

Geisinger Quality Options – Individual Plans

Rate Request filing ID # GSHP-134083390 – 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:	7.39%
Revised requested average rate change:	6.33%
Range of requested rate change:	6.02% to 7.93%
Effective date:	January 1, 2025
Mapped members:	3,355
Available in:	Rating Areas 2, 3, 5, 6, 7, and 9

Key Information

Jan. 2023-Dec. 2023 financial experience

Premiums	\$36,561,105
Claims	\$31,141,470
Administrative Expenses	\$4,096,002
Taxes & Fees	\$661,685
<hr/>	
Insurers made (after taxes)	\$661,948

How it plans to spend your premium¹

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

Claims:	86%
Administrative:	9%
Taxes & Fees:	3%
Profit:	2%

The insurer expects its annual medical costs to increase **7.3%**.

Our Decision

The insurer requested an average 7.39% 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 6.33% 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 6.33%, ranging from 6.02% to 7.93%.

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.

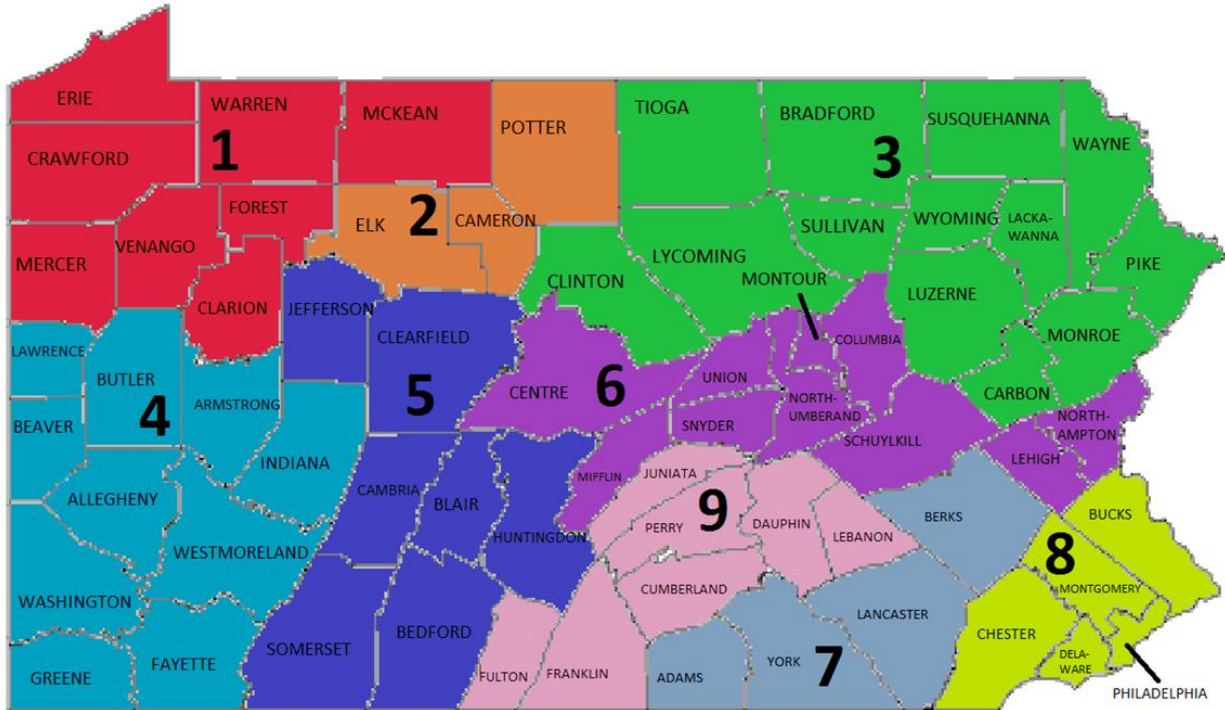
Rate: The rate is the base amount that an insurance company charges a person. An insurance company can increase the base rate depending on four factors in order to calculate the monthly premium that a consumer will be charged. See "Premium."

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 20th, 2024

Lindsay Swartz, MBA, MCM, Director
Accident and Health Rate and Policy Form Review
Pennsylvania Insurance Department
Email linswartz@pa.gov
Phone: 717-265-3123

Dear Ms. Swartz:

The following is in response to the Department's requested changes as of August 14, 2024:

1. Company Name & NAIC Number: Geisinger Quality Options – NAIC# 12743
2. Market: Individual
3. On and Off Exchange
4. Effective date of coverage: January 1, 2025
5. Average rate change: 6.3%
6. Range of rate change requested: 6.0% to 7.9%
7. Total additional annual revenue generated from the proposed rate change: \$2,030,784
8. Products: PPO
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2024)
10. Metal Levels & Catastrophic Plans: Bronze, Silver, and Gold plans
11. As of February 1, 2024: 3,355 covered lives and 2,469 policyholders
12. Number of plans offered in 2025: 4 gold plans, 8 silver plans, and 8 bronze plans (for a total of 20 plans). There are no changes from 2024.
13. Contract form #: M-152-115-F Rev. 1/25, M-152-392-F Rev. 1/25; SERFF #: GSHP-134083390; Binder ID #: GSHP-PA25-125118005
14. HIOS issuer ID: 75729
15. Summary of changes made in response to requested changes dated July 24, 2024:
 - a. Revisions were made to the Actuarial Memorandum Exhibits
 - i. In response to the final 2023 reinsurance reimbursement amount, Table 2 cell M36 and Table 2B cell M9
 - ii. In response to the final 2023 risk adjustment amount, Table 2 cell L36, Table 2B cell L9
 - iii. In response to the updated reinsurance parameter, Sheet II.a. Reins Table – Exp cell E5
 - iv. As a result of these changes, the following changes were also necessary:
 - A. Table 5 cell C32
 - B. Table 6 cells C50
 - C. Table 10 column R
 - D. Table 15 cells B17, B23, I15, and I16
 - E. Table 16 cells B3, B6-C10, and C19
 - b. Revisions were made to the Actuarial Memorandum (changes highlighted in yellow)
 - i. In response to the final 2023 reinsurance reimbursement amount, page 3
 - ii. In response to the final 2023 risk adjustment amount, page 3 and page 6
 - iii. In response to the updated reinsurance parameter, page 6
 - iv. As a result of this change, these changes were also necessary:

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- A. The overall rate increase, range of increases, and reasons for rate increases on pages 1 and 2
 - B. The 2023 calendar year loss ratio on page 3
 - C. The Exchange User Fee calculation on page 6
 - D. The Market-Adjusted Projected Allowed Claims PMPM on page 6
 - E. The administration expense percentage of premium on page 7
 - F. The projected loss ratio on pages 7 and 8
16. Summary of changes made in response to requested changes dated August 12, 2024:
- a. Revisions were made to the Actuarial Memorandum Exhibits
 - i. In response to request to update Change in Other category, Table 5 cell D21
 - ii. As a result of these changes, the following changes were also necessary:
 - A. Table 5 cell C32
 - B. Table 6 cells C50 and C55
 - C. Table 10 columns R and S
 - D. Table 15 cells B23, I15, and I16
 - E. Table 16 cell C19
 - b. Revisions were made to the Actuarial Memorandum (changes highlighted in yellow)
 - i. In response to request to update Change in Other category, page 4 and page 10
 - ii. As a result of this change, these changes were also necessary:
 - A. The overall rate increase, range of increases, and reasons for rate increases on pages 1 and 2
 - B. The Exchange User Fee calculation on page 6
 - C. The Market-Adjusted Projected Allowed Claims PMPM on page 6
 - D. The administration expense percentage of premium on page 7
 - E. The projected loss ratio on pages 7 and 8

For a detailed explanation of our rate development, please refer to the “actuarial memorandum and attestation” uploaded in SERFF under the “supporting documentation” tab.

Thank you for your consideration. Please contact me if you have any additional questions.

Sincerely,



Kurt Wrobel
President GHP and EVP Insurance Operations
Geisinger Health Plan

cc. Sarah MacDerment, FSA, MAAA, Senior Director Actuarial Services
Devon Nole, FSA, MAAA, Manager Actuarial Services
Kevin Moss, Actuarial Analyst Senior
Darren Dusick, Actuarial Analyst Associate

Discrimination is against the law

Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company (the "Health Plan") comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. The Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation.

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 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
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 - Information written in other languages

If you need these services, call the Health Plan at 800-447-4000 or TTY: 711.

If you believe that the Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with:

Civil Rights Grievance Coordinator
Geisinger Health Plan Appeals Department
100 North Academy Avenue
Danville, PA 17822-3220
Phone: 866-577-7733, TTY: 711
Fax: 570-271-7225
GHPCivilRights@thehealthplan.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Grievance Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue SW., Room 509F
HHH Building, Washington, DC 20201
Phone: 800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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Geisinger Health Plan
100 N. Academy Ave.
Danville, PA 17822-3220
GeisingerHealthPlan.com



May 9th, 2024

Lindi Swartz, MBA, MCM, Director
Accident and Health Rate and Policy Form Review
Pennsylvania Insurance Department
Email linswartz@pa.gov
Phone: 717-265-3123

Dear Ms. Swartz:

The following is in response to the Department's guidance as of April 3, 2024:

1. Company Name & NAIC Number: Geisinger Quality Options – NAIC# 12743
2. Market: Individual
3. On and Off Exchange
4. Effective date of coverage: January 1, 2025
5. Average rate change: 7.4%
6. Range of rate change requested: 7.1% to 9.0%
7. Total additional annual revenue generated from the proposed rate change: \$2,370,916
8. Products: PPO
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2024)
10. Metal Levels & Catastrophic Plans: Bronze, Silver, and Gold plans
11. As of February 1, 2024: 3,355 covered lives and 2,469 policyholders
12. Number of plans offered in 2025: 4 gold plans, 8 silver plans, and 8 bronze plans (for a total of 20 plans). There are no changes from 2024.
13. Contract form #: M-152-115-F Rev. 1/25, M-152-392-F Rev. 1/25; SERFF #: GSHP-134083390; Binder ID #: GSHP-PA25-125118005
14. HIOS issuer ID: 75729

For a detailed explanation of our rate development, please refer to the “actuarial memorandum and attestation” uploaded in SERFF under the “supporting documentation” tab.

Thank you for your consideration. Please contact me if you have any additional questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Kurt Wrobel".

Kurt Wrobel
President GHP and EVP Insurance Operations
Geisinger Health Plan

cc. Sarah MacDerment, FSA, MAAA, Senior Director Actuarial Services
Devon Nole, FSA, MAAA, Manager Actuarial Services
Kevin Moss, Actuarial Analyst Senior
Darren Dusick, Actuarial Analyst Associate

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GHP Document ID

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U.S. Department of Health and Human Services
200 Independence Avenue SW., Room 509F
HHH Building, Washington, DC 20201
Phone: 800-368-1019, 800-537-7697 (TDD)

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Actuarial Memorandum – Individual GQO

1. Basic Information and Data

General Information

Company Identifying Information (as included in Table 0)

Company Legal Name: Geisinger Quality Options

State: Pennsylvania

HIOS Issuer ID: 75729

NAIC Number: 12743

Market: Individual

Effective Date: 1/1/2025

Company Contact Information

Primary Contact Name: Sarah MacDerment

Primary Contact Phone: 570-214-2348

Primary Contact email address: smmacderment@thehealthplan.com

Filing Information

HIOS Submission Tracking Number: NA

Contract Form Number: M-152-115-F Rev. 1/25, M-152-392-F Rev. 1/25

SERFF Number: GSHP-134083390

Binder ID Number: GSHP-PA25-125118005

Rate History and Proposed Variations in Rate Changes

Rate History

The recent historical rate increases based on Table 11 are summarized in the table below.

<u>Year</u>	<u>SERFF ID</u>	<u>Average Increase</u>	<u>Minimum Increase</u>	<u>Maximum Increase</u>
2022	GSHP-132824666	0.3%	-16.8%	11.7%
2023	GSHP-133251210	16.8%	-2.1%	25.1%
2024	GSHP-133664950	7.1%	-0.8%	10.4%

For every year 2022-2024, the increases were not uniform but varied by plan.

Proposed Rate Increase

This filing applies to PPO products, sold on and off exchange in rating areas 2, 3, 5, 6, 7 and 9. There will be 4 gold plans, 8 silver plans, and 8 bronze plans, for a total of 20 plans offered in 2025. For every county in our service area, we will continue to have one silver plan offered Off-Exchange only. These plans do not include the adjustment of the defunding of CSR and therefore are lower priced than a similar plan offered On-Exchange. As of February 2024, 3,355 covered lives and 2,469 policyholders will be impacted by this filing. The proposed overall rate increase is 6.3% but is not uniform by plan. The increases range from 6.0% to 7.9%. Table 11 shows the increases at the plan level. These increases vary by plan due to benefit changes necessary to maintain the desired metal level as well as changes in pricing and induced demand factors.

Average Rate Change

The average rate change from Table 11, cell AN13 is 6.3% and is entered as the “percent rate change requested” in the SERFF Rate Review Detail Screen. It is the change in 21-year-old non-tobacco premium PMPM (as instructed by the Department).

Membership Count

Table 1 shows the average age and the member months in the experience period of calendar year 2023, as well as the average age and the current members as of February 1, 2024 by age range. The projected member months for the rating period are also included.

Benefit Changes

Several plans' cost sharing elements were adjusted to maintain the current metal tier. The 'Benefit Changes' tab in the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx" summarizes the significant changes made by HIOS ID.

Reason for Rate Increase

The primary components of this rate increase are:

- Normalized Risk Pool Experience: 13%, row 77 on Table 8
- Trend: 3%, row 78 on Table 8
- Risk Adjustment: -4%, row 81 on Table 8
- Pricing AV: -4%, row 87 on Table 8

These components are discussed later in this document and are displayed in Table 8 of the exhibits.

Experience Period Claims and Premium

Paid Through Date

The Experience Period data provided in the URRT Worksheet 1, Section I and in Table 2 is incurred in calendar year 2023 and paid through February 2024. The data in Table 2 of the exhibits is consistent with the data provided in the URRT in Worksheet 1, Section 1, except the Allowed Claims and Incurred Claims, explained below. This includes only experience for ACA compliant plans and does not include experience for transitional business.

Premiums (net of MLR Rebate) in Experience Period

Premiums include earned premiums for calendar year 2023 for the Single Risk Pool. Premiums are not reduced by taxes and/or assessments. MLR rebates are not expected to be paid for this block of business. Initial estimates of rebates have been completed utilizing the methodology required for the CY 2023 rebate filing. Estimates suggest that the individual market MLR will be above the minimum MLR target of 80%.

Allowed and Incurred Claims Incurred During the Experience Period

The Experience Period Claims are based on individual ACA compliant business incurred and paid claims with IBNR added for the tail of claims incurred but not reported. Allowed claims are calculated by combining paid claims and estimated member cost share. The Incurred and Allowed Claims in Section I of Worksheet 1 of the URRT are the Incurred or Allowed from Table 2, but also include the Rx Rebates and Capitation. Estimated Reinsurance Recoveries are included in the Incurred Claims in Section 1 of Worksheet 1 of the URRT. The same IBNR factors were used for both paid and allowed claims. The IBNR factors were based on legal-entity and market segment level claim lag tables. This method is appropriate to assure proper credibility and because timing of claims payment to providers does not vary by market or product.

There were no non-EHB benefits in the experience period.

Geisinger outsources one benefit and therefore has capitation expenses. The capitated expenses cover nurse line. The capitation amount for the experience period is displayed on Table 2 and is included in

both the Incurred Claims and Allowed Claims on Worksheet 1 of the URRT. The capitation charges are uniform and do not vary by age. Row 80 of Table 9 shows the capitation PMPM's for 2024 and 2025.

Pharmacy rebates are listed on Table 2. These rebate dollars would be removed from the Ultimate Incurred Claim liability to the insurer and are removed from the Incurred Claims and the Allowed Claims on Worksheet 1 of the URRT.

The reinsurance recoveries on Table 2 for the experience period is **the final 2023 reimbursement amount confirmed by the Pennsylvania Insurance Department on June 6, 2024**

The **estimated** risk adjustment for the experience period is **the final risk adjustment payment transfer amount released by CMS on July 22, 2024.**

The calendar year 2023 loss ratio, as displayed on Table 2 is **85.2%**. The Federal MLR calculation that determines if a rebate is necessary is more complex than the MLR displayed on Table 2. For example, the Federal MLR calculation requires issuers to combine 3 years of experience when determining if a rebate is necessary.

Benefit Categories

Benefit categories are determined by the classification of claims in the Milliman Health Cost Guidelines.

Credibility of Data

The Credibility Manual Rate is a combination of our individual GHP and GQO experience, giving us a more credible manual rate than if we determined them separately by product. Combining the GHP and GQO experience also aids in consistency between the products. Historically, we have seen enrollment move between our GHP and GQO products. It is very important that our premium rates are consistent between products.

To avoid double counting the Experience Period and avoid complicated adjustments to reflect the expected distribution of enrollment in each segment, the credibility of the Experience Period is set to 0.0%. This approach is consistent with the Actuarial Standard of Practice #25. The credibility manual data is shown in Table 2b. Since the credibility manual data is given a weight of 100%, the "blended" data would be the same as the data in Table 2b. The experience period data in Table 2 or 4 does not include data for any transitional business.

Adjustments Made to the Data

The Projected Allowed Experience Claims are adjusted for changes as described in the section below. The Single Risk Pool Adjustment Factors on Table 5 match those on Worksheet 1 of the URRT.

Changes in Benefits

We have no planned changes to the scope of benefits covered.

Changes in Demographics

We are applying a -1.4% adjustment factor to account for the favorable demographic shift between CY2023 and our projected 2025 enrollment. This adjustment factor is developed on the 'Manual_Age_Factor' tab of file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx". The Change in Demographics factor on Table 5 is 0.986 and is 1.90/1.927.

Change in Other

One item captured in the “Change in Other” adjustment is our private reinsurance coverage. The Reinsurance adjustment is developed on the ‘Reinsurance’ tab in the file “PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx”. **The other item is an adjustment for the variance in drug rebate projections in the past. As directed by the Department, a factor of .992 is applied.**

CSR Defunding Adjustment

We estimate that a CSR Defunding Factor of 1.236 will be required to account for the lack of federal CSR funding, as supported by the exhibit titled “ACA CSR – IA Survey 2024-02-29” provided to the PID on March 1st, 2024. This factor is displayed in column P on Table 10.

Trend Identification

Experience data was trended using an annual trend of 7.4%. Table 3b shows the breakdown between service category and cost vs. utilization. Table 3b uses the PMPM by service category as weight to develop the total composite trend.

Our trends are analyzed at a higher level than these individual segments and are the same for the experience data and the credibility manual data. We have combined our individual GHP and GQO experience to develop the trend to apply to both Individual ACA pools. Looking at the COVID adjusted prior 3 years annual allowed trend, we weighted each year equally as shown on the ‘Trend’ tab of the file “PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx”. Weighting trend equally across the last three years helps to remove trend volatility that may occur year to year when reviewing smaller books of business such as the ACA block. Additionally, we have seen more fluctuation in our trends over the past three years than we would traditionally expect. We believe this is largely due to impacts from the COVID pandemic. Although we do our best to adjust the historical experience for COVID, there is still a lot of uncertainty about the impacts of COVID on trends. Therefore, we believe it is best to use a longer-term average until the COVID experience period begins to roll-off of our historical experience.

The Allowed PMPMs shown on the “Trend” exhibit are normalized for cost-sharing since they are on an allowed basis and not on a paid basis. In an attempt to normalize the historical experience for morbidity, we analyzed the average PLRS for each year’s membership and experience data. Each year the coefficients used in the risk adjustment model are updated by CMS. This means that we cannot directly compare the average PLRS from each year to any other year. Therefore, we do not adjust our historical trend data to normalize for morbidity, as in prior year’s filings. The data used to develop trend has been adjusted to remove the effects of COVID on 2020 and 2021 claims experience. The COVID adjustment is explained further below.

The breakdown between cost and utilization is based on the average of the prior 3 years of component trends. The development of the component trends for each service category is shown on the ‘Trend Components’ sheet of the file “PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx”. The composite trends are weighted by the distribution of Allowed Amount by Service Category as displayed on ‘Trend Components’ tab of the same file. Historical data accurately measures utilization trend. Historical data for cost trend would be the combination of unit cost, provider mix, services mix, advances in technology, induced demand and many additional components of trend that are not possible to breakdown.

The Composite URR Trend in Table 5, Cell C12 is 1.152 and is used to project the experience period data to the rating period. The aggregate URR Trend reported in Worksheet I, Section 2 is $1,088.04 / 944.58 = 1.152$ and matches the Composite Trend in Table 3 of the Department's rate exhibits.

Adjustment for COVID

We have adjusted the experience for 2020 and 2021 for COVID in the exact same way that we have in the last several filings. Nothing new was done this year, the existing factors were consistently applied as in previous years to the data from 2020 and 2021. Further details are available in the filings from last year and the year before.

Historical Experience

Table 4 includes the most recent 48 months of data with run out through February 2024. Allowed claims are calculated by combining paid claims and estimated member cost share. Table 4b displays the combined GHP and GQO Individual ACA data and does not include any adjustments for COVID.

2. Rate Development & Change

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

Single Risk Pool

The Single Risk Pool has been established in accordance with the requirements in 45 CFR 156.80(d) as was discussed previously in the Experience Period Premium and Claims section.

Index Rate

The Experience Period Index Rate is based on the manual Allowed Claims PMPM and is the starting value on Table 5. The Credibility Manual Rate is a combination of our individual GHP and GQO experience, giving us a more credible manual rate. No benefits were covered in addition to Essential Health benefits in the policies being offered.

The Projected Index Rate for this Single Risk Pool is the Adjusted Projected Allowed EHB Claims PMPM and is the manual rate. The projected claims reflect the trend and benefits described earlier in this memorandum. As discussed above, the Manual Data is weighted 100% since it includes the Actual Experience Data as well as the experience data for our ACA compliant GHP business. If we gave any weight to the Actual Experience Data, it would be double counted since it is also in the Manual Data.

Market Adjusted Index Rate

The Market Adjusted Index Rate and Market Adjusted Total Allowed Claims are calculated in Table 5. The Projected Index Rate is converted to a paid basis by multiplying by the Projected Paid to Allowed ratio.

Paid to Allowed Ratio

The Projected Paid to Allowed Average Ratio is 0.827 and is displayed on Table 5. This value is calculated on Table 10 in cell K16. There are variations between the AV Pricing Values and the AV Calculator values because of different cost structures and management approaches than what is reflected in the national average data used in the AV Calculator. These are demonstrated on the 'Pricing AV vs Metallic Av' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx".

Projected Risk Adjustments PMPM

Our Individual Exchange population **had** a less healthy risk profile than the state average in 2023 resulting in payment transfers from the Risk Adjustment program. Premium levels for 2025 need to

incorporate the expected payment from the Risk Adjustment program. We combine our individual GHP and GQO experience together for this estimate, using the same estimate for both entities.

Table 16 develops the expected Risk Adjustment Transfer Payment utilized on Table 5. It begins with the statewide average premium for the market from Appendix A to the 2023 BY Risk Adjustment Summary Report released by CMS. We used the assumed statewide average premium for 2023, combining the Individual and Catastrophic market, estimated by a 3rd party consultant and applied our assumed allowed trend from Table 3b for 2 years. The statewide AV, PLRS, ARF and IDF are a weighted average of the Individual and Catastrophic PA markets from Appendix A to the 2023 BY Risk Adjustment Summary Report released by CMS. The GCF is from Appendix B, released by CMS and so weights together all regions in PA. The insurer specific values for AV, ARF, IDF and GCF are from our insurer specific reports from CMS. The 2025 projected insurer specific PLRS was developed using a 3rd party consultant's estimated value.

We also used the 3rd party consultant's estimate for the average charge for the High-Cost Risk Pool (HCRP). The Estimated Recoveries from the High Cost Risk Pool are developed using the data from the Reinsurance tables. The net amount is shown on Table 16. The expected payment transfer for 2025 is shown on Table 16 and Table 5 as \$66.33.

All estimates used from the 3rd party consultant are confidential and proprietary and we are unable to provide detailed derivations of those values. Our agreement with this 3rd party consultant only allows us to share this information with regulators. As approved through email with PID on April 5 2024, we will redact Table 16 from the Public PDF.

The Exchange user fee is 3.0% times the projected premium, times the portion of the enrollment expected to be sold On-Exchange. Due to a circular reference, the formula in cell C32 in Table 5 has a hard-coded value for the projected premium. The formula is $.030 * 842.21 * .9 = \$22.74$. As of February 2024, individual GHP and GQO combined had 19,646 members. 17,598 of these members were sold On-Exchange, so approximately 90% of members were sold On-Exchange.

The impact of the reinsurance program in Pennsylvania is calculated on tabs II.a. and II.b. Tab II.a. has the experience period data for 2023 while tab II.b. has the projected continuance table for 2025. The reinsurance program will have a \$60,000 attachment point, 60% coinsurance and a reinsurance cap of \$100,000 as a placeholder until final parameters are developed. The maximum recovery, per claimant would be \$24,000. Geisinger does not have credible experience at these high claim levels to develop trend projections. We utilized a Leveraged Trend Report published by a 3rd party for these trend projections. This report was used for all claims over \$50,000, with higher trends applied for claims over \$250k vs \$500k vs \$1mil. Two years of trend was applied to project the combined GHP and GQO experience from 2023 to 2025. The projected impact of the reinsurance recoveries is on Table 5, cell C33.

The allowable market-wide modifiers (Risk Adjustment of \$66.33, Exchange User Fees of \$22.74 and Reinsurance Recoveries of \$56.03) are combined with Projected Incurred EHB Claims PMPM on a paid basis. The Exchange User Fees PMPM is added while the Risk Adjustment and Reinsurance Recovery PMPM are subtracted. This PMPM is then converted back to an allowed basis, again using the projected paid to allowed ratio. Any non-EHB claims would then be added to this value if we had some, but we don't. The Catastrophic Eligibility Adjustment from Table 10 is then applied before calculating the Market-Adjusted Projected Total Allowed Claims PMPM, \$900.29 as shown on Table 5 in cell C42.

Retention Items

Administration Expense

Administration expenses are based on activity-based allocation by product for calendar year 2025. This methodology applies for all variable costs and all fixed costs. We are combining the individual GHP and GQO estimates to create one overall PMPM estimate. This helps maintain appropriate relativities between the GHP and GQO plans. The historical administrative expenses are displayed on the 'Administrative_Expense' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx". Table 6 provides a breakdown of the administrative expenses, as well as the taxes and fees. The administrative expenses are developed as a PMPM expense but applied as a consistent percentage of premium and do not vary by plan. The proposed percentage of premium for 2025 is 8.8% and is shown in both Tables 6 and 10.

Agent/Broker Fees and Commissions

Commissions for Individual ACA business are paid based on the schedules in the file "Broker Commissions 2024.pdf". Broker commissions do not vary by geographic location, metal level, plan or enrollment type (open enrollment vs SEP enrollment). The development of the broker commission is displayed on the 'Commission' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx".

Quality Improvement Initiatives

The Quality Initiatives amount is based on the latest estimate for this product. They are reported on line 6.6 of the Supplement Health Care Exhibit of the Annual Statement. The estimated % of premium is 1.29% and is calculated on the 'Quality Improvement' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx".

Profit & Risk Margin

The risk margin is set at 2% of premium. This risk margin is applied consistently across all plans.

Taxes, Fees, and Subsidies

The Risk Adjustment User Fee for plan year 2025 was finalized as \$0.18 PMPM.

The Patient-Centered Outcomes Research Institute Fee (PCORI fee) is estimated as \$0.30 PMPM for plan years that will end 12/31/2025.

Geisinger Quality Options does not pay PA Premium tax. Geisinger Quality Options does pay PA State Income Taxes and the estimated amount is shown in the "Taxes" tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx".

Geisinger Quality Options does pay Federal Income tax and the estimated amount is shown in the "Taxes" tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx".

The federal government will no longer collect the Health Insurance Provider Fee.

Projected Loss Ratio

The anticipated loss ratio is 90.2% in aggregate as shown below using the federally prescribed MLR methodology:

MLR Numerator = Projected Claims - Reinsurance Recoveries + Quality Initiatives - Risk Adjustment = 844.54 – 56.03 + 10.87 – 66.33 = 733.05

MLR Denominator = Projected Premiums – Taxes and Fees = 842.21 – 6.43 – 22.74 = 813.04

Federal MLR = 733.05 / 813.04 = 90.2%

Normalized Market-Adjusted Projected Allowed Total Claims

The Market-Adjusted Projected Allowed Total Claims is normalized using the projected average factors for age, geography, tobacco, benefit richness (induced demand) and network. These average factors for 2024 and 2025 are displayed on Table 7.

Projected Membership

For the overall Individual ACA market, membership is expected to remain approximately at the current level. February 2024 membership is expected to best represent calendar year 2025 in total for the Individual ACA market. Projected membership is used to calculate the normalization factors discussed below.

Normalization Factors

Age Factor

The federal age curve, as shown in Table 12, is used to determine a normalization factor to account for the age mix of business used in generating the Index Rate. The average age factor includes a factor of 0 for non-billable members. The average factors for 2024 and 2025 are shown on Table 7 and are developed on the 'Age_Calibration' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx".

Geographic Factor

The geographic rating area factors used to determine premium rates are shown on Table 13. These factors are consistent with the current approved factors. The geographic normalization factor in Table 7 is determined using these factors weighted using projected membership by area and is shown on the 'Area_Calibration' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx".

Tobacco Factor

A standard 10% load is applied for applicants who indicate tobacco usage by affirmatively answering the question— "Have you used tobacco at least four times a week for the past six months?" We utilized the February 2024 ACA compliant population to determine the percentage of members that admit to the use of tobacco. The average tobacco factor is shown on Table 7 and developed on the 'Tobacco_Calibration' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx". Table 12 shows the age bands, age factors and tobacco factors where it demonstrates that the tobacco factors are uniform across all age bands (for 21+).

Benefit Richness (Induced Demand)

Induced Demand factors are applied to each plan to reflect the expected utilization, not the expected health status. The PID has instructed carriers to use the formula $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$. The Plan AV is the Pricing AV times the CSR Defunding Adjustment. To ensure revenue neutrality, a normalization factor is applied, as instructed. This is developed on the 'Induced_Util_Exhibit' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx". The average benefit richness factor is shown on Table 7. The Benefit Richness factors in column L of Table 10 are calculated using the prescribed formula and divided by the normalization factor.

Network Factors

There is only one network shown on Table 14.

Connectivity Factors

The products in this filing do not have any connectivity features that impact rates.

Components of Rate Change

Table 8 shows the components of the Rate Change developed in this filing. The key drivers of this increase are changes in the Normalized Risk Pool Experience, Trend, Risk Adjustment, and Pricing AV. Table 9 supports the calculations in Table 8. Row A approximately equals Row H.

The amounts shown in the 2024 column for B, C, D, and E match those entered in the 2024 column in the plan year 2024 rate filing. The amounts shown in the 2024 column for A, F and H do not match those entered in the 2024 rate filing due to the shift in enrollment between what was projected in the 2024 rate filing and the actual Feb 2024 enrollment.

3. Plan Rate Development

The projected market-adjusted index rate is used to develop the calibrated plan adjusted index rates in column AA of Table 10. Each plan's rate is developed as the product of the market-adjusted index rate, the allowable factors and calibration for age, geography and tobacco.

The cost model used to calculate the pricing AVs used in column K of table 10 is based on 2023 individual GHP and GQO experience. The 'Pricing AV' tab of the "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx" file shows some sample pricing AV calculations using this cost model. The sample plans included are the HIOS plan IDs with the largest membership for each metallic level.

Column P of Table 10 has the CSR Defunding Adjustment of 1.236 applied to the on-Exchange silver plans, as explained above.

Each renewing plan is identified as existing or modified. We have no new or discontinued plans for 2025. Column G lists the metallic tier. Column H is the value we calculated using the HHS Actuarial Value Calculator. Screen shots of this calculation are provided in the file "AV_Screenshots_GQO_Indiv_043024.pdf." The Actuarial Certification, at the end of this document, includes attestation that the Federal AV calculator was used to determine the metallic values. Please also refer to the document "AV_UniquePlanDesignJust_GQO_Indiv.pdf" for further details. Columns L and N were normalized using projected (CY2025) membership.

For the GQO Individual market there are 2 expanded bronze plans. An expanded bronze plan is defined as a bronze plan that *"either covers and pays for at least one major service, other than preventive services, before the deductible or meets the requirements to be a high deductible health plan within the meaning of 26 U.S.C. 223(c)(2)"* as stated at 45 CFR 156.140(c).

1. The plan named "Geisinger Marketplace All-Access PPO 40/80/8400" covers several major services before the deductible, including primary care and specialty care visits with a copay.
2. The plan named "Geisinger Marketplace All-Access QHDHP PPO 7050 – HSA Eligible" meets the high deductible health plan definition at 26 U.S.C 223(c)(2).

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

The projected calibrated plan-adjusted index rate is used to develop the 21-year-old non-tobacco premium in the individual market. These rates are displayed on Table 10, column AA. Table 11 uses the 21-year-old non-tobacco premiums from Table 10, adjusted by the proposed geographic factors (from Table 13), to develop the 21-year-old non-tobacco premiums by rating area.

5. Plan Factors

The Consumer Adjusted Premium Rates are developed by applying the following allowable rating factors

to the calibrated Plan Adjusted Index Rates:

1. Age – reflecting the HHS defined age curve
2. Geographic – as discussed above
3. Tobacco status – as discussed above.

The final Premium rates for all filed benefit plans are displayed in the QHP Rating Template.

Network Factors

There is only one network shown on Table 14.

Service Area Composition

Franklin county is being added to GQO's service area for 2025. All the counties of operation from 2024 will also still be included in 2025. To preserve flexibility and align with unique regional and network characteristics, counties are grouped with similarly situated geographies. All counties and service areas are defined in the QHP Service Area template. These service areas are defined on the 'Service Areas' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx".

Composite Rating

Composite rating is not used.

Plan Type

All plan offerings meet the plan type definitions available in the URRT Worksheet 2, Section I.

Terminated Plans and Products

No products are being terminated in this market.

Changes to URRT

We acknowledge that each time the URRT is changed it will be updated on the URRT tab in SERFF.

Reliance

We relied on Milliman for their classification of benefit categories in the claim data. We have relied on a 3rd party's risk adjustment estimates for 2025 and the adjustment for the cost of the High Cost Risk Pool. We used a different 3rd party's Leveraged Trend Report to trend the high dollar claim estimates on tab II b. We have also relied on a 3rd party vendor's data mart. **We relied on the Department for an adjustment to apply to the pharmacy rebate estimates for 2025.** Checks for reasonableness were applied. When practical, steps were taken to improve the data when necessary.

Additional Exhibits

The following required exhibits have been uploaded in SERFF under the tabs noted next to the exhibit:

- Department Plan Design Summary – submitted under the "Rate/Rule Schedule" tab;
- Service Area Map – submitted under the "Supporting Documentation" tab.


.....
Actuarial Certification

I certify that:

1. I am a member of the American Academy of Actuaries, meet the Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States promulgated by the American Academy of Actuaries, and have the education and experience necessary to perform this work.
2. The projected Index Rate is:
 - a. In compliance with all applicable state and Federal regulations including 45 CFR 156.80(d)(1)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice,
 - c. Is reasonable in relation to the benefits provided and the population anticipated to be covered,
 - d. Is neither excessive nor deficient based on available information.
3. The Index Rate is used to develop the plan level rates using only the allowable modifiers in accordance with 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2).
4. The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
5. The Federal AV Calculator was utilized, with an acceptable alternative methodology when appropriate, to determine the AV Metal Values shown on Table 10 and in Worksheet 2, Section I of the URRT, following ASOP 50. Please refer to the "AV_UniquePlanDesignJust_GQO_Indiv.pdf" document for further details.
6. All factor, benefit and other changes from the prior (2024) approved filing have been disclosed in the actuarial memorandum.
7. New plans have not been considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
8. 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.

I confirm that the rates submitted comply with the ACA rating requirements and with the Single Risk Pool per market requirement. The URRT does not demonstrate the process used to develop the rates. Rather it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Marketplaces, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

This actuarial certification applies to the rates calculated for the 2025 plan year.



Sarah MacDerment
FSA, MAAA
Attesting Actuary

8/19/2024
Date

**Geisinger Quality Options
Individual Filing for 2025
Standard Questions
SERFF Tracking Number: GSHP-134083390**

1. Membership:

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

Our projected membership for 2025 matches the current 2/1/2024 membership.

2. Experience Period Claims:

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

Yes, all capitated claims have been removed from the experience period claims.

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

Yes, this is confirmed.

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?

Our rebate vendor has confirmed that we expect no significant differences between the actual 2023 rebates and the projected rebates for 2025. Therefore, no adjustments related to drug rebates have been made to the rate development.

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.

Confirmed. Tables 2-4 of the PAAM Exhibits do not have any COVID adjustment. We do not believe a COVID adjustment is needed for the 2023 experience period claims. Therefore, no adjustment was reflected on Table 5.

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

The COVID adjustment factor utilized is 1.0.

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%.

COVID vaccines will fall under the vaccine benefit, which is considered preventative and covered at 100% for participating providers. COVID testing will fall under the applicable setting in which the test took place, and the corresponding cost sharing will apply.

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.

Not applicable.

b. [SG. Only] In Table 5A, if cells K32:M32 are left to equal J32, please explain why that is a reasonable assumption.

Not applicable.

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.

Yes, the federal income tax is calculated using a Federal Income Tax Rate of 21%. Our estimated federal income taxes paid in 2025 are calculated on the “Taxes” tab of the file “PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx”.

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.

Yes, the Risk Adjustment User Fee PMPM of \$0.18 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.

Please refer to the ‘Commission’ sheet of the “PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx” file for the different PMPM commissions that we provide to brokers for new and renewing individuals. We provide a higher PMPM commission for new enrollees due to the added administrative work to the broker for transitioning the member to a new carrier. Broker commissions do not vary by enrollment type (open enrollment vs SEP enrollment).

6. Pricing AVs:

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

Yes, our Pricing AV’s were calculated using a single risk pool (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.

Please refer to the ‘Pricing AV vs Metallic AV’ tab of the “PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx” file. All of our Pricing AV’s are between 9.9% and 13.9% higher than the Metallic AV’s of the same plan. This difference in magnitude between the Pricing and Metallic AV’s is due to the higher paid to allowed ratios that our plans exhibit. The specific differences between Pricing and Metallic AV’s by plan are likely due to different cost structures and management approaches than what is reflected in the national average data used in the AV Calculator. We are a small regional carrier therefore it is reasonable that our experience varies from the national data used in the AV calculator.

7. Expanded Bronze Plans:

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

The criteria for expanded bronze plans is discussed in the ‘3. Plan Rate Development’ section of our memorandum. We have copied the language from the memorandum below for reference:

For the GQO Individual market there are 2 expanded bronze plans. An expanded bronze plan is defined as a bronze plan that “either covers and pays for at least one major service, other than preventive services, before the deductible or meets the requirements to be a high deductible health plan within the meaning of 26 U.S.C. 223(c)(2)” as stated at 45 CFR 156.140(c).

1. The plan named “Geisinger Marketplace All-Access PPO 40/80/8400” covers several major services before the deductible, including primary care and specialty care visits with a copay.
2. The plan named “Geisinger Marketplace All-Access QHDHP PPO 7050 – HSA Eligible” meets the high deductible health plan definition at 26 U.S.C. 223(c)(2).

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.

Our geographic rating area factors are the same factors from the previous year.

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

There is only one network shown on Table 14, and it is the same as the network factor from the previous year.

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)

Our 'Actual' values are based on the corresponding year's official Annual Reporting Form submitted by Geisinger's finance team. See the completed table below:

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2020	80.6%	93.3%	61,078	63,912
2021	96.8%	91.6%	71,735	41,712
2022	104.9%	89.6%	58,071	79,836

b. Are the MLRs and Member Months between Actual and Pricing comparable? If not, explain.

The difference between the actual MLR and the pricing MLR is attributable primarily to the notable difference between actual and projected membership. In 2021 and 2022 our competitive position in the market led to enrollment changes which were not expected when the rate filing was drafted. This dramatic shift in membership led to significantly different results than projected. In 2020, although our membership projection was fairly accurate, our actual MLR was much lower than expected due to COVID.

c. Does the insurer expect to pay MLR rebates for the 3-year period above?

No, we do not expect to pay any MLR rebates for the 3-year period above.

10. Plan of Withdrawal:

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

A Plan of Withdrawal is not necessary this year because we are not discontinuing any products.

b. For further information regarding the Plan of Withdrawal process, click here. Please send all Plan of Withdrawals to Jeff Rohaly, wrohaly@pa.gov.

Not applicable this year.

11. Transitional Plans:

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

[This question is not applicable to Geisinger. All of Geisinger's individual plans are ACA compliant.](#)

12. Copay Adjustment Programs

a. Does the company use a copay adjustment program (also known as a copay accumulator program)?
[Yes.](#)

b. How does the company handle copay assistance coupons? For example, does the coupon apply to the MOOP?

[Only the actual amount members pay, after manufacturer coupon assistance, applies to the member's annual deductible or maximum out-of-pocket.](#)

c. If any change to such a program has resulted in a pricing impact, please include a detailed quantitative exhibit supporting the pricing impact.

[There are no changes to our copay adjustment program that will have an impact on pricing.](#)

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

Carrier Name: Geisinger Quality Options
 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: -6.9%

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	4,412	39,970	\$9,542,866	\$9,542,866
\$30,000	\$34,999	26	274	\$837,802	\$837,802
\$35,000	\$39,999	23	258	\$877,434	\$877,434
\$40,000	\$44,999	18	186	\$771,426	\$771,426
\$45,000	\$49,999	13	143	\$617,204	\$617,204
\$50,000	\$54,999	11	117	\$576,667	\$576,667
\$55,000	\$59,999	5	42	\$288,550	\$288,550
\$60,000	\$64,999	10	113	\$620,473	\$608,189
\$65,000	\$69,999	20	220	\$1,344,335	\$1,257,734
\$70,000	\$74,999	4	48	\$291,318	\$260,527
\$75,000	\$79,999	10	120	\$771,512	\$668,605
\$80,000	\$84,999	10	108	\$823,617	\$689,447
\$85,000	\$89,999	12	132	\$1,051,974	\$852,790
\$90,000	\$94,999	2	24	\$183,181	\$145,272
\$95,000	\$99,999	2	22	\$195,823	\$150,329
\$100,000	\$109,999	7	70	\$739,449	\$571,449
\$110,000	\$119,999	8	90	\$927,786	\$735,786
\$120,000	\$129,999	4	36	\$504,373	\$408,373
\$130,000	\$139,999	8	85	\$1,083,290	\$891,290
\$140,000	\$149,999	7	79	\$1,018,571	\$850,571
\$150,000	\$159,999	5	54	\$770,216	\$650,216
\$160,000	\$169,999	2	18	\$336,031	\$288,031
\$170,000	\$179,999	4	48	\$707,872	\$611,872
\$180,000	\$189,999	3	28	\$544,984	\$472,984
\$190,000	\$199,999	0	0	\$0	\$0
\$200,000	\$209,999	1	12	\$200,888	\$176,888
\$210,000	\$219,999	2	24	\$435,511	\$387,511
\$220,000	\$229,999	3	31	\$681,391	\$609,391
\$230,000	\$239,999	1	12	\$237,708	\$213,708
\$240,000	\$249,999	2	19	\$493,035	\$445,035
\$250,000	\$259,999	0	0	\$0	\$0
\$260,000	\$269,999	1	12	\$264,425	\$240,425
\$270,000	\$279,999	1	12	\$278,847	\$254,847
\$280,000	\$289,999	0	0	\$0	\$0
\$290,000	\$299,999	0	0	\$0	\$0
\$300,000	\$324,999	1	12	\$323,814	\$299,814
\$325,000	\$349,999	3	36	\$1,005,689	\$933,689
\$350,000	\$374,999	3	31	\$1,090,736	\$1,018,736
\$375,000	\$399,999	1	11	\$385,465	\$361,465
\$400,000	\$424,999	1	12	\$409,975	\$385,975
\$425,000	\$449,999	1	9	\$446,991	\$422,991
\$450,000	\$474,999	0	0	\$0	\$0
\$475,000	\$499,999	1	12	\$480,963	\$456,963
\$500,000	\$599,999	2	24	\$1,061,584	\$1,013,584
\$600,000	\$699,999	0	0	\$0	\$0
\$700,000	\$799,999	0	0	\$0	\$0
\$800,000	\$899,999	0	0	\$0	\$0
\$900,000	\$999,999	0	0	\$0	\$0
\$1,000,000+		1	12	\$1,555,404	\$1,531,404
Total		4,651	42,565	\$34,779,179	\$32,377,840

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

Carrier Name:	Geisinger Quality Options	Attachment Point:	\$60,000
Product(s):	PPO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	60%
Rate Effective Date:	1/1/2025	Proj. Incurred Claim Impact:	-6.6%
		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	24,146	213,664	\$63,389,746	\$63,389,746
\$30,000	\$34,999	153	1,607	\$4,950,808	\$4,950,808
\$35,000	\$39,999	143	1,498	\$5,314,670	\$5,314,670
\$40,000	\$44,999	120	1,267	\$5,091,471	\$5,091,471
\$45,000	\$49,999	88	957	\$4,139,881	\$4,139,881
\$50,000	\$54,999	92	931	\$4,817,298	\$4,817,298
\$55,000	\$59,999	54	593	\$3,097,949	\$3,097,949
\$60,000	\$64,999	68	675	\$4,232,461	\$4,140,984
\$65,000	\$69,999	31	343	\$2,093,180	\$1,953,272
\$70,000	\$74,999	43	447	\$3,106,417	\$2,790,567
\$75,000	\$79,999	55	613	\$4,246,437	\$3,678,575
\$80,000	\$84,999	48	473	\$3,970,428	\$3,316,171
\$85,000	\$89,999	38	414	\$3,326,706	\$2,698,683
\$90,000	\$94,999	39	423	\$3,601,449	\$2,844,579
\$95,000	\$99,999	32	355	\$3,095,575	\$2,390,230
\$100,000	\$109,999	58	608	\$6,079,572	\$4,687,572
\$110,000	\$119,999	47	517	\$5,399,391	\$4,271,391
\$120,000	\$129,999	26	274	\$3,269,987	\$2,645,987
\$130,000	\$139,999	28	273	\$3,788,939	\$3,116,939
\$140,000	\$149,999	29	311	\$4,225,849	\$3,529,849
\$150,000	\$159,999	15	164	\$2,328,913	\$1,968,913
\$160,000	\$169,999	21	234	\$3,463,396	\$2,959,396
\$170,000	\$179,999	26	271	\$4,525,440	\$3,901,440
\$180,000	\$189,999	9	98	\$1,661,559	\$1,445,559
\$190,000	\$199,999	15	164	\$2,937,989	\$2,577,989
\$200,000	\$209,999	14	160	\$2,886,776	\$2,550,776
\$210,000	\$219,999	13	146	\$2,798,509	\$2,486,509
\$220,000	\$229,999	9	105	\$2,032,853	\$1,816,853
\$230,000	\$239,999	11	128	\$2,570,438	\$2,306,438
\$240,000	\$249,999	9	108	\$2,227,778	\$2,011,778
\$250,000	\$259,999	7	75	\$1,775,472	\$1,607,472
\$260,000	\$269,999	3	31	\$795,228	\$723,228
\$270,000	\$279,999	4	46	\$1,088,453	\$992,453
\$280,000	\$289,999	6	64	\$1,699,238	\$1,555,238
\$290,000	\$299,999	4	45	\$1,183,299	\$1,087,299
\$300,000	\$324,999	8	89	\$2,493,259	\$2,301,259
\$325,000	\$349,999	7	81	\$2,376,333	\$2,208,333
\$350,000	\$374,999	6	60	\$2,177,758	\$2,033,758
\$375,000	\$399,999	5	60	\$1,938,456	\$1,818,456
\$400,000	\$424,999	6	69	\$2,474,785	\$2,330,785
\$425,000	\$449,999	4	41	\$1,744,343	\$1,648,343
\$450,000	\$474,999	2	24	\$941,244	\$893,244
\$475,000	\$499,999	4	43	\$1,954,993	\$1,858,993
\$500,000	\$599,999	14	159	\$7,573,113	\$7,237,113
\$600,000	\$699,999	5	60	\$3,228,199	\$3,108,199
\$700,000	\$799,999	2	23	\$1,426,533	\$1,378,533
\$800,000	\$899,999	3	36	\$2,481,203	\$2,409,203
\$900,000	\$999,999	2	21	\$1,828,565	\$1,780,565
\$1,000,000+		2	24	\$3,699,634	\$3,651,634
Total		25,574	228,871	\$211,551,976	\$197,516,384

PA Rate Template Part II
Rate Development and Change

Carrier Name: Geisinger Quality Options
 Product(s): PPO
 Market Segment: Individual
 Rate Effective Date: 7/1/2025

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	\$ 944.60	\$ 902.36	← Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection factor	1.152	1.154	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 1,087.96	\$ 1,041.45	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.000	1.000	← See URRT Instructions
Total Non-Morbidity Changes	1.000	0.980	
Change in Demographics	1.000	0.986	← See URRT Instructions
Change in Network	1.000	1.000	← See URRT Instructions
Change in Benefits	1.000	1.000	← See URRT Instructions
Change in Other	1.000	0.994	← See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 1,087.96	\$ 1,020.69	
Credibility Factors	0%	100%	← See Instructions
Blended Projected EHB Claims PMPM		\$ 1,020.69	← Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 1,020.69		← Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.827		
Projected Incurred EHB Claims PMPM	\$ 844.54		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	\$ 66.33		
Projected Incurred Exchange User Fees PMPM	\$ 522.74		
Projected Incurred Reinsurance Recoveries PMPM	\$ 556.03		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 744.91		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 900.29		← Market-Adjusted Index Rate
Market-Adjusted Non-EHB Claims PMPM	\$ 1.000		
Catastrophic Eligibility Adjustment	\$ 744.9148697		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 744.9148697		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 900.29		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 902.36	← Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 168,796,047.68	
Blended Loss Ratio	90.05%	

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	\$ 1,020.69	\$ 1,020.69	\$ 1,020.69	\$ 1,020.69	\$ 1,020.69
Months of Trend	-	3	6	9	
Annual Trend		7.43%	7.43%	7.43%	
Single Risk Pool Projected Allowed Claims	\$ 1,020.69	\$ 1,039.14	\$ 1,057.93	\$ 1,077.06	\$ -
Quarterly Trend Factor	1.000	1.018	1.036	1.055	0.000

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	8.79%	\$74.02
General and Claims	1.00%	\$58.94
Agent/Broker Fees and Commissions	0.50%	\$4.21
Quality Improvement Initiatives	1.29%	\$10.87
Taxes and Fees	0.76%	\$6.43
Risk Adjustment User Fee	0.02%	\$0.18
PCORI Fee	0.04%	\$0.30
PA Premium & Other Taxes (if applicable)	0.27%	\$1.47
Federal Income Tax	0.53%	\$4.48
Health Insurance Providers Fee (Priorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	2.00%	\$16.84
Total Retention	11.55%	\$97.29
Projected Required Revenue PMPM		\$ 842.21

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2024	2025
Average Aca Factor	1.926	1.940
Average Generacast Factor	1.005	0.999
Average Tobacco Factor	1.008	1.008
Average Benefit Richness (induced demand)	1.121	1.106
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 827.56	\$ 900.29
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 378.36	\$ 417.21

Table 8. Components of Rate Change

Rate Components	2024	2025	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 408.55	\$ 434.40	\$ 25.85	6.3%
B. Base period allowed claims before normalization	\$ 801.54	\$ 902.36	\$ 100.80	24.7%
C. Normalization factor component of change	\$ (435.08)	\$ (484.19)	\$ (49.11)	-12.0%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 366.48	\$ 418.17	\$ 51.69	12.7%
D2. URRT Trend	\$ 51.84	\$ 64.46	\$ 12.62	3.1%
D3. URRT Morbidity	\$ (8.37)	\$ -	\$ 8.37	2.0%
D4. URRT Other	\$ (1.23)	\$ (9.62)	\$ (8.39)	-2.1%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (19.85)	\$ (17.15)	\$ (2.70)	-4.2%
D6. Normalized Exchange User Fee on an allowed basis	\$ 11.23	\$ 12.34	\$ 1.11	0.4%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ (21.73)	\$ (31.38)	\$ (9.65)	-2.4%
D8. Subtotal - Sum(D1-D7)	\$ 378.36	\$ 417.21	\$ 38.84	9.5%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (56.31)	\$ (72.00)	\$ (15.69)	-3.8%
E3. Benefit Richness	\$ 39.11	\$ 36.50	\$ (2.62)	-0.6%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Benefits in Addition to EHB	\$ -	\$ -	\$ -	0.0%
E6. Subtotal - Sum(E1-E5)	\$ (17.19)	\$ (35.50)	\$ (18.31)	-4.5%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 33.69	\$ 38.18	\$ 4.49	1.1%
F2. Taxes and Fees	\$ 3.19	\$ 3.31	\$ 0.13	0.0%
F3. Profit and/or Contingency	\$ 8.17	\$ 8.69	\$ 0.52	0.1%
F4. Subtotal - Sum(F1-F3)	\$ 45.05	\$ 50.18	\$ 5.13	1.3%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 406.22	\$ 431.88	\$ 25.67	6.3%

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

	2024	2025	
Paid-to-Allowed	0.850	0.827	
URRT Trend (Total Acquired Trend Factor)	1.141	1.154	← URRT W1, S2
URRT Morbidity	0.980	1.000	← URRT W1, S2
URRT "Other"	0.997	0.980	← URRT W1, S2
Risk Adjustment	\$ (36.92)	\$ (66.33)	← URRT W1, S3
Exchange User Fee	\$ 20.88	\$ 22.74	← URRT W1, S3
Reinsurance Recoveries	\$ 40.42	\$ 56.03	← URRT W1, S3
Capitation	\$ 0.04	\$ 0.06	← URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.851	0.827	
Benefit Richness	1.121	1.106	
Catastrophic Eligibility	1.000	1.000	
Benefits in Addition to EHB	1.000	1.000	
Administrative Expenses	8.23%	8.79%	
Taxes and Fees	0.76%	0.76%	
Profit and/or Contingency	2.00%	2.00%	

← 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

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name: Geisinger Quality Options
 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: \$ 900.29

Calibration	
Age Calibration Factor	1.940
Geographic Calibration Factor	0.998
Tobacco Calibration Factor	1.008
Aggregate Calibration Factor	1.952

														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 & Not Mapped (E,M,N,D,M, DNM) for 2025	1/1/2025 HIOS Plan ID (If 1/1/2024 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actual 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	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency				
							0.698			0.827	1.000	1.000	1.000	1.000	1.013	\$	749.84	8.8%	0.8%	2.0%			
							0.698			0.827	1.000	1.000	1.000	1.000	1.013	\$	749.84	8.8%	0.8%	2.0%			
Totals - Current Membership																							
Total - Projected Membership																							
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	N/A	N/A	N/A	N/A			
Plan 1	75729PA0012630	PPO	Geisinger Marketplace All-Access PPO 30/50/5500	E	75729PA0012630	Silver	0.7023	Approach (1)	Off	0.812	0.983	1.000	1.000	1.000	1.000	1.000	1.000	\$718.90	8.8%	0.8%	2.0%		
Plan 2	75729PA0012631	PPO	Geisinger Marketplace All-Access PPO 30/50/5500	E	75729PA0012631	Silver	0.7023	Approach (1)	Off	0.812	0.983	1.000	1.000	1.000	1.000	1.000	1.000	\$718.90	8.8%	0.8%	2.0%		
Plan 3	75729PA0012635	PPO	Geisinger Marketplace All-Access PPO 30/50/5500	E	75729PA0012635	Silver	0.7023	Approach (1)	Off	0.812	0.983	1.000	1.000	1.000	1.000	1.000	1.000	\$718.90	8.8%	0.8%	2.0%		
Plan 4	75729PA0012640	PPO	Geisinger Marketplace All-Access PPO 30/50/5500	E	75729PA0012640	Silver	0.7023	Approach (1)	Off	0.812	0.983	1.000	1.000	1.000	1.000	1.000	1.000	\$718.90	8.8%	0.8%	2.0%		
Plan 5	75729PA0012647	PPO	Geisinger Marketplace All-Access PPO 20/50/3250	M	75729PA0012647	Gold	0.7975	Approach (1)	On/Off	0.936	1.067	1.000	1.000	1.000	1.000	1.000	1.000	\$899.37	8.8%	0.8%	2.0%		
Plan 6	75729PA0012651	PPO	Geisinger Marketplace All-Access PPO 20/50/3250	M	75729PA0012651	Gold	0.7975	Approach (1)	On/Off	0.936	1.067	1.000	1.000	1.000	1.000	1.000	1.000	\$899.37	8.8%	0.8%	2.0%		
Plan 7	75729PA0012655	PPO	Geisinger Marketplace All-Access PPO 20/50/3250	M	75729PA0012655	Gold	0.7975	Approach (1)	On/Off	0.936	1.067	1.000	1.000	1.000	1.000	1.000	1.000	\$899.37	8.8%	0.8%	2.0%		
Plan 8	75729PA0012657	PPO	Geisinger Marketplace All-Access PPO 20/50/3250	M	75729PA0012657	Gold	0.7975	Approach (1)	On/Off	0.936	1.067	1.000	1.000	1.000	1.000	1.000	1.000	\$899.37	8.8%	0.8%	2.0%		
Plan 9	75729PA0012664	PPO	Geisinger Marketplace All-Access PPO 30/60/5500	M	75729PA0012664	Silver	0.7006	Approach (1)	On/Off	0.808	1.120	1.000	1.000	1.000	1.236	\$1,007.25	8.8%	0.8%	2.0%				
Plan 10	75729PA0012668	PPO	Geisinger Marketplace All-Access PPO 30/60/5500	M	75729PA0012668	Silver	0.7006	Approach (1)	On/Off	0.808	1.120	1.000	1.000	1.000	1.236	\$1,007.25	8.8%	0.8%	2.0%				
Plan 11	75729PA0012672	PPO	Geisinger Marketplace All-Access PPO 30/60/5500	M	75729PA0012672	Silver	0.7006	Approach (1)	On/Off	0.808	1.120	1.000	1.000	1.000	1.236	\$1,007.25	8.8%	0.8%	2.0%				
Plan 12	75729PA0012674	PPO	Geisinger Marketplace All-Access PPO 30/60/5500	M	75729PA0012674	Silver	0.7006	Approach (1)	On/Off	0.808	1.120	1.000	1.000	1.000	1.236	\$1,007.25	8.8%	0.8%	2.0%				
Plan 13	75729PA0012681	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	E	75729PA0012681	Expanded Bronze	0.6488	Approach (1)	On/Off	0.748	0.951	1.000	1.000	1.000	1.000	\$640.41	8.8%	0.8%	2.0%				
Plan 14	75729PA0012685	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	E	75729PA0012685	Expanded Bronze	0.6488	Approach (1)	On/Off	0.748	0.951	1.000	1.000	1.000	1.000	\$640.41	8.8%	0.8%	2.0%				
Plan 15	75729PA0012689	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	E	75729PA0012689	Expanded Bronze	0.6488	Approach (1)	On/Off	0.748	0.951	1.000	1.000	1.000	1.000	\$640.41	8.8%	0.8%	2.0%				
Plan 16	75729PA0012691	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	E	75729PA0012691	Expanded Bronze	0.6488	Approach (1)	On/Off	0.748	0.951	1.000	1.000	1.000	1.000	\$640.41	8.8%	0.8%	2.0%				
Plan 17	75729PA0012702	PPO	Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	E	75729PA0012702	Expanded Bronze	0.6397	Approach (1)	On/Off	0.770	0.961	1.000	1.000	1.000	1.000	\$666.39	8.8%	0.8%	2.0%				
Plan 18	75729PA0012706	PPO	Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	E	75729PA0012706	Expanded Bronze	0.6397	Approach (1)	On/Off	0.770	0.961	1.000	1.000	1.000	1.000	\$666.39	8.8%	0.8%	2.0%				
Plan 19	75729PA0012710	PPO	Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	E	75729PA0012710	Expanded Bronze	0.6397	Approach (1)	On/Off	0.770	0.961	1.000	1.000	1.000	1.000	\$666.39	8.8%	0.8%	2.0%				
Plan 20	75729PA0012712	PPO	Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	E	75729PA0012712	Expanded Bronze	0.6397	Approach (1)	On/Off	0.770	0.961	1.000	1.000	1.000	1.000	\$666.39	8.8%	0.8%	2.0%				

PA Rate Template Part IV A - Individual
Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User

Carrier Name: Geisinger Quality Options
 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
Totals						
These cells auto-fill using the data entered in Table 10.						
Plan 1	75729PA0012630	Geisinger Marketplace All-Access PPO 30/50/5500	E	75729PA0012630	Silver	Off
Plan 2	75729PA0012631	Geisinger Marketplace All-Access PPO 30/50/5500	E	75729PA0012631	Silver	Off
Plan 3	75729PA0012635	Geisinger Marketplace All-Access PPO 30/50/5500	E	75729PA0012635	Silver	Off
Plan 4	75729PA0012640	Geisinger Marketplace All-Access PPO 30/50/5500	E	75729PA0012640	Silver	Off
Plan 5	75729PA0012647	Geisinger Marketplace All-Access PPO 20/50/3250	M	75729PA0012647	Gold	On/OFF
Plan 6	75729PA0012651	Geisinger Marketplace All-Access PPO 20/50/3250	M	75729PA0012651	Gold	On/OFF
Plan 7	75729PA0012655	Geisinger Marketplace All-Access PPO 20/50/3250	M	75729PA0012655	Gold	On/OFF
Plan 8	75729PA0012657	Geisinger Marketplace All-Access PPO 20/50/3250	M	75729PA0012657	Gold	On/OFF
Plan 9	75729PA0012664	Geisinger Marketplace All-Access PPO 30/60/5500	M	75729PA0012664	Silver	On/OFF
Plan 10	75729PA0012668	Geisinger Marketplace All-Access PPO 30/60/5500	M	75729PA0012668	Silver	On/OFF
Plan 11	75729PA0012672	Geisinger Marketplace All-Access PPO 30/60/5500	M	75729PA0012672	Silver	On/OFF
Plan 12	75729PA0012674	Geisinger Marketplace All-Access PPO 30/60/5500	M	75729PA0012674	Silver	On/OFF
Plan 13	75729PA0012681	Geisinger Marketplace All-Access PPO 40/80/8400	E	75729PA0012681	Expanded Bronze	On/OFF
Plan 14	75729PA0012685	Geisinger Marketplace All-Access PPO 40/80/8400	E	75729PA0012685	Expanded Bronze	On/OFF
Plan 15	75729PA0012689	Geisinger Marketplace All-Access PPO 40/80/8400	E	75729PA0012689	Expanded Bronze	On/OFF
Plan 16	75729PA0012691	Geisinger Marketplace All-Access PPO 40/80/8400	E	75729PA0012691	Expanded Bronze	On/OFF
Plan 17	75729PA0012702	Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	E	75729PA0012702	Expanded Bronze	On/OFF
Plan 18	75729PA0012706	Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	E	75729PA0012706	Expanded Bronze	On/OFF
Plan 19	75729PA0012710	Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	E	75729PA0012710	Expanded Bronze	On/OFF
Plan 20	75729PA0012712	Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	E	75729PA0012712	Expanded Bronze	On/OFF

2024 21-year-old, Non-Tobacco Premium PMPM										Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9		
\$ -	\$ 404.54	\$ 388.41	\$ -	\$ 398.05	\$ 412.81	\$ 496.35	\$ -	\$ 456.20	\$ 407.12	
\$ -	\$ 390.68	\$ 371.14	\$ -	\$ 371.14	\$ 390.68	\$ 488.35	\$ -	\$ 468.81	\$ 375.44	
\$ -	\$ 390.68	\$ 371.14	\$ -	\$ 371.14	\$ 390.68	\$ 488.35	\$ -	\$ 468.81	\$ 371.14	
\$ -	\$ 390.68	\$ 371.14	\$ -	\$ 371.14	\$ 390.68	\$ 488.35	\$ -	\$ 468.81	\$ 476.14	
\$ -	\$ 390.68	\$ 371.14	\$ -	\$ 371.14	\$ 390.68	\$ 488.35	\$ -	\$ 468.81	\$ 390.68	
\$ -	\$ 489.66	\$ 465.18	\$ -	\$ 465.18	\$ 489.66	\$ 612.07	\$ -	\$ 587.59	\$ 468.29	
\$ -	\$ 489.66	\$ 465.18	\$ -	\$ 465.18	\$ 489.66	\$ 612.07	\$ -	\$ 587.59	\$ 607.59	
\$ -	\$ 489.66	\$ 465.18	\$ -	\$ 465.18	\$ 489.66	\$ 612.07	\$ -	\$ 587.59	\$ 474.45	
\$ -	\$ 489.66	\$ 465.18	\$ -	\$ 465.18	\$ 489.66	\$ 612.07	\$ -	\$ 587.59	\$ 489.66	
\$ -	\$ 540.64	\$ 513.61	\$ -	\$ 513.61	\$ 540.64	\$ 675.80	\$ -	\$ 648.77	\$ 524.42	
\$ -	\$ 540.64	\$ 513.61	\$ -	\$ 513.61	\$ 540.64	\$ 675.80	\$ -	\$ 648.77	\$ 668.59	
\$ -	\$ 540.64	\$ 513.61	\$ -	\$ 513.61	\$ 540.64	\$ 675.80	\$ -	\$ 648.77	\$ 525.22	
\$ -	\$ 540.64	\$ 513.61	\$ -	\$ 513.61	\$ 540.64	\$ 675.80	\$ -	\$ 648.77	\$ 540.64	
\$ -	\$ 349.93	\$ 332.44	\$ -	\$ 332.44	\$ 349.93	\$ 437.42	\$ -	\$ 419.92	\$ 335.35	
\$ -	\$ 349.93	\$ 332.44	\$ -	\$ 332.44	\$ 349.93	\$ 437.42	\$ -	\$ 419.92	\$ 430.82	
\$ -	\$ 349.93	\$ 332.44	\$ -	\$ 332.44	\$ 349.93	\$ 437.42	\$ -	\$ 419.92	\$ 337.54	
\$ -	\$ 349.93	\$ 332.44	\$ -	\$ 332.44	\$ 349.93	\$ 437.42	\$ -	\$ 419.92	\$ 349.93	
\$ -	\$ 364.12	\$ 345.91	\$ -	\$ 345.91	\$ 364.12	\$ 455.15	\$ -	\$ 436.94	\$ 349.55	
\$ -	\$ 364.12	\$ 345.91	\$ -	\$ 345.91	\$ 364.12	\$ 455.15	\$ -	\$ 436.94	\$ 447.65	
\$ -	\$ 364.12	\$ 345.91	\$ -	\$ 345.91	\$ 364.12	\$ 455.15	\$ -	\$ 436.94	\$ 353.19	
\$ -	\$ 364.12	\$ 345.91	\$ -	\$ 345.91	\$ 364.12	\$ 455.15	\$ -	\$ 436.94	\$ 364.12	

2025 21-year-old, Non-Tobacco Premium					
1	2	3	4	5	6
\$ -	\$ 430.46	\$ 412.97	\$ -	\$ 423.12	\$ 439.06
\$ -	\$ 416.47	\$ 395.65	\$ -	\$ 395.65	\$ 416.47
\$ -	\$ 416.47	\$ 395.65	\$ -	\$ 395.65	\$ 416.47
\$ -	\$ 416.47	\$ 395.65	\$ -	\$ 395.65	\$ 416.47
\$ -	\$ 416.47	\$ 395.65	\$ -	\$ 395.65	\$ 416.47
\$ -	\$ 521.02	\$ 494.97	\$ -	\$ 494.97	\$ 521.02
\$ -	\$ 521.02	\$ 494.97	\$ -	\$ 494.97	\$ 521.02
\$ -	\$ 521.02	\$ 494.97	\$ -	\$ 494.97	\$ 521.02
\$ -	\$ 521.02	\$ 494.97	\$ -	\$ 494.97	\$ 521.02
\$ -	\$ 583.52	\$ 554.34	\$ -	\$ 554.34	\$ 583.52
\$ -	\$ 583.52	\$ 554.34	\$ -	\$ 554.34	\$ 583.52
\$ -	\$ 583.52	\$ 554.34	\$ -	\$ 554.34	\$ 583.52
\$ -	\$ 583.52	\$ 554.34	\$ -	\$ 554.34	\$ 583.52
\$ -	\$ 371.00	\$ 352.45	\$ -	\$ 352.45	\$ 371.00
\$ -	\$ 371.00	\$ 352.45	\$ -	\$ 352.45	\$ 371.00
\$ -	\$ 371.00	\$ 352.45	\$ -	\$ 352.45	\$ 371.00
\$ -	\$ 371.00	\$ 352.45	\$ -	\$ 352.45	\$ 371.00
\$ -	\$ 386.05	\$ 366.75	\$ -	\$ 366.75	\$ 386.05
\$ -	\$ 386.05	\$ 366.75	\$ -	\$ 366.75	\$ 386.05
\$ -	\$ 386.05	\$ 366.75	\$ -	\$ 366.75	\$ 386.05
\$ -	\$ 386.05	\$ 366.75	\$ -	\$ 366.75	\$ 386.05

nium PMPM			
7	8	9	Average (weighted by enrollment by rating area)
\$ 527.48	\$ -	\$ 484.53	\$ 432.87

Change in 21-year-old Non-Tobacco Premium PMPM										
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	
0.0%	6.4%	6.3%	0.0%	6.3%	6.4%	6.3%	0.0%	6.2%	6.3%	

\$ 520.59	\$ -	\$ 499.77	\$ 400.23
\$ 520.59	\$ -	\$ 499.77	\$ 395.65
\$ 520.59	\$ -	\$ 499.77	\$ 507.58
\$ 520.59	\$ -	\$ 499.77	\$ 416.47
\$ 651.28	\$ -	\$ 625.23	\$ 498.29
\$ 651.28	\$ -	\$ 625.23	\$ 646.51
\$ 651.28	\$ -	\$ 625.23	\$ 504.84
\$ 651.28	\$ -	\$ 625.23	\$ 521.02
\$ 729.40	\$ -	\$ 700.22	\$ 566.01
\$ 729.40	\$ -	\$ 700.22	\$ 721.62
\$ 729.40	\$ -	\$ 700.22	\$ 566.88
\$ 729.40	\$ -	\$ 700.22	\$ 583.52
\$ 463.75	\$ -	\$ 445.20	\$ 355.54
\$ 463.75	\$ -	\$ 445.20	\$ 456.76
\$ 463.75	\$ -	\$ 445.20	\$ 357.86
\$ 463.75	\$ -	\$ 445.20	\$ 370.61
\$ 482.57	\$ -	\$ 463.26	\$ 370.61
\$ 482.57	\$ -	\$ 463.26	\$ 474.62
\$ 482.57	\$ -	\$ 463.26	\$ 374.47
\$ 482.57	\$ -	\$ 463.26	\$ 386.05

	6.6%	6.6%		6.6%	6.6%	6.6%		6.6%	7%
	6.6%	6.6%		6.6%	6.6%	6.6%		6.6%	7%
	6.6%	6.6%		6.6%	6.6%	6.6%		6.6%	7%
	6.6%	6.6%		6.6%	6.6%	6.6%		6.6%	7%
	6.4%	6.4%		6.4%	6.4%	6.4%		6.4%	6%
	6.4%	6.4%		6.4%	6.4%	6.4%		6.4%	6%
	6.4%	6.4%		6.4%	6.4%	6.4%		6.4%	6%
	6.4%	6.4%		6.4%	6.4%	6.4%		6.4%	6%
	7.9%	7.9%		7.9%	7.9%	7.9%		7.9%	8%
	7.9%	7.9%		7.9%	7.9%	7.9%		7.9%	8%
	7.9%	7.9%		7.9%	7.9%	7.9%		7.9%	8%
	7.9%	7.9%		7.9%	7.9%	7.9%		7.9%	8%
	6.0%	6.0%		6.0%	6.0%	6.0%		6.0%	6%
	6.0%	6.0%		6.0%	6.0%	6.0%		6.0%	6%
	6.0%	6.0%		6.0%	6.0%	6.0%		6.0%	6%
	6.0%	6.0%		6.0%	6.0%	6.0%		6.0%	6%
	6.0%	6.0%		6.0%	6.0%	6.0%		6.0%	6%
	6.0%	6.0%		6.0%	6.0%	6.0%		6.0%	6%
	6.0%	6.0%		6.0%	6.0%	6.0%		6.0%	6%
	6.0%	6.0%		6.0%	6.0%	6.0%		6.0%	6%

Clarion	Crawford	Erie	Forest	McKean	Mercer	Venango	Warren	1	Cameron	Elk	Potter	2	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe
0	0	0	0	0	0	0	0	Match	2	7	9	Match	42	86	65	324	399	178	259

-	-	-	-	-	-	-	-	Match	-	-	-	Match	1	4	9	14	24	10	9
-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	Match	-	1	3	Match	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	19	41	20	107	108	47	88
-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	Match	2	-	-	Match	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	1	3	8	11	20	10	11
-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	Match	-	4	5	Match	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	10	31	16	134	172	73	117
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-	-	-	-	-	-	-	-	Match	-	2	1	Match	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	11	7	12	58	75	38	34
-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-

02-01-2024 Number of Covered Lives by County

Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming	3	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	
146	14	84	20	58	58	Match	0	0	0	0	0	0	0	0	0	0	Match	2	12	9	47	52	3	2	Match	229	157	132	57	31	145	99	117	68	75	
3	-	1	-	1	2	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	2	3	-	-	-	-	-	4	4	1	8
-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	1	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	-	-	1	-	-	-	-	-	-	-
-	-	-	1	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	5	3	20	18	1	-	Match	3	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-
53	2	30	8	16	16	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	7	-	-	-	Match	97	49	-	24	11	-	-	42	37	25	21
-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	24	-	-	-	26	-	-	-	
-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	
14	1	-	3	3	3	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	1	-	-	Match	19	11	-	3	4	-	-	6	3	7	6
-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	2	4	5	10	20	2	2	Match	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	
51	7	32	4	21	28	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	2	-	-	-	Match	58	53	-	25	8	-	-	33	45	21	11
-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	62	-	-	77	-	-	-	-	
-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	1	1	7	11	-	Match	2	-	-	-	-	-	-	-	-	-	
25	4	21	4	17	9	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	48	41	-	5	8	-	-	14	28	14	29
-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	41	-	-	26	-	-	-	-	

PA Rate Template Part VI - Rate Change Summary
Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	0.07882042
Revised Requested Average Rate Change:	6.13%
Maximum Requested Rate Change:	6.22%
Minimum Requested Rate Change:	5.94%
Mapped Members:	3,355
Available Rating Areas:	Rating Areas Z, S, G, T, and 9

Client Name:	Goldman Quality Options
Product:	PPD
Market Segment:	Individual
Rate Effective Date:	1/1/2025

Rating Area	Active Rating Area	Count of Remaining Active Rating Areas	Total
1			6
2	2		6, 2
2	2		5, 2
4	2		4, 1
5	6		4, 6
6	6		3, 6
7	7		2, 7
8			1
9	9		1 and 9

Key Information

Jan. 2023 - Dec. 2023 Financial Experience Premium:	\$ 36,551,024.96
Claims:	\$ 21,843,679.37
Administrative Expenses:	\$ 6,066,463.77
Taxes & Fees:	\$ 661,880.87
Company Made After Taxes:	\$ 6,605,000.99

How It Plans to Spend Your Premium

This is how the company plans to spend the premium it collects in 2025:	
Claims:	60%
Administrative Expenses:	7%
Taxes & Fees:	2%
Profit:	2%

The company expects its annual medical costs to increase **7.32%**.

Explanation of requested rate change: **Goldman Quality Options has proposed a revised** base rate increase of 6.13% for individual PPO members renewing in the Marketplace effective January 1, 2025 through December 31, 2025. The actual range of proposed rate changes vary from 6.0% to 7.3%. The key drivers of this increase are changes in the normalized risk pool experience, trend risk adjustment, and pricing AEs. The total projected 2025 administrative costs are slightly higher than those used for the current 2024 rates. As required by federal regulations and using the federally prescribed MSA methodology, the projected loss ratio exceeds 85%. There were minimal benefit changes proposed for 2025 to maintain the desired metallic level.

**Geisinger Quality Options
Individual Filing for 2025
Calibration of Age Factors**

	(2)	(1) X (2)	(1) X (2) (2)
	Proj Members	Factor X Members	Calibration Factor:
Total members with premium:	3,345	6,487.78	1.940
Members in 0-20 age with no premium:	10		
Total:	3,355		

Min	Max	(1) HHS defined age curve	(2) Members	(1) X (2) Factor X Members
0	14	0.765	164	125.46
15	16	0.833	15	12.50
16	17	0.859	7	6.01
17	18	0.885	16	14.16
18	19	0.913	10	9.13
19	20	0.941	21	19.76
20	21	0.970	31	30.07
21	22	1.000	28	28.00
22	23	1.000	25	25.00
23	24	1.000	30	30.00
24	25	1.000	22	22.00
25	26	1.004	24	24.10
26	27	1.024	40	40.96
27	28	1.048	31	32.49
28	29	1.087	37	40.22
29	30	1.119	37	41.40
30	31	1.135	42	47.67
31	32	1.159	30	34.77
32	33	1.183	39	46.14
33	34	1.198	50	59.90
34	35	1.214	52	63.13
35	36	1.222	49	59.88
36	37	1.230	45	55.35
37	38	1.238	51	63.14
38	39	1.246	50	62.30
39	40	1.262	41	51.74
40	41	1.278	43	54.95
41	42	1.302	69	89.84
42	43	1.325	59	78.18
43	44	1.357	56	75.99
44	45	1.397	62	86.61
45	46	1.444	71	102.52
46	47	1.500	48	72.00
47	48	1.563	67	104.72
48	49	1.635	63	103.01
49	50	1.706	57	97.24
50	51	1.786	42	75.01
51	52	1.865	55	102.58
52	53	1.952	65	126.88
53	54	2.040	78	159.12
54	55	2.135	90	192.15
55	56	2.230	94	209.62
56	57	2.333	85	198.31
57	58	2.437	106	258.32
58	59	2.548	109	277.73
59	60	2.603	105	273.32
60	61	2.714	126	341.96
61	62	2.810	156	438.36
62	63	2.873	173	497.03
63	64	2.952	207	611.06
64	200	3.000	272	816.00
Min	Max	(1) HHS defined age curve	(2) Members	(1) X (2) Factor X Members

Geisinger Quality Options
 Individual Filing for 2025
 Average Age Factor in Manual Rate

	(2) Proj Members	(1) X (2) Factor X Proj Members	(3) 2023 Member Months	(1) X (3) Factor X 2023 Member Months
Total members:	19,646	37,332.56	228,871	440,951.66

Factor X Member Months
Member Months
Experience Period Enrollment Factor:
1.927
Projected Enrollment Factor:
1.900
Table 5 Factor:
0.986

Min	Max	(1) HHS defined age curve	(2) Proj Members	(1) X (2) Factor X Proj Members	(3) 2023 Member Months	(1) X (3) Factor X 2023 Member Months
0	14	0.765	921	704.57	10,541	8,064.06
15	16	0.833	84	69.97	799	665.57
16	17	0.859	79	67.86	1,019	875.32
17	18	0.885	99	87.62	1,100	973.50
18	19	0.913	85	77.61	986	900.22
19	20	0.941	126	118.57	1,404	1,320.69
20	21	0.970	172	166.84	1,722	1,670.34
21	22	1.000	185	185.00	1,613	1,613.00
22	23	1.000	178	178.00	2,006	2,005.78
23	24	1.000	178	178.00	1,890	1,889.98
24	25	1.000	181	181.00	1,608	1,607.84
25	26	1.004	144	144.58	1,920	1,927.51
26	27	1.024	254	260.10	2,655	2,718.65
27	28	1.048	236	247.33	2,875	3,013.28
28	29	1.087	263	285.88	2,771	3,012.42
29	30	1.119	261	292.06	2,806	3,139.73
30	31	1.135	276	313.26	3,040	3,450.49
31	32	1.159	257	297.86	3,043	3,526.84
32	33	1.183	280	331.24	3,163	3,741.83
33	34	1.198	309	370.18	3,480	4,169.04
34	35	1.214	310	376.34	3,213	3,901.07
35	36	1.222	271	331.16	3,205	3,916.19
36	37	1.230	277	340.71	3,395	4,176.38
37	38	1.238	305	377.59	3,816	4,724.41
38	39	1.246	326	406.20	3,383	4,214.69
39	40	1.262	293	369.77	3,113	3,928.61
40	41	1.278	299	382.12	3,776	4,825.73
41	42	1.302	348	453.10	3,630	4,726.60
42	43	1.325	318	421.35	3,366	4,459.96
43	44	1.357	301	408.46	3,829	5,195.70
44	45	1.397	350	488.95	3,820	5,336.36
45	46	1.444	350	505.40	3,938	5,685.95
46	47	1.500	311	466.50	3,852	5,777.85
47	48	1.563	341	532.98	3,525	5,510.20
48	49	1.635	323	528.11	3,785	6,188.48
49	50	1.706	335	571.51	3,908	6,667.44
50	51	1.786	358	639.39	3,866	6,903.87
51	52	1.865	344	641.56	4,771	8,897.08
52	53	1.952	446	870.59	5,658	11,044.61
53	54	2.040	482	983.28	5,531	11,283.16
54	55	2.135	457	975.70	5,474	11,687.14
55	56	2.230	481	1,072.63	5,459	12,173.64
56	57	2.333	507	1,182.83	6,247	14,573.29
57	58	2.437	554	1,350.10	6,515	15,877.66
58	59	2.548	589	1,500.77	7,500	19,110.59
59	60	2.603	679	1,767.44	8,042	20,932.41
60	61	2.714	739	2,005.65	9,264	25,141.44
61	62	2.810	781	2,194.61	9,128	25,648.67
62	63	2.873	973	2,795.43	11,759	33,784.70
63	64	2.952	1,149	3,391.85	12,874	38,002.57
64	200	3.000	1,481	4,443.00	18,790	56,369.13
Min	Max	(1) HHS defined age curve	(2) Proj Members	(1) X (2) Factor X Proj Members	(2) 2023 Member Months	(1) X (2) Factor X 2023 Member Months

**Geisinger Quality Options
Individual Filing for 2025
Calibration of Area Factors**

	(1)	(2)	(1) X (2)	<u>(1) X (2)</u> (2)
Region	Area Factors	Proj Members	Factor X Members	Calibration Factor:
2	1.000	18	18.00	
3	0.950	1,733	1,646.35	
5	0.950	127	120.65	
6	1.000	1,110	1,110.00	
7	1.250	231	288.75	
9	1.200	136	163.20	
		3,355	3,346.95	0.998

**Geisinger Quality Options
 Individual Filing for 2025
 Calibration of Tobacco Factor**

	(1)	(2)	(1) X (2)	(1) X (2) _____ (2)
	Tobacco Factors	Proj Members	Factor X Members	Calibration Factor:
Non-Tobacco Users:	1.000	3,076	3,076.00	
Tobacco Users:	1.100	279	306.90	
Total:		3,355	3,382.90	1.008

**Geisinger Quality Options
Individual Filing for 2025
Trend Exhibit**

12 month rolling Allowed Claims PMPM for Individual

Period	Member Months	Allowed PMPM*	Annual Change	Weight
Jan 2020 - Dec 2020	255,996	\$728.72		
Jan 2021 - Dec 2021	259,650	\$788.93	8.3%	33%
Jan 2022 - Dec 2022	252,322	\$817.32	3.6%	33%
Jan 2023 - Dec 2023	228,871	\$902.32	10.4%	33%

*Includes COVID adjustment for 2020 and 2021 experience

Percentage Annual Trend

7.4%

**Geisinger Quality Options
Individual Filing for 2025
Trend Components**

Cost Components

Service Category	2021 Annual Change	2022 Annual Change	2023 Annual Change	Average
Inpatient Hospital	1.7%	2.6%	5.8%	3.4%
Outpatient Hospital	-2.7%	18.8%	4.4%	6.8%
Professional	1.1%	-10.8%	6.3%	-1.1%
Prescription Drugs	-2.9%	8.2%	12.3%	5.9%
Other Medical	-10.6%	7.1%	0.3%	-1.1%

Utilization Components

Service Category	2021 Annual Change	2022 Annual Change	2023 Annual Change	Average
Inpatient Hospital	13.3%	-7.4%	0.5%	2.2%
Outpatient Hospital	13.5%	-6.6%	2.2%	3.0%
Professional	13.0%	-0.2%	3.2%	5.3%
Prescription Drugs	-7.0%	7.5%	2.7%	1.1%
Other Medical	3.9%	-6.2%	11.8%	3.2%

Service Category Weights

Service Category	2023 Allowed Amount - Net of Rebates	Weight
Inpatient Hospital	\$39,097,160	18.9%
Outpatient Hospital	\$85,294,275	41.3%
Professional	\$36,401,957	17.6%
Prescription Drugs	\$41,952,669	20.3%
Other Medical	\$3,768,446	1.8%
Total	\$206,514,506	100%

**Geisinger Quality Options
Individual Filing for 2025
Projected Reinsurance Calculation**

	PMPM
Reinsurance Premium Jan 2024 - Dec 2024	\$2.55
Estimated Reinsurance Premium Jan 2025 - Dec 2025	\$3.06
Estimated Reinsurance Recoveries	\$0.97
Net Reinsurance	\$2.09
Other Factor - Other	1.002
Total Adjusted Projected Allowed EHB Claims PMPM	\$1,028.92

**Geisinger Quality Options
Individual Filing for 2025
Administrative Expense Exhibit**

	2020	2021	2022	2023
Actual PMPM:	\$70.80	\$60.19	\$66.74	\$71.33
Projected PMPM:	\$38.75	\$50.81	\$62.38	\$65.42

**Geisinger Quality Options
Individual Filing for 2025
Projected Tax Estimates**

Federal Income Tax

Projected Margin: 2%

Projected Federal Income Tax Rate: 21%

Estimated Federal Income Tax:	0.53%
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PA Premium & Other Taxes (if applicable)

Projected Margin: 2%

Projected State Income Tax Rate: 7.99%

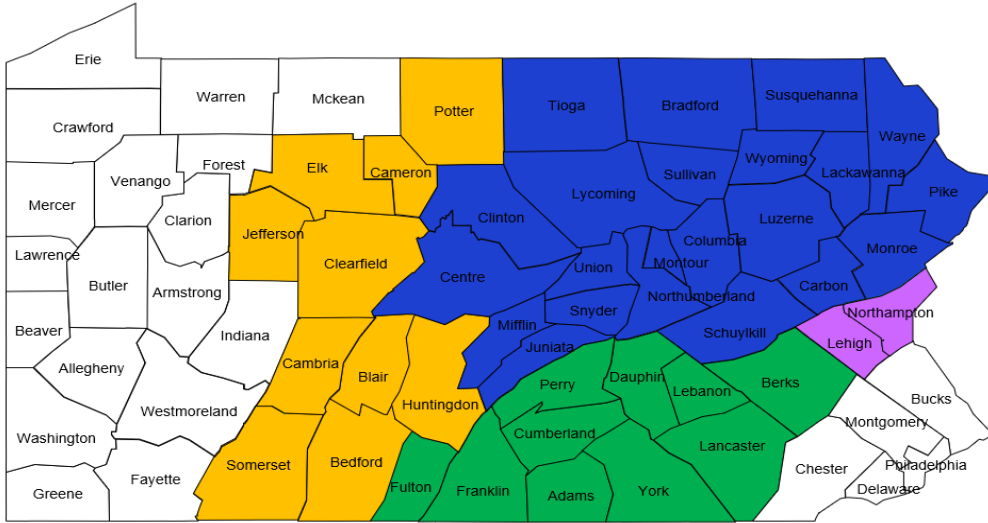
Estimated State Income Tax:	0.17%
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**Geisinger Quality Options
Individual Filing for 2025
Induced Utilization Exhibit**

Plan ID	Metal Level	Projected Membership	Pricing AV * CSR Factor	Induced Demand
(1)	(2)	(3)	(4)	(5)
75729PA0012630	Silver	100	0.8120	1.08734
75729PA0012631	Silver	1	0.8120	1.08734
75729PA0012635	Silver	8	0.8120	1.08734
75729PA0012640	Silver	1	0.8120	1.08734
75729PA0012647	Gold	55	0.9360	1.18010
75729PA0012651	Gold	71	0.9360	1.18010
75729PA0012655	Gold	874	0.9360	1.18010
75729PA0012657	Gold	50	0.9360	1.18010
75729PA0012664	Silver	5	0.9987	1.23869
75729PA0012668	Silver	15	0.9987	1.23869
75729PA0012672	Silver	149	0.9987	1.23869
75729PA0012674	Silver	20	0.9987	1.23869
75729PA0012681	Expanded Bronze	54	0.7480	1.05150
75729PA0012685	Expanded Bronze	191	0.7480	1.05150
75729PA0012689	Expanded Bronze	957	0.7480	1.05150
75729PA0012691	Expanded Bronze	139	0.7480	1.05150
75729PA0012702	Expanded Bronze	25	0.7700	1.06290
75729PA0012706	Expanded Bronze	68	0.7700	1.06290
75729PA0012710	Expanded Bronze	505	0.7700	1.06290
75729PA0012712	Expanded Bronze	67	0.7700	1.06290
Total		3,355	0.8274	1.1057

2025 Marketplace Service Areas

Individual All-Access HMO & PPO



- PAS001
- PAS002
- PAS003
- PAS004

**Geisinger Quality Options
 Individual Filing for 2025
 Quality Improvement Initiatives Estimates**

**ANNUAL STATEMENT FOR THE YEAR 2023
 SUPPLEMENTAL HEALTH CARE EXHIBIT - PART 1**

**Business Subject to MLR
 Comprehensive Health Coverage
 Individual**

	Geisinger Health Plan	Geisinger Quality Options	Combined
Line 1.1 Health premiums earned (From Part 2, Line 1.11)	146,280,806	36,728,760	183,009,566
Line 6.6 TOTAL of Defined Expenses Incurred for Improving Health Care Quality (Lines 6.1 + 6.2 + 6.3 + 6.4 + 6.5)	1,939,607	422,583	2,362,190

Estimated Percentage:	1.29%
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**Geisinger Quality Options
Individual Filing for 2025
Benefit Changes**

2025 HIOS Plan ID	2025 Plan Name	Benefit Changes
75729PA0012647	Geisinger Marketplace All-Access PPO 20/50/3250	Made Outpatient Labs subject to deductible and 30% coinsurance
75729PA0012651	Geisinger Marketplace All-Access PPO 20/50/3250	Made Outpatient Labs subject to deductible and 30% coinsurance
75729PA0012655	Geisinger Marketplace All-Access PPO 20/50/3250	Made Outpatient Labs subject to deductible and 30% coinsurance
75729PA0012657	Geisinger Marketplace All-Access PPO 20/50/3250	Made Outpatient Labs subject to deductible and 30% coinsurance
75729PA0012664	Geisinger Marketplace All-Access PPO 30/60/4900	Deductible from \$5500 to \$4900
75729PA0012668	Geisinger Marketplace All-Access PPO 30/60/4900	Deductible from \$5500 to \$4900
75729PA0012672	Geisinger Marketplace All-Access PPO 30/60/4900	Deductible from \$5500 to \$4900
75729PA0012674	Geisinger Marketplace All-Access PPO 30/60/4900	Deductible from \$5500 to \$4900

**Geisinger Quality Options
Individual Filing for 2025
Pricing AV vs Metallic AV**

2025 Plan Name	2025 Pricing AV	2025 Metallic AV	Difference
Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	77.0%	64.0%	13.0%
Geisinger Marketplace All-Access PPO 40/80/8400	74.8%	64.9%	9.9%
Geisinger Marketplace All-Access PPO 30/60/4900	80.8%	70.1%	10.7%
Geisinger Marketplace All-Access PPO 30/50/5500	81.2%	70.2%	11.0%
Geisinger Marketplace All-Access PPO 20/50/3250	93.6%	79.8%	13.9%

**Geisinger Quality Options
Individual Filing for 2025
Pricing AV Examples**

Plan Name:	Geisinger Marketplace All-Access PPO 20/50/3250	Geisinger Marketplace All-Access PPO 30/60/4900	Geisinger Marketplace All-Access PPO 40/80/8400
HIOS ID:	75729PA0012655	75729PA0012672	75729PA0012689
Metallic Level:	Gold	Silver	Expanded Bronze
Pricing AV Table 10:	93.6%	80.8%	74.8%

Benefit Component	Cost Sharing Value	Cost Sharing Value	Cost Sharing Value
PCP	0.6%	1.9%	1.9%
SPC	0.7%	1.9%	1.8%
ER	0.9%	0.0%	0.0%
IP (inc MH)	0.0%	0.0%	0.0%
OP Facility	0.0%	0.0%	0.0%
MRI/CAT/PET	0.0%	0.0%	0.0%
OP Surgery	0.0%	0.0%	0.0%
Lab	0.0%	0.0%	0.0%
Infusion	0.0%	0.0%	0.0%
SNF	0.0%	0.0%	0.0%
Select Injectibles	0.1%	0.2%	0.1%
Pharmacy Deductible	0.0%	0.9%	0.0%
Pharmacy Generic Preferred Copay	0.1%	0.3%	0.0%
Pharmacy Generic Non-Preferred Copay	1.2%	2.5%	0.0%
Pharmacy Brand Preferred Copay	0.4%	0.0%	0.0%
Pharmacy Brand Preferred Coinsurance	0.0%	0.0%	0.0%
Pharmacy Brand Non-Preferred Copay	0.1%	0.2%	0.0%
Pharmacy Brand Non-Preferred Coinsurance	0.0%	0.0%	0.0%
Pharmacy Specialty Coinsurance	0.0%	6.2%	0.0%
Pharmacy Specialty Maximum	0.2%	0.0%	0.0%
Coinsurance	4.4%	7.8%	0.0%
Deductible	5.9%	18.4%	23.7%
MOOP	-7.0%	-18.2%	-0.3%
Out-of-Network	-1.3%	-2.7%	-2.0%
Total Estimated Cost Sharing	6.4%	19.2%	25.2%
Pricing AV	93.6%	80.8%	74.8%

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

Table with 22 columns (Plan ID, Form #, Rating Area, Network, Metal, Deductible, Coinsurance, Copays, OOP Maximum, Pediatric Dental, Age Band, Non-Tobacco, Tobacco) and 64 rows (Age Band 0-14 to 64+). Each row contains 22 columns of rate data.

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

HIOS Plan ID (On Exchange)=>	75729PA0012672	75729PA0012672	75729PA0012672	75729PA0012674	75729PA0012681	75729PA0012681	75729PA0012685	75729PA0012685	75729PA0012689	75729PA0012689
HIOS Plan ID (Off Exchange)=>	75729PA0012672	75729PA0012672	75729PA0012672	75729PA0012674	75729PA0012681	75729PA0012681	75729PA0012685	75729PA0012685	75729PA0012689	75729PA0012689
Plan Marketing Name =>	Geisinger Marketplace All-Access PPO 30/60/4900		Geisinger Marketplace All-Access PPO 30/60/4900		Geisinger Marketplace All-Access PPO 30/60/4900		Geisinger Marketplace All-Access PPO 40/80/8400		Geisinger Marketplace All-Access PPO 40/80/8400	
Form # =>	M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25	
Rating Area =>	Rating Area 3		Rating Area 6		Rating Area 6		Rating Area 2		Rating Area 5	
Network =>	Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO	
Metal =>	Silver		Silver		Silver		Expanded Bronze		Expanded Bronze	
Deductible =>	Med: \$4,900 / Rx: \$500		Med: \$4,900 / Rx: \$500		Med: \$4,900 / Rx: \$500		Combined: \$8,400		Combined: \$8,400	
Coinurance =>	30%		30%		30%		0%		0%	
Copays =>	\$30 / \$60		\$30 / \$60		\$30 / \$60		\$40 / \$80		\$40 / \$80	
OOP Maximum =>	\$9,100		\$9,100		\$9,100		\$9,100		\$9,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$424.07	\$424.07	\$446.39	\$446.39	\$535.67	\$535.67	\$446.39	\$446.39	\$283.82	\$283.82
15	\$461.77	\$461.77	\$486.07	\$486.07	\$583.29	\$583.29	\$486.07	\$486.07	\$309.04	\$309.04
16	\$476.18	\$476.18	\$501.24	\$501.24	\$601.49	\$601.49	\$501.24	\$501.24	\$318.69	\$318.69
17	\$490.59	\$490.59	\$516.42	\$516.42	\$619.70	\$619.70	\$516.42	\$516.42	\$328.34	\$328.34
18	\$506.12	\$506.12	\$532.75	\$532.75	\$639.30	\$639.30	\$532.75	\$532.75	\$338.72	\$338.72
19	\$521.64	\$521.64	\$549.09	\$549.09	\$658.91	\$658.91	\$549.09	\$549.09	\$349.11	\$349.11
20	\$537.71	\$537.71	\$566.01	\$566.01	\$679.22	\$679.22	\$566.01	\$566.01	\$359.87	\$359.87
21	\$554.35	\$554.35	\$583.52	\$583.52	\$700.23	\$700.23	\$583.52	\$583.52	\$371.01	\$371.01
22	\$554.35	\$554.35	\$583.52	\$583.52	\$700.23	\$700.23	\$583.52	\$583.52	\$371.01	\$371.01
23	\$554.35	\$554.35	\$583.52	\$583.52	\$700.23	\$700.23	\$583.52	\$583.52	\$371.01	\$371.01
24	\$554.35	\$554.35	\$583.52	\$583.52	\$700.23	\$700.23	\$583.52	\$583.52	\$371.01	\$371.01
25	\$556.56	\$556.56	\$585.85	\$585.85	\$703.02	\$703.02	\$585.85	\$585.85	\$372.49	\$372.49
26	\$567.65	\$567.65	\$597.52	\$597.52	\$717.03	\$717.03	\$597.52	\$597.52	\$379.91	\$379.91
27	\$580.95	\$580.95	\$611.53	\$611.53	\$733.83	\$733.83	\$611.53	\$611.53	\$388.81	\$388.81
28	\$602.57	\$602.57	\$634.29	\$634.29	\$697.89	\$697.89	\$634.29	\$634.29	\$403.28	\$403.28
29	\$620.31	\$620.31	\$652.96	\$652.96	\$718.31	\$718.31	\$652.96	\$652.96	\$415.15	\$415.15
30	\$629.18	\$629.18	\$662.30	\$662.30	\$728.82	\$728.82	\$662.30	\$662.30	\$421.09	\$421.09
31	\$642.48	\$642.48	\$676.30	\$676.30	\$743.99	\$743.99	\$676.30	\$676.30	\$429.99	\$429.99
32	\$655.79	\$655.79	\$690.30	\$690.30	\$759.16	\$759.16	\$690.30	\$690.30	\$438.89	\$438.89
33	\$664.10	\$664.10	\$703.63	\$703.63	\$769.06	\$769.06	\$703.63	\$703.63	\$444.46	\$444.46
34	\$672.97	\$672.97	\$716.06	\$716.06	\$779.00	\$779.00	\$716.06	\$716.06	\$450.40	\$450.40
35	\$677.41	\$677.41	\$723.06	\$723.06	\$785.67	\$785.67	\$723.06	\$723.06	\$453.36	\$453.36
36	\$681.84	\$681.84	\$730.03	\$730.03	\$789.50	\$789.50	\$730.03	\$730.03	\$456.33	\$456.33
37	\$686.28	\$686.28	\$737.00	\$737.00	\$793.33	\$793.33	\$737.00	\$737.00	\$459.30	\$459.30
38	\$690.71	\$690.71	\$743.99	\$743.99	\$800.01	\$800.01	\$743.99	\$743.99	\$462.27	\$462.27
39	\$699.58	\$699.58	\$750.98	\$750.98	\$806.68	\$806.68	\$750.98	\$750.98	\$465.24	\$465.24
40	\$708.45	\$708.45	\$757.97	\$757.97	\$813.35	\$813.35	\$757.97	\$757.97	\$468.21	\$468.21
41	\$717.32	\$717.32	\$764.96	\$764.96	\$820.02	\$820.02	\$764.96	\$764.96	\$471.18	\$471.18
42	\$726.19	\$726.19	\$771.95	\$771.95	\$826.69	\$826.69	\$771.95	\$771.95	\$474.15	\$474.15
43	\$735.06	\$735.06	\$778.94	\$778.94	\$833.36	\$833.36	\$778.94	\$778.94	\$477.12	\$477.12
44	\$743.93	\$743.93	\$785.93	\$785.93	\$840.03	\$840.03	\$785.93	\$785.93	\$480.09	\$480.09
45	\$752.80	\$752.80	\$792.92	\$792.92	\$846.70	\$846.70	\$792.92	\$792.92	\$483.06	\$483.06
46	\$761.67	\$761.67	\$800.00	\$800.00	\$853.37	\$853.37	\$800.00	\$800.00	\$486.03	\$486.03
47	\$770.54	\$770.54	\$807.09	\$807.09	\$860.04	\$860.04	\$807.09	\$807.09	\$489.00	\$489.00
48	\$779.41	\$779.41	\$814.08	\$814.08	\$866.71	\$866.71	\$814.08	\$814.08	\$491.97	\$491.97
49	\$788.28	\$788.28	\$821.07	\$821.07	\$873.38	\$873.38	\$821.07	\$821.07	\$494.94	\$494.94
50	\$797.15	\$797.15	\$828.06	\$828.06	\$880.05	\$880.05	\$828.06	\$828.06	\$497.91	\$497.91
51	\$806.02	\$806.02	\$835.05	\$835.05	\$886.72	\$886.72	\$835.05	\$835.05	\$500.88	\$500.88
52	\$814.89	\$814.89	\$842.04	\$842.04	\$893.39	\$893.39	\$842.04	\$842.04	\$503.85	\$503.85
53	\$823.76	\$823.76	\$849.03	\$849.03	\$900.06	\$900.06	\$849.03	\$849.03	\$506.82	\$506.82
54	\$832.63	\$832.63	\$856.02	\$856.02	\$906.73	\$906.73	\$856.02	\$856.02	\$509.79	\$509.79
55	\$841.50	\$841.50	\$863.01	\$863.01	\$913.40	\$913.40	\$863.01	\$863.01	\$512.76	\$512.76
56	\$850.37	\$850.37	\$870.00	\$870.00	\$920.07	\$920.07	\$870.00	\$870.00	\$515.73	\$515.73
57	\$859.24	\$859.24	\$876.99	\$876.99	\$926.74	\$926.74	\$876.99	\$876.99	\$518.70	\$518.70
58	\$868.11	\$868.11	\$883.98	\$883.98	\$933.41	\$933.41	\$883.98	\$883.98	\$521.67	\$521.67
59	\$876.98	\$876.98	\$890.97	\$890.97	\$940.08	\$940.08	\$890.97	\$890.97	\$524.64	\$524.64
60	\$885.85	\$885.85	\$897.96	\$897.96	\$946.75	\$946.75	\$897.96	\$897.96	\$527.61	\$527.61
61	\$894.72	\$894.72	\$904.95	\$904.95	\$953.42	\$953.42	\$904.95	\$904.95	\$530.58	\$530.58
62	\$903.59	\$903.59	\$911.94	\$911.94	\$960.09	\$960.09	\$911.94	\$911.94	\$533.55	\$533.55
63	\$912.46	\$912.46	\$918.93	\$918.93	\$966.76	\$966.76	\$918.93	\$918.93	\$536.52	\$536.52
64+	\$921.33	\$921.33	\$925.92	\$925.92	\$973.43	\$973.43	\$925.92	\$925.92	\$539.49	\$539.49

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

Table with 21 columns representing different plan configurations and 21 columns representing age bands (0-14 to 64+). Rows include details like HIOS Plan ID, Plan Marketing Name, Rating Area, Network, Metal, Deductible, Copays, OOP Maximum, Pediatric Dental, and a detailed rate grid for various age groups.

**Geisinger Quality Options
Individual
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
75729PA0012630	Geisinger Marketplace All-Access PPO 30/50/5500	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 3, Rating Area 2, Rating Area 5	Bradford, Carbon, Clinton, Lackawanna, Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012631	Geisinger Marketplace All-Access PPO 30/50/5500	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 7, Rating Area 9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Lebanon, Perry
75729PA0012635	Geisinger Marketplace All-Access PPO 30/50/5500	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton
75729PA0012640	Geisinger Marketplace All-Access PPO 30/50/5500	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 2, Rating Area 5	Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012647	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7, Rating Area 9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Lebanon, Perry
75729PA0012651	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3, Rating Area 6, Rating Area 9	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata
75729PA0012655	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton
75729PA0012657	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 2, Rating Area 5	Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012664	Geisinger Marketplace All-Access PPO 30/60/4900	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7, Rating Area 9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Lebanon, Perry
75729PA0012668	Geisinger Marketplace All-Access PPO 30/60/4900	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3, Rating Area 6, Rating Area 9	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata
75729PA0012672	Geisinger Marketplace All-Access PPO 30/60/4900	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton
75729PA0012674	Geisinger Marketplace All-Access PPO 30/60/4900	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 2, Rating Area 5	Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012681	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7, Rating Area 9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Lebanon, Perry
75729PA0012685	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3, Rating Area 6, Rating Area 9	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata
75729PA0012689	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton
75729PA0012691	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 2, Rating Area 5	Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012702	Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	PPO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7, Rating Area 9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Lebanon, Perry
75729PA0012706	Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	PPO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3, Rating Area 6, Rating Area 9	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata
75729PA0012710	Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	PPO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton
75729PA0012712	Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	PPO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton

RATING AREA 3

9	42	86	65	324	399	178	259	146	14	84	20	58	58
Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65

\$416.48

\$521.03

\$494.98 \$494.98 \$494.98 \$494.98 \$494.98 \$494.98 \$494.98 \$494.98 \$494.98 \$494.98 \$494.98 \$494.98 \$494.98

\$583.52

\$554.35 \$554.35 \$554.35 \$554.35 \$554.35 \$554.35 \$554.35 \$554.35 \$554.35 \$554.35 \$554.35 \$554.35

\$371.01

\$352.46 \$352.46 \$352.46 \$352.46 \$352.46 \$352.46 \$352.46 \$352.46 \$352.46 \$352.46 \$352.46 \$352.46

\$386.06

\$366.75 \$366.75 \$366.75 \$366.75 \$366.75 \$366.75 \$366.75 \$366.75 \$366.75 \$366.75 \$366.75 \$366.75

RATING AREA 4

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

0	0
Washington	Westmoreland

RATING AREA 5

2	12	47	9	52	3	2
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

\$395.65	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65
\$494.98	\$494.98	\$494.98	\$494.98	\$494.98	\$494.98	\$494.98
\$554.35	\$554.35	\$554.35	\$554.35	\$554.35	\$554.35	\$554.35
\$352.46	\$352.46	\$352.46	\$352.46	\$352.46	\$352.46	\$352.46
\$366.75	\$366.75	\$366.75	\$366.75	\$366.75	\$366.75	\$366.75

RATING AREA 6

229	157	132	57	31	145	99	117	68	75
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union

\$416.48	\$416.48	\$416.48	\$416.48			\$416.48	\$416.48	\$416.48	\$416.48
		\$416.48			\$416.48				
\$521.03	\$521.03	\$521.03	\$521.03	\$521.03		\$521.03	\$521.03	\$521.03	\$521.03
		\$521.03			\$521.03				
\$583.52	\$583.52	\$583.52	\$583.52	\$583.52		\$583.52	\$583.52	\$583.52	\$583.52
		\$583.52			\$583.52				
\$371.01	\$371.01	\$371.01	\$371.01	\$371.01		\$371.01	\$371.01	\$371.01	\$371.01
		\$371.01			\$371.01				
\$386.06	\$386.06	\$386.06	\$386.06	\$386.06		\$386.06	\$386.06	\$386.06	\$386.06
		\$386.06			\$386.06				

RATING AREA 7

39	19
Adams	Berks

\$520.59	\$520.59
\$651.28	\$651.28
\$729.40	\$729.40
\$463.76	\$463.76
\$482.57	\$482.57

		RATING AREA 8					RATING AREA 9						
42	131	0	0	0	0	0	41	32	2	8	14	34	5
Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
											\$499.77		
\$520.59	\$520.59						\$499.77	\$499.77	\$499.77	\$499.77		\$499.77	\$499.77
\$651.28	\$651.28						\$625.23	\$625.23	\$625.23	\$625.23		\$625.23	\$625.23
											\$625.23		
\$729.40	\$729.40						\$700.23	\$700.23	\$700.23	\$700.23		\$700.23	\$700.23
											\$700.23		
\$463.76	\$463.76						\$445.21	\$445.21	\$445.21	\$445.21		\$445.21	\$445.21
											\$445.21		
\$482.57	\$482.57						\$463.27	\$463.27	\$463.27	\$463.27		\$463.27	\$463.27
											\$463.27		

	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																		
2																				
3		Company Legal Name:	Geisinger Quality Options																	
4		HIOS Issuer ID:	75729	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		\$40,206,965.07	\$944.60															
15		Reinsurance		\$2,056,420.60	\$48.31															
16		Incurred Claims in Experience Period		\$31,141,470.32	\$731.62															
17		Risk Adjustment		\$5,553,510.59	\$130.47															
18		Experience Period Premium		\$31,007,594.37	\$728.48															
19		Experience Period Member Months		42,565																
20																				
21		Section II: Projections																		
22				Year 1 Trend		Year 2 Trend														
23		Benefit Category	Experience Period Index Rate PMPM	Cost	Utilization	Cost	Utilization	Trended EHB Allowed Claims PMPM												
24		Inpatient Hospital	\$202.27	1.034	1.022	1.034	1.022	\$225.88												
25		Outpatient Hospital	\$372.39	1.068	1.030	1.068	1.030	\$450.62												
26		Professional	\$175.03	0.989	1.053	0.989	1.053	\$189.83												
27		Other Medical	\$16.08	0.989	1.032	0.989	1.032	\$16.75												
28		Capitation	\$0.04	1.001	1.000	1.001	1.000	\$0.04												
29		Prescription Drug	\$178.77	1.059	1.011	1.059	1.011	\$204.92												
30		Total	\$944.58					\$1,088.04												
31																				
32		Morbidity Adjustment						1.000												
33		Demographic Shift						1.000												
34		Plan Design Changes						1.000												
35		Other						1.000												
36		Adjusted Trended EHB Allowed Claims PMPM for		1/1/2025				\$1,088.04												
37																				
38		Manual EHB Allowed Claims PMPM						\$1,020.69												
39		Applied Credibility %						0.00%												
40																				
41				Projected Period Totals																
42		Projected Index Rate for	1/1/2025		\$1,020.69	\$41,092,979.40														
43		Reinsurance			\$67.72	\$2,726,407.20														
44		Risk Adjustment Payment/Charge			\$80.16	\$3,227,241.60														
45		Exchange User Fees			3.05%	\$1,105,466.31														
46		Market Adjusted Index Rate			\$900.27	\$36,244,796.91														
47																				
48		Projected Member Months			40,260															
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																				

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.

Product-Plan Data Collection

Product Info, select the Add Product button or Ctrl + Shift + P.
 Product Info, select the Add Plan button or Ctrl + Shift + L.
 or Ctrl + Shift + I.
 r Ctrl + Shift + F.
 Corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.
 Corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information							
Product Name							
Product ID							
Plan Name	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger
Plan ID (Standard Component ID)	75729PA0012685	75729PA0012689	75729PA0012691	75729PA0012702	75729PA0012706	75729PA0012710	75729PA0012712
Metal	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
AV Metal Value	0.649	0.649	0.649	0.640	0.640	0.640	0.640
Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO
Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Effective Date of Proposed Rates	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025
Cumulative Rate Change % (over 12 mos prior)	6.02%	6.02%	6.02%	6.02%	6.02%	6.02%	6.02%
Product Rate Increase %							
Submission Level Rate Increase %							

Section II: Experience Period and Current Plan Level							
Plan ID (Standard Component ID)	75729PA0012685	75729PA0012689	75729PA0012691	75729PA0012702	75729PA0012706	75729PA0012710	75729PA0012712
Allowed Claims	\$3,301,620	\$6,008,585	\$1,340,663	\$639,225	\$1,461,220	\$5,676,716	\$426,593
Reinsurance	\$168,864	\$307,314	\$68,569	\$32,694	\$74,735	\$290,341	\$21,818
Member Cost Sharing	\$500,453	\$1,725,041	\$273,287	\$82,689	\$253,031	\$1,088,035	\$116,373
Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incurred Claims	\$2,632,303	\$3,976,230	\$998,806	\$523,843	\$1,133,453	\$4,298,341	\$288,401
Risk Adjustment Transfer Amount	\$400,284	\$1,552,910	\$212,015	\$33,792	\$142,646	\$755,092	\$71,917
Premium	\$1,944,822	\$7,544,743	\$1,030,096	\$170,244	\$718,445	\$3,804,536	\$362,180
Experience Period Member Months	3,068	11,902	1,625	259	1,093	5,788	551
Current Enrollment	191	957	139	25	68	505	67
Current Premium PMPM	\$682.93	\$682.93	\$682.93	\$710.61	\$710.61	\$710.61	\$710.61
Loss Ratio	112.25%	43.71%	80.41%	256.74%	131.63%	94.27%	66.44%

Per Member Per Month							
Allowed Claims	\$1,076.15	\$504.84	\$825.02	\$2,468.05	\$1,336.89	\$980.77	\$774.22
Reinsurance	\$55.04	\$25.82	\$42.20	\$126.23	\$68.38	\$50.16	\$39.60
Member Cost Sharing	\$163.12	\$144.94	\$168.18	\$319.26	\$231.50	\$187.98	\$211.20
Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Incurred Claims	\$857.99	\$334.08	\$614.65	\$2,022.56	\$1,037.01	\$742.63	\$523.41
Risk Adjustment Transfer Amount	\$130.47	\$130.47	\$130.47	\$130.47	\$130.51	\$130.46	\$130.52
Premium	\$633.91	\$633.91	\$633.91	\$657.31	\$657.31	\$657.31	\$657.31

Section III: Plan Adjustment Factors							
Plan ID (Standard Component ID)	75729PA0012685	75729PA0012689	75729PA0012691	75729PA0012702	75729PA0012706	75729PA0012710	75729PA0012712
Market Adjusted Index Rate							
AV and Cost Sharing Design of Plan	0.7113	0.7113	0.7113	0.7402	0.7402	0.7402	0.7402
Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs							
Administrative Expense	8.79%	8.79%	8.79%	8.79%	8.79%	8.79%	8.79%
Taxes and Fees	0.76%	0.76%	0.76%	0.76%	0.76%	0.76%	0.76%
Profit & Risk Load	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plan Adjusted Index Rate	\$723.98	\$723.98	\$723.98	\$753.40	\$753.40	\$753.40	\$753.40

Age Calibration Factor							
Geographic Calibration Factor							
Tobacco Calibration Factor							
Calibrated Plan Adjusted Index Rate	\$371.00	\$371.00	\$371.00	\$386.08	\$386.08	\$386.08	\$386.08

Section IV: Projected Plan Level Information							
Plan ID (Standard Component ID)	75729PA0012685	75729PA0012689	75729PA0012691	75729PA0012702	75729PA0012706	75729PA0012710	75729PA0012712
Allowed Claims	\$2,063,459	\$10,338,903	\$1,501,680	\$270,086	\$734,635	\$5,455,743	\$723,831
Reinsurance	\$128,424	\$643,466	\$93,461	\$16,809	\$45,722	\$339,551	\$45,049
Member Cost Sharing	\$227,690	\$1,140,835	\$165,701	\$29,802	\$81,062	\$602,008	\$79,870
Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incurred Claims	\$1,707,345	\$8,554,602	\$1,242,518	\$223,474	\$607,851	\$4,514,184	\$598,912
Risk Adjustment Transfer Amount	\$152,028	\$761,734	\$110,638	\$19,899	\$54,125	\$401,960	\$53,329
Premium	\$1,659,363	\$8,314,192	\$1,207,599	\$226,019	\$614,771	\$4,565,578	\$605,730
Projected Member Months	2,292	11,484	1,668	300	816	6,060	804
Loss Ratio	94.26%	94.26%	94.26%	90.87%	90.87%	90.87%	90.87%
Per Member Per Month							
Allowed Claims	\$900.29	\$900.29	\$900.29	\$900.29	\$900.29	\$900.29	\$900.29
Reinsurance	\$56.03	\$56.03	\$56.03	\$56.03	\$56.03	\$56.03	\$56.03
Member Cost Sharing	\$99.34	\$99.34	\$99.34	\$99.34	\$99.34	\$99.34	\$99.34
Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Incurred Claims	\$744.91	\$744.91	\$744.91	\$744.91	\$744.91	\$744.91	\$744.91
Risk Adjustment Transfer Amount	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33
Premium	\$723.98	\$723.98	\$723.98	\$753.40	\$753.40	\$753.40	\$753.40

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 2	1.0000
Rating Area 3	0.9500
Rating Area 5	0.9500
Rating Area 6	1.0000
Rating Area 7	1.2500
Rating Area 9	1.2000

75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	34	480.32	528.19
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	35	483.48	531.75
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	36	486.65	535.31
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	37	489.81	538.87
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	38	492.98	542.43
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	39	499.31	549.16
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	40	505.64	556.28
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	41	515.13	566.57
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	42	524.23	576.86
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	43	536.89	590.70
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	44	552.72	608.11
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	45	571.32	628.29
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	46	593.47	652.82
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	47	618.40	680.12
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	48	646.89	711.77
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	49	674.98	742.63
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	50	706.63	777.45
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	51	737.88	811.87
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	52	772.31	849.46
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	53	807.12	887.84
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	54	844.71	928.98
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	55	882.30	970.53
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	56	923.05	1015.23
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	57	964.20	1060.73
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	58	1008.11	1109.00
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	59	1029.87	1132.74
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	60	1073.79	1181.01
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	61	1111.77	1222.95
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	62	1136.70	1250.25
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	63	1167.95	1284.67
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1186.95	1305.64
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	398.25	398.25
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	15	433.65	433.65
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	16	447.19	447.19
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	17	460.72	460.72
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	18	475.30	475.30
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	19	489.88	489.88
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	20	504.97	504.97
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	21	520.59	572.65
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	22	520.59	572.65
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	23	520.59	572.65
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	24	520.59	572.65
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	25	522.67	574.73
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	26	533.08	586.18
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	27	545.58	600.24
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	28	565.88	622.63
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	29	582.54	640.85
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	30	590.87	650.22
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	31	603.36	663.75
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	32	615.86	677.29
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	33	623.67	686.14
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	34	632.00	694.99
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	35	636.16	699.67
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	36	640.33	704.36
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	37	644.49	709.04
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	38	648.66	713.73
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	39	656.98	722.58
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	40	665.31	731.95
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	41	677.81	745.48
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	42	689.78	759.02
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	43	706.44	777.24
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	44	727.26	800.15
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	45	751.73	826.70
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	46	780.89	858.97
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	47	813.68	894.89
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	48	851.16	936.54

75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	49	888.13	977.15
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	50	929.77	1022.96
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	51	970.90	1068.25
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	52	1016.19	1117.71
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	53	1062.00	1168.20
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	54	1111.46	1222.35
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	55	1160.92	1277.01
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	56	1214.54	1335.83
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	57	1268.68	1395.70
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	58	1326.46	1459.21
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	59	1355.10	1490.45
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	60	1412.88	1553.96
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	61	1462.86	1609.14
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	62	1495.66	1645.06
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	63	1536.78	1690.36
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1561.77	1717.95
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	382.32	382.32
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	15	416.31	416.31
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	16	429.30	429.30
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	17	442.29	442.29
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	18	456.29	456.29
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	19	470.28	470.28
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	20	484.77	484.77
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	21	499.77	549.75
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	22	499.77	549.75
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	23	499.77	549.75
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	24	499.77	549.75
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	25	501.77	551.74
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	26	511.76	562.74
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	27	523.76	576.23
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	28	543.25	597.72
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	29	559.24	615.21
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	30	567.23	624.21
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	31	579.23	637.20
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	32	591.22	650.20
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	33	598.72	658.69
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	34	606.72	667.19
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	35	610.71	671.69
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	36	614.71	676.18
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	37	618.71	680.68
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	38	622.71	685.18
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	39	630.71	693.68
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	40	638.70	702.67
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	41	650.70	715.67
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	42	662.19	728.66
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	43	678.18	746.15
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	44	698.17	768.14
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	45	721.66	793.63
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	46	749.65	824.61
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	47	781.13	859.10
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	48	817.12	899.08
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	49	852.60	938.06
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	50	892.58	982.04
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	51	932.06	1025.52
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	52	975.54	1073.00
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	53	1019.52	1121.48
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	54	1067.00	1173.45
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	55	1114.48	1225.93
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	56	1165.96	1282.40
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	57	1217.93	1339.87
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	58	1273.40	1400.85
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	59	1300.89	1430.83
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	60	1356.37	1491.80
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	61	1404.34	1544.78
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	62	1435.83	1579.26
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	63	1475.31	1622.74

75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1499.30	1649.23
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	318.60	318.60
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	15	346.92	346.92
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	16	357.75	357.75
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	17	368.58	368.58
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	18	380.24	380.24
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	19	391.90	391.90
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	20	403.98	403.98
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	21	416.48	458.12
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	22	416.48	458.12
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	23	416.48	458.12
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	24	416.48	458.12
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	25	418.14	459.79
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	26	426.47	468.95
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	27	436.46	480.19
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	28	452.71	498.10
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	29	466.03	512.68
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	30	472.70	520.17
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	31	482.69	531.00
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	32	492.69	541.83
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	33	498.93	548.91
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	34	505.60	555.99
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	35	508.93	559.74
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	36	512.26	563.49
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	37	515.59	567.23
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	38	518.92	570.98
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	39	525.59	578.06
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	40	532.25	585.56
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	41	542.25	596.39
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	42	551.83	607.22
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	43	565.15	621.79
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	44	581.81	640.12
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	45	601.39	661.36
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	46	624.71	687.18
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	47	650.95	715.92
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	48	680.93	749.23
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	49	710.50	781.72
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	50	743.82	818.37
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	51	776.72	854.60
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	52	812.95	894.17
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	53	849.60	934.56
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	54	889.17	977.88
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	55	928.73	1021.61
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	56	971.63	1068.67
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	57	1014.94	1116.56
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	58	1061.17	1167.37
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	59	1084.08	1192.36
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	60	1130.31	1243.17
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	61	1170.29	1287.31
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	62	1196.52	1316.05
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	63	1229.43	1352.28
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1249.42	1374.36
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	398.58	398.58
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	15	434.01	434.01
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	16	447.56	447.56
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	17	461.10	461.10
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	18	475.69	475.69
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	19	490.28	490.28
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	20	505.39	505.39
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	21	521.03	573.13
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	22	521.03	573.13
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	23	521.03	573.13
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	24	521.03	573.13
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	25	523.11	575.21
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	26	533.53	586.67
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	27	546.03	600.74

75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	28	566.35	623.14
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	29	583.02	641.38
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	30	591.36	650.76
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	31	603.86	664.30
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	32	616.37	677.85
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	33	624.18	686.71
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	34	632.52	695.56
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	35	636.69	700.25
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	36	640.86	704.94
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	37	645.03	709.63
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	38	649.19	714.32
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	39	657.53	723.18
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	40	665.87	732.56
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	41	678.37	746.10
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	42	690.35	759.65
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	43	707.03	777.89
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	44	727.87	800.81
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	45	752.36	827.38
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	46	781.53	859.69
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	47	814.36	895.64
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	48	851.87	937.32
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	49	888.86	977.96
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	50	930.55	1023.81
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	51	971.71	1069.14
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	52	1017.03	1118.63
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	53	1062.88	1169.17
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	54	1112.38	1223.36
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	55	1161.88	1278.07
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	56	1215.54	1336.94
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	57	1269.73	1396.86
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	58	1327.56	1460.42
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	59	1356.22	1491.69
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	60	1414.05	1555.25
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	61	1464.07	1610.48
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	62	1496.90	1646.43
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	63	1538.06	1691.76
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1563.07	1719.37
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	378.65	378.65
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	15	412.31	412.31
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	16	425.18	425.18
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	17	438.05	438.05
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	18	451.91	451.91
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	19	465.77	465.77
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	20	480.12	480.12
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	21	494.98	544.47
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	22	494.98	544.47
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	23	494.98	544.47
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	24	494.98	544.47
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	25	496.95	546.45
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	26	506.85	557.34
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	27	518.73	570.70
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	28	538.03	591.99
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	29	553.87	609.31
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	30	561.79	618.22
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	31	573.67	631.09
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	32	585.55	643.96
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	33	592.98	652.37
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	34	600.89	660.79
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	35	604.85	665.24
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	36	608.81	669.70
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	37	612.77	674.15
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	38	616.73	678.61
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	39	624.65	687.02
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	40	632.57	695.93
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	41	644.45	708.80
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	42	655.84	721.67

75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	43	671.68	738.99
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	44	691.47	760.77
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	45	714.74	786.01
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	46	742.46	816.70
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	47	773.64	850.85
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	48	809.28	890.45
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	49	844.42	929.06
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	50	884.02	972.62
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	51	923.12	1015.68
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	52	966.18	1062.70
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	53	1009.74	1110.71
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	54	1056.76	1162.19
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	55	1103.79	1214.16
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	56	1154.77	1270.10
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	57	1206.24	1327.02
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	58	1261.19	1387.40
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	59	1288.41	1417.10
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	60	1343.35	1477.49
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	61	1390.87	1529.96
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	62	1422.05	1564.11
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	63	1461.15	1607.17
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1484.91	1633.40
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	498.23	498.23
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	15	542.51	542.51
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	16	559.45	559.45
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	17	576.38	576.38
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	18	594.62	594.62
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	19	612.85	612.85
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	20	631.74	631.74
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	21	651.28	716.41
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	22	651.28	716.41
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	23	651.28	716.41
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	24	651.28	716.41
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	25	653.88	719.01
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	26	666.91	733.34
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	27	682.54	750.92
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	28	707.94	778.93
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	29	728.78	801.72
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	30	739.20	813.45
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	31	754.83	830.38
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	32	770.46	847.31
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	33	780.23	858.38
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	34	790.65	869.46
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	35	795.86	875.32
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	36	801.07	881.18
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	37	806.28	887.04
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	38	811.49	892.90
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	39	821.91	903.97
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	40	832.33	915.70
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	41	847.96	932.63
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	42	862.94	949.56
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	43	883.78	972.36
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	44	909.83	1001.01
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	45	940.44	1034.23
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	46	976.92	1074.61
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	47	1017.95	1119.55
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	48	1064.84	1171.65
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	49	1111.08	1222.45
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	50	1163.18	1279.76
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	51	1214.63	1336.42
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	52	1271.29	1398.29
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	53	1328.61	1461.47
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	54	1390.48	1529.20
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	55	1452.35	1597.58
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	56	1519.43	1671.18
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	57	1587.16	1746.07

75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	58	1659.46	1825.53
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	59	1695.28	1864.61
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	60	1767.57	1944.06
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	61	1830.09	2013.10
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	62	1871.12	2058.04
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	63	1922.57	2114.70
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1953.83	2149.22
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	478.30	478.30
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	15	520.81	520.81
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	16	537.07	537.07
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	17	553.33	553.33
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	18	570.83	570.83
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	19	588.34	588.34
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	20	606.47	606.47
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	21	625.23	687.75
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	22	625.23	687.75
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	23	625.23	687.75
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	24	625.23	687.75
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	25	627.73	690.25
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	26	640.23	704.00
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	27	655.24	720.89
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	28	679.62	747.77
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	29	699.63	769.65
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	30	709.63	780.91
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	31	724.64	797.16
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	32	739.64	813.42
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	33	749.02	824.05
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	34	759.02	834.68
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	35	764.03	840.30
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	36	769.03	845.93
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	37	774.03	851.56
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	38	779.03	857.19
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	39	789.04	867.81
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	40	799.04	879.07
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	41	814.04	895.32
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	42	828.42	911.58
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	43	848.43	933.46
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	44	873.44	960.97
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	45	902.83	992.86
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	46	937.84	1031.62
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	47	977.23	1074.76
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	48	1022.25	1124.78
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	49	1066.64	1173.55
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	50	1116.65	1228.57
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	51	1166.05	1282.96
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	52	1220.44	1342.36
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	53	1275.46	1403.01
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	54	1334.86	1468.03
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	55	1394.25	1533.68
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	56	1458.65	1604.33
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	57	1523.68	1676.23
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	58	1593.08	1752.51
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	59	1627.46	1790.02
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	60	1696.86	1866.30
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	61	1756.89	1932.57
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	62	1796.28	1975.72
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	63	1845.67	2030.11
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1875.68	2063.25
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	378.65	378.65
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	15	412.31	412.31
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	16	425.18	425.18
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	17	438.05	438.05
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	18	451.91	451.91
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	19	465.77	465.77
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	20	480.12	480.12
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	21	494.98	544.47

75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	22	494.98	544.47
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	23	494.98	544.47
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	24	494.98	544.47
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	25	496.95	546.45
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	26	506.85	557.34
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	27	518.73	570.70
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	28	538.03	591.99
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	29	553.87	609.31
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	30	561.79	618.22
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	31	573.67	631.09
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	32	585.55	643.96
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	33	592.98	652.37
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	34	600.89	660.79
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	35	604.85	665.24
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	36	608.81	669.70
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	37	612.77	674.15
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	38	616.73	678.61
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	39	624.65	687.02
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	40	632.57	695.93
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	41	644.45	708.80
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	42	655.84	721.67
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	43	671.68	738.99
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	44	691.47	760.77
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	45	714.74	786.01
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	46	742.46	816.70
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	47	773.64	850.85
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	48	809.28	890.45
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	49	844.42	929.06
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	50	884.02	972.62
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	51	923.12	1015.68
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	52	966.18	1062.70
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	53	1009.74	1110.71
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	54	1056.76	1162.19
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	55	1103.79	1214.16
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	56	1154.77	1270.10
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	57	1206.24	1327.02
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	58	1261.19	1387.40
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	59	1288.41	1417.10
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	60	1343.35	1477.49
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	61	1390.87	1529.96
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	62	1422.05	1564.11
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	63	1461.15	1607.17
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1484.91	1633.40
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	398.58	398.58
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	15	434.01	434.01
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	16	447.56	447.56
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	17	461.10	461.10
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	18	475.69	475.69
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	19	490.28	490.28
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	20	505.39	505.39
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	21	521.03	573.13
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	22	521.03	573.13
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	23	521.03	573.13
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	24	521.03	573.13
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	25	523.11	575.21
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	26	533.53	586.67
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	27	546.03	600.74
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	28	566.35	623.14
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	29	583.02	641.38
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	30	591.36	650.76
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	31	603.86	664.30
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	32	616.37	677.85
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	33	624.18	686.71
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	34	632.52	695.56
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	35	636.69	700.25
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	36	640.86	704.94

75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	37	645.03	709.63
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	38	649.19	714.32
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	39	657.53	723.18
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	40	665.87	732.56
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	41	678.37	746.10
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	42	690.35	759.65
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	43	707.03	777.89
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	44	727.87	800.81
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	45	752.36	827.38
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	46	781.53	859.69
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	47	814.36	895.64
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	48	851.87	937.32
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	49	888.86	977.96
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	50	930.55	1023.81
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	51	971.71	1069.14
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	52	1017.03	1118.63
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	53	1062.88	1169.17
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	54	1112.38	1223.36
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	55	1161.88	1278.07
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	56	1215.54	1336.94
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	57	1269.73	1396.86
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	58	1327.56	1460.42
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	59	1356.22	1491.69
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	60	1414.05	1555.25
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	61	1464.07	1610.48
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	62	1496.90	1646.43
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	63	1538.06	1691.76
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1563.07	1719.37
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	478.30	478.30
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	15	520.81	520.81
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	16	537.07	537.07
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	17	553.33	553.33
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	18	570.83	570.83
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	19	588.34	588.34
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	20	606.47	606.47
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	21	625.23	687.75
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	22	625.23	687.75
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	23	625.23	687.75
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	24	625.23	687.75
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	25	627.73	690.25
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	26	640.23	704.00
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	27	655.24	720.89
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	28	679.62	747.77
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	29	699.63	769.65
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	30	709.63	780.91
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	31	724.64	797.16
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	32	739.64	813.42
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	33	749.02	824.05
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	34	759.02	834.68
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	35	764.03	840.30
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	36	769.03	845.93
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	37	774.03	851.56
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	38	779.03	857.19
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	39	789.04	867.81
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	40	799.04	879.07
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	41	814.04	895.32
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	42	828.42	911.58
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	43	848.43	933.46
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	44	873.44	960.97
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	45	902.83	992.86
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	46	937.84	1031.62
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	47	977.23	1074.76
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	48	1022.25	1124.78
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	49	1066.64	1173.55
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	50	1116.65	1228.57
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	51	1166.05	1282.96

75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	52	1220.44	1342.36
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	53	1275.46	1403.01
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	54	1334.86	1468.03
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	55	1394.25	1533.68
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	56	1458.65	1604.33
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	57	1523.68	1676.23
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	58	1593.08	1752.51
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	59	1627.46	1790.02
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	60	1696.86	1866.30
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	61	1756.89	1932.57
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	62	1796.28	1975.72
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	63	1845.67	2030.11
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1875.68	2063.25
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	398.58	398.58
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	15	434.01	434.01
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	16	447.56	447.56
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	17	461.10	461.10
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	18	475.69	475.69
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	19	490.28	490.28
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	20	505.39	505.39
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	21	521.03	573.13
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	22	521.03	573.13
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	23	521.03	573.13
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	24	521.03	573.13
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	25	523.11	575.21
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	26	533.53	586.67
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	27	546.03	600.74
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	28	566.35	623.14
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	29	583.02	641.38
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	30	591.36	650.76
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	31	603.86	664.30
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	32	616.37	677.85
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	33	624.18	686.71
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	34	632.52	695.56
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	35	636.69	700.25
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	36	640.86	704.94
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	37	645.03	709.63
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	38	649.19	714.32
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	39	657.53	723.18
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	40	665.87	732.56
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	41	678.37	746.10
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	42	690.35	759.65
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	43	707.03	777.89
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	44	727.87	800.81
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	45	752.36	827.38
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	46	781.53	859.69
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	47	814.36	895.64
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	48	851.87	937.32
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	49	888.86	977.96
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	50	930.55	1023.81
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	51	971.71	1069.14
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	52	1017.03	1118.63
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	53	1062.88	1169.17
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	54	1112.38	1223.36
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	55	1161.88	1278.07
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	56	1215.54	1336.94
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	57	1269.73	1396.86
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	58	1327.56	1460.42
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	59	1356.22	1491.69
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	60	1414.05	1555.25
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	61	1464.07	1610.48
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	62	1496.90	1646.43
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	63	1538.06	1691.76
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1563.07	1719.37
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	446.39	446.39
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	15	486.07	486.07

75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	16	501.24	501.24
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	17	516.42	516.42
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	18	532.75	532.75
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	19	549.09	549.09
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	20	566.01	566.01
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	21	583.52	641.88
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	22	583.52	641.88
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	23	583.52	641.88
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	24	583.52	641.88
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	25	585.85	644.21
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	26	597.52	657.04
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	27	611.53	672.80
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	28	634.29	697.89
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	29	652.96	718.31
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	30	662.30	728.82
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	31	676.30	743.99
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	32	690.30	759.16
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	33	699.06	769.08
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	34	708.39	779.00
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	35	713.06	784.25
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	36	717.73	789.50
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	37	722.40	794.75
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	38	727.07	800.01
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	39	736.40	809.93
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	40	745.74	820.43
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	41	759.74	835.60
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	42	773.16	850.77
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	43	791.84	871.20
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	44	815.18	896.87
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	45	842.60	926.63
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	46	875.28	962.81
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	47	912.04	1003.07
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	48	954.06	1049.75
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	49	995.49	1095.27
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	50	1042.17	1146.62
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	51	1088.26	1197.38
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	52	1139.03	1252.82
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	53	1190.38	1309.42
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	54	1245.82	1370.10
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	55	1301.25	1431.37
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	56	1361.35	1497.31
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	57	1422.04	1564.42
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	58	1486.81	1635.61
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	59	1518.90	1670.62
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	60	1583.67	1741.81
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	61	1639.69	1803.66
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	62	1676.45	1843.92
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	63	1722.55	1894.69
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1750.56	1925.62
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	424.07	424.07
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	15	461.77	461.77
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	16	476.18	476.18
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	17	490.59	490.59
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	18	506.12	506.12
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	19	521.64	521.64
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	20	537.71	537.71
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	21	554.35	609.78
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	22	554.35	609.78
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	23	554.35	609.78
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	24	554.35	609.78
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	25	556.56	612.00
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	26	567.65	624.19
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	27	580.95	639.16
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	28	602.57	663.00
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	29	620.31	682.40
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	30	629.18	692.38

75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	31	642.48	706.79
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	32	655.79	721.20
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	33	664.10	730.63
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	34	672.97	740.05
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	35	677.41	745.04
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	36	681.84	750.03
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	37	686.28	755.02
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	38	690.71	760.01
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	39	699.58	769.43
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	40	708.45	779.41
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	41	721.76	793.82
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	42	734.51	808.23
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	43	752.24	827.64
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	44	774.42	852.03
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	45	800.47	880.30
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	46	831.52	914.67
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	47	866.44	952.92
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	48	906.35	997.26
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	49	945.71	1040.50
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	50	990.06	1089.29
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	51	1033.85	1137.51
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	52	1082.08	1190.18
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	53	1130.86	1243.95
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	54	1183.52	1301.60
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	55	1236.19	1359.81
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	56	1293.28	1422.45
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	57	1350.94	1486.20
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	58	1412.47	1553.83
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	59	1442.96	1587.09
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	60	1504.49	1654.72
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	61	1557.71	1713.48
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	62	1592.63	1751.73
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	63	1636.42	1799.95
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1663.03	1829.34
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	557.99	557.99
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	15	607.59	607.59
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	16	626.55	626.55
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	17	645.52	645.52
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	18	665.94	665.94
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	19	686.37	686.37
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	20	707.52	707.52
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	21	729.40	802.34
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	22	729.40	802.34
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	23	729.40	802.34
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	24	729.40	802.34
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	25	732.32	805.26
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	26	746.91	821.30
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	27	764.41	841.00
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	28	792.86	872.36
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	29	816.20	897.89
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	30	827.87	911.02
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	31	845.37	929.99
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	32	862.88	948.95
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	33	873.82	961.35
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	34	885.49	973.75
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	35	891.33	980.31
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	36	897.16	986.88
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	37	903.00	993.44
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	38	908.83	1000.01
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	39	920.50	1012.41
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	40	932.17	1025.54
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	41	949.68	1044.50
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	42	966.46	1063.47
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	43	989.80	1088.99
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	44	1018.97	1121.09
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	45	1053.25	1158.29

75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	46	1094.10	1203.51
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	47	1140.05	1253.84
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	48	1192.57	1312.19
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	49	1244.36	1369.08
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	50	1302.71	1433.27
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	51	1360.33	1496.73
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	52	1423.79	1566.02
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	53	1487.98	1636.77
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	54	1557.27	1712.63
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	55	1626.56	1789.22
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	56	1701.69	1871.64
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	57	1777.55	1955.52
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	58	1858.51	2044.51
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	59	1898.63	2088.27
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	60	1979.59	2177.26
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	61	2049.61	2254.58
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	62	2095.57	2304.90
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	63	2153.19	2368.36
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	2188.20	2407.02
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	535.67	535.67
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	15	583.29	583.29
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	16	601.49	601.49
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	17	619.70	619.70
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	18	639.30	639.30
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	19	658.91	658.91
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	20	679.22	679.22
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	21	700.23	770.25
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	22	700.23	770.25
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	23	700.23	770.25
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	24	700.23	770.25
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	25	703.02	773.05
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	26	717.03	788.45
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	27	733.83	807.36
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	28	761.14	837.47
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	29	783.55	861.98
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	30	794.75	874.58
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	31	811.56	892.79
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	32	828.36	910.99
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	33	838.87	922.90
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	34	850.07	934.80
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	35	855.67	941.10
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	36	861.28	947.40
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	37	866.88	953.71
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	38	872.48	960.01
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	39	883.68	971.91
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	40	894.89	984.51
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	41	911.69	1002.72
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	42	927.80	1020.93
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	43	950.20	1045.43
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	44	978.21	1076.24
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	45	1011.12	1111.96
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	46	1050.34	1155.37
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	47	1094.45	1203.69
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	48	1144.87	1259.70
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	49	1194.58	1314.32
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	50	1250.60	1375.94
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	51	1305.92	1436.86
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	52	1366.84	1503.38
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	53	1428.46	1571.30
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	54	1494.98	1644.13
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	55	1561.50	1717.65
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	56	1633.62	1796.77
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	57	1706.45	1877.30
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	58	1784.17	1962.73
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	59	1822.68	2004.74
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	60	1900.41	2090.17

75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	61	1967.63	2164.39
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	62	2011.74	2212.71
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	63	2067.06	2273.63
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	2100.67	2310.74
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	424.07	424.07
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	15	461.77	461.77
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	16	476.18	476.18
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	17	490.59	490.59
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	18	506.12	506.12
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	19	521.64	521.64
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	20	537.71	537.71
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	21	554.35	609.78
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	22	554.35	609.78
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	23	554.35	609.78
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	24	554.35	609.78
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	25	556.56	612.00
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	26	567.65	624.19
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	27	580.95	639.16
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	28	602.57	663.00
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	29	620.31	682.40
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	30	629.18	692.38
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	31	642.48	706.79
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	32	655.79	721.20
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	33	664.10	730.63
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	34	672.97	740.05
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	35	677.41	745.04
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	36	681.84	750.03
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	37	686.28	755.02
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	38	690.71	760.01
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	39	699.58	769.43
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	40	708.45	779.41
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	41	721.76	793.82
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	42	734.51	808.23
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	43	752.24	827.64
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	44	774.42	852.03
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	45	800.47	880.30
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	46	831.52	914.67
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	47	866.44	952.92
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	48	906.35	997.26
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	49	945.71	1040.50
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	50	990.06	1089.29
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	51	1033.85	1137.51
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	52	1082.08	1190.18
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	53	1130.86	1243.95
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	54	1183.52	1301.60
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	55	1236.19	1359.81
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	56	1293.28	1422.45
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	57	1350.94	1486.20
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	58	1412.47	1553.83
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	59	1442.96	1587.09
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	60	1504.49	1654.72
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	61	1557.71	1713.48
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	62	1592.63	1751.73
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	63	1636.42	1799.95
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1663.03	1829.34
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	446.39	446.39
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	15	486.07	486.07
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	16	501.24	501.24
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	17	516.42	516.42
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	18	532.75	532.75
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	19	549.09	549.09
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	20	566.01	566.01
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	21	583.52	641.88
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	22	583.52	641.88
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	23	583.52	641.88
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	24	583.52	641.88

75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	25	585.85	644.21
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	26	597.52	657.04
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	27	611.53	672.80
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	28	634.29	697.89
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	29	652.96	718.31
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	30	662.30	728.82
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	31	676.30	743.99
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	32	690.30	759.16
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	33	699.06	769.08
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	34	708.39	779.00
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	35	713.06	784.25
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	36	717.73	789.50
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	37	722.40	794.75
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	38	727.07	800.01
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	39	736.40	809.93
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	40	745.74	820.43
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	41	759.74	835.60
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	42	773.16	850.77
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	43	791.84	871.20
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	44	815.18	896.87
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	45	842.60	926.63
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	46	875.28	962.81
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	47	912.04	1003.07
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	48	954.06	1049.75
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	49	995.49	1095.27
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	50	1042.17	1146.62
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	51	1088.26	1197.38
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	52	1139.03	1252.82
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	53	1190.38	1309.42
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	54	1245.82	1370.10
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	55	1301.25	1431.37
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	56	1361.35	1497.31
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	57	1422.04	1564.42
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	58	1486.81	1635.61
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	59	1518.90	1670.62
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	60	1583.67	1741.81
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	61	1639.69	1803.66
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	62	1676.45	1843.92
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	63	1722.55	1894.69
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1750.56	1925.62
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	535.67	535.67
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	15	583.29	583.29
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	16	601.49	601.49
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	17	619.70	619.70
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	18	639.30	639.30
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	19	658.91	658.91
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	20	679.22	679.22
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	21	700.23	770.25
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	22	700.23	770.25
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	23	700.23	770.25
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	24	700.23	770.25
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	25	703.02	773.05
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	26	717.03	788.45
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	27	733.83	807.36
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	28	761.14	837.47
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	29	783.55	861.98
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	30	794.75	874.58
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	31	811.56	892.79
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	32	828.36	910.99
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	33	838.87	922.90
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	34	850.07	934.80
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	35	855.67	941.10
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	36	861.28	947.40
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	37	866.88	953.71
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	38	872.48	960.01
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	39	883.68	971.91

75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	40	894.89	984.51
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	41	911.69	1002.72
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	42	927.80	1020.93
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	43	950.20	1045.43
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	44	978.21	1076.24
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	45	1011.12	1111.96
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	46	1050.34	1155.37
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	47	1094.45	1203.69
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	48	1144.87	1259.70
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	49	1194.58	1314.32
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	50	1250.60	1375.94
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	51	1305.92	1436.86
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	52	1366.84	1503.38
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	53	1428.46	1571.30
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	54	1494.98	1644.13
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	55	1561.50	1717.65
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	56	1633.62	1796.77
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	57	1706.45	1877.30
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	58	1784.17	1962.73
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	59	1822.68	2004.74
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	60	1900.41	2090.17
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	61	1967.63	2164.39
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	62	2011.74	2212.71
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	63	2067.06	2273.63
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	2100.67	2310.74
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	446.39	446.39
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	15	486.07	486.07
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	16	501.24	501.24
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	17	516.42	516.42
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	18	532.75	532.75
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	19	549.09	549.09
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	20	566.01	566.01
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	21	583.52	641.88
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	22	583.52	641.88
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	23	583.52	641.88
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	24	583.52	641.88
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	25	585.85	644.21
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	26	597.52	657.04
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	27	611.53	672.80
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	28	634.29	697.89
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	29	652.96	718.31
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	30	662.30	728.82
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	31	676.30	743.99
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	32	690.30	759.16
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	33	699.06	769.08
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	34	708.39	779.00
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	35	713.06	784.25
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	36	717.73	789.50
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	37	722.40	794.75
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	38	727.07	800.01
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	39	736.40	809.93
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	40	745.74	820.43
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	41	759.74	835.60
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	42	773.16	850.77
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	43	791.84	871.20
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	44	815.18	896.87
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	45	842.60	926.63
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	46	875.28	962.81
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	47	912.04	1003.07
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	48	954.06	1049.75
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	49	995.49	1095.27
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	50	1042.17	1146.62
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	51	1088.26	1197.38
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	52	1139.03	1252.82
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	53	1190.38	1309.42
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	54	1245.82	1370.10

75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	55	1301.25	1431.37
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	56	1361.35	1497.31
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	57	1422.04	1564.42
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	58	1486.81	1635.61
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	59	1518.90	1670.62
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	60	1583.67	1741.81
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	61	1639.69	1803.66
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	62	1676.45	1843.92
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	63	1722.55	1894.69
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1750.56	1925.62
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	283.82	283.82
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	15	309.04	309.04
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	16	318.69	318.69
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	17	328.34	328.34
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	18	338.72	338.72
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	19	349.11	349.11
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	20	359.87	359.87
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	21	371.01	408.11
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	22	371.01	408.11
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	23	371.01	408.11
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	24	371.01	408.11
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	25	372.49	409.59
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	26	379.91	417.75
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	27	388.81	427.76
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	28	403.28	443.72
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	29	415.15	456.70
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	30	421.09	463.38
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	31	429.99	473.03
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	32	438.89	482.67
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	33	444.46	488.98
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	34	450.40	495.29
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	35	453.36	498.63
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	36	456.33	501.96
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	37	459.30	505.30
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	38	462.27	508.64
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	39	468.20	514.95
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	40	474.14	521.63
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	41	483.04	531.27
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	42	491.58	540.92
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	43	503.45	553.90
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	44	518.29	570.23
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	45	535.73	589.15
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	46	556.50	612.15
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	47	579.87	637.75
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	48	606.59	667.43
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	49	632.93	696.37
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	50	662.61	729.02
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	51	691.92	761.29
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	52	724.19	796.54
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	53	756.84	832.53
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	54	792.09	871.11
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	55	827.33	910.07
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	56	865.55	951.99
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	57	904.13	994.65
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	58	945.31	1039.92
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	59	965.72	1062.18
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	60	1006.90	1107.44
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	61	1042.51	1146.76
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	62	1065.89	1172.36
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	63	1095.19	1204.64
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1113.00	1224.30
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	269.62	269.62
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	15	293.59	293.59
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	16	302.76	302.76
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	17	311.92	311.92
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	18	321.79	321.79

75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	19	331.66	331.66
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	20	341.88	341.88
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	21	352.46	387.70
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	22	352.46	387.70
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	23	352.46	387.70
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	24	352.46	387.70
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	25	353.86	389.11
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	26	360.91	396.86
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	27	369.37	406.38
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	28	383.11	421.53
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	29	394.39	433.87
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	30	400.03	440.21
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	31	408.49	449.37
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	32	416.95	458.54
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	33	422.24	464.53
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	34	427.88	470.52
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	35	430.70	473.69
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	36	433.51	476.87
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	37	436.33	480.04
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	38	439.15	483.21
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	39	444.79	489.20
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	40	450.43	495.55
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	41	458.89	504.71
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	42	467.00	513.87
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	43	478.28	526.21
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	44	492.37	541.72
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	45	508.94	559.69
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	46	528.68	581.54
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	47	550.88	605.86
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	48	576.26	634.06
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	49	601.28	661.55
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	50	629.48	692.57
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	51	657.32	723.23
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	52	687.98	756.71
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	53	719.00	790.90
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	54	752.48	827.55
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	55	785.97	864.56
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	56	822.27	904.39
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	57	858.92	944.92
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	58	898.05	987.92
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	59	917.43	1009.07
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	60	956.55	1052.07
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	61	990.39	1089.43
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	62	1012.59	1113.75
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	63	1040.44	1144.41
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1057.35	1163.09
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	354.77	354.77
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	15	386.30	386.30
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	16	398.36	398.36
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	17	410.42	410.42
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	18	423.40	423.40
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	19	436.39	436.39
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	20	449.84	449.84
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	21	463.76	510.13
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	22	463.76	510.13
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	23	463.76	510.13
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	24	463.76	510.13
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	25	465.61	511.98
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	26	474.88	522.18
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	27	486.01	534.71
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	28	504.10	554.65
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	29	518.94	570.88
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	30	526.36	579.23
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	31	537.49	591.28
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	32	548.62	603.34
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	33	555.57	611.22

75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	34	562.99	619.11
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	35	566.70	623.28
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	36	570.41	627.46
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	37	574.12	631.63
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	38	577.83	635.80
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	39	585.25	643.69
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	40	592.67	652.03
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	41	603.80	664.09
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	42	614.47	676.15
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	43	629.31	692.38
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	44	647.86	712.79
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	45	669.66	736.44
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	46	695.63	765.19
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	47	724.84	797.19
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	48	758.23	834.29
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	49	791.16	870.46
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	50	828.26	911.27
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	51	864.90	951.62
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	52	905.24	995.67
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	53	946.05	1040.66
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	54	990.11	1088.89
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	55	1034.17	1137.58
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	56	1081.93	1189.99
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	57	1130.16	1243.32
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	58	1181.64	1299.89
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	59	1207.14	1327.72
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	60	1258.62	1384.30
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	61	1303.14	1433.46
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	62	1332.36	1465.45
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	63	1368.99	1505.80
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1391.25	1530.38
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	340.58	340.58
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	15	370.85	370.85
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	16	382.43	382.43
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	17	394.00	394.00
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	18	406.47	406.47
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	19	418.93	418.93
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	20	431.85	431.85
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	21	445.21	489.73
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	22	445.21	489.73
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	23	445.21	489.73
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	24	445.21	489.73
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	25	446.98	491.50
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	26	455.89	501.30
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	27	466.57	513.32
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	28	483.93	532.46
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	29	498.18	548.04
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	30	505.30	556.06
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	31	515.99	567.63
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	32	526.67	579.21
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	33	533.35	586.78
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	34	540.47	594.34
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	35	544.04	598.35
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	36	547.60	602.36
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	37	551.16	606.36
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	38	554.72	610.37
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	39	561.84	617.94
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	40	568.97	625.95
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	41	579.65	637.53
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	42	589.89	649.10
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	43	604.14	664.69
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	44	621.95	684.27
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	45	642.87	706.98
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	46	667.80	734.58
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	47	695.85	765.30
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	48	727.90	800.92

75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	49	759.51	835.64
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	50	795.13	874.82
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	51	830.30	913.55
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	52	869.03	955.85
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	53	908.21	999.03
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	54	950.50	1045.33
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	55	992.80	1092.08
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	56	1038.65	1142.39
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	57	1084.96	1193.58
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	58	1134.37	1247.90
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	59	1158.86	1274.61
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	60	1208.28	1328.93
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	61	1251.02	1376.12
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	62	1279.06	1406.84
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	63	1314.23	1445.57
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1335.60	1469.16
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	269.62	269.62
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	15	293.59	293.59
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	16	302.76	302.76
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	17	311.92	311.92
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	18	321.79	321.79
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	19	331.66	331.66
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	20	341.88	341.88
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	21	352.46	387.70
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	22	352.46	387.70
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	23	352.46	387.70
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	24	352.46	387.70
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	25	353.86	389.11
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	26	360.91	396.86
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	27	369.37	406.38
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	28	383.11	421.53
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	29	394.39	433.87
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	30	400.03	440.21
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	31	408.49	449.37
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	32	416.95	458.54
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	33	422.24	464.53
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	34	427.88	470.52
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	35	430.70	473.69
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	36	433.51	476.87
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	37	436.33	480.04
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	38	439.15	483.21
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	39	444.79	489.20
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	40	450.43	495.55
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	41	458.89	504.71
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	42	467.00	513.87
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	43	478.28	526.21
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	44	492.37	541.72
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	45	508.94	559.69
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	46	528.68	581.54
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	47	550.88	605.86
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	48	576.26	634.06
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	49	601.28	661.55
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	50	629.48	692.57
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	51	657.32	723.23
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	52	687.98	756.71
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	53	719.00	790.90
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	54	752.48	827.55
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	55	785.97	864.56
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	56	822.27	904.39
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	57	858.92	944.92
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	58	898.05	987.92
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	59	917.43	1009.07
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	60	956.55	1052.07
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	61	990.39	1089.43
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	62	1012.59	1113.75
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	63	1040.44	1144.41

75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1057.35	1163.09
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	283.82	283.82
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	15	309.04	309.04
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	16	318.69	318.69
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	17	328.34	328.34
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	18	338.72	338.72
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	19	349.11	349.11
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	20	359.87	359.87
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	21	371.01	408.11
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	22	371.01	408.11
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	23	371.01	408.11
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	24	371.01	408.11
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	25	372.49	409.59
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	26	379.91	417.75
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	27	388.81	427.76
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	28	403.28	443.72
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	29	415.15	456.70
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	30	421.09	463.38
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	31	429.99	473.03
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	32	438.89	482.67
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	33	444.46	488.98
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	34	450.40	495.29
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	35	453.36	498.63
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	36	456.33	501.96
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	37	459.30	505.30
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	38	462.27	508.64
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	39	468.20	514.95
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	40	474.14	521.63
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	41	483.04	531.27
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	42	491.58	540.92
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	43	503.45	553.90
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	44	518.29	570.23
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	45	535.73	589.15
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	46	556.50	612.15
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	47	579.87	637.75
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	48	606.59	667.43
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	49	632.93	696.37
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	50	662.61	729.02
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	51	691.92	761.29
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	52	724.19	796.54
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	53	756.84	832.53
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	54	792.09	871.11
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	55	827.33	910.07
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	56	865.55	951.99
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	57	904.13	994.65
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	58	945.31	1039.92
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	59	965.72	1062.18
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	60	1006.90	1107.44
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	61	1042.51	1146.76
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	62	1065.89	1172.36
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	63	1095.19	1204.64
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1113.00	1224.30
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	340.58	340.58
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	15	370.85	370.85
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	16	382.43	382.43
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	17	394.00	394.00
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	18	406.47	406.47
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	19	418.93	418.93
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	20	431.85	431.85
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	21	445.21	489.73
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	22	445.21	489.73
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	23	445.21	489.73
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	24	445.21	489.73
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	25	446.98	491.50
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	26	455.89	501.30
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	27	466.57	513.32

75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	28	483.93	532.46
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	29	498.18	548.04
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	30	505.30	556.06
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	31	515.99	567.63
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	32	526.67	579.21
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	33	533.35	586.78
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	34	540.47	594.34
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	35	544.04	598.35
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	36	547.60	602.36
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	37	551.16	606.36
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	38	554.72	610.37
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	39	561.84	617.94
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	40	568.97	625.95
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	41	579.65	637.53
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	42	589.89	649.10
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	43	604.14	664.69
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	44	621.95	684.27
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	45	642.87	706.98
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	46	667.80	734.58
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	47	695.85	765.30
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	48	727.90	800.92
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	49	759.51	835.64
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	50	795.13	874.82
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	51	830.30	913.55
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	52	869.03	955.85
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	53	908.21	999.03
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	54	950.50	1045.33
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	55	992.80	1092.08
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	56	1038.65	1142.39
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	57	1084.96	1193.58
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	58	1134.37	1247.90
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	59	1158.86	1274.61
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	60	1208.28	1328.93
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	61	1251.02	1376.12
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	62	1279.06	1406.84
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	63	1314.23	1445.57
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1335.60	1469.16
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	283.82	283.82
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	15	309.04	309.04
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	16	318.69	318.69
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	17	328.34	328.34
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	18	338.72	338.72
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	19	349.11	349.11
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	20	359.87	359.87
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	21	371.01	408.11
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	22	371.01	408.11
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	23	371.01	408.11
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	24	371.01	408.11
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	25	372.49	409.59
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	26	379.91	417.75
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	27	388.81	427.76
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	28	403.28	443.72
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	29	415.15	456.70
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	30	421.09	463.38
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	31	429.99	473.03
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	32	438.89	482.67
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	33	444.46	488.98
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	34	450.40	495.29
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	35	453.36	498.63
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	36	456.33	501.96
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	37	459.30	505.30
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	38	462.27	508.64
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	39	468.20	514.95
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	40	474.14	521.63
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	41	483.04	531.27
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	42	491.58	540.92

75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	43	503.45	553.90
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	44	518.29	570.23
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	45	535.73	589.15
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	46	556.50	612.15
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	47	579.87	637.75
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	48	606.59	667.43
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	49	632.93	696.37
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	50	662.61	729.02
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	51	691.92	761.29
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	52	724.19	796.54
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	53	756.84	832.53
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	54	792.09	871.11
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	55	827.33	910.07
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	56	865.55	951.99
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	57	904.13	994.65
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	58	945.31	1039.92
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	59	965.72	1062.18
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	60	1006.90	1107.44
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	61	1042.51	1146.76
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	62	1065.89	1172.36
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	63	1095.19	1204.64
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1113.00	1224.30
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	295.33	295.33
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	15	321.58	321.58
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	16	331.62	331.62
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	17	341.66	341.66
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	18	352.47	352.47
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	19	363.27	363.27
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	20	374.47	374.47
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	21	386.06	424.66
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	22	386.06	424.66
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	23	386.06	424.66
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	24	386.06	424.66
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	25	387.60	426.20
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	26	395.32	434.69
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	27	404.58	445.12
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	28	419.64	461.72
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	29	431.99	475.23
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	30	438.17	482.18
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	31	447.43	492.22
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	32	456.70	502.25
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	33	462.49	508.82
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	34	468.67	515.38
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	35	471.76	518.85
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	36	474.84	522.33
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	37	477.93	525.80
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	38	481.02	529.28
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	39	487.20	535.84
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	40	493.37	542.79
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	41	502.64	552.83
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	42	511.52	562.86
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	43	523.87	576.38
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	44	539.31	593.36
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	45	557.46	613.05
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	46	579.08	636.99
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	47	603.40	663.62
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	48	631.20	694.51
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	49	658.60	724.62
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	50	689.49	758.59
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	51	719.99	792.18
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	52	753.57	828.85
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	53	787.55	866.30
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	54	824.22	906.45
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	55	860.90	946.99
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	56	900.66	990.61
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	57	940.81	1035.01

75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	58	983.66	1082.10
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	59	1004.89	1105.27
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	60	1047.75	1152.37
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	61	1084.81	1193.29
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	62	1109.13	1219.92
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	63	1139.63	1253.51
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1158.16	1273.97
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	280.56	280.56
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	15	305.50	305.50
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	16	315.04	315.04
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	17	324.57	324.57
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	18	334.84	334.84
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	19	345.11	345.11
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	20	355.75	355.75
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	21	366.75	403.43
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	22	366.75	403.43
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	23	366.75	403.43
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	24	366.75	403.43
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	25	368.22	404.89
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	26	375.55	412.96
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	27	384.35	422.86
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	28	398.66	438.63
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	29	410.39	451.47
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	30	416.26	458.07
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	31	425.06	467.61
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	32	433.86	477.14
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	33	439.37	483.38
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	34	445.23	489.61
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	35	448.17	492.91
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	36	451.10	496.21
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	37	454.04	499.51
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	38	456.97	502.81
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	39	462.84	509.05
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	40	468.71	515.65
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	41	477.51	525.19
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	42	485.94	534.72
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	43	497.68	547.56
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	44	512.35	563.69
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	45	529.59	582.40
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	46	550.12	605.14
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	47	573.23	630.44
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	48	599.64	659.78
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	49	625.67	688.39
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	50	655.01	720.66
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	51	683.99	752.57
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	52	715.89	787.41
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	53	748.17	822.99
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	54	783.01	861.13
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	55	817.85	899.64
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	56	855.63	941.08
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	57	893.77	983.26
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	58	934.48	1028.00
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	59	954.65	1050.00
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	60	995.36	1094.75
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	61	1030.57	1133.62
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	62	1053.67	1158.93
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	63	1082.64	1190.84
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1100.25	1210.27
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	369.16	369.16
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	15	401.98	401.98
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	16	414.52	414.52
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	17	427.07	427.07
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	18	440.58	440.58
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	19	454.09	454.09
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	20	468.09	468.09
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	21	482.57	530.83

75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	22	482.57	530.83
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	23	482.57	530.83
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	24	482.57	530.83
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	25	484.50	532.75
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	26	494.15	543.37
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	27	505.73	556.40
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	28	524.55	577.15
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	29	539.99	594.04
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	30	547.71	602.72
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	31	559.29	615.27
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	32	570.87	627.82
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	33	578.11	636.02
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	34	585.83	644.22
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	35	589.69	648.57
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	36	593.55	652.91
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	37	597.42	657.25
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	38	601.28	661.60
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	39	609.00	669.80
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	40	616.72	678.49
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	41	628.30	691.03
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	42	639.40	703.58
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	43	654.84	720.47
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	44	674.14	741.70
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	45	696.82	766.31
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	46	723.85	796.23
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	47	754.25	829.53
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	48	788.99	868.13
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	49	823.26	905.77
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	50	861.86	948.24
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	51	899.98	990.22
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	52	941.97	1036.07
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	53	984.43	1082.88
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	54	1030.28	1133.06
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	55	1076.12	1183.73
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	56	1125.82	1238.26
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	57	1176.01	1293.76
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	58	1229.58	1352.63
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	59	1256.12	1381.58
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	60	1309.68	1440.46
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	61	1356.01	1491.61
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	62	1386.41	1524.91
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	63	1424.53	1566.89
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1447.70	1592.46
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	354.40	354.40
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	15	385.90	385.90
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	16	397.94	397.94
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	17	409.99	409.99
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	18	422.96	422.96
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	19	435.93	435.93
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	20	449.36	449.36
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	21	463.27	509.59
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	22	463.27	509.59
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	23	463.27	509.59
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	24	463.27	509.59
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	25	465.12	511.44
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	26	474.38	521.63
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	27	485.50	534.14
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	28	503.57	554.06
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	29	518.39	570.28
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	30	525.80	578.61
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	31	536.92	590.66
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	32	548.04	602.70
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	33	554.99	610.58
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	34	562.40	618.46
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	35	566.11	622.62
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	36	569.81	626.79

75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	37	573.52	630.96
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	38	577.22	635.13
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	39	584.64	643.01
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	40	592.05	651.35
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	41	603.17	663.39
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	42	613.82	675.44
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	43	628.65	691.65
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	44	647.18	712.03
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	45	668.95	735.66
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	46	694.89	764.38
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	47	724.08	796.35
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	48	757.43	833.41
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	49	790.33	869.54
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	50	827.39	910.31
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	51	863.98	950.61
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	52	904.29	994.62
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	53	945.06	1039.56
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	54	989.07	1087.74
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	55	1033.08	1136.38
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	56	1080.79	1188.73
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	57	1128.97	1242.01
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	58	1180.39	1298.52
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	59	1205.87	1326.32
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	60	1257.29	1382.84
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	61	1301.77	1431.94
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	62	1330.95	1463.91
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	63	1367.55	1504.21
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1389.79	1528.77
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	280.56	280.56
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	15	305.50	305.50
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	16	315.04	315.04
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	17	324.57	324.57
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	18	334.84	334.84
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	19	345.11	345.11
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	20	355.75	355.75
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	21	366.75	403.43
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	22	366.75	403.43
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	23	366.75	403.43
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	24	366.75	403.43
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	25	368.22	404.89
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	26	375.55	412.96
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	27	384.35	422.86
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	28	398.66	438.63
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	29	410.39	451.47
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	30	416.26	458.07
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	31	425.06	467.61
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	32	433.86	477.14
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	33	439.37	483.38
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	34	445.23	489.61
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	35	448.17	492.91
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	36	451.10	496.21
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	37	454.04	499.51
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	38	456.97	502.81
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	39	462.84	509.05
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	40	468.71	515.65
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	41	477.51	525.19
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	42	485.94	534.72
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	43	497.68	547.56
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	44	512.35	563.69
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	45	529.59	582.40
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	46	550.12	605.14
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75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	50	655.01	720.66
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75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	15	321.58	321.58
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	16	331.62	331.62
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	17	341.66	341.66
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	18	352.47	352.47
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	19	363.27	363.27
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	20	374.47	374.47
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	21	386.06	424.66
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	22	386.06	424.66
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	23	386.06	424.66
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	24	386.06	424.66
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	25	387.60	426.20
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	26	395.32	434.69
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	27	404.58	445.12
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	28	419.64	461.72
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	29	431.99	475.23
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	30	438.17	482.18
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	31	447.43	492.22
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	32	456.70	502.25
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	33	462.49	508.82
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	34	468.67	515.38
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	35	471.76	518.85
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	36	474.84	522.33
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	37	477.93	525.80
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	38	481.02	529.28
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	39	487.20	535.84
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	40	493.37	542.79
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	41	502.64	552.83
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	42	511.52	562.86
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	43	523.87	576.38
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	44	539.31	593.36
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	45	557.46	613.05
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	46	579.08	636.99
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	47	603.40	663.62
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	48	631.20	694.51
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	49	658.60	724.62
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	50	689.49	758.59
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	51	719.99	792.18
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	52	753.57	828.85
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	53	787.55	866.30
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	54	824.22	906.45
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	55	860.90	946.99
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	56	900.66	990.61
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	57	940.81	1035.01
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	58	983.66	1082.10
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	59	1004.89	1105.27
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	60	1047.75	1152.37
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75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	62	1109.13	1219.92
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	63	1139.63	1253.51
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1158.16	1273.97
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	354.40	354.40
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	15	385.90	385.90

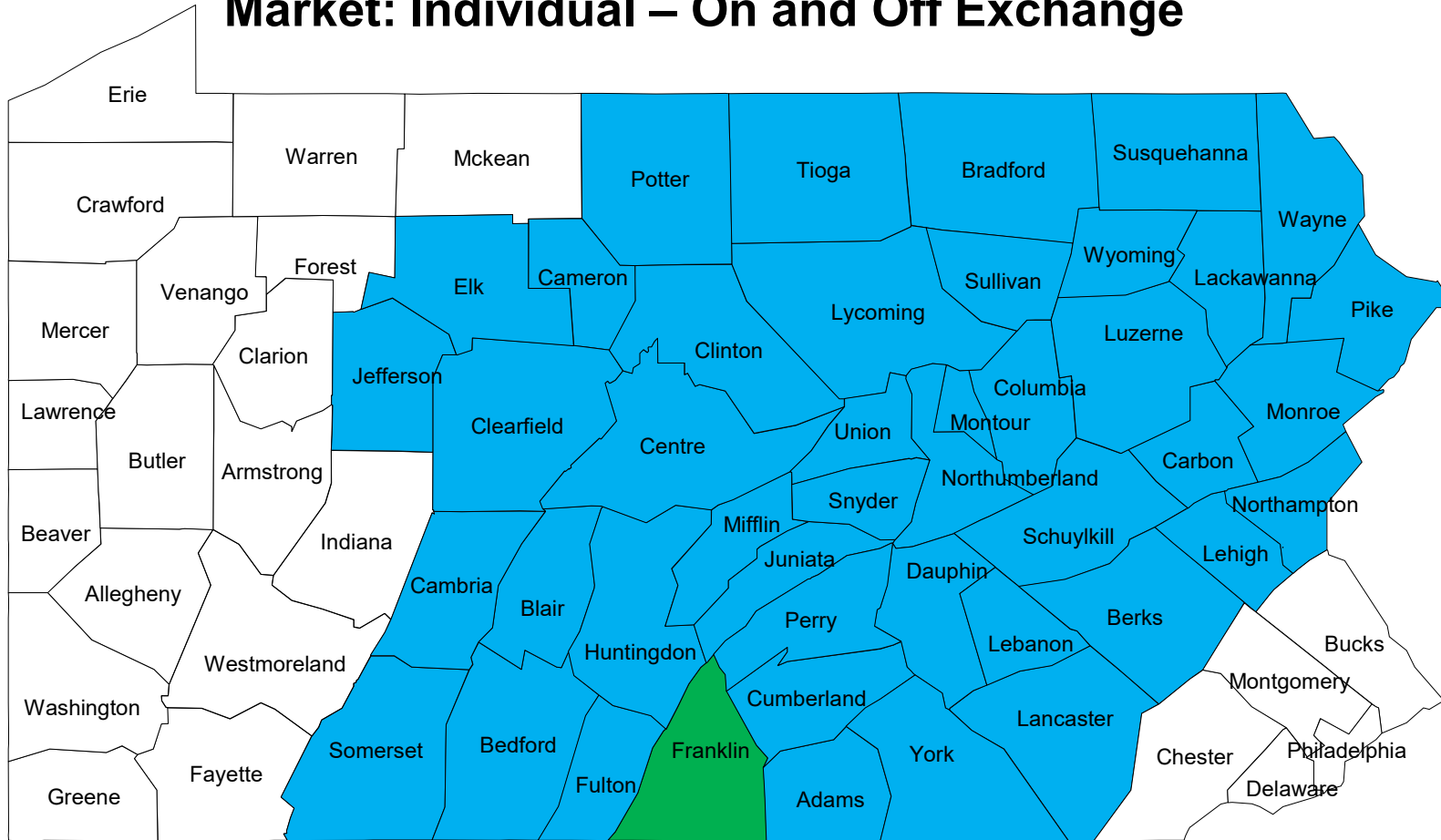
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	16	397.94	397.94
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	17	409.99	409.99
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	18	422.96	422.96
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	19	435.93	435.93
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	20	449.36	449.36
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	21	463.27	509.59
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	22	463.27	509.59
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	23	463.27	509.59
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	24	463.27	509.59
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	25	465.12	511.44
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	26	474.38	521.63
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	27	485.50	534.14
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	28	503.57	554.06
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	29	518.39	570.28
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	30	525.80	578.61
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	31	536.92	590.66
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	32	548.04	602.70
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	33	554.99	610.58
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	34	562.40	618.46
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	35	566.11	622.62
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	36	569.81	626.79
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	37	573.52	630.96
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	38	577.22	635.13
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	39	584.64	643.01
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	40	592.05	651.35
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	41	603.17	663.39
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	42	613.82	675.44
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75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	44	647.18	712.03
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	45	668.95	735.66
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	46	694.89	764.38
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	47	724.08	796.35
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75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	50	827.39	910.31
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	51	863.98	950.61
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	52	904.29	994.62
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	53	945.06	1039.56
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	54	989.07	1087.74
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75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	57	1128.97	1242.01
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	58	1180.39	1298.52
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	59	1205.87	1326.32
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	60	1257.29	1382.84
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	61	1301.77	1431.94
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	62	1330.95	1463.91
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	63	1367.55	1504.21
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1389.79	1528.77
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	295.33	295.33
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	15	321.58	321.58
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	16	331.62	331.62
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	17	341.66	341.66
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	18	352.47	352.47
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	19	363.27	363.27
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	20	374.47	374.47
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	21	386.06	424.66
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	22	386.06	424.66
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	23	386.06	424.66
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	24	386.06	424.66
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	25	387.60	426.20
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	26	395.32	434.69
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	27	404.58	445.12
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	28	419.64	461.72
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	29	431.99	475.23
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	30	438.17	482.18

75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	31	447.43	492.22
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	32	456.70	502.25
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	33	462.49	508.82
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	34	468.67	515.38
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	35	471.76	518.85
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	36	474.84	522.33
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	37	477.93	525.80
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	38	481.02	529.28
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	39	487.20	535.84
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	40	493.37	542.79
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	41	502.64	552.83
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	42	511.52	562.86
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	43	523.87	576.38
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	44	539.31	593.36
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	45	557.46	613.05
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	46	579.08	636.99
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	47	603.40	663.62
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	48	631.20	694.51
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	49	658.60	724.62
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	50	689.49	758.59
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	51	719.99	792.18
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	52	753.57	828.85
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	53	787.55	866.30
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	54	824.22	906.45
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	55	860.90	946.99
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	56	900.66	990.61
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	57	940.81	1035.01
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	58	983.66	1082.10
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	59	1004.89	1105.27
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	60	1047.75	1152.37
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	61	1084.81	1193.29
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	62	1109.13	1219.92
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	63	1139.63	1253.51
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1158.16	1273.97


2024 to 2025 Service Area

Issuer: Geisinger Quality Options (75729)

Market: Individual – On and Off Exchange



Key

 2024 and 2025 On and Off Exchange Counties

 New County Added in 2025 On and Off Exchange

**Geisinger Quality Options
Individual Filing for 2025
Response to Questions
SERFF Tracking Number: GSHP-134083390**

1. Please provide a detailed narrative that describes the rationale behind combining the GHP and GQO experience together to calculate the risk adjustment estimate.

As explained in the Actuarial Memorandum, combining our GHP and GQO experience helps keep the pricing of GHP and GQO products more consistent with each other. This is important given the amount of movement we have observed between our GHP and GQO products historically. We combine GHP and GQO experience together when calculating the risk adjustment estimate to spread the impact of risk adjustment between the two products more evenly. This approach to calculating the risk adjustment estimate helps to maintain premiums that are more consistent between GHP and GQO products.

2. Please provide the names of all 3rd party vendors used and what they were used for.

Please refer to the list of vendors sent via email to the PID on June 19th.

3. Please provide the development of the pharmacy rebate estimates for 2025 that were provided by the 3rd party vendor and explain how they were built into the PY25 rate development.

The vendor's analysis starts with the 2023 pharmacy claims and rebate experience for our ACA population. Then they project the 2025 rebate experience assuming no changes to membership or utilization. This allows their analysis to isolate the impacts of rebate changes from the experience period to our projection period. Under these assumptions, they are projecting total rebates for 2025 to remain consistent with the 2023 experience period rebates. We are unable to share the detailed modeling that our rebate vendor uses to project pharmacy rebates.

4. The final sentence under section "Reliance" on page 10 of the Actuarial Memorandum states, "When practical, steps were taken to improve the data when necessary." Please provide a detailed narrative that describes what steps and changes were made to the data and why they were necessary.

The rating area and county details of several members were updated to improve the quality of the data, in accordance with section 3.4c of ASOP 23 which states that "judgmental adjustments or assumptions can be applied to the data that allow the actuary to perform the analysis". These adjustments were necessary in cases where the member is marked as an out-of-state member in our data, or when the member resides in a service area not covered by GQO (such as rating areas 1, 4, or 8). These members were assigned to a rating area and county according to their HIOS ID. The rating area and county with the highest membership for a given HIOS ID were used for each member. Fewer than 0.3% of members required such an adjustment to their rating area or county.

5. Please explain how setting the credibility of the experience period to 0.0% is consistent with the Actuarial Standard of Practice #25.

In alignment with Sections 3.3 and 3.4 of the Actuarial Standard of Practice #25, professional judgment was utilized to:

- Determine that it is accurate to blend the subject (GQO Individual) and relevant (GHP Individual and GQO Individual combined) experience due to their similar characteristics.
- Assign zero credibility to the subject experience, and 100% credibility to the relevant experience. By doing so, the subject experience becomes a subset of the relevant experience, which fits the definition of relevant experience as outlined in Section 2 of the standard.

6. Please provide a detailed quantitative exhibit that provides the projected loss ratio for PY25 in a manner consistent with what has been provided for the experience period in Table 2 of the PAAME. The 'Projected Loss Ratio 2025' sheet of the "PID_Response_Exhibits_GQO_Indiv_061924.xlsx" file shows the calculation of the PY25 projected loss ratio using the same calculation approach as Table 2. The PMPM components used in this calculation are from Table 5 and Table 6.

7. Please provide a detailed quantitative exhibit that walks from the experience period loss ratio of 84.80% for this specific legal entity to the projection period's loss ratio provided in response to objection #6. Within the exhibit, please include at a minimum the impact to the loss ratio for trend, requested rate increase, changes to admin, taxes, and profit margin.

Please refer to the 'Projected Loss Ratio Support' sheet of the "PID_Response_Exhibits_GQO_Indiv_061924.xlsx" file. Our projected incurred claims and risk adjustment values for policy year 2025 are based on the combined GHP and GQO data contained in Table 2B rather than the GQO-specific data summarized in Table 2. Therefore, we believe starting from the 89.1% loss ratio in Table 2B is a more helpful comparison given the manual data used within our filing. We don't typically look at our experience vs. projections in this manner so this is a very high-level summary that we put together for the purposes of this question only. We typically analyze the components of the required rate increase in a very similar fashion to Table 8 so we would recommend referring to that table for a more detailed breakout of the components of our rate increase.

8. The following objections pertain to the "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324" file:

a. Please provide a detailed quantitative exhibit that provides at a minimum the following trend related data back through January 2021:

- i. Incurred month
- ii. Ultimate incurred claims adjusted net of Rx rebates for COVID
- iii. Ultimate allowed claims adjusted net of Rx rebates for COVID
- iv. Members

Please refer to the updated "Trend Backup" sheet within the "PID_Response_Exhibits_GQO_Indiv_061924.xlsx" file.

b. Based on the information included on the "Trend Components" tab, please provide a detailed narrative that describes the drivers of the large 2023 annual change in the Prescription Drugs service category for cost and Other Medical service category for utilization.

The 2023 annual change in the Prescription Drugs service category for cost is due to an increase in allowed PMPM for specialty drugs, antidiabetic, dermatological, and analgesic (anti-inflammatory) prescription drugs. The 2023 annual change in Other Medical utilization is driven by Home Health, specifically Home Infusion Therapy (HIT) within the Home Health space.

c. Based on the information included on the "Administrative_Expense" tab, please provide a narrative that outlines the drivers for the variance between actual and projected administrative costs.

The variance between the projected and actual admin costs in 2020 was driven by actual membership coming in at about half of the projected level for this year. This raised admin costs on a PMPM basis significantly.

The main driver of the variance between actual and expected administrative costs in 2021 to 2023 was related to the Shared Services Allocation that GQO was allocated from the Geisinger System. Prior to 2024, our allocation of these costs was a significant portion of our actual admin costs every year and it

was very difficult to project. Starting in 2024, the allocation of these expenses to GQO was reduced significantly. This should shrink the gap between projected and actual admin in future years.

d. Based on the information included on the “Benefit Changes” tab, please include additional columns within the exhibit that walk from the 2024 pricing AV to the 2025 pricing AV. At a minimum please include two additional columns to account for impacts due to model changes and benefit changes. Please refer to the updated “Benefit Changes” sheet within the “PID_Response_Exhibits_GQO_Indiv_061924.xlsx” file. Any changes to the Pricing AVs that aren’t caused by benefit changes are attributable to the updated experience data being used within the model.

9. There are multiple plans listed in Table 10 of the PAAM Exhibits that appear to be the same, with the exception of the number of covered lives by rating area. Please provide a detailed narrative of how these plans differ. Below are some examples:

a. Gold: 75729PA0012647 and 75729PA0012651

b. Silver: 75729PA0012630 and 75729PA0012631

c. Bronze: 75729PA0012681 and 75729PA0012685

Some plans, such as 75729PA0012647 and 75729PA0012651, are distinguishable only by their service area. 75729PA0012647 belongs to service area PAS001, whereas 75729PA0012651 belongs to service area PAS003. Please refer to the ‘Service Areas’ sheet of the “PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx” file for a list of the different service areas defined by Geisinger. Differentiating plans across service areas allows Geisinger to preserve flexibility and align counties with unique regional and network characteristics.

10. Please provide a detailed quantitative exhibit that compares actual to expected drug rebates for plan years 2023, 2022, and 2021. For each PY, expected would represent the information which was projected in the final annual filing for the given year.

We did not have an explicit drug rebate projection in our filings for 2023, 2022, and 2021. Instead, the assumption was that drug rebates would trend at the same level as our overall prescription drug trend.

11. The following objection question pertains to the response received to standard question #9:

a. Please clarify if the MLR and member month data does or does not contain non-ACA business. If it does include non-ACA business, please include an exhibit that only includes ACA business within your response.

The Actual MLR from Standard Question #9 contains non-ACA business. Standard Question #9 specifically asks for: “the final information which was filed for the specified calendar year”. The Actual MLR from Standard Question #9 is based on the official MLR Annual Reporting Form submitted by Geisinger’s finance team, which includes both ACA and Non-ACA business. We do not file official MLR Annual Reporting Forms broken out by ACA and Non-ACA business.

12. Please provide a detailed narrative that describes the drivers of the 12.7% increase in base period allowed claims after normalization shown on Table 8 of the PAAM Exhibits.

The increase in base period allowed claims after normalization shown on Table 8 is primarily driven by the high year over year change in allowed PMPM values from 2022 to 2023 experience periods. This change is calculated in cell D10 on the ‘Trend’ tab of the “PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324” file. A further breakdown of which components of trend are driving this increase in allowed PMPMs from 2022 to 2023 is shown in column D of the ‘Trend Components’ tab of the same file. Please refer to our response to question 8b for further explanation of the drivers of the larger component changes shown on this exhibit.

Geisinger Quality Options
 Individual Filing for 2025
 Benefit Changes

2025 HIOS Plan ID	2025 Plan Name	Benefit Changes	2024 Pricing AV	Benefit Change Impact	Model Experience Impact	2025 Pricing AV
75729PA0012647	Geisinger Marketplace All-Access PPO 20/50/3250	Made Outpatient Labs subject to deductible and 30% coinsurance	95.9%	-1.1%	-1.2%	93.6%
75729PA0012651	Geisinger Marketplace All-Access PPO 20/50/3250	Made Outpatient Labs subject to deductible and 30% coinsurance	95.9%	-1.1%	-1.2%	93.6%
75729PA0012655	Geisinger Marketplace All-Access PPO 20/50/3250	Made Outpatient Labs subject to deductible and 30% coinsurance	95.9%	-1.1%	-1.2%	93.6%
75729PA0012657	Geisinger Marketplace All-Access PPO 20/50/3250	Made Outpatient Labs subject to deductible and 30% coinsurance	95.9%	-1.1%	-1.2%	93.6%
75729PA0012664	Geisinger Marketplace All-Access PPO 30/60/4900	Deductible from \$5500 to \$4900	83.1%	0.0%	-2.3%	80.8%
75729PA0012668	Geisinger Marketplace All-Access PPO 30/60/4900	Deductible from \$5500 to \$4900	83.1%	0.0%	-2.3%	80.8%
75729PA0012672	Geisinger Marketplace All-Access PPO 30/60/4900	Deductible from \$5500 to \$4900	83.1%	0.0%	-2.3%	80.8%
75729PA0012674	Geisinger Marketplace All-Access PPO 30/60/4900	Deductible from \$5500 to \$4900	83.1%	0.0%	-2.3%	80.8%

Geisinger Quality Options
Individual Filing for 2025
Trend Backup

Month-Year	Members	Ultimate Incurred Claims	Prescription Drug Rebates	Ultimate Incurred Claims (Net of Prescription Drug Rebates)	Allowed Claims (Net of Prescription Drug Rebates)	COVID Adjustment Factor	COVID Adjusted Ultimate Incurred Claims (Net of Prescription Drug Rebates)	COVID Adjusted Allowed Claims (Net of Prescription Drug Rebates)	COVID Adjusted Annual Allowed PMPM
Jan-20	23,768	\$ 15,173,819.18	\$ (371,577.05)	\$ 14,802,242.13	\$ 18,827,525	1.0000	\$ 14,802,242.13	\$ 18,827,525	
Feb-20	22,482	\$ 16,027,999.47	\$ (341,742.57)	\$ 15,686,256.90	\$ 18,769,715	1.0000	\$ 15,686,256.90	\$ 18,769,715	
Mar-20	22,185	\$ 14,971,135.07	\$ (417,032.95)	\$ 14,554,102.12	\$ 16,939,916	0.9521	\$ 13,857,653.00	\$ 16,129,300	
Apr-20	21,945	\$ 11,471,655.85	\$ (343,835.87)	\$ 11,127,819.98	\$ 12,435,614	1.2865	\$ 14,316,367.00	\$ 15,998,894	
May-20	21,699	\$ 12,324,079.87	\$ (329,252.19)	\$ 11,994,827.68	\$ 13,583,020	1.0556	\$ 12,661,555.40	\$ 14,338,027	
Jun-20	21,443	\$ 13,411,993.00	\$ (371,278.31)	\$ 13,040,714.69	\$ 15,207,664	0.9573	\$ 12,483,788.00	\$ 14,558,194	
Jul-20	21,200	\$ 14,672,833.81	\$ (418,800.08)	\$ 14,254,033.73	\$ 16,541,070	0.8654	\$ 12,335,952.33	\$ 14,315,236	
Aug-20	20,898	\$ 15,387,196.88	\$ (407,730.99)	\$ 14,979,465.89	\$ 16,997,280	0.8818	\$ 13,208,893.07	\$ 14,988,202	
Sep-20	20,540	\$ 16,099,608.92	\$ (524,172.83)	\$ 15,575,436.09	\$ 17,608,248	0.8210	\$ 12,786,682.87	\$ 14,455,523	
Oct-20	20,305	\$ 15,546,842.13	\$ (580,574.95)	\$ 14,966,267.18	\$ 16,987,446	0.8799	\$ 13,168,417.91	\$ 14,946,799	
Nov-20	19,980	\$ 15,122,261.41	\$ (426,198.30)	\$ 14,696,063.11	\$ 16,415,115	0.8541	\$ 12,552,227.25	\$ 14,020,507	
Dec-20	19,551	\$ 16,381,227.21	\$ (417,824.14)	\$ 15,963,403.07	\$ 17,529,543	0.8672	\$ 13,842,781.43	\$ 15,200,871	\$ 728.72
Jan-21	20,544	\$ 12,468,904.59	\$ (373,996.92)	\$ 12,094,907.67	\$ 15,005,428	0.9529	\$ 11,524,675.00	\$ 14,297,974	
Feb-21	21,130	\$ 12,019,656.17	\$ (369,027.55)	\$ 11,650,628.62	\$ 14,118,627	0.9528	\$ 11,100,691.78	\$ 13,452,195	
Mar-21	21,027	\$ 14,817,716.44	\$ (442,806.28)	\$ 14,374,910.16	\$ 17,347,344	0.9528	\$ 13,696,785.41	\$ 16,528,997	
Apr-21	21,255	\$ 16,415,870.38	\$ (428,595.58)	\$ 15,987,274.80	\$ 18,745,662	0.9529	\$ 15,235,045.84	\$ 17,863,646	
May-21	21,522	\$ 14,169,634.21	\$ (413,074.50)	\$ 13,756,559.71	\$ 16,174,218	0.9528	\$ 13,107,596.79	\$ 15,411,202	
Jun-21	21,739	\$ 16,444,037.44	\$ (462,707.24)	\$ 15,981,330.20	\$ 18,533,262	0.9529	\$ 15,227,835.24	\$ 17,659,447	
Jul-21	21,930	\$ 16,228,690.69	\$ (440,404.16)	\$ 15,788,286.53	\$ 18,154,403	0.9529	\$ 15,044,407.11	\$ 17,299,042	
Aug-21	22,162	\$ 16,771,650.70	\$ (449,563.56)	\$ 16,322,087.14	\$ 18,503,799	0.9529	\$ 15,553,029.50	\$ 17,631,944	
Sep-21	22,346	\$ 18,218,716.31	\$ (472,577.73)	\$ 17,746,138.58	\$ 19,968,060	0.9529	\$ 16,910,496.56	\$ 19,027,790	
Oct-21	22,254	\$ 17,354,180.53	\$ (438,745.22)	\$ 16,915,435.31	\$ 18,984,653	0.9529	\$ 16,119,342.75	\$ 18,091,177	
Nov-21	22,014	\$ 19,278,420.47	\$ (495,050.83)	\$ 18,783,369.64	\$ 20,958,384	0.9529	\$ 17,898,925.56	\$ 19,971,526	
Dec-21	21,729	\$ 17,115,072.87	\$ (514,510.62)	\$ 16,600,562.25	\$ 18,484,228	0.9527	\$ 15,815,680.77	\$ 17,610,286	\$ 788.93
Jan-22	21,510	\$ 13,431,930.23	\$ (721,943.59)	\$ 12,709,986.64	\$ 16,325,626	1.0000	\$ 12,709,986.64	\$ 16,325,626	
Feb-22	21,130	\$ 14,022,909.13	\$ (699,665.00)	\$ 13,323,244.13	\$ 16,597,780	1.0000	\$ 13,323,244.13	\$ 16,597,780	
Mar-22	21,501	\$ 16,331,496.66	\$ (719,274.41)	\$ 15,612,222.25	\$ 18,985,793	1.0000	\$ 15,612,222.25	\$ 18,985,793	
Apr-22	21,159	\$ 14,520,761.27	\$ (795,388.42)	\$ 13,725,372.85	\$ 16,565,417	1.0000	\$ 13,725,372.85	\$ 16,565,417	
May-22	20,984	\$ 14,151,159.35	\$ (682,024.28)	\$ 13,469,135.07	\$ 16,095,650	1.0000	\$ 13,469,135.07	\$ 16,095,650	
Jun-22	21,446	\$ 14,584,684.78	\$ (705,105.75)	\$ 13,879,579.03	\$ 16,313,145	1.0000	\$ 13,879,579.03	\$ 16,313,145	
Jul-22	21,200	\$ 14,218,345.80	\$ (659,234.20)	\$ 13,559,111.60	\$ 15,860,862	1.0000	\$ 13,559,111.60	\$ 15,860,862	
Aug-22	21,026	\$ 17,149,211.01	\$ (720,651.02)	\$ 16,428,559.99	\$ 18,848,148	1.0000	\$ 16,428,559.99	\$ 18,848,148	
Sep-22	20,842	\$ 16,427,704.58	\$ (659,589.97)	\$ 15,768,114.60	\$ 17,990,049	1.0000	\$ 15,768,114.60	\$ 17,990,049	
Oct-22	20,582	\$ 16,710,110.83	\$ (628,356.92)	\$ 16,081,753.92	\$ 18,211,653	1.0000	\$ 16,081,753.92	\$ 18,211,653	
Nov-22	20,268	\$ 16,086,130.54	\$ (644,810.41)	\$ 15,441,320.13	\$ 17,118,490	1.0000	\$ 15,441,320.13	\$ 17,118,490	
Dec-22	20,011	\$ 16,427,973.59	\$ (617,406.77)	\$ 15,810,566.82	\$ 17,315,235	1.0000	\$ 15,810,566.82	\$ 17,315,235	\$ 817.32
Jan-23	19,488	\$ 13,486,679.53	\$ (661,588.08)	\$ 12,825,091.45	\$ 16,226,351	1.0000	\$ 12,825,091.45	\$ 16,226,351	
Feb-23	19,596	\$ 14,141,295.35	\$ (652,171.36)	\$ 13,489,123.98	\$ 16,789,214	1.0000	\$ 13,489,123.98	\$ 16,789,214	
Mar-23	19,250	\$ 15,177,145.57	\$ (714,240.51)	\$ 14,462,905.06	\$ 17,629,426	1.0000	\$ 14,462,905.06	\$ 17,629,426	
Apr-23	18,967	\$ 15,669,861.97	\$ (637,690.99)	\$ 15,032,170.98	\$ 17,678,675	1.0000	\$ 15,032,170.98	\$ 17,678,675	
May-23	18,764	\$ 14,967,986.81	\$ (723,392.59)	\$ 14,244,594.22	\$ 16,857,302	1.0000	\$ 14,244,594.22	\$ 16,857,302	
Jun-23	18,718	\$ 14,223,677.06	\$ (713,912.84)	\$ 13,509,764.22	\$ 16,006,438	1.0000	\$ 13,509,764.22	\$ 16,006,438	
Jul-23	18,905	\$ 14,895,636.48	\$ (650,836.97)	\$ 14,244,799.51	\$ 16,604,628	1.0000	\$ 14,244,799.51	\$ 16,604,628	
Aug-23	18,910	\$ 15,524,565.97	\$ (575,555.98)	\$ 14,949,009.99	\$ 17,427,331	1.0000	\$ 14,949,009.99	\$ 17,427,331	
Sep-23	19,040	\$ 15,172,101.86	\$ (849,309.64)	\$ 14,322,792.22	\$ 16,673,964	1.0000	\$ 14,322,792.22	\$ 16,673,964	
Oct-23	19,155	\$ 15,839,760.30	\$ (847,205.79)	\$ 14,992,554.51	\$ 17,393,883	1.0000	\$ 14,992,554.51	\$ 17,393,883	
Nov-23	19,156	\$ 16,414,816.92	\$ (910,456.46)	\$ 15,504,360.46	\$ 17,928,939	1.0000	\$ 15,504,360.46	\$ 17,928,939	
Dec-23	18,922	\$ 17,787,936.60	\$ (916,571.95)	\$ 16,871,364.66	\$ 19,298,355	1.0000	\$ 16,871,364.66	\$ 19,298,355	\$ 902.32

**Geisinger Quality Options
Individual Filing for 2025
Projected Loss Ratio 2025**

	PMPM	
Projected Incurred EHB Claims PMPM*	\$	851.35
Projected Incurred Risk Adjustment PMPM	\$	74.20
Projected Incurred Reinsurance Recoveries PMPM	\$	47.07
Projected Premium	\$	850.60
<hr/>		
2025 Projected Loss Ratio		87.0%

* Includes prescription drug rebates and capitation

**Geisinger Quality Options
Individual Filing for 2025
Projected Loss Ratio Support**

2023 Loss Ratio	89.1%
Impact on Loss Ratio:	
Rate Increases	-10.8%
Trend	12.1%
Profit	0.0%
Taxes	0.0%
Admin	-0.7%
Miscellaneous	-2.7%
2025 Projected Loss Ratio	87.0%

Geisinger Quality Options
Individual Filing for 2025
Response to Questions
SERFF Tracking Number: GSHP-134083390

1. Regarding your response to objection #4:

a. Please explain why a member would be marked as an out-of-state member in Geisinger's data. In the few instances in which a member was marked as an out-of-state member in our data, it was because the member's mailing address was stored in our member database rather than the member's address of residence.

b. Please explain why a member residing in a service area not covered by Geisinger would choose Geisinger as their insurance provider.

All members covered by Geisinger's ACA plans must reside within our covered service areas. Member eligibility determinations are made by Pennie during the enrollment process. Therefore, the addresses that we have on record must be different than the addresses Pennie used for determining eligibility. Our assumption is that this issue is similar to the out of state members where the mailing address provided to Geisinger and the address of residence are different.

c. Please provide a few specific examples of how these types of members were assigned to a rating area and county.

As explained in the first round of questions, these members were assigned to a rating area and county according to their HIOS ID. The rating area and county with the highest membership for a given HIOS ID were used for each member. For example, York County was the county with the highest membership for HIOS plan 75729PA0012685 during the experience period. If we encountered a member belonging to plan 75729PA0012685 with an out-of-area address in our data, we would assign that member to York County in Rating Area 7 for rating purposes.

d. Since fewer than 0.3% of members required such an adjustment to their rating area or county, why hasn't Geisinger chose to simply exclude those members from the data? How would the rate filing change if those members were to be excluded?

As explained in the first round of questions, minor adjustments to the data are appropriate under ASOP 23. Furthermore, we did not feel it was appropriate to exclude data from the single risk pool. The rate filing guidance requires our experience period data to represent all non-grandfathered policies. The decision to include or exclude these members from the rate filing has a negligible effect on final rates.

2. Regarding your response to objection #7, the following objections pertain to the "Projected Loss Ratio Support" tab in the "PID_Response_Exhibits_GQO_Indiv_061924" workbook.

a. Please explain what is included in the miscellaneous category.

The miscellaneous category captures all remaining adjustments that influence any of the values included in the 2025 Projected Loss Ratio calculation. In general, these miscellaneous impacts include any items listed on Table 8, but not explicitly shown in the exhibit. For example, the miscellaneous items impacting the Projected Incurred EHB Claims PMPM piece of the loss ratio calculation would include Table 5 adjustment factors such as Change in Demographics and Change in Other which are included in the "URRT Other" category on Table 8.

b. For all cells in column C, please provide formulas or a narrative detailing where each number comes from, rather than hard-coded numbers.

The impacts on the loss ratio were calculated by applying the change in each item to the numerator or denominator of the 2023 Loss Ratio as appropriate. The loss ratio was then recalculated after each change was applied and the impact shown is the changes in the loss ratio calculated for each row. The 'Projected LR Support (Table 2b)' tab of the "PID_Response_Exhibits_GQO_Indiv_071224" file includes formulas to demonstrate these calculations. As mentioned in our prior response to objection #7, we don't typically look at our experience vs. projections in this manner so this is a very high-level summary that we put together for the purposes of this question only.

c. Please provide a detailed quantitative exhibit that walks from the experience period loss ratio of 84.80% (Table 2) for this specific legal entity to the projection period's loss ratio of 87.0%.

Please see the 'Projected LR Support (Table 2)' tab of the "PID_Response_Exhibits_GQO_Indiv_071224" file.

3. Regarding your response to objection #8, while the Department observes on the "Trend" tab that the R12 trend for 2023 was 10.4%, it is unreasonable to assume that this high level of trend will continue from the experience period to the rating period, and the company has not provided any support to suggest that this will in fact be the case. Furthermore, the 10% elevated claims experience has been included in the underlying base experience. Please provide a detailed narrative that explains why Geisinger expects these elevated claims trend levels to continue into the rating period.

The 10.4% trend referenced from the "Trend" tab of the "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324" file is not the annual trend being used to project from the experience period to the rating period. As explained on page 4 of the memorandum, we use the prior 3 years of annual allowed trends weighted equally to develop the annual trend used in our filing. Weighting trend equally across the last three years helps to remove trend volatility that may occur year to year when reviewing smaller books of business such as the ACA block. Weighting the prior 3 years equally results in an annual trend of 7.4%, which is used to project from the experience period to the rating period.

4. Regarding your response to objection #11, Geisinger states that they did not have an explicit drug rebate projection in the filings for 2023, 2022, and 2021, but the Department notes that in your response to objection #3, Geisinger states, "they are projecting total rebates for 2025 to remain consistent with the 2023 experience period rebates." This has been Geisinger's drug rebate projection for 2023, 2022, and 2021 as well. Given this information, please see the attached table that the Department put together. Since actual is consistently greater than expected, the extra drug rebates must be accounted for in the rating period. The Department cannot approve these rates as submitted without an appropriate rating factor to account for the additional drug rebates. Please update the filing to reflect this.

Thank you for sharing the Drug Rebate table you put together. While we mostly agree with your calculations and comments about the implicit rebates assumed in the 2023, 2022, and 2021 filings, the one piece that is missing is the application of 2 years of prescription drug trends when calculating the implied projected rebates. Table 5 applies the two-year trend projection factor to Total Allowed EHB Claims net of prescription drug rebates. Therefore, the rebates are assumed to trend at the same rate as the rest of the prescription drug claims. The 'Drug Rebates' tab of the "PID_Response_Exhibits_GQO_Indiv_071224" file applies 2 years of prescription drug trend to calculate the projected rebates implied in each year. This reduces the "Difference PMPM" values, but we still recognize the Department's point about the larger PMPM differences for 2022 and 2023.

Geisinger changed rebate vendors effective 1/1/2022. Since then, we have been with the same rebate vendor and we do not currently expect our rebate vendor to change for 2025. The increase in "Difference PMPM" values for 2022 and 2023 are mainly due to a one-time change in rebates when we changed vendors. For our 2025 rate filing, the experience period (2023) rebates are with our current rebate vendor, and we don't expect a large one-time change in rebates like what was seen in 2022.

Additionally, as mentioned in the memorandum and in the first round of responses, we consulted with our rebate vendor about any expected changes to rebates for 2025. Assuming no changes to membership or utilization, they are projecting total rebates for 2025 to remain consistent with the 2023 experience period rebates. We consider this vendor the expert on projecting rebate changes and rely on their expertise to determine if an explicit adjustment is needed for rebates. The vendor's projections combined with the fact that we are not aware of any plans to change rebate vendors makes us confident that no adjustment is a reasonable assumption.

**Geisinger Quality Options
Individual Filing for 2025
Drug Rebates**

PY	Experience Period Rebates	Annual Prescription Drug Trend	Projected Rebates	Actual Prescription Drug Rebates	Projected Member Months	Actual Member Months	Projected Rebates PMPM	Actual Rebates PMPM	Difference PMPM
2021	\$ (5,952,385)	12.0%	\$ (7,471,099)	\$ (5,301,060)	441,122	259,650	\$ (16.94)	\$ (20.42)	\$ 3.48
2022	\$ (4,318,262)	16.5%	\$ (5,863,651)	\$ (8,253,451)	256,044	252,322	\$ (22.90)	\$ (32.71)	\$ 9.81
2023	\$ (5,360,437)	9.7%	\$ (6,452,751)	\$ (8,852,942)	259,755	228,871	\$ (24.84)	\$ (38.68)	\$ 13.84

**Geisinger Quality Options
 Individual Filing for 2025
 Projected Loss Ratio Support (Table 2b)**

	Numerator PMPM	Denominator PMPM	Loss Ratio	Impact
2023 Loss Ratio	\$716.95	\$804.24	89.1%	
Impact on Loss Ratio:				
Rate Increases	\$716.95	\$914.74	78.4%	-10.8%
Trend	\$827.36	\$914.74	90.4%	12.1%
Profit	\$827.36	\$914.74	90.4%	0.0%
Taxes	\$827.36	\$915.08	90.4%	0.0%
Admin	\$827.36	\$922.22	89.7%	-0.7%
Miscellaneous				-2.7%
2025 Projected Loss Ratio			87.0%	

**Geisinger Quality Options
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 Projected Loss Ratio Support (Table 2)**

	Numerator PMPM	Denominator PMPM	Loss Ratio	Impact
2023 Loss Ratio	\$730.10	\$860.92	84.8%	
Impact on Loss Ratio:				
Rate Increases	\$730.10	\$970.07	75.3%	-9.5%
Trend	\$842.61	\$970.07	86.9%	11.6%
Profit	\$842.61	\$970.07	86.9%	0.0%
Taxes	\$842.61	\$970.41	86.8%	0.0%
Admin	\$842.61	\$977.55	86.2%	-0.6%
Miscellaneous				0.8%
2025 Projected Loss Ratio			87.0%	

**Geisinger Quality Options
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1. Please provide the data requested on the “Trend” and “Manual Experience” tabs in the attached Excel file entitled “Rd 4 Data Template”. Please provide the data with runout through July, if possible. Please find populated “Trend” and “Manual Experience” tabs in the “Rd 4 Data Template Populated - 080524” Excel file. At this time, data paid through July 2024 is not available. Therefore, we have populated the tabs with data paid through June 2024, which is the most recent data available to our team. Data paid through July 2024 could be provided in September 2024.

Regarding the “Manual Experience” tab, in the months since the initial submission of our filing, most values only changed slightly with the additional run out, however the actual Risk Adjustment and Reinsurance values for 2023 have become available. Utilizing these values on the “Manual Experience” tab has produced a 2% increase in Loss Ratio.

Regarding the Trend tabs, in columns V, W, and X, we have calculated 12-month PMPMs, 12-month rolling trends, and averages of the 12-month rolling trends, respectively, for your convenience. Trends remain elevated in 2024, reinforcing the higher trend values proposed in our initial submission. We would not utilize the most recent two months of data (May and June 2024) for trend analysis due to low completion, but we have provided them here at the Department’s request.

Please note, actual prescription drug rebates for 2024 are unknown at this time. The values shown for 2024 pharmacy rebates are projections based on our historical rebate experience.

2. The Department reviewed the BY23 Risk Adjustment Summary Report released on 7/22 and had the following observations, as provided on the “Risk Adjustment” tab in the attached Excel file:

a. Individual

- i. The sum of HCRP and RA Non-Cat and Cat transfer payments is \$8.4M for GHP and \$5.8M for GQO.
- ii. According to the PY23 rate filing submitted in May of 2022, the Company projected a risk transfer payment of \$43.87 PMPM for both legal entities. This translates into an annual transfer payment of \$8.1M for GHP and \$1.8M for GQO.
- iii. These observations suggest that the Company has seen a \$4.2M favorable windfall from the actual risk adjustment results for PY23.

b. Conclusion

- i. Given the size of the requested rate increases for PY25 and the apparent favorability experienced with regards to PY23 risk adjustment, the Department requests that this favorability be built into the development of the 2025 rates.

We do not understand the Department’s statement that our company has seen a “favorable windfall” with respect to risk adjustment for PY23. We do not believe that our 2023 risk adjustment projections made in May of 2022 for the 2023 rate filing are relevant to our 2025 filing, as they are not used in any way to determine our 2025 rate projections. Our risk adjustment projections for 2025 are based on the actual risk adjustment amounts from 2023. The actual risk adjustment receivables for 2023 are lower than we estimated in our original 2025 rate filing submission, so our required rate change will increase based on these final risk adjustment receivables.

3. The prescription drug rebate objection still stands. Please see the “Rx Rebates” tab in the attached Excel file. Specifically, the Company needs to explain the \$13.84 PMPM variance between projected and actual rebates PMPMs for IND, and why that variance will not be there in PY25.

Geisinger changed rebate vendors effective 1/1/2022 due to a contractual dispute with our old vendor. Therefore, at the time we made our 2023 rebate projections and submitted our 2023 rate filing in early 2022, we had no clear indication of how changing rebate vendors would affect rebates in 2022 and 2023. This change in rebate vendors in 2022 is the primary cause of the \$13.84 PMPM difference between the projected (based on 2021 experience) and actual rebates in 2023. Now that we have had the same rebate vendor for several years and expect to have the same rebate vendor for 2025, we can predict our projected rebates with more accuracy than we could in our 2023 rate filing. To be thorough in our rebate projections, we reached out to our rebate vendor again this week to confirm our rebate projections for 2025. Our vendor now predicts that rebates will decrease in 2025 relative to our 2023 experience. Based on this updated projection, we do not believe there is reasonable justification for increasing our projected rebates.

Runout through: Jun-24

CY23

IND	Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-ENB portion of Allowed Claims	Total Prescription Drug Rebates*	Total ENB Capitation	Total Non-ENB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
	\$ 168,639,341.42	\$ 184,503,286.84	\$ 184,954,149.52	228,810	\$ 31,862,608.73	\$ 216,816,758.25	\$ -	\$ (8,723,919.45)	\$ 9,146.92	\$ -	\$ 13,627,218.43	\$ 10,180,600.55
	Experience Period Total Allowed ENB Claims + ENB Capitation PMPM (net of prescription drug rebates)											
	Loss Ratio											
	91.11%											
SG	Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-ENB portion of Allowed Claims	Total Prescription Drug Rebates*	Total ENB Capitation	Total Non-ENB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
	\$ 87,823,629.13	\$ 90,317,067.20	\$ 90,489,242.59	118,434	\$ 8,061,626.05	\$ 98,550,868.64	\$ -	\$ (4,815,827.35)	\$ 4,728.64	\$ -	\$ 11,212,417.20	\$ 791.49
	Experience Period Total Allowed ENB Claims + ENB Capitation PMPM (net of prescription drug rebates)											
	Loss Ratio											
	86.42%											

**Geisinger Quality Options
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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.

[Confirmed.](#)

2. Please ensure that the 8/16/24 versions of the following items are posted in SERFF with your August 16th 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. URRRT
- 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).

[All items have been posted in SERFF with our response to this data call.](#)

3. Please update the Rate/Rule Schedule tab in SERFF.

[The Rate/Rule Schedule tab in SERFF has been updated.](#)