for the development of the 2023 normalized allowed PMPM (column D) in Att A.
- c. Please see the attached exhibit labeled Q5c Response for the development of the assumed 2025 member distribution shown in Att A. A definition of each category is described in the response to Question 5d. The development starts with the actual member distribution by population source as

of the 2024 snapshot date. The assumed values that were incorporated into Att A reflect very minor adjustments in order to use more rounded assumptions.

- d. Please see the attached exhibit labeled Q5d Response for the development of the 2023 normalized allowed PMPMs (column F) in Att A. The composite PMPM is derived using the 2/1/2024 enrollment profile which is categorized into the following sources:

Renewal

- This represents our 2023 ACA members that re-enrolled in HBG. The normalized allowed PMPM was calculated by normalizing the allowed PMPM for demographic, network, and benefit richness factors.

Other Highmark

- This represents the 2023 members from other Highmark markets such as group markets that enrolled in HBG. The normalized PMPM was calculated by reviewing its allowed claims, adjusted for benefit differential if needed and then normalized for demographic, network, and benefit richness factors.

Prior ACA

- This represents our 2022 ACA members that lapsed in 2023 and now reenrolled in HBG. We reviewed their 2022 ACA claims, trended to 2023, and used this as starting point to approximate the 2023 allowed claims. The normalized allowed PMPM was then calculated by normalizing the allowed PMPM for demographic, network, and benefit richness factors.

New

- This represents the catch-all category of the remaining members that enrolled in HBG. The adjusted allowed claims PMPM for the “New” segment was set such that its normalized allowed PMPM was set equal to the “Renewal” segment.

Since the underlying claims only reflected the claims experience of the 2/1/2024 active enrollment, we added a death load adjustment to the underlying allowed PMPMs to capture the incremental claims of terminated members due to death as developed from historical experience. In conjunction with the claim adjustment, we also adjusted the risk scores as discussed further in the response to Question 8c below. These adjustments are necessary to account for the fact that the underlying claim projection is based on the active enrollment snapshot as of 2/1/2024. Absent this adjustment, the claim projection and risk scores would be artificially low because they would exclude the experience associated with members who lapse due to death each year.

- e. Please see the attached exhibit labeled Q5e Response for the development of the average 2023 and 2025 network factors. As demonstrated in Att A of the rate filing, these two factors are used to develop the “change in network” factor shown in Table 5 of the PA Rate Template file.
- f. The purpose for the values in rows 13 and 14 of Att H are to capture expected changes in relative facility costs. The other facilities’ costs are assumed to be unchanged, leaving these rows empty.

- g. Please see the attached exhibit labeled Q5g Response for the development of the facility as a % of total medical dollars in row 18 of Att H. The service category weights from Table 3 of the PAAM Exhibits were used to inform the assumption selection on Att H.
- h. The experience period demographic factor in Att A is a dollar weighted factor based solely on projected EHB claims, while the factor in Att E is weighted on EHB + Non-EHB claims.
- i. Please see the attached exhibit labeled Q5i Response for the comparison of 2023 actual and projected membership distributions. The response to Q5d details the development of the normalized allowed PMPMs in Att A. These normalized allowed PMPMs are used to evaluate the morbidity factor, reflecting the change in the population mix/claim levels and are therefore not projected values.

6. In the file “1A-DP-24-HBG Screenshots and Certifications.pdf” on page 3, should the year of data listed under the Description of the standardized plan population data used be 2023 instead of 2022? If not, please explain why this differs from the data listed for the other plans.

Response:

Page 3 of the file “1A-DP-24-HBG Screenshots and Certifications.pdf” uses the 2022 population because we rely on our internal pharmacy pricing team for this information and the 2022 data was readily available. This differs from the other plans because the plan on page 3 uses Method 156.135(b)(3) while the remaining plans use Method 156.125(b)(2) and required a different analysis.

7. Please explain what adjustments are applied to the metallic AV values to generate the pricing AV values.

Response:

It is not applicable to apply adjustments to the metallic AV values to generate the pricing AV values. The metallic AV values and pricing AV values are produced using two independent processes and models.

8. The following questions relate to the risk transfer assumption:

- a. **Please provide a detailed quantitative exhibit displaying the development of the Company-specific average PLRS, ARF, GCF, ID, AV, and premium PMPM assumptions underlying the projected 2025 risk adjustment transfer, as shown in Attachment B.**
- b. **Please provide a detailed quantitative exhibit displaying the development of the market wide average PLRS, ARF, GCF, ID, AV, and premium PMPM assumptions underlying the projected 2025 risk adjustment transfer, as shown in Attachment B.**
- c. **To the extent that a portion of the Company’s morbidity adjustment reflects anticipated changes in morbidity specific to the Company’s internal book of business (i.e., in addition to, or rather than, any changes in the morbidity of the overall PA Individual ACA market), please explain how the morbidity adjustment was considered in the development of the Company’s risk adjustment transfer assumption.**

- d. **Please provide a detailed quantitative exhibit displaying the anticipated receipt and assessment associated with the high-cost risk pool component of the projected risk transfer results.**
- e. **The risk adjustment calculations for the Non-Catastrophic Pool included on the Att B tab match with the calculations shown on the VII Risk Adjustment tab of the PAAM Exhibits. The number contained in cell R25 of the Att B tab doesn't match the final risk adjustment number in cell C21 of the VII Risk Adjustment tab of the PAAM Exhibits.**

Based on the actuarial memo, "Table 16 cell C17 includes a manual adjustment of \$0.53 PMPM to account for the inclusion of the catastrophic pool, conversion from billable to total membership, and an adjustment for the composite effect of catastrophic eligibility and benefits in addition to EHB". Att B only appears to adjust for the inclusion of the catastrophic pool and the conversion from billable to total membership and the adjustments for "composite effect of catastrophic eligibility and benefits in addition to EHB" isn't included.

If this is the case, please confirm and submit a revised version of the supplemental exhibits with these adjustments incorporated on the Att B tab along with the net impact of the High-Cost Risk Pool program so that the Att B value matches the final Table 16 value.

Response:

- a. Please see the attached exhibit labeled Q8a Response for the development of the Company-specific assumptions underlying the projected 2025 risk transfer. The Company-specific PLRS, ARF, GCF, IDF, and AV assumptions shown in Att B and used to develop the projected 2025 risk transfer were developed for the population of members that comprised the normalized allowed PMPM development discussed in the response to Question 5d above.
- b. The statewide factors included in rows 13 and 18 of Att B for the 2025 projection were developed by starting with information from the following sources: (1) the CMS Interim Report for 2023 released on March 14, 2024 and (2) the PID's 1Q2024 Enrollment Survey released on May 7, 2024. The attached exhibit labeled Q8b Response demonstrates how we used the information from these sources to derive the 2025 statewide average estimates shown in Att B. Most of the assumed 2025 statewide factors are identical to our best estimates of the 2023 or 2024 statewide factors. The only exceptions are the statewide average premium and PLRS assumptions. We anticipate that the statewide average premium will be approximately 12% higher in 2025 compared to 2023 due to rate increase requests for the 2024 and 2025 benefit years. We also anticipate that the statewide average PLRS will decrease by approximately 3% from 2022 to 2023. No additional PLRS changes are assumed from 2023 to 2025.
- c. The Company-specific PLRS factors shown in the attached exhibit labeled Q8a Response were developed using the 2023 HHS-HCC risk adjustment model. The risk scores were increased by 3.0% in conjunction with the death load claim adjustment discussed in the response to Question 5d above. We selected a 3.0% risk score load based on a review of the data.

- d. Please see the attached exhibit labeled Q8d Response for the development of the high cost risk pool component of the projected risk transfer results. We relied upon estimates from an external actuarial consulting company's study to inform our selection of an appropriate percentage of premium charge for 2025. The external study was based upon data collected by issuers across the country and included over 184 million submitted member months. Given the extremely volatile and unpredictable nature of claims in excess of the \$1 million attachment point, as a simplifying assumption we assumed there would be no anticipated reimbursements in 2025.
 - e. A revised version of Att B has been submitted that adjusts for the composite effect of catastrophic eligibility and benefits in addition to EHB along with the net impact of the High-Cost Risk Pool program.
- 9. The following objections relate to the file "2025_Indiv_HBG_PAAMExhibits_051524.xlsm":**
- a. Please provide a detailed quantitative exhibit supporting the \$6.74 projected allowed non-EHB claims PMPM from cell C38 on the II Rate Development & Change tab.**
 - b. Please provide a detailed quantitative exhibit supporting the 0.47% expense for quality improvement initiatives from cell C52 on the II Rate Development & Change tab.**
 - c. In Table 8, the base period allowed claims after normalization change indicated in cell F76 is 11.8%. Please explain what factors are driving this change and provide a detailed quantitative exhibit supporting it.**
 - d. Please provide a detailed quantitative exhibit walking through the development of the projected incurred reinsurance recoveries PMPM included in cell C33 of the II Rate Development & Change tab.**
 - e. Please provide a detailed quantitative exhibit demonstrating the change in miscellaneous items shown in cell F98 in Table 8 on the II Rate Development & Change tab.**

Response:

- a. Please see the attached exhibit labeled Q9a Response for the development of the projected allowed non-EHB claims PMPM.
- b. Please see the attached exhibit labeled Q9b Response for the development of the quality improvement initiatives expense percentage using the most recent actual QIA data available.
- c. Please see the attached exhibit labeled Q9c Response for the components of the change in base period allowed claims after normalization. The main driver of the change is the difference in non-capitated, allowed claims in the base periods.
- d. Please see the attached exhibit labeled Q9d Response for the development of the projected incurred reinsurance recoveries PMPM.
- e. Based on our preliminary research, we believe the small amount of impact captured on the Change in Miscellaneous Items line of Table 8 of the PAAM Exhibits is largely a function of differences in the ordering of the plan level adjustment components between Table 8 and Table 10. For example, Table 8 begins with Network (line E1), then applies Pricing AV (line E2), etc.

On the other hand, Table 10 begins with Pricing AV (column K), then applies Benefit Richness (column L), etc. If it would be helpful to the Department, after this current pricing cycle we could attempt to create a modified version of the PAAM Exhibits that would correct for (or at least minimize) this issue.

10. Please provide an exhibit in Excel showing prior year lapse rates broken out by age band and metal level.

Response:

Please see the attached exhibit labeled Q10 Response showing the prior year lapse rates by age band and metal level.

11. Please provide a detailed quantitative exhibit walking from the experience period loss ratio in cell M38 to the projected loss ratio for the projection period. Please include applicable adjustments for the prior year increase, trend, single risk pool adjustment factors, administrative expenses, and taxes and fees. Please develop a projected loss ratio both with and without the current requested increase. Please explain any additional adjustments included in the demonstration.

Response:

Please see the attached exhibit labeled Q11 Response which shows a walk from the experience period loss ratio in cell M38 of Table 2 to the projected loss ratio for the projection period.

Highmark Benefits Group

Individual Market

Response to Objection 1 - Question 2a

Incurred Month	Medical									Rx								
	Members	Allowed PMPM	AGING	Cumul Factor	Monthly Factor	Pricing PMPM	12 Mo. PMPM	Annual Trend		Members	Allowed PMPM	AGING	Cumul Factor	Monthly Factor	Pricing PMPM	12 Mo. PMPM	Annual Trend	
1/18	14,803	\$355.90	1.000	1.374	0.728	\$258.97				14,803	\$101.47	1.000	1.391	0.719	\$72.93			
2/18	14,346	\$362.47	1.000	1.375	0.727	\$263.53				14,346	\$106.39	1.000	1.382	0.724	\$76.98			
3/18	14,130	\$403.42	1.000	1.380	0.725	\$292.36				14,130	\$114.87	1.000	1.380	0.725	\$83.26			
4/18	13,957	\$406.70	1.000	1.372	0.729	\$296.32				13,957	\$118.05	1.000	1.381	0.724	\$85.48			
5/18	13,643	\$436.33	1.000	1.364	0.733	\$319.90				13,643	\$126.12	1.000	1.386	0.721	\$90.98			
6/18	13,491	\$372.35	1.000	1.365	0.733	\$272.80				13,491	\$123.42	1.000	1.391	0.719	\$88.70			
7/18	13,325	\$467.98	1.000	1.365	0.733	\$342.90				13,325	\$122.63	1.000	1.380	0.725	\$88.87			
8/18	13,091	\$439.47	1.000	1.355	0.738	\$324.41				13,091	\$125.69	1.000	1.402	0.714	\$89.68			
9/18	12,946	\$415.72	1.000	1.360	0.735	\$305.68				12,946	\$116.58	1.000	1.398	0.715	\$83.37			
10/18	12,785	\$519.73	1.000	1.354	0.739	\$383.90				12,785	\$128.15	1.000	1.412	0.708	\$90.74			
11/18	12,595	\$440.98	1.000	1.355	0.738	\$325.33				12,595	\$135.26	1.000	1.412	0.708	\$95.83			
12/18	12,382	\$421.89	1.000	1.349	0.741	\$312.65	\$306.98			12,382	\$142.77	1.000	1.393	0.718	\$102.48	\$87.09		
1/19	12,206	\$413.01	1.000	1.366	0.732	\$302.40	\$311.10			12,206	\$114.63	1.000	1.308	0.765	\$87.65	\$88.45		
2/19	11,962	\$444.02	1.000	1.358	0.736	\$326.99	\$316.68			11,962	\$105.31	1.000	1.307	0.765	\$80.59	\$88.90		
3/19	11,757	\$367.25	1.000	1.350	0.741	\$271.99	\$315.50			11,757	\$120.41	1.000	1.292	0.774	\$93.17	\$89.75		
4/19	11,669	\$428.14	1.000	1.347	0.743	\$317.94	\$317.45			11,669	\$126.20	1.000	1.279	0.782	\$98.67	\$90.83		
5/19	11,480	\$491.74	1.000	1.317	0.759	\$373.38	\$321.52			11,480	\$131.81	1.000	1.271	0.787	\$103.73	\$91.80		
6/19	11,300	\$394.04	1.000	1.300	0.769	\$303.12	\$324.56			11,300	\$122.48	1.000	1.252	0.799	\$97.82	\$92.55		
7/19	11,061	\$436.97	1.000	1.287	0.777	\$339.58	\$324.02			11,061	\$135.38	1.000	1.281	0.781	\$105.72	\$93.89		
8/19	10,960	\$472.43	1.000	1.284	0.779	\$368.02	\$327.36			10,960	\$131.45	1.000	1.269	0.788	\$103.59	\$95.01		
9/19	10,871	\$434.13	1.000	1.295	0.772	\$335.12	\$329.94			10,871	\$125.59	1.000	1.284	0.779	\$97.84	\$96.30		
10/19	10,788	\$506.58	1.000	1.288	0.777	\$393.45	\$329.91			10,788	\$144.95	1.000	1.278	0.783	\$113.46	\$98.14		
11/19	10,709	\$578.62	1.000	1.264	0.791	\$457.73	\$340.31			10,709	\$137.09	1.000	1.262	0.792	\$108.63	\$99.18		
12/19	10,494	\$487.60	1.000	1.266	0.790	\$385.01	\$346.31	12.8%		10,494	\$152.85	1.000	1.247	0.802	\$122.54	\$100.69	15.6%	
1/20	17,174	\$441.90	1.000	1.169	0.841	\$371.81	\$353.26	13.5%		17,174	\$93.78	1.000	0.974	1.027	\$96.28	\$101.28	14.5%	
2/20	17,330	\$447.75	1.000	1.195	0.837	\$374.60	\$357.96	13.0%		17,330	\$99.75	1.000	0.959	1.043	\$104.01	\$103.31	16.2%	
3/20	17,483	\$345.56	1.000	1.196	0.836	\$288.99	\$356.67	13.0%		17,483	\$125.80	1.000	0.965	1.037	\$130.42	\$107.23	19.5%	
4/20	17,613	\$292.09	1.000	1.190	0.840	\$245.48	\$347.09	9.3%		17,613	\$110.33	1.000	0.956	1.047	\$115.47	\$108.78	19.8%	
5/20	17,669	\$335.77	1.000	1.185	0.844	\$283.40	\$338.36	5.2%		17,669	\$117.78	1.000	0.949	1.054	\$124.11	\$110.80	20.7%	
6/20	17,694	\$426.19	1.000	1.171	0.854	\$364.05	\$343.38	5.8%		17,694	\$110.58	1.000	0.949	1.053	\$116.47	\$112.25	21.3%	
7/20	17,552	\$476.97	1.000	1.177	0.849	\$405.10	\$349.76	7.9%		17,552	\$116.76	1.000	0.978	1.023	\$119.41	\$113.37	20.8%	
8/20	17,177	\$414.90	1.000	1.173	0.852	\$353.67	\$349.03	6.6%		17,177	\$125.31	1.000	0.984	1.016	\$127.35	\$115.27	21.3%	
9/20	17,182	\$380.27	1.000	1.162	0.860	\$327.18	\$347.84	5.4%		17,182	\$135.47	1.000	0.986	1.014	\$137.39	\$118.29	22.8%	
10/20	17,075	\$499.11	1.000	1.166	0.858	\$428.18	\$352.35	6.8%		17,075	\$136.16	1.000	0.979	1.021	\$139.02	\$120.37	22.6%	
11/20	16,969	\$426.42	1.000	1.169	0.855	\$364.79	\$347.80	2.2%		16,969	\$135.34	1.000	0.980	1.020	\$138.09	\$122.49	23.5%	
12/20	16,761	\$468.26	1.000	1.164	0.859	\$402.19	\$350.31	1.2%		16,761	\$144.36	1.000	0.991	1.009	\$145.65	\$124.35	23.5%	
1/21	17,675	\$442.51	1.000	1.233	0.811	\$358.77	\$349.25	(1.1%)		17,675	\$122.51	1.000	1.025	0.975	\$119.47	\$126.26	24.7%	
2/21	17,882	\$446.64	1.000	1.216	0.823	\$367.42	\$348.70	(2.6%)		17,882	\$135.06	1.000	1.020	0.981	\$132.46	\$128.64	24.5%	
3/21	17,813	\$615.86	1.000	1.210	0.826	\$508.94	\$367.35	3.0%		17,813	\$152.72	1.000	1.025	0.976	\$149.05	\$130.23	21.4%	
4/21	17,958	\$551.21	1.000	1.209	0.827	\$456.05	\$385.21	11.0%		17,958	\$156.32	1.000	1.032	0.969	\$151.44	\$133.29	22.5%	
5/21	18,163	\$481.53	1.000	1.205	0.830	\$399.70	\$395.03	16.7%		18,163	\$145.59	1.000	1.028	0.972	\$141.56	\$134.77	21.6%	
6/21	18,431	\$505.48	1.000	1.218	0.821	\$415.11	\$399.39	16.3%		18,431	\$157.76	1.000	1.022	0.979	\$154.39	\$138.03	23.0%	
7/21	18,815	\$521.08	1.000	1.215	0.823	\$428.93	\$401.54	14.8%		18,815	\$151.86	1.000	1.015	0.985	\$149.59	\$140.60	24.0%	
8/21	19,131	\$548.01	1.000	1.214	0.824	\$451.41	\$409.85	17.4%		19,131	\$165.25	1.000	1.008	0.992	\$163.87	\$143.74	24.7%	
9/21	19,396	\$586.34	1.000	1.202	0.832	\$487.68	\$423.41	21.7%		19,396	\$154.37	1.000	0.976	1.024	\$158.13	\$145.54	23.0%	
10/21	19,408	\$621.78	1.000	1.204	0.831	\$516.54	\$431.31	22.4%		19,408	\$163.07	1.000	0.976	1.025	\$167.13	\$147.97	22.9%	
11/21	19,309	\$652.17	1.000	1.192	0.839	\$547.02	\$446.55	28.4%		19,309	\$171.36	1.000	0.971	1.030	\$176.55	\$151.23	23.5%	
12/21	19,077	\$549.76	1.000	1.185	0.844	\$464.12	\$451.38	28.9%		19,077	\$188.58	1.000	0.972	1.029	\$194.05	\$155.31	24.9%	
1/22	18,790	\$458.46	1.000	1.204	0.831	\$380.87	\$452.77	29.6%		18,790	\$169.05	1.000	0.967	1.034	\$174.88	\$159.77	26.5%	
2/22	19,081	\$490.89	1.000	1.171	0.854	\$419.24	\$456.71	31.0%		19,081	\$156.19	1.000	0.971	1.030	\$180.82	\$162.03	26.0%	
3/22	18,828	\$590.13	1.000	1.158	0.864	\$509.74	\$457.01	24.4%		18,828	\$186.11	1.000	0.970	1.031	\$191.89	\$165.54	27.1%	
4/22	18,721	\$598.93	1.000	1.159	0.862	\$516.55	\$461.99	19.9%		18,721	\$169.37	1.000	0.972	1.029	\$174.28	\$167.37	25.6%	
5/22	18,600	\$571.43	1.000	1.156	0.865	\$494.21	\$469.59	18.9%		18,600	\$197.17	1.000	0.986	1.014	\$199.89	\$172.09	27.7%	
6/22	18,501	\$583.58	1.000	1.153	0.868	\$506.34	\$476.99	19.4%		18,501	\$184.78	1.000	0.981	1.020	\$188.45	\$174.85	26.7%	
7/22	18,706	\$485.27	1.000	1.142	0.876	\$424.98	\$476.69	18.7%		18,706	\$178.73	1.000	0.960	1.041	\$186.13	\$177.87	26.5%	
8/22	18,612	\$632.40	1.000	1.134	0.882	\$557.50	\$485.44	18.4%		18,612	\$187.07	1.000	0.968	1.033	\$193.23	\$180.31	25.4%	
9/22	18,479	\$602.57	1.000	1.137	0.880	\$530.11	\$488.90	15.5%		18,479	\$183.00	1.000	0.958	1.044	\$190.97	\$183.08	25.8%	
10/22	18,353	\$556.04	1.000	1.134	0.882	\$490.46	\$486.65	12.8%		18,353	\$193.73	1.000	0.963	1.039	\$201.23	\$185.93	25.7%	
11/22	18,164	\$519.05	1.000	1.130	0.885	\$459.54	\$479.24	7.3%		18,164	\$202.54	1.000	0.959	1.042	\$211.09	\$188.78	24.8%	
12/22	17,984	\$546.43	1.000	1.120	0.893	\$487.77	\$481.22	6.6%		17,984	\$189.02	1.000	0.975	1.026	\$193.95	\$188.75	21.5%	
1/23	19,867	\$606.63	1.000	1.130	0.885	\$536.73	\$494.57	9.2%		19,867	\$180.54	1.000	0.934	1.071	\$193.32	\$190.32	19.1%	
2/23	20,590	\$509.35	1.000	1.101	0.908	\$462.58	\$498.03	9.0%		20,590	\$168.19	1.000	0.915	1.093	\$183.76	\$192.22	18.6%	
3/23	20,518	\$657.83	1.000	1.096	0.912	\$600.00	\$506.27	10.8%		20,518	\$200.95	1.000	0.916	1.092	\$219.44	\$194.71	17.6%	
4/23	20,392	\$588.38	1.000	1.094	0.914	\$537.63	\$508.22	10.0%		20,392	\$188.77	1.000	0.913	1.095	\$206.79	\$197.45	18.0%	
5/23	20,352	\$661.71	1.000	1.100	0.909	\$601.69	\$517.61	10.2%		20,352	\$218.42	1.000	0.919	1.088	\$237.56	\$200.80	16.7%	
6/23	20,435	\$639.32	1.000	1.103	0.907	\$579.71	\$523.96	9.8%		20,435	\$214.67	1.000	0.917	1.091	\$234.11	\$204.71	17.1%	
7/23	20,801	\$535.99	1.000	1.112	0.899	\$482.11	\$528.14	10.8%		20,801	\$210.43	1.000	0.917	1.091	\$229.51	\$208.39	17.2%	
8/23	20,904	\$631.55	1.000	1.117	0.895													

Highmark Benefits Group

Individual Market

Response to Objection 1 - Question 2c

Description	Medical	Rx	Total	Notes
2023 Allowed 12-Month PMPM	\$ 567.47	\$ 227.23	\$ 794.70	Source is supporting monthly PMPMs streams.
2025 Allowed 12-Month PMPM	\$ 748.04	\$ 270.21	\$1,018.25	Source is supporting monthly PMPMs streams.
Allowed Annual Trend 2023 to 2025			13.2%	
Actuarial Judgment			(0.7%)	Reasonable range around deterministic estimate applied including consideration for enrollment changes
Rating Region 4 Trend Expectation			12.5%	
Rating Region 8 Trend Expectation			10.0%	Trend is based on other PA ACA Individual expected trends since Region 8 history is not available.
Region 8 Membership Weighting			20.7%	Portion of projected 2025 enrollment in Region 8.
Required Annual Trend			11.98%	Weighted trend for Regions 4 and 8

Highmark Benefits Group

Individual Market

Response to Objection 1 - Question 5a

Table 1

Description	Factor
Change in Rx Rebates	0.981
Change in Hospital/Physician Settlements	1.001
Change in Benefit Richness	<u>0.993</u>
Total "Change in Other"	0.975

Table 2

Description	2023	2025
Prescription Drug Allowed PMPM (w/ Rx Rebates; URRR Wksh1)		
Rx Rebates PMPM		
Member Months (Table 2)		
Rx Rebate Dollars (Table 4)		

Table 3

Description	Medical	Rx	Total
Change in Rx Rebates	1.000	0.899	
Change in Other (Table 5)			0.975
Adjusted Projected Allowed EHB Claims PMPM (Table 5)			\$933.62
Adjusted Projected Allowed EHB Claims PMPM (prior to change in other)	\$781.59	\$175.95	\$957.55
Final Change in Rx Rebates			0.981

Highmark Benefits Group**Individual Market****Response to Objection 1 - Question 5b**

	HBG
2023 Allowed PMPM	\$835.52
Demographic Factor	1.886
Network Factor	0.985
Benefit Richness Factor	1.127
Normalized Allowed PMPM	\$398.96

Highmark Benefits Group**Individual Market****Response to Objection 1 - Question 5c**

Population Source	Member Distribution	
	2024 Actual	2025 Assumed
HBG ACA	73.7%	73.5%
Other Highmark	2.1%	2.0%
Prior ACA	0.6%	1.0%
<u>New-to-Blue</u>	<u>23.6%</u>	<u>23.5%</u>
Total	100.0%	100.0%

Highmark Benefits Group

Individual Market

Response to Objection 1 - Question 5d

	HBG				Combined
	Renewal	Other Highmark	Prior ACA	New	Total
2025 Member Months	219,503	5,973	2,986	70,181	298,644
2025 Member Months %	73.5%	2.0%	1.0%	23.5%	100.0%
2023 or 2022 Allowed PMPM*	\$819.38	\$898.26	\$466.12	N/A	
Trend from 2022 to 2023	N/A	N/A	1.125	N/A	
Death Load Adjustment	1.030	1.030	1.030	N/A	
Adjusted Allowed PMPM	\$843.96	\$925.21	\$540.12	\$687.53	\$805.79
Demographic Factor	1.942	1.859	1.769	1.628	1.867
Network Factor	0.986	1.000	1.000	1.000	0.989
Benefit Richness Factor	1.127	1.080	1.080	1.080	1.115
Normalized Allowed PMPM	\$391.12	\$460.84	\$282.64	\$391.12	\$391.43

*The 'Renewal' & 'Other Highmark' sources start with 2023 experience. The 'Prior ACA' source starts with 2022 experience.

Highmark Benefits Group

Individual Market

Response to Objection 1 - Question 5e

Table 1 - 2023 Development

HIOS Plan ID	2023	2023 Network Factors				
	Member Months	Medical	Rx	Capitation	Dental	Total
79962PA0270005	73,124	0.980	1.000	1.000	1.000	
79962PA0280003	15,223	0.980	1.000	1.000	1.000	
79962PA0300002	38,103	0.980	1.000	1.000	1.000	
79962PA0310002	12,862	0.980	1.000	1.000	1.000	
79962PA0290002	7,177	0.980	1.000	1.000	1.000	
79962PA0270004	1,610	0.980	1.000	1.000	1.000	
79962PA0280002	333	0.980	1.000	1.000	1.000	
79962PA0300001	5,847	0.980	1.000	1.000	1.000	
79962PA0310001	1,465	0.980	1.000	1.000	1.000	
79962PA0270003	32,509	0.980	1.000	1.000	1.000	
79962PA0270001	40,250	0.980	1.000	1.000	1.000	
79962PA0280001	5,579	0.980	1.000	1.000	1.000	
79962PA0290001	7,959	0.980	1.000	1.000	1.000	
79962PA0270002	4,678	0.980	1.000	1.000	1.000	
79962PA0320001	1,068	0.980	1.000	1.000	1.000	
Total	247,787	0.980	1.000	1.000	1.000	0.984
Weight		81.51%	18.37%	0.02%	0.10%	100.0%

Table 2 - 2025 Development

HIOS Plan ID	2025 Projected	Induced	2025 Network Factors				
	Member Months	Utilization Factor	Medical	Rx	Capitation	Dental	Total
79962PA0270005	58,848	1.138	1.000	1.000	1.000	1.000	
79962PA0280003	17,916	1.138	1.000	1.000	1.000	1.000	
79962PA0300002	32,100	1.154	1.000	1.000	1.000	1.000	
79962PA0310002	12,612	1.154	1.000	1.000	1.000	1.000	
79962PA0290002	7,284	1.106	1.000	1.000	1.000	1.000	
79962PA0270006	14,616	1.101	1.000	1.000	1.000	1.000	
79962PA0270004	2,076	1.056	1.000	1.000	1.000	1.000	
79962PA0280002	468	1.056	1.000	1.000	1.000	1.000	
79962PA0300001	4,596	1.225	1.000	1.000	1.000	1.000	
79962PA0310001	1,848	1.225	1.000	1.000	1.000	1.000	
79962PA0270003	27,168	1.175	1.000	1.000	1.000	1.000	
79962PA0270001	35,772	1.042	1.000	1.000	1.000	1.000	
79962PA0280001	6,768	1.042	1.000	1.000	1.000	1.000	
79962PA0290001	6,516	1.044	1.000	1.000	1.000	1.000	
79962PA0270002	7,332	1.019	1.000	1.000	1.000	1.000	
79962PA0320001	816	1.005	1.000	1.000	1.000	1.000	
79962PA0330004	20,604	1.131	0.997	1.000	1.000	1.000	
79962PA0340002	3,384	1.131	0.997	1.000	1.000	1.000	
79962PA0350002	10,056	1.147	0.997	1.000	1.000	1.000	
79962PA0360002	9,228	1.147	0.997	1.000	1.000	1.000	
79962PA0370002	1,620	1.099	0.997	1.000	1.000	1.000	
79962PA0330005	4,884	1.095	0.997	1.000	1.000	1.000	
79962PA0330006	348	1.052	0.997	1.000	1.000	1.000	
79962PA0340003	180	1.052	0.997	1.000	1.000	1.000	
79962PA0350001	108	1.215	0.997	1.000	1.000	1.000	
79962PA0360001	216	1.215	0.997	1.000	1.000	1.000	
79962PA0330003	1,176	1.164	0.997	1.000	1.000	1.000	
79962PA0330001	7,008	1.041	0.997	1.000	1.000	1.000	
79962PA0340001	852	1.041	0.997	1.000	1.000	1.000	
79962PA0370001	732	1.042	0.997	1.000	1.000	1.000	
79962PA0330002	1,332	1.018	0.997	1.000	1.000	1.000	
79962PA0380001	180	1.005	0.997	1.000	1.000	1.000	
Total	298,644		0.999	1.000	1.000	1.000	0.999
Weight			81.51%	18.37%	0.02%	0.10%	100.0%

Table 3 - Development of Change in Network Factor

2023 Network Factor	0.984
2025 Network Factor	0.999
Change in Network Factor	1.016

Highmark Benefits Group**Individual Market****Response to Objection 1 - Question 5g**

Service Category	Weight
Inpatient Hospital (Table 3)	19.0%
Outpatient Hospital (Table 3)	38.3%
Professional (Table 3)	22.4%
<u>Other Medical (Table 3)</u>	<u>1.6%</u>
Total Medical	81.3%
Facility as a % of Total Medical	70.5%

Highmark Benefits Group**Individual Market****Response to Objection 1 - Question 5i**

Population Source	2023 Member Distribution	
	Actual	Assumed
HBG ACA	83.4%	85.0%
Other Highmark	2.0%	2.5%
Prior ACA	1.2%	0.5%
<u>New-to-Blue</u>	<u>13.3%</u>	<u>12.0%</u>
Total	100.0%	100.0%

Highmark Benefits Group
Individual Market
Response to Objection 1 - Question 8a

	HBG				Combined
	Renewal	Other Highmark	Prior ACA	New	Total
2025 Billable Member Months	218,960	5,958	2,979	70,007	297,904
2025 Billable Member Months %	73.5%	2.0%	1.0%	23.5%	100.0%
2025 Company-specific Factors					
PLRS					
ARF					
GCF					
IDF					
AV					

Highmark Benefits Group

Individual Market

Response to Objection 1 - Question 8b

Table 1

Statewide Assumptions	Starting Value for 2025 Projection	Source of Starting Value	Adjustment for 2025	2025 Factor on Attachment B
Non-Catastrophic Pool				
Average Premium		2023 Estimate based on CMS Interim Report		
HHS Risk Score		2022 Actual based on CMS Final Report		
Allowable Rating Factor		2023 Estimate based on CMS Interim Report		
Geographic Cost Factor		2023 Estimate based on CMS Interim Report		
Induced Demand Factor		1Q 2024 PID Enrollment Survey (see Table 2 below)		
Actuarial Value		1Q 2024 PID Enrollment Survey (see Table 2 below)		
Catastrophic Pool				
State Avg Premium		2023 Estimate based on CMS Interim Report		
HHS Risk Score		2022 Actual based on CMS Final Report		
Allowable Rating Factor		2023 Estimate based on CMS Interim Report		
Geographic Cost Factor		2023 Estimate based on CMS Interim Report		
Induced Demand Factor		1Q 2024 PID Enrollment Survey (see Table 2 below)		
Actuarial Value		1Q 2024 PID Enrollment Survey (see Table 2 below)		

Table 2

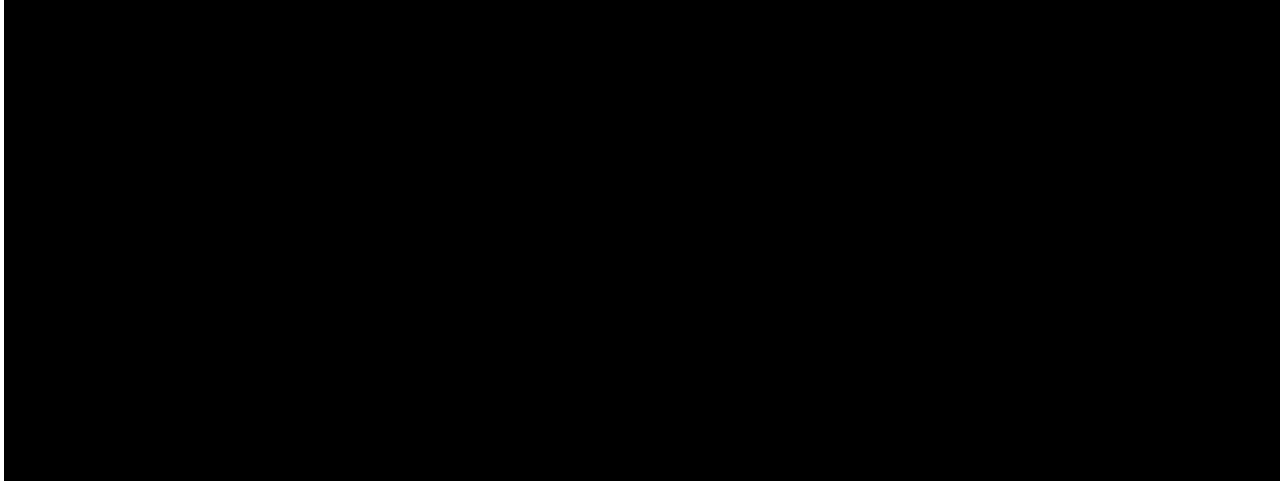
Metal	1Q 2024 Enrollment*		AV Factors	ID Factors
	Member Mths	%		
Gold			0.80	1.08
Silver			0.70	1.03
Bronze			0.60	1.00
Catastrophic			0.57	1.00
Total				

*Source: May 7, 2024 email from PID

Highmark Benefits Group

Individual Market

Response to Objection 1 - Question 8d



Highmark Benefits Group**Individual Market****Response to Objection 1 - Question 9a**

Description	Value
Adjusted Projected Allowed EHB Claims PMPM (Table 5)	\$933.62
Catastrophic Eligibility Adjustment (Table 5)	1.000
<u>Benefits in Addition to EHB PMPM</u>	<u>\$6.77</u>
Non-EHB Adjustment factor	1.007
Market-Adjusted Projected Allowed EHB Claims PMPM (Table 5)	\$929.73
Projected Allowed Non-EHB Claims PMPM (Table 5)	\$6.74

Highmark Benefits Group**Individual Market****Response to Objection 1 - Question 9b**

Description	2023 SHCE* HBG
Adjusted Premium Earned (Line 1.8)	\$184,375,356
Improving HC Quality Expenses (Line 6.6)	\$875,355
Quality Improvement as % of Premium	0.47%

*SHCE = Supplemental Health Care Exhibit

Highmark Benefits Group

Individual Market

Response to Objection 1 - Question 9c

Description	2024	2025	% Difference
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$406.70	\$458.55	12.7%
Base Period	CY2022	CY2023	
Allowed Claims (Non-Capitated) (Table 2)	\$743.92	\$845.06	24.9%
Non-EHB portion of Allowed Claims (Table 2)	\$1.23	\$2.01	0.2%
Total Prescription Drug Rebates (Table 2)	(\$51.63)	(\$69.37)	(4.4%)
Total EHB Capitation (Table 2)	<u>\$0.15</u>	<u>\$0.15</u>	<u>(0.0%)</u>
B. Base period allowed claims before normalization	\$691.21	\$773.83	20.3%
C. Normalization factor component of change	(\$368.99)	(\$403.55)	(8.5%)
D1. Base period allowed claims after normalization	\$322.22	\$370.28	11.8%

Highmark Benefits Group**Individual Market****Response to Objection 1 - Question 9d**

Description	Value
Adjusted Projected Allowed EHB Claims PMPM (Table 5)	\$933.62
Projected Paid to Allowed Ratio (Table 5)	0.854
Projected Reinsurance Incurred Claim Impact	4.5%
Projected Incurred Reinsurance Recoveries PMPM	\$35.92

Highmark Benefits Group

Individual Market

Response to Objection 1 - Question 10

Lapse Rates					
Age Band	Metal Level				
	Platinum	Gold	Silver	Bronze	Catastrophic
<18					
18-24					
25-29					
30-34					
35-39					
40-44					
45-49					
50-54					
55-59					
60-63					
64+					

Highmark Benefits Group**Individual Market****Response to Objection 1 - Question 11**

	Value
2023 MLR (Table 2)	89.6%
Trend	1.254
Morbidity	0.981
Demographics	0.990
Network	1.016
Risk Adjustment	1.036
Reinsurance	0.996
Other	0.995
2024 Average Rate Increase	0.894
Projected 2025 MLR (w/o 2025 Requested Rate Increase)	101.7%
2025 Average Requested Rate Increase	12.8%
Projected 2025 MLR (with 2025 Requested Rate Increase)	90.2%



July 17, 2024

Mr. Michael Hibbert, Actuary
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Benefits Group 2025 ACA Rate Filing (Individual Market)
Highmark Filing # 1A-DP-24-HBG (SERFF Filing # HGHM-134061480)

Dear Mr. Hibbert:

Enclosed are responses to your July 3, 2024 questions regarding SERFF Filing # HGHM-134061480. We have included your questions along with our responses for your convenience.

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

Sincerely,

[REDACTED]

[REDACTED]
Actuarial Manager, Individual Markets
Highmark Inc.

1. The following are related to trend:

- a. Objection 2f from the prior letter still stands. Please provide a revised version of the PAAM Exhibits with different medical and prescription drug trends.**
- b. Please explain what data is being used in the Q2a tab of the Response Exhibits. If this is adjusted historical HCA ACA data, please explain what adjustments were made. If this is a different data source, please provide the source and list any market types represented in the data.**
- c. The trend exhibits provided in response to Question 2a indicates a ‘Cumul Factor’ was used to determine the pricing PMPM for both medical and pharmacy claims. Please provide a detailed exhibit displaying an example of the underlying assumptions and the quantitative development of these factors for each of medical and pharmacy.**
- d. Please provide a detailed narrative that describes how projected changes in provider contracting arrangements has been considered within the trend development.**
- e. Please provide a detailed narrative that describes how current and future cost of care initiatives have been considered within the trend development. In addition, please provide a detailed quantitative exhibit that summarizes the cost of care initiatives that the company has in place or expects to be in place for PY25 and the favorable adjustment to trend as a result of the initiatives.**
- f. Please provide a detailed narrative that explains why all of 2023 was not utilized in the regression analysis. Please provide an updated version of the table included on the Q2c Response tab that includes all of 2023 in the regression.**

Response:

- a. A revised version of the PAAM Exhibits has been uploaded to SERFF in conjunction with these responses. Please see exhibit labeled Q1a Response1 for the development of the trend estimates produced by the regression analysis. Shaded in gray is the time-period used for the regressions. Please see the attached exhibit labeled Q1a Response2 for the development of the separate medical and prescription drug trends. The only adjustments made to the regression trend output were actuarial judgment and weighting of the trend for Rating Area 8 trend expectations. These adjustments are described in the exhibit labeled Q1a Response2.

If the Department wants to use the revised version of the PAAM Exhibits with the split medical and drug trends, the Company will need to submit revised versions of all of the other filing documents at a later date.

- b. The data used in Objection 1, Q2a tab is historical HBG data normalized for population mix, cost savings, and provider shift as described in response to Question 1c below.
- c. Please see the attached exhibit labeled Q1c Response for an example of the “Cumul Factor” development. The Population Mix column represents changes in population age, gender, etc. over time. The Cost Savings column represents changes in care costs initiatives value, and the Provider Shift column represents change in provider mix.

- d. The Company's provider contracting area has analyzed future expected contracting changes and provided factors to account for these future changes. The changes are included in the Allowed PMPM streams provided in column C of the Company's Objection 1, Question 2a response dated June 19, 2024.

For in-area facilities, the timing and impact of increases by facility are provided by the provider contracting area. For out of area facilities, we use a standard assumption based on historical data. For professional services, we use the aggregate change in our fee schedule. These are all composited using actual utilization into the provider contracting factors, which are incorporated in the trend development.

- e. The realized value of current cost of care initiatives are included in the base period data. As a result, ongoing and future levels are assumed to increase at the same rate as the trend assumption. Any further improvement due to Highmark's continued efforts to lower cost of care would be reflected in future experience as it emerges and could offset unexpected trend drivers that emerge after the filing trend development.

The attached exhibit labeled Q1c Response has a column showing the cost of care initiatives estimated value that is part of the "Cumul Factor" column in the trend development.

- f. The Company noticed a step up in medical claims spend in the later parts of 2023. By not using the last few months of 2023 in the regression analysis, we implicitly treated this step up as a one-time event. If the step up ultimately is not a one-time event, the underlying trend assumption would be insufficient. Please see the exhibit labeled Q1f Response1 for an updated version of the table that shows all of 2023 in the regression. Additionally, please see the exhibit labeled Q1f Response2 for a summary of the revised annual trend resulting from using all of 2023 in the regression. If the same explicit actuarial judgment adjustment of -0.7% is applied, the revised required annual trend for rating region 3 becomes 13.5% (instead of the original 12.5%). This implies that there is an additional *implicit* actuarial judgment adjustment of -1% for rating region 3 (or -0.8% overall) resulting from the decision to not include all of 2023 in the regression analysis.

The Company makes every effort to select filing assumptions that are reasonable individually and produce rates that are reasonable in aggregate. Based on the preceding paragraph, it is evident that the selected trend assumption in the filing is lower than an alternative approach that could also reasonably be justified. If the Department requests changes to other filing assumptions that have the effect of reducing the rates, the trend assumption may need to be increased to ensure the rates are reasonable in aggregate.

2. The following are related to the file “1A-DP-24-HBG Objection 1 Response Exhibits.xlsx”:
- a. Using the Rx Rebates PMPM values from cells D23 and C23 of the Q5a Response tab, the implied annual growth rate is [REDACTED]. Please explain why this is significantly different from the rolling 12-month growth rate of Prescription Drug Rebates (Column J from Table 4 of the PAAME), which is 34.3%.
 - b. Please provide a detailed quantitative exhibit in Excel supporting the 0.899 Change in Rx Rebates factor in cell D32 of the Q5a Response tab.
 - c. Please provide an exhibit in Excel supporting the Death Load Adjustment of 1.03 in row 16 of the Q5d Response tab. Additionally, please explain the source of the data used.
 - d. Please provide an exhibit in Excel showing the development of the Demographic, Network, and Benefit Richness factors for each member category shown in rows 19, 20, and 21 of the Q5d Response tab. Additionally, please explain the source of the data used.
 - e. Please provide an exhibit in Excel with data supporting the PLRS, ARF, GCF, IDF, and AV factors in rows 15, 16, 17, 18, and 19 of the Q8a Response tab. Additionally, please explain the source of the data used.
 - f. Please explain what factors are causing the 24.9% increase in the Allowed Claims (Non-Capitated) (Table 2) values from CY2022 to CY2023 from the Q9c tab and provide an exhibit in Excel supporting these factors.

Response:

- a. [REDACTED]
- b. The development of the 0.899 Change in RX Rebate factor can be found in the formula for cell D32 of the Objection 1, Q5a Response tab dated June 19, 2024.
- c. Please see the attached exhibit labeled Q2c Response for the development of the Death Load Adjustment Factor. The data used in the development is experience period data for the most recent calendar year. In this response, the experience period paid claims data represents the 2023 calendar year results across Highmark’s PA individual ACA footprint, with run out through February 2024.
- d. Please see the attached exhibit labeled Q2d Response for the development of the Demographic, Network, and Benefit Richness Factors. Please refer to Objection 1, Question 5d response dated June 19, 2024 for a description of each sources. The Demographic Factor is comprised of the average age factor, average tobacco factor, and average area factor for members identified in the 2/1/2024 snapshot. The Network Factor is derived using the base enrollment period data to dollar weight the average medical and RX network factors. The Benefit Richness Factor for the

“Renewal” source is the average induced demand factor and all other sources assumed a richness of 1.08 to align with the assumption that new entrances align most closely to the gold metal level.

- e. Please see the attached exhibit labeled Q2e Response for the development of the PLRS, ARF, GCF, IDF, and AV factors in rows 15, 16, 17, 18, and 19 of the Q8a Response tab. Tables 1 and 2 show these factors for the Non-Catastrophic and Catastrophic Pools, respectively. Table 3 calculates the composite factors from Tables 1 and 2. Table 4 is included for illustrative purposes and demonstrates how the factors in Table 1 are calculated for the “Renewal” source. Table 5 calculates the GCF used in Table 4.

The data used is historical Company experience. The only exception is for the PLRS for the “New” source, which is adjusted from the “Renewal” data.

- f. When comparing the experience period data of 2022 and 2023, the driving difference is moderate increases of 13% to 15% in allowed claims across the benefit categories of inpatient, outpatient, professional, and drug. Please note that the 24.9% increase is the difference in allowed claims relative to the 2024 calibrated plan adjusted index rate. The result is any moderate increases in allowed claims being amplified when compared to the index rate.

3. As a follow-up to objection 7 from the prior objection letter, please explain what factors are causing the differences between the Metallic and Pricing AV values. Please provide a detailed quantitative exhibit that illustrates that there is no additional induced demand beyond what is prescribed by the Department being included.

Response:

The Metallic AV values are produced using the CMS provided AV calculator. This model is based on nationwide data, whereas the Pricing AV values are developed using a model that is based on the Company's own data. We have found that the CMS AV calculator produces Metallic AV values that are materially lower than the actual paid to allowed ratios that materialize.

The exhibit labeled Q3 Response illustrates these variances for Gold and Bronze plans using 2023 Metallic AVs and actual 2023 experience for the Company. As shown, the Metallic AVs are not adequate for the Company's actual experience. Thus, the variances are generated by observed paid to allowed ratios and not the inclusion of any additional induced demand. Please note that Silver experience is excluded from the exhibit because it is not credible after the CSR variant members are removed.

4. What markets are represented in the data used in the external actuarial consulting company’s study discussed in response to objection 8b from the prior objection letter?

Response:

The external actuarial consulting company’s study that we utilized is specific to the Individual market. We do not have any additional details beyond the member months previously cited.

- 5. Has the Company experienced membership growth due to Medicaid Redeterminations? If so, please provide a detailed quantitative exhibit and narrative that illustrates what this new Medicaid Expansion membership looks like from a morbidity and age perspective, compared to remaining membership in the block.**
- a. Please provide a detailed narrative that describes the implications to risk adjustment for this membership growth.**

Response:

The Company has undoubtedly experienced some membership growth due to Medicaid Redeterminations. However, the Company's ability to accurately identify Medicaid Redetermination members is limited to those members who were previously enrolled in our Medicaid MCO. Since there is very little overlap between the Company's geographic footprint and our Medicaid MCO's geographic footprint, we are unable to provide any quantitative data to assess the membership in this particular region.

- 6. In the response to question 8d from the prior objection letter, it is indicated that there are no anticipated reimbursements in 2025 related to the high cost risk pool. On the II.b. Reins Table – Proj there are ■ members with annual incurred claims of \$1,000,000+ for the projection period. Please revise so these are consistent.**

Response:

The ■ members with annual incurred claims greater than \$1,000,000 shown on the II.b. Reins Table – Proj tab of the PAAM Exhibits represents the total members across all of Highmark's three Pennsylvania entities after completing and trending the claims from 2023 to 2025. By comparison, we had only ■ members with annual incurred claims greater than \$1,000,000 across all of Highmark's three Pennsylvania entities during the most recent 2023 EDGE submission. While standard completion and trend methodologies are appropriate in aggregate, they are likely to be much less accurate when applied to such a narrow portion of the continuance table. Furthermore, there is a significant amount of volatility both in the number of members that reach the HCRP attachment point and in the amount of the incurred claim dollars from year to year. As a result, the Company believes that a more stable adjustment would be to apply the average HCRP reimbursement as a percentage of premium observed across all of Highmark's three Pennsylvania entities over the last two years (2022 & 2023). This value equals ■. We would also appreciate an opportunity to reassess the percentage of premium charge assumption after CMS releases the 2023 HCRP results in the next week. If the Department agrees with this approach, we will update the filing documents to reflect this change in a subsequent submission.

Highmark Benefits Group

Individual Market

Response to Objection 2 - Question 1a

Description	Medical	Rx	Total	Notes
2023 Allowed 12-Month PMPM	\$ 567.47	\$ 227.23	\$ 794.70	Source is supporting monthly PMPMs streams.
2025 Allowed 12-Month PMPM	\$ 748.04	\$ 270.21	\$1,018.25	Source is supporting monthly PMPMs streams.
Allowed Annual Trend 2023 to 2025	14.8%	9.0%	13.2%	
Actuarial Judgment	(1.2%)	0.6%	(0.7%)	Reasonable range around deterministic estimate applied including consideration for enrollment changes
Rating Region 3 Trend Expectation	13.6%	9.6%	12.5%	
Rating Region 8 Trend Expectation	10.0%	10.0%	10.0%	Trend is based on other PA ACA Individual expected trends since Region 8 history is not available.
Region 8 Membership Weighting	20.7%	20.7%	20.7%	Portion of projected 2025 enrollment in Region 8.
Required Annual Trend	12.87%	9.72%	11.98%	Weighted trend for Regions 3 and 8

Highmark Benefits Group
Individual Market
Response to Objection 2 - Question 1c

Incurred Month	Medical				Rx			
	Population Mix	Cost Savings	Provider Shift	Cumul Factor	Population Mix	Cost Savings	Provider Shift	Cumul Factor
1/18	1.39	0.99	1.00	1.37	1.40	1.00	1.00	1.39
2/18	1.39	0.99	1.00	1.38	1.39	1.00	1.00	1.38
3/18	1.39	0.99	1.00	1.38	1.38	1.00	1.00	1.38
4/18	1.39	0.99	1.00	1.37	1.39	0.99	1.00	1.38
5/18	1.38	0.99	1.00	1.36	1.39	0.99	1.00	1.39
6/18	1.39	0.99	1.00	1.36	1.40	0.99	1.00	1.39
7/18	1.39	0.99	1.00	1.36	1.39	0.99	1.00	1.38
8/18	1.37	0.99	1.00	1.35	1.41	0.99	1.00	1.40
9/18	1.38	0.99	1.00	1.36	1.41	0.99	1.00	1.40
10/18	1.37	0.99	1.00	1.35	1.42	0.99	1.00	1.41
11/18	1.38	0.99	1.00	1.36	1.42	0.99	1.00	1.41
12/18	1.37	0.99	1.00	1.35	1.40	0.99	1.00	1.39
1/19	1.40	0.97	1.00	1.37	1.32	0.99	1.00	1.31
2/19	1.40	0.97	1.00	1.36	1.31	0.99	1.00	1.31
3/19	1.39	0.97	1.00	1.35	1.30	0.99	1.00	1.29
4/19	1.39	0.97	1.00	1.35	1.29	0.99	1.00	1.28
5/19	1.36	0.97	1.00	1.32	1.28	0.99	1.00	1.27
6/19	1.35	0.97	1.00	1.30	1.26	0.99	1.00	1.25
7/19	1.33	0.97	1.00	1.29	1.29	0.99	1.00	1.28
8/19	1.33	0.97	1.00	1.28	1.28	0.99	1.00	1.27
9/19	1.34	0.97	1.00	1.30	1.29	0.99	1.00	1.28
10/19	1.33	0.97	1.00	1.29	1.29	0.99	1.00	1.28
11/19	1.31	0.97	1.00	1.26	1.27	0.99	1.00	1.26
12/19	1.31	0.97	1.00	1.27	1.26	0.99	1.00	1.25
1/20	1.25	0.95	1.00	1.19	0.98	0.99	1.00	0.97
2/20	1.26	0.95	1.00	1.20	0.97	0.99	1.00	0.96
3/20	1.26	0.95	1.00	1.20	0.97	0.99	1.00	0.96
4/20	1.25	0.95	1.00	1.19	0.96	0.99	1.00	0.96
5/20	1.25	0.95	1.00	1.18	0.96	0.99	1.00	0.95
6/20	1.23	0.95	1.00	1.17	0.96	0.99	1.00	0.95
7/20	1.24	0.95	1.00	1.18	0.99	0.99	1.00	0.98
8/20	1.23	0.95	1.00	1.17	0.99	0.99	1.00	0.98
9/20	1.23	0.95	1.00	1.16	0.99	0.99	1.00	0.99
10/20	1.23	0.95	1.00	1.17	0.99	0.99	1.00	0.98
11/20	1.23	0.95	1.00	1.17	0.99	0.99	1.00	0.98
12/20	1.23	0.95	1.00	1.16	1.00	0.99	1.00	0.99
1/21	1.30	0.95	1.00	1.23	1.04	0.99	1.00	1.03
2/21	1.29	0.94	1.00	1.22	1.03	0.99	1.00	1.02
3/21	1.28	0.94	1.00	1.21	1.04	0.99	1.00	1.02
4/21	1.29	0.94	1.00	1.21	1.05	0.98	1.00	1.03
5/21	1.28	0.94	1.00	1.20	1.04	0.98	1.00	1.03
6/21	1.30	0.94	1.00	1.22	1.04	0.98	1.00	1.02
7/21	1.29	0.94	1.00	1.21	1.03	0.98	1.00	1.02
8/21	1.29	0.94	1.00	1.21	1.02	0.98	1.00	1.01
9/21	1.28	0.94	1.00	1.20	0.99	0.98	1.00	0.98
10/21	1.28	0.94	1.00	1.20	0.99	0.98	1.00	0.98
11/21	1.27	0.94	1.00	1.19	0.99	0.98	1.00	0.97
12/21	1.27	0.94	1.00	1.18	0.99	0.98	1.00	0.97
1/22	1.29	0.93	1.00	1.20	0.99	0.98	1.00	0.97
2/22	1.26	0.93	1.00	1.17	0.99	0.98	1.00	0.97
3/22	1.24	0.93	1.00	1.16	0.99	0.98	1.00	0.97
4/22	1.24	0.93	1.00	1.16	0.99	0.98	1.00	0.97
5/22	1.24	0.93	1.00	1.16	1.01	0.98	1.00	0.99
6/22	1.24	0.93	1.00	1.15	1.00	0.98	1.00	0.98
7/22	1.23	0.93	1.00	1.14	0.98	0.98	1.00	0.96
8/22	1.22	0.93	1.00	1.13	0.99	0.98	1.00	0.97
9/22	1.22	0.93	1.00	1.14	0.98	0.98	1.00	0.96
10/22	1.22	0.93	1.00	1.13	0.98	0.98	1.00	0.96
11/22	1.22	0.93	1.00	1.13	0.98	0.98	1.00	0.96
12/22	1.21	0.93	1.00	1.12	0.99	0.98	1.00	0.97
1/23	1.22	0.93	1.00	1.13	0.95	0.98	1.00	0.93
2/23	1.19	0.92	1.00	1.10	0.93	0.98	1.00	0.92
3/23	1.19	0.92	1.00	1.10	0.94	0.98	1.00	0.92
4/23	1.19	0.92	1.00	1.09	0.93	0.98	1.00	0.91
5/23	1.19	0.92	1.00	1.10	0.94	0.98	1.00	0.92
6/23	1.20	0.92	1.00	1.10	0.94	0.98	1.00	0.92
7/23	1.21	0.92	1.00	1.11	0.94	0.98	1.00	0.92
8/23	1.21	0.92	1.00	1.12	0.93	0.98	1.00	0.91
9/23	1.21	0.92	1.00	1.11	0.93	0.98	1.00	0.91
10/23	1.20	0.92	1.00	1.10	0.93	0.98	1.00	0.91
11/23	1.19	0.92	1.00	1.10	0.94	0.98	1.00	0.92
12/23	1.20	0.92	1.00	1.10	0.94	0.98	1.00	0.92
1/24	1.17	0.91	1.00	1.07	0.99	0.98	1.00	0.97
2/24	1.18	0.91	1.00	1.07	0.95	0.98	1.00	0.93
3/24	1.18	0.91	1.00	1.07	0.95	0.98	1.00	0.93
4/24	1.18	0.91	1.00	1.07	0.95	0.98	1.00	0.93
5/24	1.18	0.91	1.00	1.07	0.95	0.98	1.00	0.93
6/24	1.18	0.91	1.00	1.07	0.95	0.98	1.00	0.93
7/24	1.18	0.91	1.00	1.07	0.95	0.98	1.00	0.93
8/24	1.18	0.91	1.00	1.07	0.95	0.98	1.00	0.93
9/24	1.18	0.91	1.00	1.07	0.95	0.98	1.00	0.93
10/24	1.18	0.91	1.00	1.07	0.95	0.98	1.00	0.93
11/24	1.18	0.91	1.00	1.07	0.95	0.98	1.00	0.93
12/24	1.18	0.91	1.00	1.07	0.95	0.98	1.00	0.93
1/25	1.18	0.90	1.00	1.06	0.95	0.98	1.00	0.93
2/25	1.18	0.90	1.00	1.06	0.95	0.98	1.00	0.93
3/25	1.18	0.90	1.00	1.06	0.95	0.98	1.00	0.93
4/25	1.18	0.90	1.00	1.06	0.95	0.98	1.00	0.93
5/25	1.18	0.90	1.00	1.06	0.95	0.98	1.00	0.93
6/25	1.18	0.90	1.00	1.06	0.95	0.98	1.00	0.93
7/25	1.18	0.90	1.00	1.06	0.95	0.98	1.00	0.93
8/25	1.18	0.90	1.00	1.06	0.95	0.98	1.00	0.93
9/25	1.18	0.90	1.00	1.06	0.95	0.98	1.00	0.93
10/25	1.18	0.90	1.00	1.06	0.95	0.98	1.00	0.93
11/25	1.18	0.90	1.00	1.06	0.95	0.98	1.00	0.93
12/25	1.18	0.90	1.00	1.06	0.95	0.98	1.00	0.93

Highmark Benefits Group

Individual Market

Response to Objection 2 - Question 1f

Description	Medical	Rx	Total	Notes
2023 Allowed 12-Month PMPM	\$ 567.47	\$ 227.23	\$ 794.70	Source is supporting monthly PMPMs streams.
2025 Allowed 12-Month PMPM	\$ 770.01	\$ 267.13	\$1,037.14	Source is supporting monthly PMPMs streams.
Allowed Annual Trend 2023 to 2025			14.2%	
Actuarial Judgment			(0.7%)	Reasonable range around deterministic estimate applied including consideration for enrollment changes
Rating Region 3 Trend Expectation			13.5%	
Rating Region 8 Trend Expectation			10.0%	Trend is based on other PA ACA Individual expected trends since Region 8 history is not available.
Region 8 Membership Weighting			20.7%	Portion of projected 2025 enrollment in Region 8.
Required Annual Trend			12.81%	Weighted trend for Regions 3 and 8

Highmark Benefits Group

Individual Market

Response to Objection 2 - Question 2c

Description	PA ACA Population Subset		
	2024 Renewal	2024 Lapse Due to Death	Renewal and Dead Population
2023 Member Months	965,772	1,053	966,825
2023 Incurred Claims (Not Completed)	\$618,435,508	\$18,636,458	\$637,071,966
Death Load Adjustment Factor			1.03

Highmark Benefits Group

Individual Market

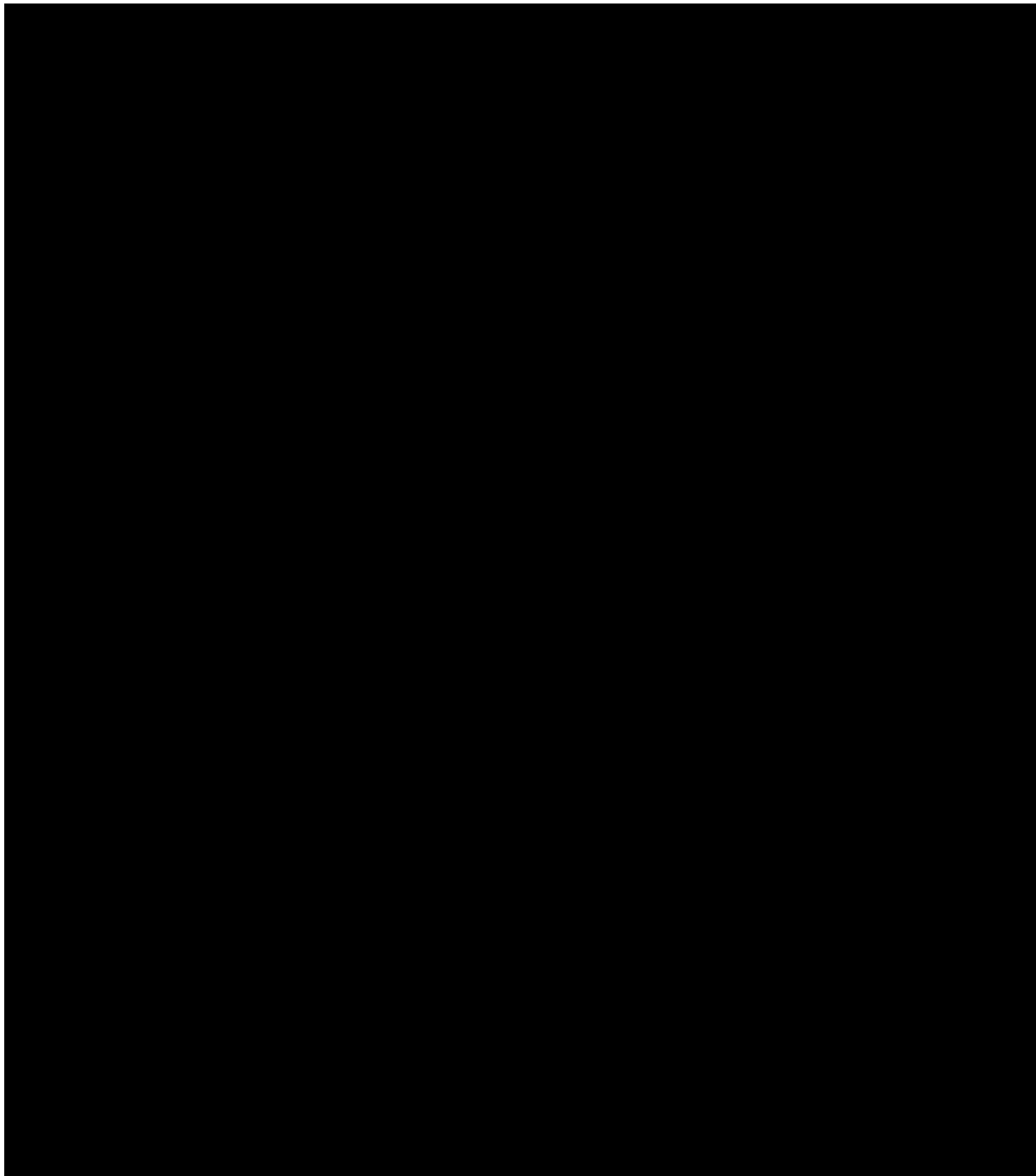
Response to Objection 2 - Question 2d

	HBG			
	Renewal	Other Highmark	Prior ACA	New
2023 Average Age	1.927	1.854	1.750	1.620
2023 Average Tobacco	1.008	1.003	1.011	1.005
2023 Average Area	1.000	1.000	1.000	1.000
Demographic Factor	1.942	1.859	1.769	1.628
2023 Allowed Medical PMPM	\$581.93			
2023 Allowed RX PMPM	\$216.22			
2023 Average Medical Network	0.980			
2023 Average Rx Network	1.000			
Network Factor	0.986	1.000	1.000	1.000
Benefit Richness Factor	1.127	1.080	1.080	1.080

Highmark Benefits Group

Individual Market

Response to Objection 2 - Question 2e



Highmark Benefits Group**Individual Market****Response to Objection 2 - Question 3**

Metal	2023 Metallic AV	Actual 2023 Paid to Allowed Ratio
Gold	79.6%	88.0%
Bronze	64.3%	73.1%



August 2, 2024

Mr. Michael Hibbert, Actuary
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Benefits Group 2025 ACA Rate Filing (Individual Market)
Highmark Filing # 1A-DP-24-HBG (SERFF Filing # HGHM-134061480)

Dear Mr. Hibbert:

Enclosed are responses to your July 24, 2024 questions regarding SERFF Filing # HGHM-134061480. We have included your questions along with our responses for your convenience. In conjunction with these responses, we are also submitting revisions to relevant filing documents to reflect the following changes:

- In response to Question 2f and Question 6a of the Department's objection letters dated June 5, 2024 and July 24, 2024, respectively, the medical and drug trends have been split out and set such that the aggregate trend aligns to the aggregate trend initially filed on May 15, 2024.
- In response to Question 2 of the Department's objection letter dated July 24, 2024, the 2023 experience period risk adjustment amount found in Table 2 of the PAAM Exhibits has been updated to reflect the final amount released by CMS on July 22, 2024.
- In response to Question 5 of the Department's objection letter dated July 24, 2024, the reinsurance parameters have been updated to reflect a \$60,000 attachment point, a 60% coinsurance rate, and a \$100,000 reinsurance cap.

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

Sincerely,

[REDACTED]

[REDACTED]
Actuarial Manager, Individual Markets
Highmark Inc.

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

Response:

We have tested and confirmed that the rates in Table 11 of the Actuarial Memorandum Exhibits, the PA Plan Design Summary and Rate Tables, and the Federal Rates Template are identical.

- 2. Please update the 2023 experience period risk adjustment amount, in Table 2, to reflect the final CMS risk adjustment amount released on July 22nd.**

Response:

The 2023 experience period risk adjustment amount in Table 2 has been updated to reflect the final amount released by CMS on July 22, 2024.

- 3. If the projected risk adjustment transfer amount in Table 5 will be modified, due to the final CMS transfer amount published on July 22nd, please provide narrative and detailed supporting data to justify the proposed changes. Additionally, please ensure all applicable supporting exhibits are updated to reflect these changes.**

Response:

The Company does not intend to modify its projected 2025 risk adjustment transfer amounts based on the 2023 results.

- 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).**

Response:

All of the relevant rate filing documents are being updated and submitted in SERFF in conjunction with these responses.

- 5. 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 these factors in the PAAM Exhibits.**

Response:

The Company is submitting a revised filing to reflect this change in the coinsurance rate in conjunction with these responses.

- 6. The following are related to trend:**
- a. As a result of separating the medical and prescription drug trends, the Total Annual Trend in cell G52 of Table 3 of the PAAM Exhibits changed. It appears that this is because the Weights included in column H differ from the Medical and Rx weights implied by the 2023 Allowed 12-Month PMPM values in the response exhibit. Please provide a detailed narrative explaining why different weights are used and revise so that the aggregate trend shown in Table 3 matches the requested aggregate trend from the prior version of the PAAM Exhibits.**
 - b. Please explain why the same actuarial judgement adjustment used on the Q1a Response2 tab is used on the Q1f Response2 tab.**

Response:

- a. The aggregate trend is applied to the EHB claims and capitation PMPMs net of drug rebates found on Table 5 of the PAAM Exhibits. To align with Table 5, the prescription drug claims weighting in Table 3 must also be net of drug rebates. This differs from the weighting in the Company's Objection 2, Question 1a response dated July 17, 2024, where the weighting uses gross prescription drug claims. In the revised Table 3 that is being submitted with these responses, a uniform adjustment factor is applied to the split medical and drug utilization trends to account for the difference in weighting and align the aggregate trend to what was initially filed on May 15, 2024.
- b. Q1fResponse2 isolates the change in trend related to including data points through 12/2023. This was not the trend used in the filing, but if those data points were to be used, the assumption is that those additional trend points are valid to include. The same level of actuarial judgment from the filing would apply, and the more recent data points are being relied upon to change the trend.

There are limits to the level of actuarial judgment that should be applied to a calculated trend. As a hypothetical example, assume a trend calculation was 9.1% - 0.6% actuarial judgment = 8.5% without recent historical data points. Then, an alternative approach of adding data points through 12/23 is considered under the assumption that those points are valid for the future. If this revision results in a raw calculated trend of 10.5%, applying an actuarial judgment factor of -2% to get back to the original 8.5% would be extreme.

We have made every effort to reasonably reduce our trends through the actuarial judgment applied in the filing.

- 7. Please provide an exhibit in Excel showing the Medicare Reimbursement rate at the beginning of the base experience period through the end of the projection period.**

Response:

The information needed for this exhibit is not readily available.

- 8. Please provide a table in Excel showing what the projected prescription drug rebate PMPMs were for 2023, 2022, and 2021 based on the filings for PY23, PY22, and PY21. Please also include a column showing the actual prescription drug rebate PMPMs. Please describe any applicable adjustments made as a result of any differences for the PY25 filing.**

Response:

Please see the attached exhibit labeled Q8 Response for a comparison of the priced vs. actual prescription drug rebate PMPMs from 2021 to 2023. Although the exhibit shows that the actuals have exceeded the priced values, this comparison is only telling part of the story. A likely driver of actual rebates exceeding priced rebates is higher-than-expected prescription drug utilization. Using data from the Objection 1, Question 2a Response tab, the observed actual prescription drug trend from 2022 to 2023 was approximately 14% compared to a pricing trend of approximately 9%. This illustrates why all of the filing assumptions must be assessed not only individually but also in aggregate.

Additionally, please note that in researching the response to this question, we discovered that the underlying model was overstating the projected Rx rebates for 2025. After considering all of the other filed factors/assumptions, the Company believes that the overall rate change is still reasonable assuming no other assumption changes occur and proposes to not increase the rates to adjust for this issue.

- 9. In response to standard question 12a, it's indicated that the Company will use a copay adjustment program. Has this impacted the rate development? If so, where is this incorporated and what is the magnitude of the impact?**

Response:

The impact of the copay adjustment program used by the Company is included as an immaterial 0.1% reduction to the Pricing AVs on the plans that offer the program. Pharmaceutical manufacturers have been lowering financial assistance, removing drugs, and/or discontinuing participation in the copay adjustment program which is leading to lower expected savings.

10. The Department is interested in seeing certain updated items from Table 2 of the PAAM. In particular, we would like to see the revised calendar year 2023 membership, drug rebates, capitations, and claims with run-out through the end of May 2024. Please fill out the restated experience exhibit spreadsheet which is provided as an Excel attachment.

Response:

Please see the attached exhibit labeled Q10 Response. Additionally, please see the table below for a summary of the Company’s restated 2023 financial performance. These values include the final risk adjustment results from the revised Table 15 plus the additional claim run-out provided in the response to this question. Though not captured in the prescribed template, please note that the final 2023 reinsurance receivable restated unfavorably compared to the value initially estimated and filed using runout through February 2024.

HBG	2023 Financial Performance		
	Revenue	G/(L)	% G/(L)
Table 15 w/updated RA & claim run-out	\$176,921,803	\$2,689,433	1.5%

Highmark Benefits Group

Individual Market

Response to Objection 3 - Question 8

	RX Rebate PMPMs		
Year	Priced	Actual	\$ Difference
2021			
2022			
2023			

Highmark Benefits Group

Individual Market

Response to Objection 3 - Question 10

CY23 Experience with Runout Through May 2024	Member Months	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Prescription Drug Rebates	Total EHB Capitation
247,700	\$208,467,775	\$490,183	(\$17,205,242.00)	\$37,155	



August 16, 2024

Mr. Michael Hibbert, Actuary
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Benefits Group 2025 ACA Rate Filing (Individual Market)
Highmark Filing # 1A-DP-24-HBG (SERFF Filing # HGHM-134061480)

Dear Mr. Hibbert:

This rate filing has been modified from the version submitted on May 15, 2024 and revised on August 2, 2024. As a result of the Department's review of this filing, the requested average rate increase has been lowered from 11.9% to 10.4%. This change was implemented by making the following changes to the prior version of the filing:

- The medical and drug trends for Rating Region 8 were decreased from 10.0% to 8.0%.
- The medical trend for Rating Region 3 was decreased from 13.2% to 12.6%.

In light of these changes, the questions from your August 12, 2024 objection letter are no longer applicable. However, in conjunction with this response, we are submitting revisions to relevant filing documents that support the development of the revised rate increase.

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

Sincerely,

[REDACTED]

[REDACTED]
Actuarial Manager, Individual Markets
Highmark Inc.

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
1	Unified Rate Review v6.0																			To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P. To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L. To validate, select the Validate button or Ctrl + Shift + I. To finalize, select the Finalize button or Ctrl + Shift + F.
2																				
3	Company Legal Name:	Highmark Benefits Group																		
4	HIOS Issuer ID:	79962	State:	PA																
5	Effective Date of Rate Change(s):	1/1/2025	Market:	Individual																
6																				
7																				
8	Market Level Calculations (Same for all Plans)																			
9																				
10																				
11	Section I: Experience Period Data																			
12	Experience Period:	1/1/2023	to	12/31/2023																
13			Total		PMPM															
14	Allowed Claims		\$192,330,516.37		\$776.19															
15	Reinsurance		\$8,137,745.90		\$32.84															
16	Incurred Claims in Experience Period		\$156,452,994.17		\$631.40															
17	Risk Adjustment		\$6,242,631.70		\$25.19															
18	Experience Period Premium		\$170,726,735.00		\$689.01															
19	Experience Period Member Months		247,787																	
20																				
21	Section II: Projections																			
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	\$147.40	1.050	1.063	1.050	1.063	\$183.74													
25	Outpatient Hospital	\$296.49	1.050	1.063	1.050	1.063	\$369.58													
26	Professional	\$173.14	1.050	1.063	1.050	1.063	\$215.82													
27	Other Medical	\$12.18	1.050	1.063	1.050	1.063	\$15.19													
28	Capitation	\$0.15	1.050	1.063	1.050	1.063	\$0.19													
29	Prescription Drug	\$144.47	1.050	1.039	1.050	1.039	\$171.89													
30	Total	\$773.83					\$956.41													
31																				
32	Morbidity Adjustment				0.981															
33	Demographic Shift				0.990															
34	Plan Design Changes				1.000															
35	Other				0.991															
36	Adjusted Trended EHB Allowed Claims PMPM for	1/1/2025			\$921.13															
37																				
38	Manual EHB Allowed Claims PMPM				\$0.00															
39	Applied Credibility %				100.00%															
40																				
41	Projected Period Totals																			
42	Projected Index Rate for	1/1/2025			\$921.13	\$275,089,947.72														
43	Reinsurance				\$49.78	\$14,865,865.34														
44	Risk Adjustment Payment/Charge				-\$11.31	-\$3,376,851.35														
45	Exchange User Fees				2.88%	\$7,820,075.36														
46	Market Adjusted Index Rate				\$908.84	\$271,421,009.10														
47																				
48	Projected Member Months				298,644															
49																				
50	Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																			
51																				

Rating Area Data Collection

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

Rating Area	Rating Factor
Rating Area 3	1.0000
Rating Area 8	1.0000

Part II of the Preliminary Justification

Highmark Benefits Group – Individual Market

Scope and Range:

Highmark Benefits Group is requesting an average ACA individual market rate increase of 10.4%, ranging from 2.0% to 15.3%. Products submitted with this filing will have effective dates from January 1, 2025 to December 31, 2025. This rate change is projected to affect 24,325 members.

Historical Financial Experience:

Highmark Benefits Group incurred a slight underwriting gain in its ACA individual market programs in 2023.

Change in Medical Service Costs:

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

Change in Benefits and Cost Sharing:

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

Administrative Costs and Anticipated Operating Results:

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

Part III Actuarial Memorandum
Highmark Benefits Group
Individual Rate Filing
Effective January 1, 2025

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I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Benefits Group’s (HBG) individual block of business rate filing, for products with an effective date of January 1, 2025. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

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

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

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

I.1 Company Identifying Information:

- Company Legal Name: Highmark Benefits Group
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 79962
- Market: Individual
- Effective Date: January 1, 2025

I.2 Company Contact Information:

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

II. Proposed Rate Changes

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

The primary drivers of the rate increase are cost and utilization trend.

In accordance with the Department’s guidance in the July 24, 2024 objection letter, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of \$60,000 attachment point, 60% coinsurance rate, and \$100,000 reinsurance cap. If the finalized parameters differ from those described in this filing, a revised submission would be required.

Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, changes in legislation/regulations (including rules, regulatory guidance, etc.), material provider contracting changes, or changes in the participation of QHP issuers that would materially impact risk adjustment transfer amounts. As a result, HBG reserves the right to submit a revised filing.

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

III.1 Paid through Date:

Experience Period claims were based on incurred calendar year 2023, paid through February 2024. This includes 2023 experience in Affordable Care Act compliant plans. HBG did not offer any transitional plans in 2023.

III.2 Current Date:

The current date shown represents a snapshot of February 1, 2024.

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

- **Historical Experience:** We chose HBG’s current experience for the individual block of business for the period January 1, 2023 through December 31, 2023, with claims paid through February, 2024 as the basis for the 2025 projected individual market pricing.
- **Claims Incurred During the 12-month Experience Period:** Worksheet 1, Section I shows our best estimate of the amount of claims that were incurred during the 12-month experience period for HBG’s individual book-of-business. This section includes:
 - The amount of claims which were processed through Company’s claims system,
 - Claims processed outside of the Company’s claims system, and

- Our best estimate of claims incurred but not paid as of the paid through date stated above.
- Method for Determining Allowed Claims: For non-capitated claims, the allowed charges are summarized from The Company’s detailed claim-level historical data. This experience includes 2023 claims for Affordable Care Act compliant business. For capitated and other off-system claims, historical capitations and experience were tabulated and added to the claims.
- Paid Claims: We also summarized the paid claims from detailed member records. The paid-to-allowed ratio for the experience period reflects the 2023 plan designs chosen by each member.
- Incurred but Not Paid (IBNR) Claims Estimate: The Company is using a completion factor of 0.9741 to include IBNR claims in allowed charges. The IBNR completion factor was developed using our corporate reserving system for The Company’s individual business. We applied it equally to both paid and allowed total claims (as a change to utilization) to complete the experience.

IV. Benefit Categories

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

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

V. Projection Factors

V.1 Trend Factors

This development of the CY2025 rates reflects an annual trend rate of 11.6% (5.0% cost, 6.3% utilization) for medical and 9.1% (5.0% cost, 3.9% utilization) for pharmacy. These trends reflect HBG’s expectations regarding increases in in-network contractual reimbursement and out-of-network costs. These estimates measure and normalize for some of the more explainable variables such as high dollar claims, work days, provider contracting, demographics, and seasonality.

The medical trend represents a blended average for all medical types of services and is applied to the aggregate medical experience for pricing. Component data was not used in the development of the trend except pharmacy-specific projections were used to adjust the Pharmacy trend. The Pharmacy trend takes into account factors such as projected specialty drug use, pipeline drugs coming to market, and provider contracting. These trends represent

assumed community-wide expectations. Claim variations due to the specific projected enrolled population in this single risk pool are reflected in the morbidity adjustment.

V.2 Changes in the Morbidity of the Population Insured

The Morbidity Adjustment of 0.981 reflects the change in the population mix/claim levels from the experience period to the projection period. We continue to observe a high degree of membership churn from year-to-year, which impacts the morbidity. This factor also takes into consideration the effects of adverse selection inherent to guaranteed issue markets. The Individual ACA risk pool continues to have a significantly higher proportion of older members with a high prevalence of chronic conditions compared to group business, which adds to the uncertainty of any future claim projections.

In accordance with the Department's guidance, the morbidity change related to the Reinsurance program is set to 1.000.

There are no longer any COVID adjustments from the experience period to the rating period.

V.3 Changes in Demographics

We project that the average rating factor (age, tobacco load and area combined) will decrease by about 1.0% due to the change in the population. This is primarily due to the expectation that the new members from the group and/or uninsured populations to be slightly younger than the population in the underlying experience. This decreases the projected allowed claims (utilization) by the same amount.

V.4 Changes in Benefits

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

V.5 Changes in Other

The 0.991 factor represents the combined impact of changes in network, induced demand, pharmacy rebates, hospital/physician settlements, and state mandates/laws (when applicable).

VI. Manual Rate Adjustments

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

VII. Credibility of Experience

The experience is from HBG's individual book of business in 2023. It is large enough to be fully credible. Our results are based 100% on the experience rate, as adjusted.

VIII. Index Rate

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

IX. Market Adjusted Index Rate [MAIR]

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

IX.1 Projected Reinsurance PMPM

In accordance with the Department's guidance in the July 24, 2024 objection letter, the impact of the state 1332 Reinsurance Program is captured using the following parameters for 2025: an attachment point of \$60,000, a coinsurance rate of 60%, and a cap of \$100,000. HBG estimated the impact of the reinsurance program under these tentative parameters by trending Highmark PA individual ACA CY2023 incurred claims by member to the CY2025 rating period, applying the parameters, and calculating the amount of incurred claims expected to be reimbursed by the program. The modeling produced an estimated incurred claims savings of 5.4%. This percentage was converted to a PMPM and adjusted to an equivalent allowed claim basis by dividing the PMPM by the paid-to-allowed factor and the composite effect of catastrophic eligibility and benefits in addition to EHB. This amount is reflected in worksheet 1 of the URRT.

IX.2 Projected Risk Adjustment PMPM:

The estimated average risk score for HBG's projected 2025 population was developed by using HBG's 2023 claim diagnoses and the risk adjustment coefficients as finalized in the Notice of Benefit and Payment Parameters. Similarly, actuarial value factors and induced demand factors were estimated for HBG based upon its projected 2025 population.

We estimated the statewide average risk transfer factors based on current market assumptions. We estimated the statewide average premium using current market premium assumptions with adjustments for anticipated rate changes for 2025.

The actual calculation of the risk transfer followed the risk transfer methodology as prescribed.

The analysis resulted in HBG paying to the risk adjustment pool. The (\$11.31) PMPM value shown in worksheet 1 of the URRT is developed by taking the expected risk transfer amount plus the projected High Cost Risk Pool charge and adjusting it to an equivalent allowed claims basis by dividing it by the paid-to-allowed factor and the composite effect of catastrophic eligibility and benefits in addition to EHB.

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

IX.3 Exchange User Fee %

The 2.88% value shown in worksheet 1 of the URRT is developed by multiplying the 3% exchange user fee by the assumed percentage of on exchange membership. This calculated amount is then divided by the paid-to-allowed factor to bring it to an equivalent allowed claims basis and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

X. Plan Adjusted Index Rates [PAIR]

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

X.1 AV and Cost Sharing Design of Plan

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

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

Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.25 and represents the non-payment of Cost Sharing Reduction subsidies.

X.2 Provider Network Adjustment

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

X.3 Benefits in Addition to EHB

Non-EHB benefits are offered in several plans. Ten plans have an adult dental and vision benefit, four plans have an adult vision exam benefit, and eight plans have a hearing benefit.

X.4 Administrative Expense

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

X.5 Taxes and Fees:

The following fees were added:

- \$0.18 PMPM for Risk Adjustment User Fee
- \$0.31 PMPM for Patient Centered Outcomes Research Institute (PCORI) Fee
- 0.0% for the Health Insurance Provider Fee
- 0.0% for the PA Premium Tax

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

HBG has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary restraint, HBG is not waiving any right to include a risk and contingency factor which HBG believes is consistent with historical and legal interpretations of HBG and the Pennsylvania Insurance Department.

X.7 Catastrophic Adjustment

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

XI. Calibration

XI.1 Age Curve Calibration:

The projected weighted average age factor for billable members is 1.855. This factor is calculated by dividing the all members age factor of 1.854 by the ratio of billable members to total members 0.9991. The age curve calibration factor is $1/1.855 = 0.5389$.

XI.2 Geographic Calibration Factor:

The projected weighted average geographic factor is 1.000. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 1.000. The geographic calibration factor is $1/1.000 = 1.000$.

XI.3 Tobacco Calibration Factor:

The projected weighted average tobacco factor is 1.007. Each Plan Adjusted Index Rate represents the rate for an average member with a tobacco factor of 1.007. The tobacco calibration factor is $1/1.007 = 0.9931$.

XI.4 Consumer Adjusted Premium Rate Development:

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

XII. Projected Loss Ratio

The projected loss ratio for 2025 using the federally-prescribed MLR methodology is 93.0%.

XIII. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based the Federal AV Calculator. Some plans did require an adjustment to the inputs entered into the AV calculator. Screen shots and certifications for these plans were submitted as part of HBG’s QHP application. When applicable and per CMS’s guidance, a dummy AV Metal Value was applied to any terminated plans that fell out of the new de minimis range.

XIV. Membership Projections

Membership projections reflect HBG’s expectations for 2025. These projections reflect expected changes in market share due to market competition, relative price levels, and changes in plan offerings (where applicable).

HBG expects membership in 2025 to follow a similar metal level distribution as the Individual ACA experience period in the markets where plans will continue to be offered.

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

CSR Silver Plan Membership Distribution			
FPL	Subsidy Level	% of Silver Membership	% of Total Membership
<150%	94%	45.1%	5.8%
150%-200%	87%	40.2%	5.1%
200%-250%	73%	2.5%	0.3%
<u>>250%</u>	<u>70%</u>	<u>12.2%</u>	<u>1.6%</u>
Total		100.0%	12.8%

XV. Terminated Plans and Products

All plans in the 2023 experience period are still available in 2025.

XVI. Plan Type

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

XVII. Actuarial Certification

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. All statements in this actuarial certification are accurate to the best of my knowledge and understanding. This filing is prepared in compliance with applicable Actuarial Standards of Practice. In completing this filing, I relied on data/information from other sources which was reviewed for reasonableness. This filing is prepared on behalf of HBG to accompany its rate filing for the Individual Market on and off the Pennsylvania Exchange.

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

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

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


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

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

The Part I Unified Rate Review Template does not demonstrate the process used by HBG 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.

Signed: 


Title: Actuarial Manager, Individual Markets

Date: August 16, 2024

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*	79962				
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*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	361.55	361.55
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	15	393.69	393.69
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	16	405.98	405.98
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	17	418.27	418.27
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	18	431.50	431.50
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	19	444.74	444.74
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79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	22	472.62	484.44
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	23	472.62	484.44
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	24	472.62	484.44
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	25	474.51	486.37
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79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	27	495.31	507.69
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	28	513.74	526.58
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	29	528.86	542.08
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	30	536.42	549.83
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79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	36	581.32	595.85
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79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	51	913.50	1119.04
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79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	53	999.21	1224.03
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	54	1045.74	1281.03
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	55	1092.28	1338.04
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79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	388.82	388.82
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	15	423.38	423.38
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	16	436.60	436.60
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	17	449.81	449.81
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	18	464.04	464.04
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	19	478.27	478.27
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	20	493.01	493.01
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	21	508.26	520.97
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	22	508.26	520.97
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	23	508.26	520.97
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	24	508.26	520.97
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	25	510.29	523.05
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	26	520.46	533.47
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	27	532.66	545.98
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	28	552.48	566.29
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	29	568.74	582.96
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	30	576.88	591.30
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	31	589.07	603.80
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	32	601.27	616.30
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	33	608.90	624.12
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	34	617.03	632.46
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	35	621.09	636.62
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	36	625.16	640.79
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	37	629.23	644.96
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	38	633.29	649.12
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	39	641.42	657.46
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	40	649.56	714.52
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	41	661.75	731.23
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	42	673.44	748.87
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	43	689.71	773.16
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	44	710.04	803.77
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	45	733.93	840.35
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	46	762.39	884.37
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	47	794.41	935.02
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	48	831.01	993.89
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	49	867.09	1055.25
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	50	907.75	1111.99
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	51	947.90	1161.18
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	52	992.12	1215.35
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	53	1036.85	1270.14
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	54	1085.14	1329.30
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	55	1133.42	1388.44
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	56	1185.77	1452.57
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	57	1238.63	1517.32
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	58	1295.05	1586.44
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	59	1323.00	1620.68
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	60	1379.42	1689.79
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	61	1428.21	1749.56
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	62	1460.23	1788.78
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	63	1500.38	1837.97
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1524.78	1867.86
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	333.87	333.87
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	15	363.55	363.55
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	16	374.89	374.89
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	17	386.24	386.24
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	18	398.46	398.46
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	19	410.68	410.68
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	20	423.34	423.34
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	21	436.43	447.34
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	22	436.43	447.34
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	23	436.43	447.34
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	24	436.43	447.34
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	25	438.18	449.13
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	26	446.90	458.07
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	27	457.38	468.81
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	28	474.40	486.26
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	29	488.37	500.58
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	30	495.35	507.73
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	31	505.82	518.47
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	32	516.30	529.21
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	33	522.84	535.91
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	34	529.83	543.08
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	35	533.32	546.65
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	36	536.81	550.23
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	37	540.30	553.81
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	38	543.79	557.38
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	39	550.77	564.54
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	40	557.76	613.54
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	41	568.23	627.89
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	42	578.27	643.04
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	43	592.24	663.90
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	44	609.69	690.17
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	45	630.20	721.58
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	46	654.65	759.39
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	47	682.14	802.88
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	48	713.56	853.42
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	49	744.55	906.12
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	50	779.46	954.84
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	51	813.94	997.08

79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	52	851.91	1043.59
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	53	890.32	1090.64
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	54	931.78	1141.43
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	55	973.24	1192.22
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	56	1018.19	1247.28
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	57	1063.58	1302.89
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	58	1112.02	1362.22
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	59	1136.03	1391.64
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	60	1184.47	1450.98
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	61	1226.37	1502.30
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	62	1253.86	1535.98
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	63	1288.34	1578.22
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1309.29	1603.88
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	329.19	329.19
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	15	358.46	358.46
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	16	369.64	369.64
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	17	380.83	380.83
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	18	392.88	392.88
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	19	404.93	404.93
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	20	417.41	417.41
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	21	430.32	441.08
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	22	430.32	441.08
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	23	430.32	441.08
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	24	430.32	441.08
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	25	432.04	442.84
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	26	440.65	451.67
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	27	450.98	462.25
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	28	467.76	479.45
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	29	481.53	493.57
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	30	488.41	500.62
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	31	498.74	511.21
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	32	509.07	521.80
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	33	515.52	528.41
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	34	522.41	535.47
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	35	525.85	539.00
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	36	529.29	542.52
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	37	532.74	546.06
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	38	536.18	549.58
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	39	543.06	556.64
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	40	549.95	604.95
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	41	560.28	619.11
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	42	570.17	634.03
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	43	583.94	654.60
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	44	601.16	680.51
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	45	621.38	711.48
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	46	645.48	748.76
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	47	672.59	791.64
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	48	703.57	841.47
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	49	734.13	893.44
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	50	768.55	941.47
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	51	802.55	983.12
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	52	839.98	1028.98
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	53	877.85	1075.37
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	54	918.73	1125.44
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	55	959.61	1175.52
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	56	1003.94	1229.83
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	57	1048.69	1284.65
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	58	1096.46	1343.16
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	59	1120.12	1372.15
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	60	1167.89	1430.67
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	61	1209.20	1481.27
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	62	1236.31	1514.48
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	63	1270.30	1556.12
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1290.96	1581.43
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	286.96	286.96
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	15	312.47	312.47
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	16	322.22	322.22
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	17	331.97	331.97
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	18	342.48	342.48
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	19	352.98	352.98
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	20	363.86	363.86
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	21	375.11	384.49
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	22	375.11	384.49
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	23	375.11	384.49
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	24	375.11	384.49
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	25	376.61	386.03
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	26	384.11	393.71
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	27	393.12	402.95
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	28	407.74	417.93
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	29	419.75	430.24
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	30	425.75	436.39
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	31	434.75	445.62
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	32	443.76	454.85
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	33	449.38	460.61
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	34	455.38	466.76
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	35	458.38	469.84
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	36	461.39	472.92
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	37	464.39	476.00
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	38	467.39	479.07
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	39	473.39	485.22
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	40	479.39	527.33
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	41	488.39	539.67
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	42	497.02	552.69
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	43	509.02	570.61
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	44	524.03	593.20
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	45	541.66	620.20
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	46	562.67	652.70
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	47	586.30	690.08
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	48	613.30	733.51
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	49	639.94	778.81
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	50	669.95	820.69
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	51	699.58	856.99
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	52	732.21	896.96
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	53	765.22	937.39
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	54	800.86	981.05
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	55	836.50	1024.71
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	56	875.13	1072.03
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	57	914.14	1119.82
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	58	955.78	1170.83
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	59	976.41	1196.10
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	60	1018.05	1247.11
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	61	1054.06	1291.22
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	62	1077.69	1320.17
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	63	1107.32	1356.47
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1125.33	1378.53
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	301.07	301.07
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	15	327.83	327.83
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	16	338.06	338.06
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	17	348.29	348.29
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	18	359.31	359.31
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	19	370.33	370.33
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	20	381.74	381.74
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	21	393.55	403.39
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	22	393.55	403.39
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	23	393.55	403.39
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	24	393.55	403.39
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	25	395.12	405.00
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	26	403.00	413.08
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	27	412.44	422.75
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	28	427.79	438.48

79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	29	440.38	451.39
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	30	446.68	457.85
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	31	456.12	467.52
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	32	465.57	477.21
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	33	471.47	483.26
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	34	477.77	489.71
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	35	480.92	492.94
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	36	484.07	496.17
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	37	487.21	499.39
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	38	490.36	502.62
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	39	496.66	509.08
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	40	502.96	515.54
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	41	512.40	522.00
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	42	521.45	528.46
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	43	534.05	534.92
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	44	549.79	541.38
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	45	568.29	547.84
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	46	590.33	554.30
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	47	615.12	560.76
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	48	643.45	567.22
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	49	671.40	573.68
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	50	702.88	580.14
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	51	733.97	586.60
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	52	768.21	593.06
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	53	802.84	599.52
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	54	840.23	605.98
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	55	877.62	612.44
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	56	918.15	618.90
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	57	959.08	625.36
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	58	1002.77	631.82
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	59	1024.41	638.28
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	60	1068.09	644.74
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	61	1105.88	651.20
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	62	1130.67	657.66
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	63	1161.76	664.12
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1180.65	670.58
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	432.75	432.75
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	15	471.22	471.22
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	16	485.93	485.93
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	17	500.64	500.64
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	18	516.47	516.47
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	19	532.31	532.31
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	20	548.72	548.72
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	21	565.69	565.69
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	22	565.69	579.83
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	23	565.69	579.83
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	24	565.69	579.83
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	25	567.95	582.15
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	26	579.27	593.75
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	27	592.84	607.66
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	28	614.91	630.28
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	29	633.01	648.84
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	30	642.06	658.11
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	31	655.63	672.02
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	32	669.21	685.94
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	33	677.70	694.64
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	34	686.75	703.92
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	35	691.27	708.55
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	36	695.80	713.20
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	37	700.32	717.83
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	38	704.85	722.47
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	39	713.90	731.75
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	40	722.95	739.25
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	41	736.53	747.87
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	42	749.54	756.52
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	43	767.64	765.19
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	44	790.27	773.88
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	45	816.86	782.59
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	46	848.54	791.32
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	47	884.17	800.07
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	48	924.90	808.84
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	49	965.07	817.63
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	50	1010.32	826.44
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	51	1055.01	835.26
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	52	1104.23	844.10
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	53	1154.01	852.95
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	54	1207.75	861.82
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	55	1261.49	870.71
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	56	1319.75	879.62
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1378.59	888.55
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1441.38	897.50
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1472.49	906.47
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1535.28	915.46
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1589.59	924.47
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1625.23	933.50
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1669.92	942.55
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1697.07	951.62
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	446.87	446.87
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	15	486.59	486.59
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	16	501.78	501.78
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	17	516.96	516.96
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	18	533.32	533.32
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	19	549.68	549.68
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	20	566.62	566.62
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	21	584.14	584.14
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	22	584.14	598.74
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	23	584.14	598.74
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	24	584.14	598.74
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	25	586.48	601.14
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	26	598.16	613.11
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	27	612.18	627.48
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	28	634.96	650.83
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	29	653.65	669.99
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	30	663.00	679.58
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	31	677.02	693.95
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	32	691.04	708.32
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	33	699.80	717.70
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	34	709.15	726.88
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	35	713.82	731.67
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	36	718.49	736.45
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	37	723.17	741.25
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	38	727.84	746.04
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	39	737.18	755.61
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	40	746.53	765.18
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	41	760.55	774.75
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	42	773.99	784.32
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	43	792.68	793.90
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	44	816.04	803.47
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	45	843.50	813.04
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	46	876.21	822.61
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	47	913.01	832.18
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	48	955.07	841.75
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	49	996.54	851.32
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	50	1043.27	860.89
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	51	1089.42	870.46
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	52	1140.24	880.03
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	53	1191.65	889.60
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	54	1247.14	899.17
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	55	1302.63	908.74
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	56	1362.80	918.31

79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1423.55	1743.85
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1488.39	1823.28
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1520.52	1862.64
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1585.36	1942.07
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1641.43	2010.75
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1678.23	2055.83
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1724.38	2112.37
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1752.42	2146.71
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	392.71	392.71
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	15	427.62	427.62
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	16	440.97	440.97
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	17	454.31	454.31
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	18	468.69	468.69
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	19	483.06	483.06
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	20	497.95	497.95
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	21	513.35	526.18
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	22	513.35	526.18
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	23	513.35	526.18
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	24	513.35	526.18
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	25	515.40	528.29
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	26	525.67	538.81
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	27	537.99	551.44
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	28	558.01	571.96
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	29	574.44	588.80
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	30	582.65	597.22
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	31	594.97	609.84
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	32	607.29	622.47
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	33	614.99	630.36
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	34	623.21	638.79
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	35	627.31	642.99
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	36	631.42	647.21
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	37	635.53	651.42
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	38	639.63	655.62
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	39	647.85	664.05
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	40	656.06	672.67
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	41	668.38	681.56
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	42	680.19	690.73
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	43	696.62	700.21
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	44	717.15	710.01
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	45	741.28	720.14
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	46	770.03	730.62
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	47	802.37	741.45
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	48	839.33	752.64
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	49	875.78	764.19
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	50	916.84	776.11
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	51	957.40	788.41
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	52	1002.06	801.10
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	53	1047.23	814.19
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	54	1096.00	827.68
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	55	1144.77	841.58
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	56	1197.65	855.89
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	57	1251.03	870.61
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	58	1308.02	885.75
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	59	1336.25	899.31
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	60	1393.23	913.30
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	61	1442.51	927.72
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	62	1474.85	942.57
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	63	1515.41	957.86
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1540.05	973.59
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	272.44	272.44
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	15	296.66	296.66
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	16	305.92	305.92
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	17	315.18	315.18
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	18	325.15	325.15
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	19	335.12	335.12
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	20	345.45	345.45
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	21	356.13	356.13
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	22	356.13	365.03
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	23	356.13	365.03
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	24	356.13	365.03
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	25	357.55	366.49
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	26	364.68	373.80
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	27	373.22	382.55
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	28	387.11	396.79
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	29	398.51	408.47
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	30	404.21	414.32
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	31	412.75	423.07
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	32	421.30	431.83
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	33	426.64	437.31
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	34	432.34	443.15
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	35	435.19	446.07
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	36	438.04	448.99
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	37	440.89	451.91
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	38	443.74	454.83
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	39	449.44	460.68
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	40	455.13	466.54
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	41	463.68	472.41
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	42	471.87	478.29
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	43	483.27	484.18
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	44	497.51	490.09
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	45	514.25	496.01
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	46	534.20	501.94
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	47	556.63	507.89
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	48	582.27	513.85
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	49	607.56	519.82
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	50	636.05	525.80
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	51	664.18	531.79
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	52	695.17	537.79
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	53	726.51	543.80
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	54	760.34	549.82
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	55	794.17	555.85
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	56	830.85	561.89
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	57	867.89	567.94
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	58	907.42	573.99
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	59	927.01	579.99
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	60	966.54	585.99
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1000.73	591.99
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1023.16	597.99
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1051.30	603.99
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1068.39	609.99
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	286.55	286.55
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	15	312.03	312.03
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	16	321.76	321.76
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	17	331.50	331.50
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	18	341.99	341.99
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	19	352.48	352.48
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	20	363.34	363.34
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	21	374.58	374.58
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	22	374.58	383.94
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	23	374.58	383.94
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	24	374.58	383.94
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	25	376.08	385.48
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	26	383.57	393.16
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	27	392.56	402.37
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	28	407.17	417.35
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	29	419.16	429.64
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	30	425.15	435.78
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	31	434.14	444.99
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	32	443.13	454.21
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	33	448.75	459.97

79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	34	454.74	466.11
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	35	457.74	469.18
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	36	460.73	472.25
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	37	463.73	475.32
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	38	466.73	478.40
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	39	472.72	484.54
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	40	478.71	526.58
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	41	487.70	538.91
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	42	496.32	551.91
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	43	508.31	569.82
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	44	523.29	592.36
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	45	540.89	619.32
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	46	561.87	651.77
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	47	585.47	689.10
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	48	612.44	732.48
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	49	639.03	777.70
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	50	669.00	819.53
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	51	698.59	855.77
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	52	731.18	895.70
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	53	764.14	936.07
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	54	799.73	979.67
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	55	835.31	1023.25
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	56	873.90	1070.53
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	57	912.85	1118.24
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	58	954.43	1169.18
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	59	975.03	1194.41
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1016.61	1245.35
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1052.57	1289.40
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1076.17	1318.31
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1105.76	1354.56
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1123.74	1376.58
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	275.00	275.00
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	15	299.45	299.45
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	16	308.79	308.79
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	17	318.14	318.14
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	18	328.21	328.21
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	19	338.27	338.27
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	20	348.70	348.70
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	21	359.48	368.47
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	22	359.48	368.47
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	23	359.48	368.47
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	24	359.48	368.47
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	25	360.92	369.94
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	26	368.11	377.31
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	27	376.74	386.16
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	28	390.75	400.52
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	29	402.26	412.32
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	30	408.01	418.21
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	31	416.64	427.06
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	32	425.26	435.89
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	33	430.66	441.43
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	34	436.41	447.32
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	35	439.28	450.26
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	36	442.16	453.21
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	37	445.04	456.17
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	38	447.91	459.11
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	39	453.66	465.00
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	40	459.42	505.36
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	41	468.04	517.18
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	42	476.31	529.66
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	43	487.81	546.84
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	44	502.19	568.48
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	45	519.09	594.36
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	46	539.22	625.50
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	47	561.87	661.32
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	48	587.75	702.95
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	49	613.27	746.35
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	50	642.03	786.49
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	51	670.43	821.28
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	52	701.70	859.58
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	53	733.34	898.34
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	54	767.49	940.18
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	55	801.64	982.01
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	56	838.67	1027.37
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	57	876.05	1073.16
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	58	915.96	1122.05
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	59	935.73	1146.27
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	60	975.63	1195.15
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1010.14	1237.42
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1032.79	1265.17
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1061.18	1299.95
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1078.44	1321.09
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	244.98	244.98
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	15	266.75	266.75
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	16	275.08	275.08
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	17	283.40	283.40
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	18	292.37	292.37
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	19	301.34	301.34
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	20	310.62	310.62
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	21	320.23	328.24
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	22	320.23	328.24
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	23	320.23	328.24
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	24	320.23	328.24
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	25	321.51	329.55
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	26	327.92	336.12
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	27	335.60	343.99
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	28	348.09	356.79
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	29	358.34	367.30
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	30	363.46	372.55
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	31	371.15	380.43
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	32	378.83	388.30
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	33	383.64	393.23
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	34	388.76	398.48
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	35	391.32	401.10
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	36	393.88	403.73
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	37	396.44	406.35
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	38	399.01	408.99
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	39	404.13	414.23
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	40	409.25	450.18
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	41	416.94	460.72
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	42	424.30	471.82
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	43	434.55	487.13
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	44	447.36	506.41
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	45	462.41	529.46
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	46	480.35	557.21
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	47	500.52	589.11
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	48	523.58	626.20
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	49	546.31	664.86
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	50	571.93	700.61
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	51	597.23	731.61
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	52	625.09	765.74
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	53	653.27	800.26
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	54	683.69	837.52
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	55	714.11	874.78
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	56	747.10	915.20
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	57	780.40	955.99
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	58	815.95	999.54
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	59	833.56	1021.11
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	60	869.10	1064.65
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	61	899.85	1102.32

79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	62	920.02	1127.02
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	63	945.32	1158.02
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	960.69	1176.85
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	206.81	206.81
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	15	225.19	225.19
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	16	232.22	232.22
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	17	239.25	239.25
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	18	246.82	246.82
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	19	254.39	254.39
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	20	262.23	262.23
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	21	270.34	277.10
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	22	270.34	277.10
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	23	270.34	277.10
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	24	270.34	277.10
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	25	271.42	278.21
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	26	276.83	283.75
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	27	283.32	290.40
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	28	293.86	301.21
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	29	302.51	310.07
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	30	306.84	314.51
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	31	313.32	321.15
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	32	319.81	327.81
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	33	323.87	331.97
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	34	328.19	336.39
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	35	330.36	338.62
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	36	332.52	340.83
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	37	334.68	343.05
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	38	336.84	345.26
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	39	341.17	349.70
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	40	345.49	380.04
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	41	351.98	388.94
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	42	358.20	398.32
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	43	366.85	411.24
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	44	377.66	427.51
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	45	390.37	446.97
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	46	405.51	470.39
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	47	422.54	497.33
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	48	442.01	528.64
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	49	461.20	561.28
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	50	482.83	591.47
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	51	504.18	617.62
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	52	527.70	646.43
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	53	551.49	675.58
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	54	577.18	707.05
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	55	602.86	738.50
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	56	630.70	772.61
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	57	658.82	807.05
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	58	688.83	843.82
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	59	703.70	862.03
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	60	733.70	898.78
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	61	759.66	930.58
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	62	776.69	951.45
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	63	798.04	977.60
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	811.02	993.50
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	354.94	354.94
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	15	386.49	386.49
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	16	398.55	398.55
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	17	410.61	410.61
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	18	423.60	423.60
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	19	436.60	436.60
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	20	450.05	450.05
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	21	463.97	475.57
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	22	463.97	475.57
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	23	463.97	475.57
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	24	463.97	475.57
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	25	465.83	477.48
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	26	475.11	486.99
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	27	486.24	498.40
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	28	504.34	516.95
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	29	519.18	532.16
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	30	526.61	539.78
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	31	537.74	551.18
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	32	548.88	562.60
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	33	555.84	569.74
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	34	563.26	577.34
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	35	566.97	581.14
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	36	570.68	584.95
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	37	574.39	588.75
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	38	578.11	592.56
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	39	585.53	600.17
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	40	592.95	652.25
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	41	604.09	667.52
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	42	614.76	683.61
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	43	629.61	705.79
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	44	648.17	733.73
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	45	669.97	767.12
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	46	695.96	807.31
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	47	725.19	853.55
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	48	758.59	907.27
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	49	791.53	963.29
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	50	828.65	1015.10
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	51	865.30	1059.99
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	52	905.67	1109.45
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	53	946.50	1159.46
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	54	990.58	1213.46
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	55	1034.65	1267.45
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	56	1082.44	1325.99
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	57	1130.69	1385.10
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	58	1182.20	1448.20
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	59	1207.71	1479.44
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	60	1259.21	1542.53
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	61	1303.76	1597.11
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	62	1332.99	1632.91
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	63	1369.64	1677.81
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1391.91	1705.09
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	369.04	369.04
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	15	401.85	401.85
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	16	414.39	414.39
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	17	426.93	426.93
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	18	440.44	440.44
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	19	453.95	453.95
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	20	467.94	467.94
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	21	482.41	494.47
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	22	482.41	494.47
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	23	482.41	494.47
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	24	482.41	494.47
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	25	484.34	496.45
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	26	493.99	506.34
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	27	505.57	518.21
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	28	524.38	537.49
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	29	539.82	553.32
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	30	547.54	561.23
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	31	559.11	573.09
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	32	570.69	584.96
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	33	577.93	592.38
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	34	585.65	600.29
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	35	589.51	604.25
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	36	593.36	608.19
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	37	597.22	612.15
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	38	601.08	616.11

79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	39	608.80	624.02
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	40	616.52	678.17
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	41	628.10	694.05
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	42	639.19	710.78
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	43	654.63	733.84
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	44	673.93	762.89
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	45	696.60	797.61
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	46	723.62	839.40
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	47	754.01	887.47
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	48	788.74	943.33
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	49	822.99	1001.58
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	50	861.58	1055.44
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	51	899.69	1102.12
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	52	941.66	1153.53
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	53	984.12	1205.55
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	54	1029.95	1261.69
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	55	1075.77	1317.82
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	56	1125.46	1378.69
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	57	1175.63	1440.15
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	58	1229.18	1505.75
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	59	1255.71	1538.24
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	60	1309.26	1603.84
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	61	1355.57	1660.57
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	62	1385.96	1697.80
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	63	1424.07	1744.49
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1447.23	1772.86
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	367.74	367.74
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	15	400.42	400.42
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	16	412.92	412.92
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	17	425.42	425.42
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	18	438.88	438.88
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	19	452.34	452.34
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	20	466.28	466.28
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	21	480.70	492.72
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	22	480.70	492.72
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	23	480.70	492.72
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	24	480.70	492.72
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	25	482.62	494.69
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	26	492.24	504.55
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	27	503.77	516.36
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	28	522.52	535.58
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	29	537.90	551.35
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	30	545.59	559.23
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	31	557.13	571.06
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	32	568.67	582.89
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	33	575.88	590.28
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	34	583.57	598.16
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	35	587.42	602.11
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	36	591.26	606.04
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	37	595.11	609.99
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	38	598.95	613.92
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	39	606.64	621.81
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	40	614.33	629.76
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	41	625.87	639.59
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	42	636.93	649.27
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	43	652.31	664.24
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	44	671.54	684.18
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	45	694.13	709.78
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	46	721.05	742.42
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	47	751.33	784.32
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	48	785.94	839.98
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	49	820.07	890.03
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	50	858.53	925.70
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	51	896.51	968.22
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	52	938.33	1014.45
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	53	980.63	1064.27
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	54	1026.29	1117.21
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	55	1071.96	1173.15
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	56	1121.47	1231.80
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	57	1171.47	1292.05
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	58	1224.82	1354.00
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	59	1251.26	1399.79
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	60	1304.62	1459.16
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	61	1350.77	1521.69
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	62	1381.05	1586.79
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	63	1419.03	1654.31
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1442.10	1724.57
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	381.84	381.84
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	15	415.78	415.78
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	16	428.76	428.76
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	17	441.74	441.74
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	18	455.71	455.71
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	19	469.69	469.69
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	20	484.17	484.17
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	21	499.14	511.62
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	22	499.14	511.62
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	23	499.14	511.62
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	24	499.14	511.62
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	25	501.14	513.67
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	26	511.12	523.90
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	27	523.10	536.18
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	28	542.57	556.13
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	29	558.54	572.50
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	30	566.52	580.68
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	31	578.50	592.96
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	32	590.48	605.24
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	33	597.97	612.92
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	34	605.96	621.11
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	35	609.95	625.20
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	36	613.94	629.29
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	37	617.94	633.39
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	38	621.93	637.48
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	39	629.91	645.66
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	40	637.90	653.84
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	41	649.88	664.12
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	42	661.36	676.50
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	43	677.33	690.29
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	44	697.30	709.34
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	45	720.76	735.27
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	46	748.71	763.50
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	47	780.16	809.25
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	48	816.09	846.04
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	49	851.53	894.31
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	50	891.46	943.04
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	51	930.90	993.35
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	52	974.32	1044.36
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	53	1018.25	1097.06
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	54	1065.66	1151.43
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	55	1113.08	1207.52
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	56	1164.49	1265.46
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	57	1216.40	1325.29
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	58	1271.81	1387.07
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	59	1299.26	1450.84
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	60	1354.67	1517.69
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	61	1402.58	1587.61
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	62	1434.03	1660.69
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	63	1473.46	1736.99
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1497.42	1816.54
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	327.12	327.12
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	15	356.20	356.20

79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	16	367.32	367.32
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	17	378.43	378.43
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	18	390.41	390.41
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	19	402.38	402.38
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	20	414.78	414.78
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	21	427.61	438.30
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	22	427.61	438.30
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	23	427.61	438.30
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	24	427.61	438.30
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	25	429.32	440.05
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	26	437.87	448.82
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	27	448.14	459.34
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	28	464.81	476.43
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	29	478.50	490.46
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	30	485.34	497.47
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	31	495.60	507.99
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	32	505.86	518.51
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	33	512.28	525.09
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	34	519.12	532.10
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	35	522.54	535.60
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	36	525.96	539.11
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	37	529.38	542.61
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	38	532.80	546.12
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	39	539.64	553.13
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	40	546.49	601.14
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	41	556.75	615.21
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	42	566.58	630.04
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	43	580.27	650.48
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	44	597.37	676.22
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	45	617.47	707.00
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	46	641.42	744.05
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	47	668.35	786.65
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	48	699.14	836.17
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	49	729.50	887.80
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	50	763.71	935.54
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	51	797.49	976.93
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	52	834.69	1022.50
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	53	872.32	1068.59
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	54	912.95	1118.36
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	55	953.57	1168.12
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	56	997.61	1222.07
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	57	1042.09	1276.56
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	58	1089.55	1334.70
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	59	1113.07	1363.51
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	60	1160.53	1421.65
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	61	1201.58	1471.94
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	62	1228.52	1504.94
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	63	1262.30	1546.32
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1282.83	1571.47
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	322.96	322.96
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	15	351.67	351.67
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	16	362.64	362.64
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	17	373.62	373.62
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	18	385.44	385.44
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	19	397.26	397.26
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	20	409.50	409.50
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	21	422.17	432.72
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	22	422.17	432.72
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	23	422.17	432.72
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	24	422.17	432.72
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	25	423.86	434.46
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	26	432.30	443.11
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	27	442.43	453.49
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	28	458.90	470.37
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	29	472.41	484.22
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	30	479.16	491.14
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	31	489.30	501.53
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	32	499.43	511.92
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	33	505.76	518.40
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	34	512.51	525.32
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	35	515.89	528.79
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	36	519.27	532.25
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	37	522.65	535.72
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	38	526.02	539.17
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	39	532.78	546.10
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	40	539.53	593.48
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	41	549.67	607.39
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	42	559.38	622.03
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	43	572.88	642.20
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	44	589.77	667.62
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	45	609.61	698.00
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	46	633.26	734.58
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	47	659.85	776.64
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	48	690.25	825.54
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	49	720.22	876.51
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	50	754.00	923.65
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	51	787.35	964.50
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	52	824.08	1009.50
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	53	861.23	1055.01
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	54	901.33	1104.13
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	55	941.44	1153.26
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	56	984.92	1206.53
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	57	1028.83	1260.32
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	58	1075.69	1317.72
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	59	1098.91	1346.16
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	60	1145.77	1403.57
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	61	1186.30	1453.22
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	62	1212.89	1485.79
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	63	1246.25	1526.66
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1266.51	1551.47
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	282.48	282.48
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	15	307.59	307.59
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	16	317.19	317.19
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	17	326.79	326.79
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	18	337.13	337.13
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	19	347.46	347.46
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	20	358.17	358.17
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	21	369.25	378.48
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	22	369.25	378.48
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	23	369.25	378.48
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	24	369.25	378.48
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	25	370.73	380.00
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	26	378.11	387.56
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	27	386.97	396.64
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	28	401.37	411.40
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	29	413.19	423.52
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	30	419.10	429.58
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	31	427.96	438.66
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	32	436.82	447.74
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	33	442.36	453.42
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	34	448.27	459.48
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	35	451.22	462.50
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	36	454.18	465.53
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	37	457.13	468.56
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	38	460.09	471.59
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	39	465.99	477.64
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	40	471.90	519.09
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	41	480.76	531.24
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	42	489.26	544.06
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	43	501.07	561.70

79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	21	572.79	587.11
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	22	572.79	587.11
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	23	572.79	587.11
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	24	572.79	587.11
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	25	575.08	589.46
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	26	586.54	601.20
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	27	600.28	615.29
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	28	622.62	638.19
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	29	640.95	656.97
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	30	650.12	666.37
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	31	663.86	680.46
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	32	677.61	694.55
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	33	686.20	703.36
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	34	695.37	712.75
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	35	699.95	717.45
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	36	704.53	722.14
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	37	709.11	726.84
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	38	713.70	731.54
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	39	722.86	740.93
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	40	732.03	805.23
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	41	745.77	824.08
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	42	758.95	843.95
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	43	777.28	871.33
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	44	800.19	905.82
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	45	827.11	947.04
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	46	859.19	996.66
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	47	895.27	1053.73
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	48	936.51	1120.07
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	49	977.18	1189.23
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	50	1023.00	1253.18
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	51	1068.25	1308.61
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	52	1118.09	1369.66
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	53	1168.49	1431.40
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	54	1222.91	1498.06
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	55	1277.32	1564.72
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	56	1336.32	1636.99
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	57	1395.89	1709.97
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	58	1459.47	1787.85
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	59	1490.97	1826.44
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1554.55	1904.32
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1609.54	1971.69
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1645.63	2015.90
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1690.88	2071.33
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1718.37	2105.00
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	382.66	382.66
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	15	416.67	416.67
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	16	429.68	429.68
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	17	442.69	442.69
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	18	456.69	456.69
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	19	470.70	470.70
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	20	485.20	485.20
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	21	500.21	512.72
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	22	500.21	512.72
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	23	500.21	512.72
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	24	500.21	512.72
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	25	502.21	514.77
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	26	512.22	525.03
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	27	524.22	537.33
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	28	543.73	557.32
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	29	559.73	573.72
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	30	567.74	581.93
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	31	579.74	594.23
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	32	591.75	606.54
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	33	599.25	614.23
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	34	607.25	622.43
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	35	611.26	626.54
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	36	615.26	630.64
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	37	619.26	634.74
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	38	623.26	638.84
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	39	631.27	647.05
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	40	639.27	703.20
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	41	651.27	719.65
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	42	662.78	737.01
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	43	678.78	760.91
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	44	698.79	791.03
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	45	722.30	827.03
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	46	750.32	870.37
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	47	781.83	920.21
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	48	817.84	978.14
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	49	853.36	1038.54
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	50	893.38	1094.39
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	51	932.89	1142.79
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	52	976.41	1196.10
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	53	1020.43	1250.03
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	54	1067.95	1308.24
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	55	1115.47	1366.45
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	56	1166.99	1429.56
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	57	1219.01	1493.29
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	58	1274.54	1561.31
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	59	1302.05	1595.01
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	60	1357.57	1663.02
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	61	1405.59	1721.85
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	62	1437.10	1760.45
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	63	1476.62	1808.86
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1500.63	1838.27
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	270.39	270.39
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	15	294.42	294.42
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	16	303.61	303.61
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	17	312.80	312.80
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	18	322.70	322.70
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	19	332.60	332.60
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	20	342.85	342.85
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	21	353.45	362.29
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	22	353.45	362.29
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	23	353.45	362.29
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	24	353.45	362.29
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	25	354.86	363.73
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	26	361.93	370.98
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	27	370.42	379.68
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	28	384.20	393.81
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	29	395.51	405.40
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	30	401.17	411.20
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	31	409.65	419.89
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	32	418.13	428.58
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	33	423.43	434.02
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	34	429.09	439.82
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	35	431.92	442.72
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	36	434.74	445.61
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	37	437.57	448.51
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	38	440.40	451.41
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	39	446.05	457.20
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	40	451.71	496.88
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	41	460.19	508.51
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	42	468.32	520.77
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	43	479.63	537.67
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	44	493.77	558.95
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	45	510.38	584.39
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	46	530.18	615.01
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	47	552.44	650.22
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	48	577.89	691.16

79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	49	602.99	733.84
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	50	631.26	773.29
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	51	659.18	807.50
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	52	689.93	845.16
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	53	721.04	883.27
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	54	754.62	924.41
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	55	788.19	965.53
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	56	824.60	1010.14
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	57	861.36	1055.17
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	58	900.59	1103.22
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	59	920.03	1127.04
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	60	959.26	1175.09
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	61	993.19	1216.66
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1015.46	1243.94
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1043.38	1278.14
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1060.35	1298.93
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	284.50	284.50
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	15	309.78	309.78
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	16	319.45	319.45
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	17	329.12	329.12
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	18	339.54	339.54
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	19	349.95	349.95
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	20	360.73	360.73
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	21	371.89	381.19
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	22	371.89	381.19
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	23	371.89	381.19
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	24	371.89	381.19
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	25	373.38	382.71
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	26	380.82	390.34
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	27	389.74	399.48
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	28	404.24	414.35
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	29	416.14	426.54
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	30	422.10	432.65
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	31	431.02	441.80
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	32	439.95	450.95
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	33	445.52	456.66
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	34	451.47	462.76
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	35	454.45	465.81
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	36	457.42	468.86
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	37	460.40	471.91
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	38	463.37	474.95
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	39	469.33	481.06
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	40	475.28	522.81
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	41	484.20	535.04
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	42	492.75	547.94
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	43	504.65	565.71
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	44	519.53	588.11
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	45	537.01	614.88
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	46	557.84	647.09
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	47	581.26	684.14
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	48	608.04	727.22
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	49	634.44	772.11
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	50	664.20	813.65
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	51	693.57	849.62
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	52	725.93	889.26
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	53	758.66	929.36
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	54	793.99	972.64
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	55	829.31	1015.90
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	56	867.62	1062.83
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	57	906.30	1110.22
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	58	947.58	1160.79
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	59	968.03	1185.84
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1009.31	1236.40
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1045.01	1280.14
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1068.44	1308.84
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1097.82	1344.83
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1115.67	1366.70
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	272.49	272.49
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	15	296.71	296.71
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	16	305.98	305.98
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	17	315.24	315.24
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	18	325.21	325.21
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	19	335.18	335.18
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	20	345.51	345.51
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	21	356.20	365.11
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	22	356.20	365.11
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	23	356.20	365.11
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	24	356.20	365.11
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	25	357.62	366.56
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	26	364.75	373.87
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	27	373.30	382.63
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	28	387.19	396.87
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	29	398.59	408.55
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	30	404.29	414.40
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	31	412.84	423.16
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	32	421.38	431.91
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	33	426.73	437.40
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	34	432.43	443.24
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	35	435.28	446.16
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	36	438.13	449.08
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	37	440.98	452.00
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	38	443.83	454.93
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	39	449.52	460.76
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	40	455.22	500.74
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	41	463.77	512.47
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	42	471.97	524.83
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	43	483.36	541.85
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	44	497.61	563.29
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	45	514.35	588.93
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	46	534.30	619.79
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	47	556.74	655.28
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	48	582.39	696.54
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	49	607.68	739.55
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	50	636.17	779.31
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	51	664.31	813.78
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	52	695.30	851.74
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	53	726.65	890.15
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	54	760.49	931.60
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	55	794.33	973.05
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	56	831.01	1017.99
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	57	868.06	1063.37
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	58	907.60	1111.81
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	59	927.19	1135.81
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	60	966.73	1184.24
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1000.92	1226.13
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1023.36	1253.62
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1051.50	1288.09
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1068.60	1309.04
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	242.86	242.86
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	15	264.45	264.45
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	16	272.71	272.71
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	17	280.96	280.96
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	18	289.85	289.85
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	19	298.74	298.74
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	20	307.95	307.95
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	21	317.47	325.41
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	22	317.47	325.41
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	23	317.47	325.41
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	24	317.47	325.41
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	25	318.74	326.71

79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	26	325.09	333.22
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	27	332.71	341.03
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	28	345.09	353.72
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	29	355.25	364.13
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	30	360.33	369.34
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	31	367.95	377.15
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	32	375.57	384.96
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	33	380.33	389.84
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	34	385.41	395.05
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	35	387.95	397.65
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	36	390.49	400.25
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	37	393.03	402.86
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	38	395.57	405.46
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	39	400.65	410.67
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	40	405.73	446.30
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	41	413.35	456.75
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	42	420.65	467.76
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	43	430.81	482.94
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	44	443.51	502.05
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	45	458.43	524.90
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	46	476.21	552.40
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	47	496.21	584.04
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	48	519.06	620.80
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	49	541.60	659.13
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	50	567.00	694.58
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	51	592.08	725.30
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	52	619.70	759.13
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	53	647.64	793.36
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	54	677.80	830.31
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	55	707.96	867.25
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	56	740.66	907.31
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	57	773.67	947.75
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	58	808.91	990.91
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	59	826.37	1012.30
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	60	861.61	1055.47
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	61	892.09	1092.81
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	62	912.09	1117.31
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	63	937.17	1148.03
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	952.41	1166.70
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	206.29	206.29
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	15	224.63	224.63
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	16	231.64	231.64
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	17	238.65	238.65
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	18	246.20	246.20
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	19	253.75	253.75
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	20	261.57	261.57
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	21	269.66	276.40
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	22	269.66	276.40
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	23	269.66	276.40
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	24	269.66	276.40
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	25	270.74	277.51
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	26	276.13	283.03
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	27	282.60	289.67
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	28	293.12	300.45
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	29	301.75	309.29
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	30	306.06	313.71
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	31	312.54	320.35
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	32	319.01	326.99
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	33	323.05	331.13
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	34	327.37	335.55
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	35	329.52	337.76
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	36	331.68	339.97
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	37	333.84	342.19
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	38	336.00	344.40
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	39	340.31	348.82
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	40	344.63	379.09
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	41	351.10	387.97
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	42	357.30	397.32
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	43	365.93	410.21
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	44	376.72	426.45
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	45	389.39	445.85
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	46	404.49	469.21
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	47	421.48	496.08
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	48	440.89	527.30
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	49	460.04	559.87
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	50	481.61	589.97
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	51	502.92	616.08
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	52	526.38	644.82
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	53	550.11	673.88
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	54	575.72	705.26
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	55	601.34	736.64
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	56	629.12	770.67
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	57	657.16	805.02
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	58	687.09	841.69
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	59	701.92	859.85
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	60	731.86	896.53
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	61	757.74	928.23
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	62	774.73	949.04
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	63	796.04	975.15
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	808.98	991.00