

UnitedHealthcare of Pennsylvania, Inc. – Small Group Plans

Rate Request filing ID # UHLC-134100161 – 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:	5.85%
Revised requested average rate change:	6.45%
Range of requested rate change:	4.90% to 8.54%
Effective date:	January 1, 2025
Mapped members:	1,059
Available in:	Rating Areas 1, 2, 3, 4, 5, 6, 7, 8, and 9

Key Information

Jan. 2023-Dec. 2023 financial experience

Premiums	\$5,491,831
Claims	\$4,244,607
Administrative Expenses	\$859,394
Taxes & Fees	\$754,129
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Insurers made (after taxes)	\$-366,299

How it plans to spend your premium¹

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

Claims:	84%
Administrative:	14%
Taxes & Fees:	1%
Profit:	2%

The insurer expects its annual medical costs to increase **8.8%**.

Our Decision

The insurer requested an average 5.85% rate change in the small group 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 6.45% due to revisions made during the Department’s standard review. The statewide average rate increase request across all insurers is 7.6%.

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 were reasonable in relation to the benefits, and if the insurer would be able to pay projected claims and expenses. The Department also considered factors such as the insurer’s revenues, medical and administrative

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

costs, actual and projected profits, and past rate changes, as well as the effect the 2025 rate change would have on Pennsylvania consumers.

The Department notes that the 2025 rates have increased by an average of 7.6% compared to the 4.1% average increase approved in 2024. Insurers have cited the following as key drivers of these rate changes:

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

The resulting average final rate change approved for this insurer is 6.45% ranging from 4.90% to 8.54%.

General Note: An insurer may not increase your rates more than once in a calendar year. Due to insurer movement between counties, employers are encouraged to shop around and compare plans. 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





July 31st, 2024

Mr. James Lavery | Actuary
Pennsylvania Insurance Department

Pennsylvania Insurance Department ID # UHLC-134100161

Dear Mr. Lavery,

This rate filing presents proposed premium rates effective January 1, 2025 through December 31, 2025 for medical and Rx benefit plans to be sold by UnitedHealthcare of Pennsylvania, Inc to small group employers. The benefit plans and rates are for non-grandfathered employers.

1. Company Name: UnitedHealthcare of Pennsylvania, Inc. NAIC Company Code **95220**
2. Market: Small group, employers with 50 or fewer eligible employees
3. On or Off Exchange: Off Exchange Only
4. Effective date of coverage: 1/1/2025
5. Average rate change requested: 6.5%
6. Range of rate change requested: 4.9% to 8.5%
7. Total additional annual revenue generated from the proposed rate change: \$460,623.
8. Products: HMO
9. Rating Areas: All rating areas have at least one plan available, but no plans are available in all rating areas.
10. Metal levels: Gold, Silver, Bronze
11. Current number of covered lives and policyholders: 1,059 members and 176 policyholders
12. Number of plans offered in 2025: 5 plans.
13. Corresponding contract form #, SERFF and Binder ID#s
 - Policy- POL24.H.2018.SG.PA
 - Certificate of Coverage - COC25.HMO.2018.SG.PA

- Navigate Schedule of Benefits - SBN25.NAV.H.2018.SG.PA
- Outpatient Prescription Drug Rider (Network) - ATT25.RX.NET.H.2018.SG.PA
- Outpatient Prescription Drug Rider (Network/Out-of-Network) - ATT25.RX.NET-OON.H.2018.SG.PA
- Outpatient Prescription Drug Schedule of Benefits (Network) - SBN25.RX.NET.H.2018.SG.PA
- Outpatient Prescription Drug Schedule of Benefits (Network/Out-of-Network) - SBN25.RX.NET-OON.H.2018.SG.PA
- Pediatric Vision Care Services Rider (Network) - ATT25.PVCS.NET.H.2018.SG.PA
- Pediatric Vision Care Services Rider (Network/Out-of-Network) - ATT25.PVCS.NET-OON.H.2018.SG.PA
- Pediatric Dental Services Rider (Network) - ATT25.PDS.NET.H.2018.SG.PA
- Pediatric Dental Services Rider (Network/Out-of-Network) - ATT25.PDS.NET-OON.H.2018.SG.PA
- Real Appeal Rider - RID25.REALAP.H.2018.SG.PA
- UnitedHealthcare Rewards Rider - RID25.UHC Rewards.H.2018.SG.PA
- Calm Health Rider - RID25.CALMHEALTH.HMO.2018.SG.PA

SERFF Form Number: **UHLC-134116743**

SERFF Binder Number: **UHLC-PA25-125118218**

14. HIOS Issuer ID # **24872** and submission tracking # **UHLC-134100161**

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Paul M. Kretschmar

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Actuarial Memorandum
UnitedHealthcare of Pennsylvania, Inc., NAIC #95220
PA Small Group Rate Filing

July 31st, 2024

This rate filing presents proposed premium rates effective January 1st, 2025 through December 31st, 2025 for medical and Rx benefit plans to be sold by the UnitedHealthcare of Pennsylvania, Inc. to small group employers.

The filing has been prepared as required by the “PA 2025 PY Rate Filing Guidance - FINAL”, as well as current ACA rules. This rate filing should not be used for any other purposes. Within that context, there are no limitations or constraints on the use or applicability of the rating items discussed herein. The intended user of this filing is the PA Department of Insurance.

1. Basic Information and Data

A. Company Information

UnitedHealthcare of Pennsylvania, Inc. NAIC Company Code **952209**
Small Group Rate Filing Off Exchange only

B. Rate History and Proposed Variations in Rate Changes

UHLC-131482151 submitted 5/21/2018 for effective date 1/1/2019-12/31/2019, new product filing.

UHLC-131757493 submitted 2/8/2019 for effective date 7/1/2019-12/31/2019 base rate reduction of 2.7%. All rate revisions were applied uniformly.

UHLC-131919215 submitted 7/18/2019 for effective date 1/1/2020-12/31/2020 base rate reduction of 0.99%. Entire portfolio was resloped. All rate revisions were applied uniformly.

UHLC-132211682 submitted 01/10/2020 for effective date 7/1/2020-12/31/2020 base rate increase of 4.4%. All rate revisions were applied uniformly.

UHLC-132374427 submitted 05/19/2020 for effective date 1/1/2021-12/31/2021 base rate reduction of 3.9%, area factors were updated, trend was updated to 8.7% annual applied quarterly, and the entire portfolio was resloped. All rate revisions were applied uniformly.

UHLC-132751120 submitted 03/09/2021 for effective date 7/1/2021-12/31/2021 base rate decrease of 3.8%. All rate revisions were applied uniformly.

UHLC-132831666 submitted 05/18/2021 for effective date 1/1/2022-12/31/2022 base rate decrease of 1.8%, trend was updated to 9.0% annual applied quarterly, and the entire portfolio was resloped. All rate revisions were applied uniformly.

UHLC-133185995 submitted 3/16/2022 for effective date 10/1/2022-12/31/2022 base rate decrease of 2.1%. All rate revisions were applied uniformly.

UHLC-133267509 submitted 5/18/2022 for effective date 1/1/2023-12/31/2023 base rate decrease of 0.05%, trend was updated to 8.1% annual applied quarterly, and the entire portfolio was resloped. All rate revisions were applied uniformly.

<u>Rating Area</u>	<u>Change</u>
Rating Area 1	3.6%

Rating Area 2	-10.5%
Rating Area 3	-5.9%
Rating Area 4	7.3%
Rating Area 5	15.7%
Rating Area 6	-6.0%
Rating Area 7	-7.3%
Rating Area 8	-1.2%
Rating Area 9	0.2%

UHLC-133662663 submitted 5/16/2023 for effective date 1/1/2024-12/31/2024 base rate increase of 1.5%, trend was updated to 9.6% annual applied quarterly, and the entire portfolio was resloped. All rate revisions were applied uniformly.

<u>Rating Area</u>	<u>Change</u>
Rating Area 3	-2.0%
Rating Area 6	-2.0%

C. Average Rate Change

In Table 11, the change in 21-year-old non-tobacco premium PMPM for 1Q2025 (Cell AN13) is 6.5%. The minimum requested rate change is 4.9% and the maximum requested rate change is 8.5%.

D. Membership Count

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2024)	Projected Rating Period
Average Age	35.7	36.1	36.1
Total	14,523	1,059	12,465
<18	2,020	148	1,742
18-24	1,416	93	1,095
25-29	1,656	132	1,554
30-34	2,011	141	1,660
35-39	1,517	109	1,283
40-44	1,255	95	1,118
45-49	1,153	69	812
50-54	1,271	97	1,142
55-59	1,215	94	1,106
60-63	692	60	706
64+	317	21	247

Our projected membership is based on our Finance department estimates.

E. Benefit Changes

Changes to member cost sharing were required for certain benefit plans due to the de minimus change for 2025. Use of the new federal Actuarial Value (AV) Calculator led to some benefit plans falling outside the allowed AV metal ranges.

We refined the medical and pharmacy plan price relativities to reflect the most recent pricing methodology and pricing models. The methodology is based on UnitedHealthcare nationwide experience data, which contains utilization frequencies and unit costs by service category, in addition to claim distributions and adjustment factors for a large number of plan design variables. Benefit design parameters such as deductibles, coinsurance, copays, out-of-pocket maximums, etc. were input for each plan. The expected paid-to-allowed relativities and expected utilization

differences due to differences in cost sharing for each plan are then used to develop the plan factors for each benefit plan. All benefit plans are priced consistently with each other, with the rates differing by the estimated value of the benefits and the expected utilization differences due to differences in cost sharing. The utilization differences do not reflect differences due to health status.

All the changes are revenue neutral and the Plan Relativity Factors are listed in Exhibit 3. Also, the revenue neutrality factor development is shown in Exhibit 13.

F. Experience Period Claims and Premium

The experience period includes ACA business for legal entity UHC of PA.

Premiums (net of MLR Rebate) in Experience Period

Earned premium for our small group market business in Pennsylvania for January 2023 thru December 2023 was approximately \$7,476,531.19. MLR rebates are not expected for 2023 calendar year.

Paid Through Date

The experience period is January 1, 2023 to December 31, 2023, with claims paid through February 29, 2024.

Support for estimate of incurred but not paid claims

The UnitedHealthcare Reserving process utilizes the Reserve Production System (RPS) to record reserves into the PeopleSoft general ledger. Fee for service and paid claim data is loaded into RPS and becomes the basis for the monthly reserve calculations at the various business unit, location, and line of business levels. The assignment of the paid claims into RPS packages is based on the mapping rules maintained by the Corporate Actuarial department. RPS calculates a preliminary best estimate Incurred But Not Reported (IBNR) for each reserving model (package) primarily using standard completion factors based on historical claim experience. The Claims Reserving Team adjusts the preliminary IBNR based on specific knowledge of the entity (i.e. catastrophic claims, pended claims, etc.) to calculate the final IBNR. In months where adjudicated claims experience is not complete enough for an estimate using completion factors, a seasonally adjusted PMPM is used to estimate incurred claims.

A description of the Sarbanes Oxley controls, audited by Deloitte & Touche, in place regarding the reserving process includes:

- 1) Market Paid claim Tie-outs: To verify completeness and accuracy of financial data in RPS, paid claim data is tied out between source system (RPS) and PeopleSoft general ledger.
- 2) Market Expense Tie-outs: RPS reserve changes on the income statement are tied to the PeopleSoft general ledger to ensure that information is accurate subsequent to computing the reserve.

Allowed claims by benefit category were obtained from UnitedHealthcare claim paying system reports. The same completion factors are applied to both incurred and allowed claims amounts.

Non-EHB benefits and the experience period cost

The non-EHB claims account for 0.8% of the total claims in the experience period. The non-EHB services are exclusively for physician and outpatient claims. We expect the same benefits to be covered during the rating period.

Capitation

Capitation includes all services provided under one or more capitated agreements and it is applied uniformly across all membership during the experience period. For this experience period, the capitated amount is \$11.84 PMPM.

Pharmacy Rebates

The prescription drug cost is net of rebates received from drug manufacturers. For this experience period the average pharmacy rebate is -\$44.22 PMPM.

Risk Adjustment

The 2023 Final CMS UHIC and UHCPA combined risk adjustment transfer payment is -\$5,208,524. Risk adjustment percentage applied to the experience period premium is -4.49%.

Reinsurance

Since this is a small group filing and the state of Pennsylvania chose not to combine its individual and small group markets, reinsurance recoveries are not applicable to this rate filing. As such, no adjustments were made to the experience.

G. Credibility of Data

We are using United Healthcare small group UHIC ACA experience and United Healthcare Pennsylvania Inc small group UHCPA ACA experience with credibility applied. UHIC ACA experience has 92.1% credibility assigned and UHCPA ACA experience has 7.9% credibility assigned. The assigned credibility is determined by membership weighting in experience period. As ASOP 25, section 3.4 states: “Professional Judgment - The actuary should use professional judgment when selecting, developing, or using a credibility procedure. The use of credibility procedures is not always a precise mathematical process.”

H. Trend Identification

In the credibility manual, two years of annual trend were applied to the experience to project it to the rating period. The table below details the components of each trend factor.

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.65%	3.74%		8.56%	14.32%
Outpatient Hospital	4.29%	3.93%		8.38%	42.05%
Professional	2.54%	5.38%		8.06%	22.21%
Other Medical	2.49%	5.43%		8.05%	0.17%
Capitation				8.76%	3.00%
Prescription Drugs	4.70%	5.69%		10.66%	18.25%
Total Annual Trend				8.77%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.183	

Weight is based on the ratio of experience period index rate PMPM of different service categories over total PMPM, shown in URRT Worksheet 1 Section II Projections.

Please see Exhibit “15 - Claims Trend Summary” included in this filing for details on the trend components.

We are proposing the annual pricing trend to be at 9.1% applied quarterly, and the quarterly trend is 2.2%. The details of the proposed 9.1% trend are in Exhibit “6 – Pricing Trend” included in this filing.

The 9.1% pricing trend included in the input in Table 5A represents future quarterly pricing trends that will be used to increase 1Q25 premium rates to determine 2Q25, 3Q25, and 4Q25 premium rates.

Our trend setting process is outlined by the following narrative and exhibits. In general, recent/emerging claims experience is reviewed at the market level for several broad medical expense categories (inpatient, professional, pharmacy, etc.), with utilization, unit cost, benefit leveraging, and business mix identified for each category. Depending on the amount of underlying experience, additional markets may be added together to limit the variability of small blocks of experience. Historical patterns will produce highly variable results with limited credibility. National utilization/mix assumptions along with local contract assessment will be used to produce a more stable and reliable trend estimate.

cost exposure. Unit cost projections also consider the estimated cost impact of new technologies, service availability/mandates, or other factors that might influence mix of procedures. Unit cost is based on our contractual changes with providers.

In addition, market-level healthcare affordability activities that are expected to impact forward-looking medical costs are recognized. Depending on the nature of individual initiatives, the impact may be recognized in one or more of the component cost items discussed above. Only incremental activities are recognized for this purpose in the expected trend impact for any particular period.

This rate filing proposes quarterly rates.

2. Rate Development & Change

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

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	\$ 394.59	\$ 570.64
Two year trend projection Factor	1.183	1.183
Unadjusted Projected Allowed EHB Claims PMPM	\$ 466.81	\$ 675.34
<u>Single Risk Pool Adjustment Factors</u>		
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000
Change in Morbidity - All Other	1.000	1.000
Total Non-Morbidity Changes	0.992	0.928
Change in Demographics	0.999	1.019
Change in Network	1.000	1.000
Change in Benefits	1.003	0.971
Change in Other	0.990	0.938
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 463.07	\$ 626.79
Credibility Factors	8%	92%
Blended Projected EHB Claims PMPM		\$ 613.85
<u>Development of the Market-Adjusted Index Rate and Total Allowed Claims</u>		
Adjusted Projected Allowed EHB Claims PMPM	\$ 613.85	<- Index Rate for Projec
Projected Paid to Allowed Ratio	0.777	
Projected Incurred EHB Claims PMPM	\$ 476.96	
<u>Market-wide Adjustments</u>		
Projected Incurred Risk Adjustment PMPM	\$ (27.21)	
Projected Incurred Exchange User Fees PMPM	\$0.00	
Projected Incurred Reinsurance Recoveries PMPM	\$0.00	
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 504.17	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 648.87	<- Market-Adjusted Ind
Projected Allowed Non-EHB Claims PMPM	5.137205006	
Catastrophic Eligibility Adjustment	1.000	
Market-Adjusted Projected Incurred Total Claims PMPM	508.1664558	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 654.01	

Projected risk adjustment PMPM is -\$30.04 in URRT Worksheet 1 section II. We applied an adjustment for the paid-to-allowed ratio. The resulting PMPM is -\$27.21 = -\$35.02*0.777.

The Index Rate for the experience period is approximately 99.2% of allowed claims due to benefits in excess of EHBs.

The Index rate calculation is demonstrated in Table 5A below:

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	12,465				12,465
Adjusted Projected Allowed EHB Claims PMPM	\$ 613.85	\$ 613.85	\$ 613.85	\$ 613.85	\$ 613.85
Months of Trend	-	3	6	9	
Annual Trend	9.10%	9.10%	9.10%	9.10%	
Single Risk Pool Projected Allowed Claims	\$ 613.85	\$ 627.37	\$ 641.18	\$ 655.29	\$ 613.85
Quarterly Trend Factor	1.000	1.022	1.045	1.068	1.000

Actuarial Value and Cost Sharing Adjustment

UnitedHealthcare has a proprietary pricing model that was used in developing the actuarial value and cost sharing adjustment for each plan. The model calculates plan relativity factors for medical and pharmacy benefits. Also included under the actuarial value and cost sharing adjustment are adjustments for leveraging and the difference between the average plan relativity factor and the projected paid to allowed ratio. Historical affiliated carrier experience was used to develop the actuarial value and cost sharing adjustment for each plan as well as the distribution and administrative costs adjustment.

Provider network, deliver system and utilization management adjustment

Any adjustments for these items are included in the plan relativity factors.

Benefits in Addition to EHBs

Benefit Extra EHB is the percentage of claims that are covered and are not included in EHB. The projected non-EHB impact is 0.8%.

Distribution and Administrative Costs

Distribution and Administrative Costs include premium tax, SG&A, quality improvements, federal income tax, and after-tax income. These items are discussed in the section Non-Benefit Expenses and Profit of this memorandum. Risk adjustment transfers and user fees and exchange fees are excluded because they are accounted for in the market adjusted index rate.

Tobacco Factors

Tobacco factors are not used in rating. As such, no adjustment is made for costs that are expected to be recouped through the tobacco surcharge.

Index Rate Calibration

Plan Adjusted Index Rates need to be calibrated to apply the allowable rating factors of age and geography in order to calculate the Consumer Adjusted Premium Rates. Calibration factors are applied uniformly to all plans.

Age Calibration

The calculated age curve calibration is 1.426, which equals the average age factor of the expected member distribution by age in the ACA enrollment. This corresponds with an approximate age of 45 years. The age factors used in this calculation are the HHS-specified age curve. Exhibit “7 - Age Calibration” shows the Average Age calibration factor development.

Geographic Calibration

The geographic factor calibration is 0.881, which equals the expected average area factor. A table of the geographic rating factors is below.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Erie, Crawford, Mercer, Venango, Clarion, Forest, Warren, McKean	0.783	0.783
Rating Area 2	Elk, Cameron, Potter	0.767	0.767
Rating Area 3	Clinton, Lycoming, Sullivan, Bradford, Susquehanna, Wyoming, Lackawanna, Wayne, Pike, Monroe, Carbon, Luzerne, Tioga	0.920	0.920
Rating Area 4	Lawrence, Beaver, Washington, Greene, Butler, Allegheny, Westmoreland, Armstrong, Indiana, Fayette	0.867	0.867
Rating Area 5	Jefferson, Clearfield, Cambria, Somerset, Bedford, Blair, Huntingdon	0.869	0.869
Rating Area 6	Centre, Mifflin, Snyder, Northumberland, Columbia, Schuylkill, Lehigh, Northampton, Montour	0.898	0.898
Rating Area 7	Adams, York, Lancaster, Berks	0.928	0.928
Rating Area 8	Chester, Delaware, Montgomery, Bucks, Philadelphia	0.872	0.872
Rating Area 9	Fulton, Franklin, Cumberland, Perry, Juniata, Dauphin, Lebanon	0.911	0.911

Exhibit “8 - Area Calibration” shows the Average Area calibration factor development.

No changes to area factors are being proposed in this filing.

Population morbidity by area was not considered when determining geographic area factors changes.

Calibrating the plan adjusted index rate to the age curve and geographic distribution results in the calibrated premium rate for each plan. The calibrated premium rate represents the preliminary premium rate charged to an individual before applying the consumer specific rating adjustments for age, area, and tobacco status.

Consumer Adjusted Premium Rate Development

The consumer adjusted premium rate is the final premium rate that is charged to an individual. It is developed by calibrating the plan adjusted index rate by the average age and geographic rating factors, and applying the consumer specific age, geographic, and tobacco status rating factors. The calculation is provided below.

$$\begin{aligned}
 & \text{Plan Adjusted Index Rate} \\
 / & \text{Age Calibration Factor} \\
 / & \text{Geographic Calibration Factor} \\
 \times & \text{Consumer Specific Age Rating Factor} \\
 \times & \text{Consumer Specific Geographic Rating Factor} \\
 \times & \text{Tobacco Status Factor} \\
 \times & \text{Small Group Trend Adjustment} \\
 = & \text{Consumer Adjusted Premium Rate}
 \end{aligned}$$

Small Group Trend Adjustment

Since this is a small group filing that includes rates with schedule trend increases by quarter, the Index Rate, Market Adjusted Index Rate and Plan Adjusted Index Rate reflect the member weighted average premium over the calendar year. As such, the Consumer Adjusted Premium Rate includes the trend adjustments in calculated quarterly rates.

B. Retention Items

Administrative Expense Load

The expense formula is similar to the United Healthcare Insurance Company except for the Premium Tax component that doesn't apply to the HMO product.

The administrative expense load is a long-term estimate of administrative expenses, including selling expenses and general administrative expenses. This load varies by plan. These assumptions are based on the general ledger actual results for 2023 with known adjustments. Known adjustments include, but are not limited to, pay increases/raises for employees and administrative expenses as a result of Healthcare Reform and compliance requirements.

The administrative expense allocation methodology used in pricing is appropriate because it is consistent with how UnitedHealthcare runs its business and how it allocates administrative costs for Statutory Filings and the Healthcare Reform Exhibits.

For this filing, this is calculated at 13.5%.

<u>1/1/2025 Filing</u>		
Administrative Expenses Allocation	Estimated % of Premium	Estimated PMPM
Selling Expenses (Commissions, Broker Bonus)	4.1%	\$24.61
General Admin Expenses	9.4%	\$56.95
Total	13.5%	\$81.56

Profit and Risk Margin

The Profit and Risk Margin is 2%. This target does not vary by product or plan.

Taxes and Fees

Taxes and fees are expected to be 0.6% and include federal income tax. The following is a breakdown of the taxes and fees.

<u>1/1/2025 Filing</u>		
Premium Taxes and Fees Allocation	Estimated % of Premium	Estimated PMPM
Federal / State Income Tax on Profit & Risk Load	0.5%	\$3.22
Premium Tax	0.0%	\$0.00
ACA Taxes: PCORI Fee	0.0%	\$0.28
ACA Taxes: Risk Adjustment User Fee	0.03%	\$0.18
ACA Taxes: Exchange User Fee	0.0%	\$0.00
All Other Taxes & Fees	0.0%	\$0.00
Total	0.6%	\$3.67

C. Normalized Market-Adjusted Projected Allowed Total Claims

The 2025 average age factor is 1.426. The age factors used in this calculation are the HHS-specified age curve. The 2025 average geographic factor is 0.881.

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

<u>Normalization Factors</u>	2024	2025
Average Age Factor	1.392	1.426
Average Geographic Factor	0.882	0.881
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.000	1.003
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 585.36	\$ 654.01
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 476.90	\$ 518.70

D. Components of Rate Change

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

	2024	2025
Paid-to-Allowed	0.761	0.777
URRT Trend (Total Applied Trend Factor)	1.175	1.183
URRT Morbidity	1.000	1.000
URRT "Other"	0.857	0.933
Risk Adjustment	\$ 41.80	\$ 27.21
Exchange User Fee	\$ -	\$ -
Reinsurance Recoveries	\$ -	\$ -
Capitation	\$ 16.15	\$ 14.00
Network	1.000	1.000
Pricing AV	0.760	0.776
Benefit Richness	1.000	1.003
Catastrophic Eligibility	1.000	1.000
Benefits in Addition to EHB	1.000	1.008
Administrative Expenses	16.30%	13.47%
Taxes and Fees	0.67%	0.61%
Profit and/or Contingency	2.00%	2.00%

Changes in "Other" include the changes in the catastrophic claims adjustment impact, PPACA fee, trend adjustment. The capitation arrangements for 2024 resulted in a projection of \$16.15 PMPM and for 2025 is \$14.00 PMPM.

3. Plan Rate Development

Table 10 has been populated as instructed.

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

Table 11 has been populated as instructed.

5. Plan Factors

A. Age and Tobacco Factors

Table 12 has been populated as instructed using the default federal standard age curve.

B. Geographic Factors

Table 13 has been populated as instructed

C. Network Factors

Table 14 has been populated as instructed

D. Service Area Composition

For the 2025 plan year we have two distinct service areas, varying by plan. Please reference Exhibit 2 – Plan Designs along with 2025 service area map which detail the markets and counties where each plan will be available. In summary, counties in WPA markets 560, 561 and 562 will have one plan option available. Counties in EPA markets 556 and 558 will have four plan options available to them. Counties in market 557 will have all five plan options available.

E. Composite Rating

No composite rating is offered for this product.

6. Actuarial Certifications

I, [REDACTED], I am a member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering statements of actuarial opinion with respect to the filing of rates for health insurance products. I have reviewed applicable ASOPs during the preparation of this rate filing.

To the best of my knowledge and judgment, I certify that:

- The projected index rate is:
 - In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102),
 - Developed in compliance with the applicable Actuarial Standards of Practice,
 - Reasonable in relation to the benefits provided and population anticipated to be covered,
 - Neither excessive, deficient, nor unfairly discriminatory.
- The index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.
- The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- 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
- The AV calculator was used to determine the AV metal values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Some of our plan designs are not directly compatible with the AV calculator. The values were developed in accordance with generally accepted actuarial principles and methodologies. The unique plan design actuarial certification required by 45 CFR Part 156.135 has been separately attached.
- The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop their rates. Rather, it represents information required by federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges, and for certification that the index rate is developed in accordance with federal regulation and used consistently and only adjusted by the allowable modifiers.
- All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

I certify that the anticipated loss ratio meets the minimum requirement, the rates are reasonable in relation to benefits, the filing complies with the laws and regulations of PA and all applicable Actuarial Standards of Practice, including ASOP No. 8 and the rates are not unfairly discriminatory.

Date: 7/31/2024

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	United Healthcare of Pennsylvania, Inc.		
Product(s):	HMO		
Market Segment:	Small Group		
Rate Effective Date:	1/1/2025	to	12/31/2025
Base Period Start Date:	1/1/2023	to	12/31/2023
Date of Most Recent Membership:	2/1/2024		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2024)	Projected Rating Period
Average Age	35.7	36.1	36.1
Total	14,523	1,059	12,465
<18	2,020	148	1,742
18-24	1,416	93	1,095
25-29	1,656	132	1,554
30-34	2,011	141	1,660
35-39	1,517	109	1,283
40-44	1,255	95	1,118
45-49	1,153	69	812
50-54	1,271	97	1,142
55-59	1,215	94	1,106
60-63	692	60	706
64+	317	21	247

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member + HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 7,476,531.19	\$ 1,635,278.71	\$ 4,714,834.27	14,523	\$ 1,521,635.58	\$ 6,236,469.85	\$ 35,611.93	\$ (642,211.96)	\$ 171,984.61	\$ (1,984,700.20)		\$
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 394.59
Loss Ratio											\$ 77.29%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.65%	3.74%		8.56%	14.32%
Outpatient Hospital	4.29%	3.93%		8.38%	42.05%
Professional	7.54%	5.38%		8.06%	22.21%
Other Medical	2.49%	5.43%		8.05%	0.17%
Capitation				8.76%	3.00%
Prescription Drugs	4.70%	5.69%		10.66%	18.25%
Total Annual Trend				8.77%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.183	

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

** Should equal URR Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-20	\$	420,322.44	1.0000	\$ 420,322.44	1,209	\$ 347.66		\$ (34,979.75)	\$ 547,288.01	\$ 452.68
Feb-20	\$	251,488.11	1.0000	\$ 251,488.11	1,230	\$ 204.46		\$ (27,381.52)	\$ 358,150.42	\$ 291.18
Mar-20	\$	598,716.41	1.0000	\$ 598,716.41	1,254	\$ 477.45		\$ (35,925.85)	\$ 717,438.99	\$ 572.12
Apr-20	\$	812,760.29	1.0000	\$ 812,760.29	1,236	\$ 657.57		\$ (30,473.08)	\$ 869,075.19	\$ 703.14
May-20	\$	488,439.97	1.0000	\$ 488,439.97	1,261	\$ 387.34		\$ (24,368.52)	\$ 558,651.74	\$ 443.02
Jun-20	\$	350,186.07	1.0000	\$ 350,186.07	1,309	\$ 267.52		\$ (34,923.48)	\$ 479,988.08	\$ 366.69
Jul-20	\$	327,625.06	1.0000	\$ 327,625.06	1,391	\$ 235.53		\$ (29,452.98)	\$ 438,789.26	\$ 315.45
Aug-20	\$	427,997.26	1.0000	\$ 427,997.26	1,498	\$ 285.71		\$ (33,644.77)	\$ 557,638.55	\$ 372.26
Sep-20	\$	468,981.98	1.0000	\$ 468,981.98	1,509	\$ 310.79		\$ (31,101.77)	\$ 596,497.83	\$ 395.29
Oct-20	\$	316,792.40	1.0000	\$ 316,792.40	1,548	\$ 204.65		\$ (35,213.07)	\$ 451,228.73	\$ 291.49
Nov-20	\$	348,135.07	1.0000	\$ 348,135.07	1,534	\$ 226.95		\$ (47,846.73)	\$ 461,278.97	\$ 300.70
Dec-20	\$	349,684.25	1.0000	\$ 349,684.25	1,589	\$ 220.07	\$ 1,348,384.26	\$ (28,264.15)	\$ 473,477.80	\$ 297.97
Jan-21	\$	215,989.41	1.0000	\$ 215,989.41	1,497	\$ 144.28		\$ (44,610.07)	\$ 359,201.99	\$ 239.95
Feb-21	\$	310,585.52	1.0000	\$ 310,585.52	1,485	\$ 209.15		\$ (22,163.48)	\$ 421,393.08	\$ 283.77
Mar-21	\$	510,172.31	1.0000	\$ 510,172.31	1,456	\$ 350.39		\$ (34,199.20)	\$ 661,893.37	\$ 454.60
Apr-21	\$	500,410.40	1.0000	\$ 500,410.40	1,448	\$ 345.59		\$ (34,127.09)	\$ 652,757.02	\$ 450.80
May-21	\$	267,827.00	1.0000	\$ 267,827.00	1,388	\$ 192.96		\$ (24,274.25)	\$ 393,256.61	\$ 283.33
Jun-21	\$	231,552.54	1.0000	\$ 231,552.54	1,343	\$ 172.94		\$ (47,210.88)	\$ 367,206.58	\$ 273.63
Jul-21	\$	272,245.90	1.0000	\$ 272,245.90	1,240	\$ 219.55		\$ (29,354.64)	\$ 390,244.95	\$ 314.71
Aug-21	\$	306,124.49	1.0000	\$ 306,124.49	1,258	\$ 243.34		\$ (28,813.62)	\$ 448,971.83	\$ 356.89
Sep-21	\$	316,972.02	1.0000	\$ 316,972.02	1,254	\$ 252.77		\$ (33,577.71)	\$ 446,422.24	\$ 356.00
Oct-21	\$	396,770.70	1.0000	\$ 396,770.70	1,267	\$ 313.16		\$ (26,617.48)	\$ 520,610.17	\$ 410.90
Nov-21	\$	474,929.61	1.0000	\$ 474,929.61	1,263	\$ 376.03		\$ (35,361.84)	\$ 552,949.93	\$ 437.81
Dec-21	\$	465,014.54	1.0000	\$ 465,014.54	1,283	\$ 362.44	\$ 1,517,793.70	\$ (25,443.83)	\$ 571,480.37	\$ 445.43
Jan-22	\$	550,733.03	1.0000	\$ 550,733.03	1,175	\$ 468.71		\$ (42,135.78)	\$ 656,838.51	\$ 559.01
Feb-22	\$	369,257.64	1.0000	\$ 369,257.64	1,238	\$ 298.27		\$ (42,776.63)	\$ 467,486.00	\$ 377.61
Mar-22	\$	412,018.34	1.0000	\$ 412,018.34	1,270	\$ 324.42		\$ (30,950.09)	\$ 515,185.32	\$ 405.66
Apr-22	\$	1,029,135.64	1.0000	\$ 1,029,135.64	1,231	\$ 836.02		\$ (45,633.85)	\$ 1,166,639.16	\$ 947.72
May-22	\$	522,714.95	1.0000	\$ 522,714.95	1,268	\$ 412.24		\$ (37,676.19)	\$ 615,673.62	\$ 485.55
Jun-22	\$	578,023.80	1.0000	\$ 578,023.80	1,298	\$ 445.32		\$ (41,439.35)	\$ 648,223.07	\$ 499.63
Jul-22	\$	919,574.67	1.0000	\$ 919,574.67	1,298	\$ 708.46		\$ (45,400.04)	\$ 1,009,915.28	\$ 777.67
Aug-22	\$	1,250,345.84	1.0000	\$ 1,250,345.84	1,298	\$ 963.29		\$ (55,897.36)	\$ 1,351,317.70	\$ 1,041.08
Sep-22	\$	1,448,230.52	1.0000	\$ 1,448,230.52	1,343	\$ 1,078.35		\$ (39,872.47)	\$ 1,537,882.39	\$ 1,145.11
Oct-22	\$	351,086.48	1.0000	\$ 351,086.48	1,405	\$ 249.88		\$ (56,812.88)	\$ 446,140.71	\$ 317.54
Nov-22	\$	396,648.28	1.0000	\$ 396,648.28	1,370	\$ 289.52		\$ (43,518.61)	\$ 503,208.42	\$ 367.31
Dec-22	\$	494,576.10	1.0000	\$ 494,576.10	1,412	\$ 350.27	\$ 1,205,484.03	\$ (39,038.03)	\$ 609,519.34	\$ 431.67
Jan-23	\$	480,651.21	0.9948	\$ 483,141.63	1,332	\$ 362.72		\$ (85,527.72)	\$ 555,685.68	\$ 402.17
Feb-23	\$	235,378.93	0.9945	\$ 236,686.32	1,263	\$ 187.40		\$ (44,244.84)	\$ 292,337.96	\$ 231.46
Mar-23	\$	366,555.21	0.9949	\$ 368,415.79	1,275	\$ 288.95		\$ (67,129.60)	\$ 421,878.36	\$ 330.88
Apr-23	\$	441,666.25	0.9946	\$ 444,081.67	1,254	\$ 354.13		\$ (42,026.18)	\$ 564,212.80	\$ 449.93
May-23	\$	394,957.70	0.9909	\$ 398,600.39	1,276	\$ 312.38		\$ (66,408.87)	\$ 484,729.37	\$ 379.88
Jun-23	\$	470,398.01	0.9882	\$ 476,007.68	1,220	\$ 390.17		\$ (72,244.10)	\$ 542,616.16	\$ 444.77
Jul-23	\$	297,474.44	0.9882	\$ 301,018.33	1,170	\$ 257.28		\$ (55,560.73)	\$ 373,692.19	\$ 319.40
Aug-23	\$	348,700.44	0.9801	\$ 355,794.49	1,183	\$ 300.76		\$ (43,204.81)	\$ 438,386.45	\$ 370.57
Sep-23	\$	445,842.54	0.9753	\$ 457,127.00	1,150	\$ 397.50		\$ (42,383.74)	\$ 512,609.57	\$ 445.75
Oct-23	\$	472,010.10	0.9673	\$ 487,986.89	1,139	\$ 428.43		\$ (37,995.92)	\$ 563,752.17	\$ 494.95
Nov-23	\$	425,764.38	0.9596	\$ 443,686.34	1,141	\$ 388.86		\$ (31,138.29)	\$ 528,538.45	\$ 463.22
Dec-23	\$	7,476,531.19	0.9330	\$ 7,627,287.74	1,120	\$ 234.19	\$ 1,509,824.77	\$ (41,352.10)	\$ 335,818.13	\$ 299.84

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

Carrier Name: United Healthcare of Pennsylvania, Inc.
 Product(s): HMO
 Market Segment: Small Group
 Rate Effective Date: 1/1/2025

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member + HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 106,972,067.60	\$ 77,317,507.94	\$ 86,783,234.11	169,407	\$ 16,275,251.02	\$ 103,058,485.13	\$ 157,815.79	\$ (9,409,029.26)	\$ 3,178,770.40	\$ -	\$ (2,590,529.82)	\$ 570.64
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 77.17%
Loss Ratio											\$ 77.17%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.65%	3.74%		8.56%	19.53%
Outpatient Hospital	4.29%	3.93%		8.38%	35.02%
Professional	2.54%	5.38%		8.06%	23.03%
Other Medical	2.49%	5.43%		8.05%	0.29%
Capitation				8.76%	3.29%
Prescription Drugs	4.70%	5.69%		10.66%	18.84%
Total Annual Trend				8.79%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.183	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-20		\$ 10,269,359.67	1.0000	\$ 10,269,359.67	27,413	\$ 374.62		\$ (925,970.68)	\$ 12,907,521.07	\$ 470.85
Feb-20		\$ 10,227,210.65	1.0000	\$ 10,227,210.65	27,472	\$ 372.28		\$ (901,112.86)	\$ 12,386,965.92	\$ 450.89
Mar-20		\$ 9,011,413.94	1.0000	\$ 9,011,413.94	26,520	\$ 334.75		\$ (1,052,582.97)	\$ 10,724,548.21	\$ 398.39
Apr-20		\$ 7,003,017.88	1.0000	\$ 7,003,017.88	26,542	\$ 263.85		\$ (855,757.76)	\$ 7,897,519.58	\$ 297.55
May-20		\$ 7,777,840.25	1.0000	\$ 7,777,840.25	26,361	\$ 295.05		\$ (855,483.16)	\$ 8,942,092.30	\$ 339.22
Jun-20		\$ 9,894,051.00	1.0000	\$ 9,894,051.00	26,497	\$ 373.40		\$ (873,649.86)	\$ 11,560,702.74	\$ 436.30
Jul-20		\$ 10,694,465.61	1.0000	\$ 10,694,465.61	26,299	\$ 406.65		\$ (834,406.43)	\$ 12,411,471.71	\$ 471.94
Aug-20		\$ 10,100,908.53	1.0000	\$ 10,100,908.53	26,161	\$ 386.11		\$ (853,427.50)	\$ 11,759,645.35	\$ 449.51
Sep-20		\$ 9,488,297.36	1.0000	\$ 9,488,297.36	25,679	\$ 369.50		\$ (901,087.12)	\$ 11,145,649.86	\$ 434.04
Oct-20		\$ 10,146,053.74	1.0000	\$ 10,146,053.74	25,130	\$ 403.55		\$ (812,364.49)	\$ 11,764,549.84	\$ 464.45
Nov-20		\$ 9,618,068.14	1.0000	\$ 9,618,068.14	25,443	\$ 378.02		\$ (851,887.52)	\$ 11,042,825.88	\$ 434.02
Dec-20	\$ 169,323,767.02	\$ 9,534,457.65	1.0000	\$ 9,534,457.65	24,911	\$ 382.74	\$ 19,842,708.70	\$ (820,830.94)	\$ 11,064,360.66	\$ 444.16
Jan-21		\$ 8,535,652.04	1.0000	\$ 8,535,652.04	23,730	\$ 359.70		\$ (772,199.52)	\$ 10,342,704.59	\$ 435.85
Feb-21		\$ 8,462,355.10	1.0000	\$ 8,462,355.10	23,505	\$ 360.02		\$ (706,201.69)	\$ 10,108,218.06	\$ 430.05
Mar-21		\$ 10,190,008.00	1.0000	\$ 10,190,008.00	23,167	\$ 439.85		\$ (799,777.38)	\$ 12,046,218.87	\$ 519.97
Apr-21		\$ 9,629,804.58	1.0000	\$ 9,629,804.58	22,688	\$ 424.82		\$ (755,646.20)	\$ 11,391,829.38	\$ 502.55
May-21		\$ 9,529,910.53	1.0000	\$ 9,529,910.53	22,381	\$ 425.80		\$ (772,827.86)	\$ 11,140,285.92	\$ 497.76
Jun-21		\$ 9,845,857.10	1.0000	\$ 9,845,857.10	22,400	\$ 439.55		\$ (724,500.53)	\$ 11,674,502.46	\$ 521.18
Jul-21		\$ 8,715,629.80	1.0000	\$ 8,715,629.80	21,654	\$ 402.50		\$ (759,075.12)	\$ 10,222,531.48	\$ 472.09
Aug-21		\$ 9,200,068.39	1.0000	\$ 9,200,068.39	21,689	\$ 424.18		\$ (777,732.17)	\$ 10,681,753.81	\$ 492.50
Sep-21		\$ 9,006,707.87	1.0000	\$ 9,006,707.87	21,459	\$ 419.72		\$ (766,730.78)	\$ 10,430,268.32	\$ 486.06
Oct-21		\$ 9,650,632.68	1.0000	\$ 9,650,632.68	21,379	\$ 451.41		\$ (791,452.31)	\$ 11,143,060.18	\$ 521.22
Nov-21		\$ 8,569,632.93	1.0000	\$ 8,569,632.93	21,205	\$ 404.13		\$ (779,287.79)	\$ 10,047,060.13	\$ 473.81
Dec-21	\$ 151,064,450.78	\$ 9,169,118.67	1.0000	\$ 9,169,118.67	20,043	\$ 457.47	\$ 19,254,404.10	\$ (804,433.92)	\$ 10,531,339.59	\$ 524.44
Jan-22		\$ 7,588,610.93	1.0000	\$ 7,588,610.93	18,363	\$ 413.26		\$ (703,792.73)	\$ 9,190,310.75	\$ 500.48
Feb-22		\$ 7,790,195.86	1.0000	\$ 7,790,195.86	17,962	\$ 433.70		\$ (697,050.78)	\$ 9,292,908.09	\$ 517.36
Mar-22		\$ 7,596,421.24	1.0000	\$ 7,596,421.24	17,921	\$ 423.88		\$ (717,819.28)	\$ 9,294,513.61	\$ 518.64
Apr-22		\$ 6,874,595.28	1.0000	\$ 6,874,595.28	18,014	\$ 381.63		\$ (713,467.99)	\$ 8,422,770.93	\$ 467.57
May-22		\$ 7,240,171.48	1.0000	\$ 7,240,171.48	17,830	\$ 406.07		\$ (738,559.42)	\$ 8,664,635.62	\$ 485.96
Jun-22		\$ 7,213,757.15	1.0000	\$ 7,213,757.15	17,619	\$ 409.43		\$ (756,058.42)	\$ 8,553,354.65	\$ 485.46
Jul-22		\$ 7,749,151.55	1.0000	\$ 7,749,151.55	17,212	\$ 450.22		\$ (668,531.73)	\$ 8,975,126.94	\$ 521.45
Aug-22		\$ 7,963,827.65	1.0000	\$ 7,963,827.65	17,160	\$ 464.09		\$ (734,122.86)	\$ 9,349,355.44	\$ 544.83
Sep-22		\$ 7,049,933.60	1.0000	\$ 7,049,933.60	16,614	\$ 424.34		\$ (676,652.78)	\$ 8,221,721.30	\$ 494.87
Oct-22		\$ 6,676,175.91	1.0000	\$ 6,676,175.91	16,393	\$ 407.26		\$ (709,851.94)	\$ 7,851,981.49	\$ 478.98
Nov-22		\$ 8,350,474.31	1.0000	\$ 8,350,474.31	16,202	\$ 515.40		\$ (696,118.16)	\$ 9,501,981.94	\$ 586.47
Dec-22	\$ 121,407,641.30	\$ 6,658,064.13	1.0000	\$ 6,658,064.13	15,800	\$ 421.40	\$ 16,219,061.83	\$ (715,728.26)	\$ 7,651,780.16	\$ 484.29
Jan-23		\$ 6,972,778.84	0.9944	\$ 7,011,744.31	14,729	\$ 476.05		\$ (746,777.24)	\$ 7,962,534.35	\$ 540.60
Feb-23		\$ 7,181,705.09	0.9934	\$ 7,229,318.03	14,479	\$ 499.30		\$ (716,111.82)	\$ 8,016,139.44	\$ 553.64
Mar-23		\$ 9,725,755.85	0.9938	\$ 9,785,958.03	14,232	\$ 687.60		\$ (795,515.94)	\$ 10,592,199.44	\$ 744.25
Apr-23		\$ 5,968,785.78	0.9948	\$ 5,999,885.10	13,980	\$ 429.18		\$ (785,255.19)	\$ 6,599,868.42	\$ 469.23
May-23		\$ 6,867,650.46	0.9911	\$ 6,929,095.35	14,115	\$ 490.90		\$ (797,509.99)	\$ 7,538,843.24	\$ 534.10
Jun-23		\$ 7,033,433.40	0.9898	\$ 7,106,100.71	14,139	\$ 502.59		\$ (855,221.87)	\$ 7,620,419.77	\$ 538.96
Jul-23		\$ 6,168,472.44	0.9869	\$ 6,250,092.32	13,968	\$ 447.46		\$ (765,795.64)	\$ 6,680,207.61	\$ 478.25
Aug-23		\$ 7,420,578.92	0.9816	\$ 7,560,012.97	14,006	\$ 539.77		\$ (778,116.54)	\$ 8,119,217.70	\$ 579.70
Sep-23		\$ 6,602,797.42	0.9734	\$ 6,782,950.30	13,981	\$ 485.15		\$ (641,178.09)	\$ 7,327,364.53	\$ 524.09
Oct-23		\$ 7,054,318.46	0.9708	\$ 7,266,639.52	14,039	\$ 517.60		\$ (855,632.77)	\$ 7,745,683.68	\$ 551.73
Nov-23		\$ 7,589,142.11	0.9569	\$ 7,921,048.61	13,960	\$ 568.13		\$ (843,501.84)	\$ 8,245,165.42	\$ 590.63
Dec-23	\$ 106,972,067.60	\$ 6,473,134.81	0.9340	\$ 6,930,388.87	13,779	\$ 502.97	\$ 14,113,963.71	\$ (828,418.33)	\$ 7,241,809.28	\$ 525.57

*Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

PA Rate Template Part II
Rate Development and Change

Carrier Name: **United Healthcare of Pennsylvania, Inc.**
 Product(s): **HMO**
 Market Segment: **Small Group**
 Rate Effective Date: **1/1/2025**

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 394.59	\$ 570.64	<- Actual Experience PMPM should be consistent with
Two year trend projection Factor	1.183	1.183	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 466.81	\$ 675.34	
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	0.992	0.928	
Change in Demographics	0.999	1.019	<- See URRT Instructions
Change in Network	1.000	1.000	
Change in Benefits	1.003	0.971	<- See URRT Instructions
Change in Other	0.990	0.938	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 463.07	\$ 626.79	
Credibility Factors	8%	92%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 613.85	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 613.85		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.777		
Projected Incurred EHB Claims PMPM	\$ 476.96		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	\$ (27.21)		
Projected Incurred Exchange User Fees PMPM	\$0.00		
Projected Incurred Reinsurance Recoveries PMPM	\$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 504.17		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 648.87		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	5.137205006		
Catastrophic Eligibility Adjustment	1.000		
Market-Adjusted Projected Incurred Total Claims PMPM	508.1664558		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 654.01		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	13.47%	\$81.57
General and Claims	9.41%	\$56.95
Agent/Broker Fees and Commissions	4.07%	\$24.62
Quality Improvement Initiatives	0.36%	\$2.19
Taxes and Fees	0.61%	\$3.66
Risk Adjustment User Fee	0.03%	\$0.17
PCORI Fee	0.05%	\$0.28
PA Premium & Other Taxes (if applicable)	2.00%	\$12.10
Federal Income Tax	0.53%	\$3.22
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	2.00%	\$12.10
Total Retention	16.07%	\$97.33
Projected Required Revenue PMPM		\$ 605.50

Table 8. Components of Rate Change

Rate Components	2024	2025	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 452.51	\$ 481.73	\$ 29.21	6.5%
B. Base period allowed claims before normalization	\$ 526.55	\$ 556.73	\$ 30.18	6.7%
C. Normalization factor component of change	\$ (97.56)	\$ (115.18)	\$ (17.62)	-3.9%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 428.99	\$ 441.55	\$ 12.56	2.8%
D2. URRT Trend	\$ 74.95	\$ 81.00	\$ 6.05	1.3%
D3. URRT Morbidity	\$ -	\$ -	\$ -	0.0%
D4. URRT Other	\$ (72.24)	\$ (34.93)	\$ 37.30	8.2%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ 44.75	\$ 27.77	\$ (16.98)	-3.8%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ -	\$ -	\$ -	0.0%
D8. Subtotal - Sum(D1:D7)	\$ 476.45	\$ 515.39	\$ 38.94	8.6%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (114.35)	\$ (115.45)	\$ (1.10)	-0.2%
E3. Benefit Richness	\$ -	\$ 1.20	\$ 1.20	0.3%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Benefits in Addition to EHB	\$ -	\$ 3.18	\$ 3.18	0.7%
E6. Subtotal - Sum(E1:E5)	\$ (114.35)	\$ (111.07)	\$ 3.28	0.7%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 73.77	\$ 64.89	\$ (8.87)	-2.0%
F2. Taxes and Fees	\$ 3.04	\$ 2.91	\$ (0.12)	0.0%
F3. Profit and/or Contingency	\$ 9.04	\$ 9.63	\$ 0.58	0.1%
F4. Subtotal - Sum(F1:F3)	\$ 85.85	\$ 77.44	\$ (8.41)	-1.9%
G. Change in Miscellaneous Items	\$ 0.45	\$ 5.14	\$ 4.69	1.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 448.39	\$ 486.89	\$ 38.50	8.5%

h the Index Rate for Experience Period on URRT

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 556.73	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 99,111,920.22	
Blended Loss Ratio	77.18%	

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	12,465				12,465
Adjusted Projected Allowed EHB Claims PMPM	\$ 613.85	\$ 613.85	\$ 613.85	\$ 613.85	\$ 613.85
Months of Trend	-	3	6	9	
Annual Trend	9.10%	9.10%	9.10%	9.10%	
Single Risk Pool Projected Allowed Claims	\$ 613.85	\$ 627.37	\$ 641.18	\$ 655.29	\$ 613.85
Quarterly Trend Factor	1.000	1.022	1.045	1.068	1.000

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2024	2025
Average Age Factor	1.392	1.426
Average Geographic Factor	0.882	0.881
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.000	1.003
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 585.36	\$ 654.01
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 476.90	\$ 518.70

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

	2024	2025	
Paid-to-Allowed	0.761	0.777	
URRT Trend (Total Applied Trend Factor)	1.175	1.183	<- URRT W1, S2
URRT Morbidity	1.000	1.000	<- URRT W1, S2
URRT "Other"	0.857	0.933	<- URRT W1, S2
Risk Adjustment	\$ 41.80	\$ 27.21	<- URRT W1, S3
Exchange User Fee	\$ -	\$ -	<- URRT W1, S3
Reinsurance Recoveries	\$ -	\$ -	<- URRT W1, S3
Capitation	\$ 16.15	\$ 14.00	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.760	0.776	<- 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
Benefit Richness	1.000	1.003	
Catastrophic Eligibility	1.000	1.000	
Benefits in Addition to EHB	1.000	1.008	
Administrative Expenses	16.30%	13.47%	
Taxes and Fees	0.67%	0.61%	
Profit and/or Contingency	2.00%	2.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name: United Healthcare of Pennsylvania, Inc.
Product(s): HMO
Market Segment: Small Group
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: \$ 648.87

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2024 Plan Marketing Name
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Totals - Current Membership

Total - Projected Membership

Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL
Plan 1	24872PA0030001	HMO	UHC Navigate HSA Bronze 6850
Plan 2	24872PA0030002	HMO	UHC Navigate Gold 1500
Plan 3	24872PA0030003	HMO	UHC Navigate Gold 1000
Plan 4	24872PA0030005	HMO	UHC Navigate Silver 3500
Plan 5	24872PA0030009	HMO	UHC Navigate HSA Silver 3500
Plan 6			
Plan 7			
Plan 8			
Plan 9			
Plan 10			
Plan 11			
Plan 12			
Plan 13			
Plan 14			
Plan 15			
Plan 16			
Plan 17			
Plan 18			
Plan 19			
Plan 20			
Plan 21			
Plan 22			
Plan 23			

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name: United Healthcare of Pennsylvania, Inc.
Product(s): HMO
Market Segment: Small Group
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
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Totals These cells auto-fill using the data ent

Plan 1	24872PA0030001	C Navigate HSA Bronze 68	M
Plan 2	24872PA0030002	UHC Navigate Gold 1500	M
Plan 3	24872PA0030003	UHC Navigate Gold 1000	M
Plan 4	24872PA0030005	UHC Navigate Silver 3500	M
Plan 5	24872PA0030009	HC Navigate HSA Silver 35	M
Plan 6	0	0	0
Plan 7	0	0	0
Plan 8	0	0	0
Plan 9	0	0	0
Plan 10	0	0	0
Plan 11	0	0	0
Plan 12	0	0	0
Plan 13	0	0	0
Plan 14	0	0	0
Plan 15	0	0	0
Plan 16	0	0	0
Plan 17	0	0	0
Plan 18	0	0	0
Plan 19	0	0	0
Plan 20	0	0	0
Plan 21	0	0	0
Plan 22	0	0	0
Plan 23	0	0	0

PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	5.85%
Revised Requested Average Rate Change:	6.45%
Minimum Requested Rate Change:	4.90%
Maximum Requested Rate Change:	8.54%
Mapped Members:	1,059
Available in Rating Areas:	Rating Areas 1, 2, 3, 4, 5, 6, 7, 8, and 9

Carrier Name:	United Healthcare of Pennsylvania, Inc.
Product(s):	HMO
Market Segment:	Small Group
Rate Effective Date:	1/1/2025

Key Information

Jan. 2023 - Dec. 2023 Financial Experience

Premium	\$	5,491,830.99
Claims	\$	4,244,606.92
Administrative Expenses	\$	859,394.00
Taxes & Fees	\$	754,129.00
Company Made After Taxes	\$	(366,298.93)

How It Plans to Spend Your Premium

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

Claims:	84%
Administrative Expenses:	14%
Taxes & Fees:	1%
Profit:	2%

The company expects its annual medical costs to increase: **8.77%**

Explanation of requested rate change: **UnitedHealthcare of Pennsylvania, Inc. is requesting** the reate increase because of the increase in medical costs and utilization of health care services.

Table 16. Risk Adjustment Calculation

Component	Statewide	Insurer Specific
State Average Monthly Premium Before Adjustment	590.25	
Administrative Cost Adjustment	0.86	
State Average Monthly Premium	507.61	
Actuarial Value (AV)	0.78	0.79
Plan Liability Risk Score (PLRS)	1.26	1.15
Allowable Rating Factor (ARF)	1.50	1.41
Induced Demand Factor (IDF)	1.07	1.08
Geographic Cost Factor (GCF)	0.97	1.02
Factors Including Risk Score	1.31	1.26
Factors Excluding Risk Score	1.22	1.23
Risk Adjustment Transfer PMPM		(23.33)
Insurer Specific Manual Adjustment PMPM		(3.88)
High Cost Risk Pool Adjustment PMPM		
Total Risk Adjustment Transfer		(27.21)

<-- Negativ

<-- Please i

Company Name: **UnitedHealthcare of Pennsylvania,**

Market: **Small Group**

Product: **HMO**

Effective Date of Rates: **January 1, 2025**

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

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	24872PA0030001		24872PA0030001		24872PA0030001		24872PA0030002		24872PA0030003	
Plan Marketing Name =>	UHC Navigate HSA Bronze 7100		UHC Navigate HSA Bronze 7100		UHC Navigate HSA Bronze 7100		UHC Navigate Gold 1000		UHC Navigate Gold 500	
Form # =>	COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA	
Rating Area =>	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 3		Rating Area 3	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Bronze		Bronze		Bronze		Gold		Gold	
Deductible =>	7100		7100		7100		1000		500	
Coinsurance =>	0		0		0		0.2		0	
Copays =>	D&C-D&C		D&C-D&C		D&C-D&C		\$25-\$50/\$90		\$30-\$60/\$100	
OOP Maximum =>	7100		7100		7100		7000		7000	
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	\$254.08	\$254.08	\$249.15	\$249.15	\$298.63	\$298.63	\$356.28	\$356.28	\$377.96	\$377.96
15	\$276.66	\$276.66	\$271.29	\$271.29	\$325.17	\$325.17	\$387.95	\$387.95	\$411.56	\$411.56
16	\$285.30	\$285.30	\$279.76	\$279.76	\$335.32	\$335.32	\$400.06	\$400.06	\$424.41	\$424.41
17	\$293.94	\$293.94	\$288.23	\$288.23	\$345.47	\$345.47	\$412.17	\$412.17	\$437.25	\$437.25
18	\$303.23	\$303.23	\$297.35	\$297.35	\$356.40	\$356.40	\$425.21	\$425.21	\$451.09	\$451.09
19	\$312.53	\$312.53	\$306.46	\$306.46	\$367.33	\$367.33	\$438.25	\$438.25	\$464.92	\$464.92
20	\$322.17	\$322.17	\$315.91	\$315.91	\$378.65	\$378.65	\$451.76	\$451.76	\$479.25	\$479.25
21	\$332.13	\$332.13	\$325.68	\$325.68	\$390.36	\$390.36	\$465.73	\$465.73	\$494.07	\$494.07
22	\$332.13	\$332.13	\$325.68	\$325.68	\$390.36	\$390.36	\$465.73	\$465.73	\$494.07	\$494.07
23	\$332.13	\$332.13	\$325.68	\$325.68	\$390.36	\$390.36	\$465.73	\$465.73	\$494.07	\$494.07
24	\$332.13	\$332.13	\$325.68	\$325.68	\$390.36	\$390.36	\$465.73	\$465.73	\$494.07	\$494.07
25	\$333.46	\$333.46	\$326.98	\$326.98	\$391.92	\$391.92	\$467.59	\$467.59	\$496.05	\$496.05
26	\$340.10	\$340.10	\$333.50	\$333.50	\$399.73	\$399.73	\$476.91	\$476.91	\$505.93	\$505.93
27	\$348.07	\$348.07	\$341.31	\$341.31	\$409.10	\$409.10	\$488.09	\$488.09	\$517.79	\$517.79
28	\$361.03	\$361.03	\$354.01	\$354.01	\$424.32	\$424.32	\$506.25	\$506.25	\$537.05	\$537.05
29	\$371.65	\$371.65	\$364.44	\$364.44	\$436.81	\$436.81	\$521.15	\$521.15	\$552.86	\$552.86
30	\$376.97	\$376.97	\$369.65	\$369.65	\$443.06	\$443.06	\$528.60	\$528.60	\$560.77	\$560.77
31	\$384.94	\$384.94	\$377.46	\$377.46	\$452.43	\$452.43	\$539.78	\$539.78	\$572.63	\$572.63
32	\$392.91	\$392.91	\$385.28	\$385.28	\$461.80	\$461.80	\$550.96	\$550.96	\$584.48	\$584.48
33	\$397.89	\$397.89	\$390.16	\$390.16	\$467.65	\$467.65	\$557.94	\$557.94	\$591.90	\$591.90
34	\$403.21	\$403.21	\$395.38	\$395.38	\$473.90	\$473.90	\$565.40	\$565.40	\$599.80	\$599.80
35	\$405.86	\$405.86	\$397.98	\$397.98	\$477.02	\$477.02	\$569.12	\$569.12	\$603.75	\$603.75
36	\$408.52	\$408.52	\$400.59	\$400.59	\$480.14	\$480.14	\$572.85	\$572.85	\$607.71	\$607.71
37	\$411.18	\$411.18	\$403.19	\$403.19	\$483.27	\$483.27	\$576.57	\$576.57	\$611.66	\$611.66
38	\$413.83	\$413.83	\$405.80	\$405.80	\$486.39	\$486.39	\$580.30	\$580.30	\$615.61	\$615.61
39	\$419.15	\$419.15	\$411.01	\$411.01	\$492.63	\$492.63	\$587.75	\$587.75	\$623.52	\$623.52
40	\$424.46	\$424.46	\$416.22	\$416.22	\$498.88	\$498.88	\$595.20	\$595.20	\$631.42	\$631.42
41	\$432.43	\$432.43	\$424.04	\$424.04	\$508.25	\$508.25	\$606.38	\$606.38	\$643.28	\$643.28
42	\$440.07	\$440.07	\$431.53	\$431.53	\$517.23	\$517.23	\$617.09	\$617.09	\$654.64	\$654.64
43	\$450.70	\$450.70	\$441.95	\$441.95	\$529.72	\$529.72	\$632.00	\$632.00	\$670.45	\$670.45
44	\$463.99	\$463.99	\$454.97	\$454.97	\$545.33	\$545.33	\$650.62	\$650.62	\$690.22	\$690.22
45	\$479.60	\$479.60	\$470.28	\$470.28	\$563.68	\$563.68	\$672.51	\$672.51	\$713.44	\$713.44
46	\$498.20	\$498.20	\$488.52	\$488.52	\$585.54	\$585.54	\$698.60	\$698.60	\$741.11	\$741.11
47	\$519.12	\$519.12	\$509.04	\$509.04	\$610.13	\$610.13	\$727.94	\$727.94	\$772.23	\$772.23
48	\$543.03	\$543.03	\$532.49	\$532.49	\$638.24	\$638.24	\$761.47	\$761.47	\$807.80	\$807.80
49	\$566.61	\$566.61	\$555.61	\$555.61	\$665.95	\$665.95	\$794.54	\$794.54	\$842.88	\$842.88
50	\$593.18	\$593.18	\$581.66	\$581.66	\$697.18	\$697.18	\$831.79	\$831.79	\$882.41	\$882.41
51	\$619.42	\$619.42	\$607.39	\$607.39	\$728.02	\$728.02	\$868.59	\$868.59	\$921.44	\$921.44
52	\$648.32	\$648.32	\$635.73	\$635.73	\$761.98	\$761.98	\$909.10	\$909.10	\$964.42	\$964.42
53	\$677.55	\$677.55	\$664.39	\$664.39	\$796.33	\$796.33	\$950.09	\$950.09	\$1,007.90	\$1,007.90
54	\$709.10	\$709.10	\$695.33	\$695.33	\$833.42	\$833.42	\$994.33	\$994.33	\$1,054.84	\$1,054.84
55	\$740.65	\$740.65	\$726.27	\$726.27	\$870.50	\$870.50	\$1,038.58	\$1,038.58	\$1,101.78	\$1,101.78
56	\$774.86	\$774.86	\$759.81	\$759.81	\$910.71	\$910.71	\$1,086.55	\$1,086.55	\$1,152.67	\$1,152.67
57	\$809.40	\$809.40	\$793.68	\$793.68	\$951.31	\$951.31	\$1,134.98	\$1,134.98	\$1,204.05	\$1,204.05
58	\$846.27	\$846.27	\$829.83	\$829.83	\$994.64	\$994.64	\$1,186.68	\$1,186.68	\$1,258.89	\$1,258.89
59	\$864.53	\$864.53	\$847.75	\$847.75	\$1,016.11	\$1,016.11	\$1,212.30	\$1,212.30	\$1,286.06	\$1,286.06
60	\$901.40	\$901.40	\$883.90	\$883.90	\$1,059.44	\$1,059.44	\$1,263.99	\$1,263.99	\$1,340.91	\$1,340.91
61	\$933.29	\$933.29	\$915.16	\$915.16	\$1,096.91	\$1,096.91	\$1,308.70	\$1,308.70	\$1,388.34	\$1,388.34
62	\$954.21	\$954.21	\$935.68	\$935.68	\$1,121.50	\$1,121.50	\$1,338.04	\$1,338.04	\$1,419.46	\$1,419.46
63	\$980.45	\$980.45	\$961.41	\$961.41	\$1,152.34	\$1,152.34	\$1,374.83	\$1,374.83	\$1,458.49	\$1,458.49
64+	\$996.39	\$996.39	\$977.04	\$977.04	\$1,171.08	\$1,171.08	\$1,397.19	\$1,397.19	\$1,482.21	\$1,482.21

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

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	24872PA0030005		24872PA0030009		24872PA0030001		24872PA0030001		24872PA0030002	
Plan Marketing Name =>	UHC Navigate Silver 3500		UHC Navigate HSA Silver 3500		UHC Navigate HSA Bronze 7100		UHC Navigate HSA Bronze 7100		UHC Navigate Gold 1000	
Form # =>	COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA	
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 4		Rating Area 5		Rating Area 6	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Silver		Silver		Bronze		Bronze		Gold	
Deductible =>	3500		3500		7100		7100		1000	
Coinsurance =>	0.2		0		0		0		0.2	
Copays =>	\$40-\$80/\$120		\$30-\$60/\$100		D&C-D&C		D&C-D&C		\$25-\$50/\$90	
OOP Maximum =>	9200		7000		7100		7100		7000	
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	\$315.44	\$315.44	\$314.25	\$314.25	\$281.55	\$281.55	\$282.16	\$282.16	\$347.72	\$347.72
15	\$343.48	\$343.48	\$342.18	\$342.18	\$306.58	\$306.58	\$307.24	\$307.24	\$378.63	\$378.63
16	\$354.20	\$354.20	\$352.86	\$352.86	\$316.15	\$316.15	\$316.83	\$316.83	\$390.45	\$390.45
17	\$364.92	\$364.92	\$363.54	\$363.54	\$325.72	\$325.72	\$326.42	\$326.42	\$402.27	\$402.27
18	\$376.47	\$376.47	\$375.04	\$375.04	\$336.02	\$336.02	\$336.75	\$336.75	\$415.00	\$415.00
19	\$388.01	\$388.01	\$386.54	\$386.54	\$346.33	\$346.33	\$347.08	\$347.08	\$427.72	\$427.72
20	\$399.97	\$399.97	\$398.46	\$398.46	\$357.00	\$357.00	\$357.77	\$357.77	\$440.90	\$440.90
21	\$412.34	\$412.34	\$410.78	\$410.78	\$368.04	\$368.04	\$368.84	\$368.84	\$454.54	\$454.54
22	\$412.34	\$412.34	\$410.78	\$410.78	\$368.04	\$368.04	\$368.84	\$368.84	\$454.54	\$454.54
23	\$412.34	\$412.34	\$410.78	\$410.78	\$368.04	\$368.04	\$368.84	\$368.84	\$454.54	\$454.54
24	\$412.34	\$412.34	\$410.78	\$410.78	\$368.04	\$368.04	\$368.84	\$368.84	\$454.54	\$454.54
25	\$413.99	\$413.99	\$412.42	\$412.42	\$369.51	\$369.51	\$370.32	\$370.32	\$456.36	\$456.36
26	\$422.24	\$422.24	\$420.64	\$420.64	\$376.87	\$376.87	\$377.69	\$377.69	\$465.45	\$465.45
27	\$432.13	\$432.13	\$430.50	\$430.50	\$385.71	\$385.71	\$386.54	\$386.54	\$476.36	\$476.36
28	\$448.21	\$448.21	\$446.52	\$446.52	\$400.06	\$400.06	\$400.93	\$400.93	\$494.08	\$494.08
29	\$461.41	\$461.41	\$459.66	\$459.66	\$411.84	\$411.84	\$412.73	\$412.73	\$508.63	\$508.63
30	\$468.01	\$468.01	\$466.24	\$466.24	\$417.73	\$417.73	\$418.63	\$418.63	\$515.90	\$515.90
31	\$477.90	\$477.90	\$476.09	\$476.09	\$426.56	\$426.56	\$427.49	\$427.49	\$526.81	\$526.81
32	\$487.80	\$487.80	\$485.95	\$485.95	\$435.39	\$435.39	\$436.34	\$436.34	\$537.72	\$537.72
33	\$493.98	\$493.98	\$492.11	\$492.11	\$440.91	\$440.91	\$441.87	\$441.87	\$544.54	\$544.54
34	\$500.58	\$500.58	\$498.69	\$498.69	\$446.80	\$446.80	\$447.77	\$447.77	\$551.81	\$551.81
35	\$503.88	\$503.88	\$501.97	\$501.97	\$449.74	\$449.74	\$450.72	\$450.72	\$555.45	\$555.45
36	\$507.18	\$507.18	\$505.26	\$505.26	\$452.69	\$452.69	\$453.67	\$453.67	\$559.08	\$559.08
37	\$510.48	\$510.48	\$508.55	\$508.55	\$455.63	\$455.63	\$456.62	\$456.62	\$562.72	\$562.72
38	\$513.78	\$513.78	\$511.83	\$511.83	\$458.58	\$458.58	\$459.57	\$459.57	\$566.36	\$566.36
39	\$520.37	\$520.37	\$518.40	\$518.40	\$464.47	\$464.47	\$465.48	\$465.48	\$573.63	\$573.63
40	\$526.97	\$526.97	\$524.98	\$524.98	\$470.36	\$470.36	\$471.38	\$471.38	\$580.90	\$580.90
41	\$536.87	\$536.87	\$534.84	\$534.84	\$479.19	\$479.19	\$480.23	\$480.23	\$591.81	\$591.81
42	\$546.35	\$546.35	\$544.28	\$544.28	\$487.65	\$487.65	\$488.71	\$488.71	\$602.27	\$602.27
43	\$559.55	\$559.55	\$557.43	\$557.43	\$499.43	\$499.43	\$500.52	\$500.52	\$616.81	\$616.81
44	\$576.04	\$576.04	\$573.86	\$573.86	\$514.15	\$514.15	\$515.27	\$515.27	\$634.99	\$634.99
45	\$595.42	\$595.42	\$593.17	\$593.17	\$531.45	\$531.45	\$532.60	\$532.60	\$656.36	\$656.36
46	\$618.51	\$618.51	\$616.17	\$616.17	\$552.06	\$552.06	\$553.26	\$553.26	\$681.81	\$681.81
47	\$644.49	\$644.49	\$642.05	\$642.05	\$575.25	\$575.25	\$576.50	\$576.50	\$710.45	\$710.45
48	\$674.18	\$674.18	\$671.63	\$671.63	\$601.75	\$601.75	\$603.05	\$603.05	\$743.17	\$743.17
49	\$703.45	\$703.45	\$700.79	\$700.79	\$627.88	\$627.88	\$629.24	\$629.24	\$775.45	\$775.45
50	\$736.44	\$736.44	\$733.65	\$733.65	\$657.32	\$657.32	\$658.75	\$658.75	\$811.81	\$811.81
51	\$769.01	\$769.01	\$766.10	\$766.10	\$686.39	\$686.39	\$687.89	\$687.89	\$847.72	\$847.72
52	\$804.89	\$804.89	\$801.84	\$801.84	\$718.41	\$718.41	\$719.98	\$719.98	\$887.26	\$887.26
53	\$841.17	\$841.17	\$837.99	\$837.99	\$750.80	\$750.80	\$752.43	\$752.43	\$927.26	\$927.26
54	\$880.35	\$880.35	\$877.02	\$877.02	\$785.77	\$785.77	\$787.47	\$787.47	\$970.44	\$970.44
55	\$919.52	\$919.52	\$916.04	\$916.04	\$820.73	\$820.73	\$822.51	\$822.51	\$1,013.62	\$1,013.62
56	\$961.99	\$961.99	\$958.35	\$958.35	\$858.64	\$858.64	\$860.50	\$860.50	\$1,060.44	\$1,060.44
57	\$1,004.87	\$1,004.87	\$1,001.07	\$1,001.07	\$896.91	\$896.91	\$898.86	\$898.86	\$1,107.71	\$1,107.71
58	\$1,050.64	\$1,050.64	\$1,046.67	\$1,046.67	\$937.77	\$937.77	\$939.80	\$939.80	\$1,158.17	\$1,158.17
59	\$1,073.32	\$1,073.32	\$1,069.26	\$1,069.26	\$958.01	\$958.01	\$960.09	\$960.09	\$1,183.17	\$1,183.17
60	\$1,119.09	\$1,119.09	\$1,114.86	\$1,114.86	\$998.86	\$998.86	\$1,001.03	\$1,001.03	\$1,233.62	\$1,233.62
61	\$1,158.68	\$1,158.68	\$1,154.29	\$1,154.29	\$1,034.19	\$1,034.19	\$1,036.44	\$1,036.44	\$1,277.26	\$1,277.26
62	\$1,184.65	\$1,184.65	\$1,180.17	\$1,180.17	\$1,057.38	\$1,057.38	\$1,059.68	\$1,059.68	\$1,305.89	\$1,305.89
63	\$1,217.23	\$1,217.23	\$1,212.62	\$1,212.62	\$1,086.45	\$1,086.45	\$1,088.82	\$1,088.82	\$1,341.80	\$1,341.80
64+	\$1,237.02	\$1,237.02	\$1,232.34	\$1,232.34	\$1,104.12	\$1,104.12	\$1,106.52	\$1,106.52	\$1,363.62	\$1,363.62

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

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	24872PA0030003		24872PA0030005		24872PA0030009		24872PA0030002		24872PA0030003	
Plan Marketing Name =>	UHC Navigate Gold 500		UHC Navigate Silver 3500		UHC Navigate HSA Silver 3500		UHC Navigate Gold 1000		UHC Navigate Gold 500	
Form # =>	COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA	
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 7		Rating Area 7	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Gold		Silver		Silver		Gold		Gold	
Deductible =>	500		3500		3500		1000		500	
Coinsurance =>	0		0.2		0		0.2		0	
Copays =>	\$30-\$60/\$100		\$40-\$80/\$120		\$30-\$60/\$100		\$25-\$50/\$90		\$30-\$60/\$100	
OOP Maximum =>	7000		9200		7000		7000		7000	
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	\$368.88	\$368.88	\$307.86	\$307.86	\$306.70	\$306.70	\$359.65	\$359.65	\$381.54	\$381.54
15	\$401.67	\$401.67	\$335.22	\$335.22	\$333.96	\$333.96	\$391.62	\$391.62	\$415.46	\$415.46
16	\$414.21	\$414.21	\$345.69	\$345.69	\$344.38	\$344.38	\$403.84	\$403.84	\$428.43	\$428.43
17	\$426.75	\$426.75	\$356.15	\$356.15	\$354.81	\$354.81	\$416.07	\$416.07	\$441.39	\$441.39
18	\$440.25	\$440.25	\$367.42	\$367.42	\$366.03	\$366.03	\$429.23	\$429.23	\$455.36	\$455.36
19	\$453.75	\$453.75	\$378.69	\$378.69	\$377.26	\$377.26	\$442.39	\$442.39	\$469.32	\$469.32
20	\$467.73	\$467.73	\$390.36	\$390.36	\$388.88	\$388.88	\$456.03	\$456.03	\$483.79	\$483.79
21	\$482.20	\$482.20	\$402.43	\$402.43	\$400.91	\$400.91	\$470.13	\$470.13	\$498.75	\$498.75
22	\$482.20	\$482.20	\$402.43	\$402.43	\$400.91	\$400.91	\$470.13	\$470.13	\$498.75	\$498.75
23	\$482.20	\$482.20	\$402.43	\$402.43	\$400.91	\$400.91	\$470.13	\$470.13	\$498.75	\$498.75
24	\$482.20	\$482.20	\$402.43	\$402.43	\$400.91	\$400.91	\$470.13	\$470.13	\$498.75	\$498.75
25	\$484.13	\$484.13	\$404.04	\$404.04	\$402.51	\$402.51	\$472.01	\$472.01	\$500.75	\$500.75
26	\$493.77	\$493.77	\$412.09	\$412.09	\$410.53	\$410.53	\$481.41	\$481.41	\$510.72	\$510.72
27	\$505.35	\$505.35	\$421.75	\$421.75	\$420.15	\$420.15	\$492.70	\$492.70	\$522.69	\$522.69
28	\$524.15	\$524.15	\$437.44	\$437.44	\$435.79	\$435.79	\$511.03	\$511.03	\$542.14	\$542.14
29	\$539.58	\$539.58	\$450.32	\$450.32	\$448.62	\$448.62	\$526.08	\$526.08	\$558.10	\$558.10
30	\$547.30	\$547.30	\$456.76	\$456.76	\$455.03	\$455.03	\$533.60	\$533.60	\$566.08	\$566.08
31	\$558.87	\$558.87	\$466.42	\$466.42	\$464.65	\$464.65	\$544.88	\$544.88	\$578.05	\$578.05
32	\$570.44	\$570.44	\$476.07	\$476.07	\$474.28	\$474.28	\$556.16	\$556.16	\$590.02	\$590.02
33	\$577.68	\$577.68	\$482.11	\$482.11	\$480.29	\$480.29	\$563.22	\$563.22	\$597.50	\$597.50
34	\$585.39	\$585.39	\$488.55	\$488.55	\$486.70	\$486.70	\$570.74	\$570.74	\$605.48	\$605.48
35	\$589.25	\$589.25	\$491.77	\$491.77	\$489.91	\$489.91	\$574.50	\$574.50	\$609.47	\$609.47
36	\$593.11	\$593.11	\$494.99	\$494.99	\$493.12	\$493.12	\$578.26	\$578.26	\$613.46	\$613.46
37	\$596.96	\$596.96	\$498.21	\$498.21	\$496.33	\$496.33	\$582.02	\$582.02	\$617.45	\$617.45
38	\$600.82	\$600.82	\$501.43	\$501.43	\$499.53	\$499.53	\$585.78	\$585.78	\$621.44	\$621.44
39	\$608.54	\$608.54	\$507.87	\$507.87	\$505.95	\$505.95	\$593.30	\$593.30	\$629.42	\$629.42
40	\$616.25	\$616.25	\$514.31	\$514.31	\$512.36	\$512.36	\$600.83	\$600.83	\$637.40	\$637.40
41	\$627.82	\$627.82	\$523.96	\$523.96	\$521.98	\$521.98	\$612.11	\$612.11	\$649.37	\$649.37
42	\$638.92	\$638.92	\$533.22	\$533.22	\$531.21	\$531.21	\$622.92	\$622.92	\$660.84	\$660.84
43	\$654.35	\$654.35	\$546.10	\$546.10	\$544.03	\$544.03	\$637.97	\$637.97	\$676.80	\$676.80
44	\$673.63	\$673.63	\$562.19	\$562.19	\$560.07	\$560.07	\$656.77	\$656.77	\$696.75	\$696.75
45	\$696.30	\$696.30	\$581.11	\$581.11	\$578.91	\$578.91	\$678.87	\$678.87	\$720.20	\$720.20
46	\$723.30	\$723.30	\$603.65	\$603.65	\$601.37	\$601.37	\$705.20	\$705.20	\$748.13	\$748.13
47	\$753.68	\$753.68	\$629.00	\$629.00	\$626.62	\$626.62	\$734.81	\$734.81	\$779.55	\$779.55
48	\$788.40	\$788.40	\$657.97	\$657.97	\$655.49	\$655.49	\$768.66	\$768.66	\$815.46	\$815.46
49	\$822.63	\$822.63	\$686.55	\$686.55	\$683.95	\$683.95	\$802.04	\$802.04	\$850.87	\$850.87
50	\$861.21	\$861.21	\$718.74	\$718.74	\$716.03	\$716.03	\$839.65	\$839.65	\$890.77	\$890.77
51	\$899.30	\$899.30	\$750.53	\$750.53	\$747.70	\$747.70	\$876.79	\$876.79	\$930.17	\$930.17
52	\$941.25	\$941.25	\$785.54	\$785.54	\$782.58	\$782.58	\$917.69	\$917.69	\$973.56	\$973.56
53	\$983.69	\$983.69	\$820.96	\$820.96	\$817.86	\$817.86	\$959.07	\$959.07	\$1,017.45	\$1,017.45
54	\$1,029.50	\$1,029.50	\$859.19	\$859.19	\$855.94	\$855.94	\$1,003.73	\$1,003.73	\$1,064.83	\$1,064.83
55	\$1,075.31	\$1,075.31	\$897.42	\$897.42	\$894.03	\$894.03	\$1,048.39	\$1,048.39	\$1,112.21	\$1,112.21
56	\$1,124.97	\$1,124.97	\$938.87	\$938.87	\$935.32	\$935.32	\$1,096.81	\$1,096.81	\$1,163.58	\$1,163.58
57	\$1,175.12	\$1,175.12	\$980.72	\$980.72	\$977.02	\$977.02	\$1,145.71	\$1,145.71	\$1,215.45	\$1,215.45
58	\$1,228.65	\$1,228.65	\$1,025.39	\$1,025.39	\$1,021.52	\$1,021.52	\$1,197.89	\$1,197.89	\$1,270.82	\$1,270.82
59	\$1,255.17	\$1,255.17	\$1,047.53	\$1,047.53	\$1,043.57	\$1,043.57	\$1,223.75	\$1,223.75	\$1,298.25	\$1,298.25
60	\$1,308.69	\$1,308.69	\$1,092.20	\$1,092.20	\$1,088.07	\$1,088.07	\$1,275.93	\$1,275.93	\$1,353.61	\$1,353.61
61	\$1,354.98	\$1,354.98	\$1,130.83	\$1,130.83	\$1,126.56	\$1,126.56	\$1,321.07	\$1,321.07	\$1,401.49	\$1,401.49
62	\$1,385.36	\$1,385.36	\$1,156.18	\$1,156.18	\$1,151.81	\$1,151.81	\$1,350.68	\$1,350.68	\$1,432.91	\$1,432.91
63	\$1,423.45	\$1,423.45	\$1,187.97	\$1,187.97	\$1,183.49	\$1,183.49	\$1,387.82	\$1,387.82	\$1,472.31	\$1,472.31
64+	\$1,446.60	\$1,446.60	\$1,207.29	\$1,207.29	\$1,202.73	\$1,202.73	\$1,410.39	\$1,410.39	\$1,496.25	\$1,496.25

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

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	24872PA0030005		24872PA0030009		24872PA0030002		24872PA0030003		24872PA0030005	
Plan Marketing Name =>	UHC Navigate Silver 3500		UHC Navigate HSA Silver 3500		UHC Navigate Gold 1000		UHC Navigate Gold 500		UHC Navigate Silver 3500	
Form # =>	COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA	
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 8		Rating Area 8		Rating Area 8	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Silver		Silver		Gold		Gold		Silver	
Deductible =>	3500		3500		1000		500		3500	
Coinsurance =>	0.2		0		0.2		0		0.2	
Copays =>	\$40-\$80/\$120		\$30-\$60/\$100		\$25-\$50/\$90		\$30-\$60/\$100		\$40-\$80/\$120	
OOP Maximum =>	9200		7000		7000		7000		9200	
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	\$318.42	\$318.42	\$317.22	\$317.22	\$337.76	\$337.76	\$358.32	\$358.32	\$299.05	\$299.05
15	\$346.73	\$346.73	\$345.42	\$345.42	\$367.79	\$367.79	\$390.17	\$390.17	\$325.63	\$325.63
16	\$357.55	\$357.55	\$356.20	\$356.20	\$379.27	\$379.27	\$402.35	\$402.35	\$335.79	\$335.79
17	\$368.37	\$368.37	\$366.98	\$366.98	\$390.75	\$390.75	\$414.53	\$414.53	\$345.96	\$345.96
18	\$380.03	\$380.03	\$378.59	\$378.59	\$403.11	\$403.11	\$427.64	\$427.64	\$356.90	\$356.90
19	\$391.68	\$391.68	\$390.20	\$390.20	\$415.47	\$415.47	\$440.75	\$440.75	\$367.85	\$367.85
20	\$403.75	\$403.75	\$402.23	\$402.23	\$428.27	\$428.27	\$454.34	\$454.34	\$379.18	\$379.18
21	\$416.24	\$416.24	\$414.67	\$414.67	\$441.52	\$441.52	\$468.39	\$468.39	\$390.91	\$390.91
22	\$416.24	\$416.24	\$414.67	\$414.67	\$441.52	\$441.52	\$468.39	\$468.39	\$390.91	\$390.91
23	\$416.24	\$416.24	\$414.67	\$414.67	\$441.52	\$441.52	\$468.39	\$468.39	\$390.91	\$390.91
24	\$416.24	\$416.24	\$414.67	\$414.67	\$441.52	\$441.52	\$468.39	\$468.39	\$390.91	\$390.91
25	\$417.90	\$417.90	\$416.33	\$416.33	\$443.29	\$443.29	\$470.26	\$470.26	\$392.47	\$392.47
26	\$426.23	\$426.23	\$424.62	\$424.62	\$452.12	\$452.12	\$479.63	\$479.63	\$400.29	\$400.29
27	\$436.22	\$436.22	\$434.57	\$434.57	\$462.71	\$462.71	\$490.87	\$490.87	\$409.67	\$409.67
28	\$452.45	\$452.45	\$450.75	\$450.75	\$479.93	\$479.93	\$509.14	\$509.14	\$424.92	\$424.92
29	\$465.77	\$465.77	\$464.02	\$464.02	\$494.06	\$494.06	\$524.13	\$524.13	\$437.43	\$437.43
30	\$472.43	\$472.43	\$470.65	\$470.65	\$501.13	\$501.13	\$531.62	\$531.62	\$443.68	\$443.68
31	\$482.42	\$482.42	\$480.60	\$480.60	\$511.72	\$511.72	\$542.86	\$542.86	\$453.06	\$453.06
32	\$492.41	\$492.41	\$490.55	\$490.55	\$522.32	\$522.32	\$554.11	\$554.11	\$462.45	\$462.45
33	\$498.66	\$498.66	\$496.77	\$496.77	\$528.94	\$528.94	\$561.13	\$561.13	\$468.31	\$468.31
34	\$505.32	\$505.32	\$503.41	\$503.41	\$536.01	\$536.01	\$568.63	\$568.63	\$474.56	\$474.56
35	\$508.65	\$508.65	\$506.73	\$506.73	\$539.54	\$539.54	\$572.37	\$572.37	\$477.69	\$477.69
36	\$511.98	\$511.98	\$510.04	\$510.04	\$543.07	\$543.07	\$576.12	\$576.12	\$480.82	\$480.82
37	\$515.31	\$515.31	\$513.36	\$513.36	\$546.60	\$546.60	\$579.87	\$579.87	\$483.95	\$483.95
38	\$518.64	\$518.64	\$516.68	\$516.68	\$550.13	\$550.13	\$583.61	\$583.61	\$487.07	\$487.07
39	\$525.29	\$525.29	\$523.31	\$523.31	\$557.20	\$557.20	\$591.11	\$591.11	\$493.33	\$493.33
40	\$531.95	\$531.95	\$529.95	\$529.95	\$564.26	\$564.26	\$598.60	\$598.60	\$499.58	\$499.58
41	\$541.94	\$541.94	\$539.90	\$539.90	\$574.86	\$574.86	\$609.84	\$609.84	\$508.96	\$508.96
42	\$551.52	\$551.52	\$549.44	\$549.44	\$585.01	\$585.01	\$620.62	\$620.62	\$517.96	\$517.96
43	\$564.84	\$564.84	\$562.71	\$562.71	\$599.14	\$599.14	\$635.61	\$635.61	\$530.46	\$530.46
44	\$581.49	\$581.49	\$579.29	\$579.29	\$616.80	\$616.80	\$654.34	\$654.34	\$546.10	\$546.10
45	\$601.05	\$601.05	\$598.78	\$598.78	\$637.55	\$637.55	\$676.36	\$676.36	\$564.47	\$564.47
46	\$624.36	\$624.36	\$622.01	\$622.01	\$662.28	\$662.28	\$702.59	\$702.59	\$586.37	\$586.37
47	\$650.58	\$650.58	\$648.13	\$648.13	\$690.10	\$690.10	\$732.09	\$732.09	\$610.99	\$610.99
48	\$680.55	\$680.55	\$677.99	\$677.99	\$721.89	\$721.89	\$765.82	\$765.82	\$639.14	\$639.14
49	\$710.11	\$710.11	\$707.43	\$707.43	\$753.23	\$753.23	\$799.07	\$799.07	\$666.89	\$666.89
50	\$743.40	\$743.40	\$740.60	\$740.60	\$788.55	\$788.55	\$836.54	\$836.54	\$698.17	\$698.17
51	\$776.29	\$776.29	\$773.36	\$773.36	\$823.43	\$823.43	\$873.55	\$873.55	\$729.05	\$729.05
52	\$812.50	\$812.50	\$809.44	\$809.44	\$861.85	\$861.85	\$914.30	\$914.30	\$763.06	\$763.06
53	\$849.13	\$849.13	\$845.93	\$845.93	\$900.70	\$900.70	\$955.52	\$955.52	\$797.46	\$797.46
54	\$888.67	\$888.67	\$885.32	\$885.32	\$942.65	\$942.65	\$1,000.01	\$1,000.01	\$834.59	\$834.59
55	\$928.22	\$928.22	\$924.71	\$924.71	\$984.59	\$984.59	\$1,044.51	\$1,044.51	\$871.73	\$871.73
56	\$971.09	\$971.09	\$967.43	\$967.43	\$1,030.07	\$1,030.07	\$1,092.75	\$1,092.75	\$911.99	\$911.99
57	\$1,014.38	\$1,014.38	\$1,010.55	\$1,010.55	\$1,075.98	\$1,075.98	\$1,141.47	\$1,141.47	\$952.65	\$952.65
58	\$1,060.58	\$1,060.58	\$1,056.58	\$1,056.58	\$1,124.99	\$1,124.99	\$1,193.46	\$1,193.46	\$996.04	\$996.04
59	\$1,083.47	\$1,083.47	\$1,079.39	\$1,079.39	\$1,149.28	\$1,149.28	\$1,219.22	\$1,219.22	\$1,017.54	\$1,017.54
60	\$1,129.68	\$1,129.68	\$1,125.41	\$1,125.41	\$1,198.29	\$1,198.29	\$1,271.21	\$1,271.21	\$1,060.93	\$1,060.93
61	\$1,169.63	\$1,169.63	\$1,165.22	\$1,165.22	\$1,240.67	\$1,240.67	\$1,316.18	\$1,316.18	\$1,098.46	\$1,098.46
62	\$1,195.86	\$1,195.86	\$1,191.35	\$1,191.35	\$1,268.49	\$1,268.49	\$1,345.68	\$1,345.68	\$1,123.08	\$1,123.08
63	\$1,228.74	\$1,228.74	\$1,224.11	\$1,224.11	\$1,303.37	\$1,303.37	\$1,382.69	\$1,382.69	\$1,153.97	\$1,153.97
64+	\$1,248.72	\$1,248.72	\$1,244.01	\$1,244.01	\$1,324.56	\$1,324.56	\$1,405.17	\$1,405.17	\$1,172.73	\$1,172.73

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

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	24872PA0030009		24872PA0030002		24872PA0030003		24872PA0030005		24872PA0030009	
Plan Marketing Name =>	UHC Navigate HSA Silver 3500		UHC Navigate Gold 1000		UHC Navigate Gold 500		UHC Navigate Silver 3500		UHC Navigate HSA Silver 3500	
Form # =>	COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA	
Rating Area =>	Rating Area 8		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Silver		Gold		Gold		Silver		Silver	
Deductible =>	3500		1000		500		3500		3500	
Coinsurance =>	0		0.2		0		0.2		0	
Copays =>	\$30-\$60/\$100		\$25-\$50/\$90		\$30-\$60/\$100		\$40-\$80/\$120		\$30-\$60/\$100	
OOP Maximum =>	7000		7000		7000		9200		7000	
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	\$297.91	\$297.91	\$352.96	\$352.96	\$374.44	\$374.44	\$312.49	\$312.49	\$311.31	\$311.31
15	\$324.40	\$324.40	\$384.33	\$384.33	\$407.72	\$407.72	\$340.27	\$340.27	\$338.98	\$338.98
16	\$334.52	\$334.52	\$396.33	\$396.33	\$420.45	\$420.45	\$350.89	\$350.89	\$349.56	\$349.56
17	\$344.65	\$344.65	\$408.32	\$408.32	\$433.17	\$433.17	\$361.51	\$361.51	\$360.14	\$360.14
18	\$355.55	\$355.55	\$421.24	\$421.24	\$446.88	\$446.88	\$372.95	\$372.95	\$371.54	\$371.54
19	\$366.45	\$366.45	\$434.16	\$434.16	\$460.58	\$460.58	\$384.39	\$384.39	\$382.93	\$382.93
20	\$377.75	\$377.75	\$447.54	\$447.54	\$474.78	\$474.78	\$396.24	\$396.24	\$394.73	\$394.73
21	\$389.43	\$389.43	\$461.38	\$461.38	\$489.46	\$489.46	\$408.49	\$408.49	\$406.94	\$406.94
22	\$389.43	\$389.43	\$461.38	\$461.38	\$489.46	\$489.46	\$408.49	\$408.49	\$406.94	\$406.94
23	\$389.43	\$389.43	\$461.38	\$461.38	\$489.46	\$489.46	\$408.49	\$408.49	\$406.94	\$406.94
24	\$389.43	\$389.43	\$461.38	\$461.38	\$489.46	\$489.46	\$408.49	\$408.49	\$406.94	\$406.94
25	\$390.99	\$390.99	\$463.23	\$463.23	\$491.42	\$491.42	\$410.12	\$410.12	\$408.57	\$408.57
26	\$398.78	\$398.78	\$472.45	\$472.45	\$501.21	\$501.21	\$418.29	\$418.29	\$416.71	\$416.71
27	\$408.12	\$408.12	\$483.53	\$483.53	\$512.95	\$512.95	\$428.10	\$428.10	\$426.47	\$426.47
28	\$423.31	\$423.31	\$501.52	\$501.52	\$532.04	\$532.04	\$444.03	\$444.03	\$442.34	\$442.34
29	\$435.77	\$435.77	\$516.28	\$516.28	\$547.71	\$547.71	\$457.10	\$457.10	\$455.37	\$455.37
30	\$442.00	\$442.00	\$523.67	\$523.67	\$555.54	\$555.54	\$463.64	\$463.64	\$461.88	\$461.88
31	\$451.35	\$451.35	\$534.74	\$534.74	\$567.28	\$567.28	\$473.44	\$473.44	\$471.64	\$471.64
32	\$460.70	\$460.70	\$545.81	\$545.81	\$579.03	\$579.03	\$483.24	\$483.24	\$481.41	\$481.41
33	\$466.54	\$466.54	\$552.73	\$552.73	\$586.37	\$586.37	\$489.37	\$489.37	\$487.51	\$487.51
34	\$472.77	\$472.77	\$560.12	\$560.12	\$594.20	\$594.20	\$495.91	\$495.91	\$494.03	\$494.03
35	\$475.88	\$475.88	\$563.81	\$563.81	\$598.12	\$598.12	\$499.17	\$499.17	\$497.28	\$497.28
36	\$479.00	\$479.00	\$567.50	\$567.50	\$602.04	\$602.04	\$502.44	\$502.44	\$500.54	\$500.54
37	\$482.11	\$482.11	\$571.19	\$571.19	\$605.95	\$605.95	\$505.71	\$505.71	\$503.79	\$503.79
38	\$485.23	\$485.23	\$574.88	\$574.88	\$609.87	\$609.87	\$508.98	\$508.98	\$507.05	\$507.05
39	\$491.46	\$491.46	\$582.26	\$582.26	\$617.70	\$617.70	\$515.51	\$515.51	\$513.56	\$513.56
40	\$497.69	\$497.69	\$589.64	\$589.64	\$625.53	\$625.53	\$522.05	\$522.05	\$520.07	\$520.07
41	\$507.04	\$507.04	\$600.72	\$600.72	\$637.28	\$637.28	\$531.85	\$531.85	\$529.84	\$529.84
42	\$515.99	\$515.99	\$611.33	\$611.33	\$648.53	\$648.53	\$541.25	\$541.25	\$539.20	\$539.20
43	\$528.46	\$528.46	\$626.09	\$626.09	\$664.20	\$664.20	\$554.32	\$554.32	\$552.22	\$552.22
44	\$544.03	\$544.03	\$644.55	\$644.55	\$683.78	\$683.78	\$570.66	\$570.66	\$568.50	\$568.50
45	\$562.34	\$562.34	\$666.23	\$666.23	\$706.78	\$706.78	\$589.86	\$589.86	\$587.62	\$587.62
46	\$584.15	\$584.15	\$692.07	\$692.07	\$734.19	\$734.19	\$612.74	\$612.74	\$610.41	\$610.41
47	\$608.68	\$608.68	\$721.14	\$721.14	\$765.03	\$765.03	\$638.47	\$638.47	\$636.05	\$636.05
48	\$636.72	\$636.72	\$754.36	\$754.36	\$800.27	\$800.27	\$667.88	\$667.88	\$665.35	\$665.35
49	\$664.37	\$664.37	\$787.11	\$787.11	\$835.02	\$835.02	\$696.88	\$696.88	\$694.24	\$694.24
50	\$695.52	\$695.52	\$824.02	\$824.02	\$874.18	\$874.18	\$729.56	\$729.56	\$726.79	\$726.79
51	\$726.29	\$726.29	\$860.47	\$860.47	\$912.84	\$912.84	\$761.83	\$761.83	\$758.94	\$758.94
52	\$760.17	\$760.17	\$900.61	\$900.61	\$955.43	\$955.43	\$797.37	\$797.37	\$794.35	\$794.35
53	\$794.44	\$794.44	\$941.22	\$941.22	\$998.50	\$998.50	\$833.32	\$833.32	\$830.16	\$830.16
54	\$831.43	\$831.43	\$985.05	\$985.05	\$1,045.00	\$1,045.00	\$872.13	\$872.13	\$868.82	\$868.82
55	\$868.43	\$868.43	\$1,028.88	\$1,028.88	\$1,091.50	\$1,091.50	\$910.93	\$910.93	\$907.48	\$907.48
56	\$908.54	\$908.54	\$1,076.40	\$1,076.40	\$1,141.91	\$1,141.91	\$953.01	\$953.01	\$949.39	\$949.39
57	\$949.04	\$949.04	\$1,124.38	\$1,124.38	\$1,192.81	\$1,192.81	\$995.49	\$995.49	\$991.71	\$991.71
58	\$992.27	\$992.27	\$1,175.60	\$1,175.60	\$1,247.14	\$1,247.14	\$1,040.83	\$1,040.83	\$1,036.88	\$1,036.88
59	\$1,013.69	\$1,013.69	\$1,200.97	\$1,200.97	\$1,274.06	\$1,274.06	\$1,063.30	\$1,063.30	\$1,059.26	\$1,059.26
60	\$1,056.91	\$1,056.91	\$1,252.19	\$1,252.19	\$1,328.39	\$1,328.39	\$1,108.64	\$1,108.64	\$1,104.44	\$1,104.44
61	\$1,094.30	\$1,094.30	\$1,296.48	\$1,296.48	\$1,375.38	\$1,375.38	\$1,147.86	\$1,147.86	\$1,143.50	\$1,143.50
62	\$1,118.83	\$1,118.83	\$1,325.54	\$1,325.54	\$1,406.22	\$1,406.22	\$1,173.59	\$1,173.59	\$1,169.14	\$1,169.14
63	\$1,149.60	\$1,149.60	\$1,361.99	\$1,361.99	\$1,444.89	\$1,444.89	\$1,205.86	\$1,205.86	\$1,201.29	\$1,201.29
64+	\$1,168.29	\$1,168.29	\$1,384.14	\$1,384.14	\$1,468.38	\$1,468.38	\$1,225.47	\$1,225.47	\$1,220.82	\$1,220.82

UnitedHealthcare of Pennsylvania, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
24872PA0030001	UHC Navigate HSA Bronze 7100	HMO	Bronze	Off	UHCPA	1,2,3,4,5,6	RA 1-5 - All; RA 6 - Centre Only
24872PA0030002	UHC Navigate Gold 1000	HMO	Gold	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030003	UHC Navigate Gold 500	HMO	Gold	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030005	UHC Navigate Silver 3500	HMO	Silver	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030009	UHC Navigate HSA Silver 3500	HMO	Silver	Off	UHCPA	3,6,7,8,9	All - Except Centre

Company Name UnitedHealthcare of Pennsylvania, Inc.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2024 Number of Covered Lives by Rating County

RATING AREA 1

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0
					Crawford	Clarion
24872PA0030001	UHC Navigate HSA Bronze 7100	HMO	Bronze	Off	\$332.13	\$332.13
24872PA0030002	UHC Navigate Gold 1000	HMO	Gold	Off		
24872PA0030003	UHC Navigate Gold 500	HMO	Gold	Off		
24872PA0030005	UHC Navigate Silver 3500	HMO	Silver	Off		
24872PA0030009	UHC Navigate HSA Silver 3500	HMO	Silver	Off		

0	0	0	0	0	2
Erie	Forest	Mckean	Mercer	Venango	Warren
\$332.13	\$332.13	\$332.13	\$332.13	\$332.13	\$332.13

RATING AREA 2

0	0	0
Elk	Cameron	Potter
\$325.68	\$325.68	\$325.68

RATING AREA 3

0	3	0
Bradford	Carbon	Clinton
\$390.36	\$390.36	\$390.36
\$465.73	\$465.73	\$465.73
\$494.07	\$494.07	\$494.07
\$412.34	\$412.34	\$412.34
\$410.78	\$410.78	\$410.78

7	10	0	6	0	16	0	0	0	0
Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$390.36	\$390.36	\$390.36	\$390.36	\$390.36	\$390.36	\$390.36	\$390.36	\$390.36	\$390.36
\$465.73	\$465.73	\$465.73	\$465.73	\$465.73	\$465.73	\$465.73	\$465.73	\$465.73	\$465.73
\$494.07	\$494.07	\$494.07	\$494.07	\$494.07	\$494.07	\$494.07	\$494.07	\$494.07	\$494.07
\$412.34	\$412.34	\$412.34	\$412.34	\$412.34	\$412.34	\$412.34	\$412.34	\$412.34	\$412.34
\$410.78	\$410.78	\$410.78	\$410.78	\$410.78	\$410.78	\$410.78	\$410.78	\$410.78	\$410.78

RATING AREA 4

6	0
Allegheny	Armstrong
\$368.04	\$368.04

0	2	0	0	0	0	0	1
Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
\$368.04	\$368.04	\$368.04	\$368.04	\$368.04	\$368.04	\$368.04	\$368.04

RATING AREA 5

0	0	0	0
Bedford	Blair	Clearfield	Cambria
\$368.84	\$368.84	\$368.84	\$368.84

0	0	0
Huntingdon	Jefferson	Somerset

\$368.84 \$368.84 \$368.84

RATING AREA 6

9	0	22	2	0	47	0	37
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill

\$380.98

\$454.54	\$454.54	\$454.54	\$454.54	\$454.54	\$454.54	\$454.54	\$454.54
\$482.20	\$482.20	\$482.20	\$482.20	\$482.20	\$482.20	\$482.20	\$482.20
\$402.43	\$402.43	\$402.43	\$402.43	\$402.43	\$402.43	\$402.43	\$402.43
\$400.91	\$400.91	\$400.91	\$400.91	\$400.91	\$400.91	\$400.91	\$400.91

		RATING AREA 7				RATING AREA 8			
0	0	4	7	36	15	284	108	147	52
Snyder	Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery
\$454.54	\$454.54	\$470.13	\$470.13	\$470.13	\$470.13	\$441.52	\$441.52	\$441.52	\$441.52
\$482.20	\$482.20	\$498.75	\$498.75	\$498.75	\$498.75	\$468.39	\$468.39	\$468.39	\$468.39
\$402.43	\$402.43	\$416.24	\$416.24	\$416.24	\$416.24	\$390.91	\$390.91	\$390.91	\$390.91
\$400.91	\$400.91	\$414.67	\$414.67	\$414.67	\$414.67	\$389.43	\$389.43	\$389.43	\$389.43

RATING AREA 9

194	9	15	3	5	8	2	0
Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

\$441.52	\$461.38	\$461.38	\$461.38	\$461.38	\$461.38	\$461.38	461.38
\$468.39	\$489.46	\$489.46	\$489.46	\$489.46	\$489.46	\$489.46	489.46
\$390.91	\$408.49	\$408.49	\$408.49	\$408.49	\$408.49	\$408.49	408.49
\$389.43	\$406.94	\$406.94	\$406.94	\$406.94	\$406.94	\$406.94	406.94

UnitedHealthcare of Pennsylvania, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
24872PA0030001	UHC Navigate HSA Bronze 7100	HMO	Bronze	Off	UHCPA	1,2,3,4,5,6	RA 1-5 - All; RA 6 - Centre Only
24872PA0030002	UHC Navigate Gold 1000	HMO	Gold	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030003	UHC Navigate Gold 500	HMO	Gold	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030005	UHC Navigate Silver 3500	HMO	Silver	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030009	UHC Navigate HSA Silver 3500	HMO	Silver	Off	UHCPA	3,6,7,8,9	All - Except Centre

Company Name

UnitedHealthcare of Pennsylvania, Inc.

Market

Small Group

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

RATING AREA 1

05-01-2024 Number of Covered Lives by Rating County

0	0	0
Crawford	Clarion	Erie

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
24872PA0030001	UHC Navigate HSA Bronze 7100	HMO	Bronze	Off
24872PA0030002	UHC Navigate Gold 1000	HMO	Gold	Off
24872PA0030003	UHC Navigate Gold 500	HMO	Gold	Off
24872PA0030005	UHC Navigate Silver 3500	HMO	Silver	Off
24872PA0030009	UHC Navigate HSA Silver 3500	HMO	Silver	Off

\$339.44 \$339.44 \$339.44

0	0	0	0	2
Forest	Mckean	Mercer	Venango	Warren

\$339.44 \$339.44 \$339.44 \$339.44 \$339.44

RATING AREA 2

0	0	0
Elk	Cameron	Potter

\$332.84 \$332.84 \$332.84

RATING AREA 3

0	3	0	7
Bradford	Carbon	Clinton	Lackawanna

\$398.95 \$398.95 \$398.95 \$398.95
 \$475.97 \$475.97 \$475.97 \$475.97
 \$504.94 \$504.94 \$504.94 \$504.94
 \$421.41 \$421.41 \$421.41 \$421.41
 \$419.82 \$419.82 \$419.82 \$419.82

10	0	6	0	16	0	0	0	0
Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming

\$398.95	\$398.95	\$398.95	\$398.95	\$398.95	\$398.95	\$398.95	\$398.95	\$398.95
\$475.97	\$475.97	\$475.97	\$475.97	\$475.97	\$475.97	\$475.97	\$475.97	\$475.97
\$504.94	\$504.94	\$504.94	\$504.94	\$504.94	\$504.94	\$504.94	\$504.94	\$504.94
\$421.41	\$421.41	\$421.41	\$421.41	\$421.41	\$421.41	\$421.41	\$421.41	\$421.41
\$419.82	\$419.82	\$419.82	\$419.82	\$419.82	\$419.82	\$419.82	\$419.82	\$419.82

RATING AREA 4

6	0	0	2
Allegheny	Armstrong	Beaver	Butler

\$376.13	\$376.13	\$376.13	\$376.13
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0	0	0	0	0	1
Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
\$376.13	\$376.13	\$376.13	\$376.13	\$376.13	\$376.13

RATING AREA 5

0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson
\$376.96	\$376.96	\$376.96	\$376.96	\$376.96	\$376.96

RATING AREA 7

4	7	36	15
Adams	Berks	Lancaster	York

\$480.48	\$480.48	\$480.48	\$480.48
\$509.72	\$509.72	\$509.72	\$509.72
\$425.40	\$425.40	\$425.40	\$425.40
\$423.79	\$423.79	\$423.79	\$423.79

RATING AREA 8

284	108	147	52	194
Bucks	Chester	Delaware	Montgomery	Philadelphia

\$451.23	\$451.23	\$451.23	\$451.23	\$451.23
\$478.70	\$478.70	\$478.70	\$478.70	\$478.70
\$399.51	\$399.51	\$399.51	\$399.51	\$399.51
\$398.00	\$398.00	\$398.00	\$398.00	\$398.00

Company Name: **UnitedHealthcare of Pennsylvania,**
 Market: **Small Group**
 Product: **HMO**
 Effective Date of Rates: **July 1, 2025**

Ending date of Rates: **September 30, 2025**

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	24872PA0030001		24872PA0030001		24872PA0030001		24872PA0030002		24872PA0030003	
Plan Marketing Name =>	UHC Navigate HSA Bronze 7100		UHC Navigate HSA Bronze 7100		UHC Navigate HSA Bronze 7100		UHC Navigate Gold 1000		UHC Navigate Gold 500	
Form # =>	COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA	
Rating Area =>	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 3		Rating Area 3	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Bronze		Bronze		Bronze		Gold		Gold	
Deductible =>	7100		7100		7100		1000		500	
Coinsurance =>	0		0		0		0.2		0	
Copays =>	D&C-D&C		D&C-D&C		D&C-D&C		\$25-\$50/\$90		\$30-\$60/\$100	
OOP Maximum =>	7100		7100		7100		7000		7000	
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	\$265.52	\$265.52	\$260.35	\$260.35	\$312.07	\$312.07	\$372.31	\$372.31	\$394.98	\$394.98
15	\$289.12	\$289.12	\$283.49	\$283.49	\$339.81	\$339.81	\$405.40	\$405.40	\$430.09	\$430.09
16	\$298.14	\$298.14	\$292.34	\$292.34	\$350.41	\$350.41	\$418.06	\$418.06	\$443.51	\$443.51
17	\$307.17	\$307.17	\$301.19	\$301.19	\$361.02	\$361.02	\$430.71	\$430.71	\$456.93	\$456.93
18	\$316.88	\$316.88	\$310.72	\$310.72	\$372.44	\$372.44	\$444.34	\$444.34	\$471.39	\$471.39
19	\$326.60	\$326.60	\$320.25	\$320.25	\$383.86	\$383.86	\$457.97	\$457.97	\$485.85	\$485.85
20	\$336.67	\$336.67	\$330.12	\$330.12	\$395.69	\$395.69	\$472.08	\$472.08	\$500.82	\$500.82
21	\$347.08	\$347.08	\$340.33	\$340.33	\$407.93	\$407.93	\$486.68	\$486.68	\$516.31	\$516.31
22	\$347.08	\$347.08	\$340.33	\$340.33	\$407.93	\$407.93	\$486.68	\$486.68	\$516.31	\$516.31
23	\$347.08	\$347.08	\$340.33	\$340.33	\$407.93	\$407.93	\$486.68	\$486.68	\$516.31	\$516.31
24	\$347.08	\$347.08	\$340.33	\$340.33	\$407.93	\$407.93	\$486.68	\$486.68	\$516.31	\$516.31
25	\$348.47	\$348.47	\$341.69	\$341.69	\$409.56	\$409.56	\$488.63	\$488.63	\$518.38	\$518.38
26	\$355.41	\$355.41	\$348.50	\$348.50	\$417.72	\$417.72	\$498.36	\$498.36	\$528.70	\$528.70
27	\$363.74	\$363.74	\$356.67	\$356.67	\$427.51	\$427.51	\$510.04	\$510.04	\$541.09	\$541.09
28	\$377.28	\$377.28	\$369.94	\$369.94	\$443.42	\$443.42	\$529.02	\$529.02	\$561.23	\$561.23
29	\$388.38	\$388.38	\$380.83	\$380.83	\$456.47	\$456.47	\$544.59	\$544.59	\$577.75	\$577.75
30	\$393.94	\$393.94	\$386.27	\$386.27	\$463.00	\$463.00	\$552.38	\$552.38	\$586.01	\$586.01
31	\$402.27	\$402.27	\$394.44	\$394.44	\$472.79	\$472.79	\$564.06	\$564.06	\$598.40	\$598.40
32	\$410.60	\$410.60	\$402.61	\$402.61	\$482.58	\$482.58	\$575.74	\$575.74	\$610.79	\$610.79
33	\$415.80	\$415.80	\$407.72	\$407.72	\$488.70	\$488.70	\$583.04	\$583.04	\$618.54	\$618.54
34	\$421.36	\$421.36	\$413.16	\$413.16	\$495.23	\$495.23	\$590.83	\$590.83	\$626.80	\$626.80
35	\$424.13	\$424.13	\$415.88	\$415.88	\$498.49	\$498.49	\$594.72	\$594.72	\$630.93	\$630.93
36	\$426.91	\$426.91	\$418.61	\$418.61	\$501.75	\$501.75	\$598.62	\$598.62	\$635.06	\$635.06
37	\$429.69	\$429.69	\$421.33	\$421.33	\$505.02	\$505.02	\$602.51	\$602.51	\$639.19	\$639.19
38	\$432.46	\$432.46	\$424.05	\$424.05	\$508.28	\$508.28	\$606.40	\$606.40	\$643.32	\$643.32
39	\$438.01	\$438.01	\$429.50	\$429.50	\$514.81	\$514.81	\$614.19	\$614.19	\$651.58	\$651.58
40	\$443.57	\$443.57	\$434.94	\$434.94	\$521.33	\$521.33	\$621.98	\$621.98	\$659.84	\$659.84
41	\$451.90	\$451.90	\$443.11	\$443.11	\$531.12	\$531.12	\$633.66	\$633.66	\$672.24	\$672.24
42	\$459.88	\$459.88	\$450.94	\$450.94	\$540.51	\$540.51	\$644.85	\$644.85	\$684.11	\$684.11
43	\$470.99	\$470.99	\$461.83	\$461.83	\$553.56	\$553.56	\$660.42	\$660.42	\$700.63	\$700.63
44	\$484.87	\$484.87	\$475.44	\$475.44	\$569.88	\$569.88	\$679.89	\$679.89	\$721.29	\$721.29
45	\$501.18	\$501.18	\$491.44	\$491.44	\$589.05	\$589.05	\$702.77	\$702.77	\$745.55	\$745.55
46	\$520.62	\$520.62	\$510.50	\$510.50	\$611.90	\$611.90	\$730.02	\$730.02	\$774.47	\$774.47
47	\$542.49	\$542.49	\$531.94	\$531.94	\$637.59	\$637.59	\$760.68	\$760.68	\$806.99	\$806.99
48	\$567.48	\$567.48	\$556.44	\$556.44	\$666.97	\$666.97	\$795.72	\$795.72	\$844.17	\$844.17
49	\$592.12	\$592.12	\$580.60	\$580.60	\$695.93	\$695.93	\$830.28	\$830.28	\$880.82	\$880.82
50	\$619.88	\$619.88	\$607.83	\$607.83	\$728.56	\$728.56	\$869.21	\$869.21	\$922.13	\$922.13
51	\$647.30	\$647.30	\$634.72	\$634.72	\$760.79	\$760.79	\$907.66	\$907.66	\$962.92	\$962.92
52	\$677.50	\$677.50	\$664.32	\$664.32	\$796.28	\$796.28	\$950.00	\$950.00	\$1,007.84	\$1,007.84
53	\$708.04	\$708.04	\$694.27	\$694.27	\$832.18	\$832.18	\$992.83	\$992.83	\$1,053.27	\$1,053.27
54	\$741.02	\$741.02	\$726.60	\$726.60	\$870.93	\$870.93	\$1,039.06	\$1,039.06	\$1,102.32	\$1,102.32
55	\$773.99	\$773.99	\$758.94	\$758.94	\$909.68	\$909.68	\$1,085.30	\$1,085.30	\$1,151.37	\$1,151.37
56	\$809.74	\$809.74	\$793.99	\$793.99	\$951.70	\$951.70	\$1,135.42	\$1,135.42	\$1,204.55	\$1,204.55
57	\$845.83	\$845.83	\$829.38	\$829.38	\$994.13	\$994.13	\$1,186.04	\$1,186.04	\$1,258.25	\$1,258.25
58	\$884.36	\$884.36	\$867.16	\$867.16	\$1,039.41	\$1,039.41	\$1,240.06	\$1,240.06	\$1,315.56	\$1,315.56
59	\$903.45	\$903.45	\$885.88	\$885.88	\$1,061.84	\$1,061.84	\$1,266.83	\$1,266.83	\$1,343.95	\$1,343.95
60	\$941.98	\$941.98	\$923.66	\$923.66	\$1,107.12	\$1,107.12	\$1,320.85	\$1,320.85	\$1,401.27	\$1,401.27
61	\$975.29	\$975.29	\$956.33	\$956.33	\$1,146.28	\$1,146.28	\$1,367.57	\$1,367.57	\$1,450.83	\$1,450.83
62	\$997.16	\$997.16	\$977.77	\$977.77	\$1,171.98	\$1,171.98	\$1,398.23	\$1,398.23	\$1,483.36	\$1,483.36
63	\$1,024.58	\$1,024.58	\$1,004.65	\$1,004.65	\$1,204.21	\$1,204.21	\$1,436.68	\$1,436.68	\$1,524.15	\$1,524.15
64+	\$1,041.24	\$1,041.24	\$1,020.99	\$1,020.99	\$1,223.79	\$1,223.79	\$1,460.04	\$1,460.04	\$1,548.93	\$1,548.93

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

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	24872PA0030005		24872PA0030009		24872PA0030002		24872PA0030003		24872PA0030005	
Plan Marketing Name =>	UHC Navigate Silver 3500		UHC Navigate HSA Silver 3500		UHC Navigate Gold 1000		UHC Navigate Gold 500		UHC Navigate Silver 3500	
Form # =>	COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA	
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 8		Rating Area 8		Rating Area 8	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Silver		Silver		Gold		Gold		Silver	
Deductible =>	3500		3500		1000		500		3500	
Coinsurance =>	0.2		0		0.2		0		0.2	
Copays =>	\$40-\$80/\$120		\$30-\$60/\$100		\$25-\$50/\$90		\$30-\$60/\$100		\$40-\$80/\$120	
OOP Maximum =>	9200		7000		7000		7000		9200	
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	\$332.75	\$332.75	\$331.50	\$331.50	\$352.96	\$352.96	\$374.44	\$374.44	\$312.50	\$312.50
15	\$362.33	\$362.33	\$360.96	\$360.96	\$384.34	\$384.34	\$407.73	\$407.73	\$340.28	\$340.28
16	\$373.64	\$373.64	\$372.23	\$372.23	\$396.33	\$396.33	\$420.45	\$420.45	\$350.90	\$350.90
17	\$384.95	\$384.95	\$383.50	\$383.50	\$408.33	\$408.33	\$433.18	\$433.18	\$361.52	\$361.52
18	\$397.13	\$397.13	\$395.63	\$395.63	\$421.25	\$421.25	\$446.89	\$446.89	\$372.96	\$372.96
19	\$409.31	\$409.31	\$407.76	\$407.76	\$434.17	\$434.17	\$460.59	\$460.59	\$384.40	\$384.40
20	\$421.92	\$421.92	\$420.33	\$420.33	\$447.55	\$447.55	\$474.79	\$474.79	\$396.25	\$396.25
21	\$434.97	\$434.97	\$433.33	\$433.33	\$461.39	\$461.39	\$489.47	\$489.47	\$408.50	\$408.50
22	\$434.97	\$434.97	\$433.33	\$433.33	\$461.39	\$461.39	\$489.47	\$489.47	\$408.50	\$408.50
23	\$434.97	\$434.97	\$433.33	\$433.33	\$461.39	\$461.39	\$489.47	\$489.47	\$408.50	\$408.50
24	\$434.97	\$434.97	\$433.33	\$433.33	\$461.39	\$461.39	\$489.47	\$489.47	\$408.50	\$408.50
25	\$436.71	\$436.71	\$435.06	\$435.06	\$463.24	\$463.24	\$491.43	\$491.43	\$410.13	\$410.13
26	\$445.41	\$445.41	\$443.73	\$443.73	\$472.46	\$472.46	\$501.22	\$501.22	\$418.30	\$418.30
27	\$455.85	\$455.85	\$454.13	\$454.13	\$483.54	\$483.54	\$512.96	\$512.96	\$428.11	\$428.11
28	\$472.81	\$472.81	\$471.03	\$471.03	\$501.53	\$501.53	\$532.05	\$532.05	\$444.04	\$444.04
29	\$486.73	\$486.73	\$484.90	\$484.90	\$516.30	\$516.30	\$547.72	\$547.72	\$457.11	\$457.11
30	\$493.69	\$493.69	\$491.83	\$491.83	\$523.68	\$523.68	\$555.55	\$555.55	\$463.65	\$463.65
31	\$504.13	\$504.13	\$502.23	\$502.23	\$534.75	\$534.75	\$567.30	\$567.30	\$473.45	\$473.45
32	\$514.57	\$514.57	\$512.63	\$512.63	\$545.82	\$545.82	\$579.04	\$579.04	\$483.26	\$483.26
33	\$521.09	\$521.09	\$519.13	\$519.13	\$552.75	\$552.75	\$586.39	\$586.39	\$489.38	\$489.38
34	\$528.05	\$528.05	\$526.06	\$526.06	\$560.13	\$560.13	\$594.22	\$594.22	\$495.92	\$495.92
35	\$531.53	\$531.53	\$529.53	\$529.53	\$563.82	\$563.82	\$598.13	\$598.13	\$499.19	\$499.19
36	\$535.01	\$535.01	\$533.00	\$533.00	\$567.51	\$567.51	\$602.05	\$602.05	\$502.46	\$502.46
37	\$538.49	\$538.49	\$536.46	\$536.46	\$571.20	\$571.20	\$605.96	\$605.96	\$505.72	\$505.72
38	\$541.97	\$541.97	\$539.93	\$539.93	\$574.89	\$574.89	\$609.88	\$609.88	\$508.99	\$508.99
39	\$548.93	\$548.93	\$546.86	\$546.86	\$582.27	\$582.27	\$617.71	\$617.71	\$515.53	\$515.53
40	\$555.89	\$555.89	\$553.80	\$553.80	\$589.66	\$589.66	\$625.54	\$625.54	\$522.06	\$522.06
41	\$566.33	\$566.33	\$564.20	\$564.20	\$600.73	\$600.73	\$637.29	\$637.29	\$531.87	\$531.87
42	\$576.34	\$576.34	\$574.16	\$574.16	\$611.34	\$611.34	\$648.55	\$648.55	\$541.26	\$541.26
43	\$590.25	\$590.25	\$588.03	\$588.03	\$626.11	\$626.11	\$664.21	\$664.21	\$554.33	\$554.33
44	\$607.65	\$607.65	\$605.36	\$605.36	\$644.56	\$644.56	\$683.79	\$683.79	\$570.67	\$570.67
45	\$628.10	\$628.10	\$625.73	\$625.73	\$666.25	\$666.25	\$706.79	\$706.79	\$589.87	\$589.87
46	\$652.46	\$652.46	\$650.00	\$650.00	\$692.09	\$692.09	\$734.21	\$734.21	\$612.75	\$612.75
47	\$679.86	\$679.86	\$677.29	\$677.29	\$721.15	\$721.15	\$765.04	\$765.04	\$638.49	\$638.49
48	\$711.18	\$711.18	\$708.49	\$708.49	\$754.37	\$754.37	\$800.28	\$800.28	\$667.90	\$667.90
49	\$742.06	\$742.06	\$739.26	\$739.26	\$787.13	\$787.13	\$835.04	\$835.04	\$696.90	\$696.90
50	\$776.86	\$776.86	\$773.93	\$773.93	\$824.04	\$824.04	\$874.19	\$874.19	\$729.58	\$729.58
51	\$811.22	\$811.22	\$808.16	\$808.16	\$860.49	\$860.49	\$912.86	\$912.86	\$761.85	\$761.85
52	\$849.06	\$849.06	\$845.86	\$845.86	\$900.63	\$900.63	\$955.45	\$955.45	\$797.39	\$797.39
53	\$887.34	\$887.34	\$883.99	\$883.99	\$941.24	\$941.24	\$998.52	\$998.52	\$833.34	\$833.34
54	\$928.66	\$928.66	\$925.16	\$925.16	\$985.07	\$985.07	\$1,045.02	\$1,045.02	\$872.15	\$872.15
55	\$969.98	\$969.98	\$966.33	\$966.33	\$1,028.90	\$1,028.90	\$1,091.52	\$1,091.52	\$910.96	\$910.96
56	\$1,014.79	\$1,014.79	\$1,010.96	\$1,010.96	\$1,076.42	\$1,076.42	\$1,141.93	\$1,141.93	\$953.03	\$953.03
57	\$1,060.02	\$1,060.02	\$1,056.03	\$1,056.03	\$1,124.41	\$1,124.41	\$1,192.84	\$1,192.84	\$995.51	\$995.51
58	\$1,108.30	\$1,108.30	\$1,104.12	\$1,104.12	\$1,175.62	\$1,175.62	\$1,247.17	\$1,247.17	\$1,040.86	\$1,040.86
59	\$1,132.23	\$1,132.23	\$1,127.96	\$1,127.96	\$1,201.00	\$1,201.00	\$1,274.09	\$1,274.09	\$1,063.33	\$1,063.33
60	\$1,180.51	\$1,180.51	\$1,176.06	\$1,176.06	\$1,252.21	\$1,252.21	\$1,328.42	\$1,328.42	\$1,108.67	\$1,108.67
61	\$1,222.27	\$1,222.27	\$1,217.66	\$1,217.66	\$1,296.51	\$1,296.51	\$1,375.41	\$1,375.41	\$1,147.89	\$1,147.89
62	\$1,249.67	\$1,249.67	\$1,244.96	\$1,244.96	\$1,325.57	\$1,325.57	\$1,406.25	\$1,406.25	\$1,173.62	\$1,173.62
63	\$1,284.03	\$1,284.03	\$1,279.19	\$1,279.19	\$1,362.02	\$1,362.02	\$1,444.92	\$1,444.92	\$1,205.89	\$1,205.89
64+	\$1,304.91	\$1,304.91	\$1,299.99	\$1,299.99	\$1,384.17	\$1,384.17	\$1,468.41	\$1,468.41	\$1,225.50	\$1,225.50

UnitedHealthcare of Pennsylvania, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
24872PA0030001	UHC Navigate HSA Bronze 7100	HMO	Bronze	Off	UHCPA	1,2,3,4,5,6	RA 1-5 - All; RA 6 - Centre Only
24872PA0030002	UHC Navigate Gold 1000	HMO	Gold	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030003	UHC Navigate Gold 500	HMO	Gold	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030005	UHC Navigate Silver 3500	HMO	Silver	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030009	UHC Navigate HSA Silver 3500	HMO	Silver	Off	UHCPA	3,6,7,8,9	All - Except Centre

Company Name UnitedHealthcare of Pennsylvania, Inc.

Market Small Group

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

08-01-2024 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
24872PA0030001	UHC Navigate HSA Bronze 7100	HMO	Bronze	Off
24872PA0030002	UHC Navigate Gold 1000	HMO	Gold	Off
24872PA0030003	UHC Navigate Gold 500	HMO	Gold	Off
24872PA0030005	UHC Navigate Silver 3500	HMO	Silver	Off
24872PA0030009	UHC Navigate HSA Silver 3500	HMO	Silver	Off

RATING AREA 1

0	0	0
Crawford	Clarion	Erie
\$347.08	\$347.08	\$347.08

0	0	0	0	2
Forest	Mckean	Mercer	Venango	Warren

\$347.08 \$347.08 \$347.08 \$347.08 \$347.08

RATING AREA 2

0	0	0
Elk	Cameron	Potter

\$340.33 \$340.33 \$340.33

RATING AREA 3

0	3	0	7
Bradford	Carbon	Clinton	Lackawanna

\$407.93 \$407.93 \$407.93 \$407.93
 \$486.68 \$486.68 \$486.68 \$486.68
 \$516.31 \$516.31 \$516.31 \$516.31
 \$430.90 \$430.90 \$430.90 \$430.90
 \$429.26 \$429.26 \$429.26 \$429.26

10	0	6	0	16	0	0	0	0
Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming

\$407.93	\$407.93	\$407.93	\$407.93	\$407.93	\$407.93	\$407.93	\$407.93	\$407.93
\$486.68	\$486.68	\$486.68	\$486.68	\$486.68	\$486.68	\$486.68	\$486.68	\$486.68
\$516.31	\$516.31	\$516.31	\$516.31	\$516.31	\$516.31	\$516.31	\$516.31	\$516.31
\$430.90	\$430.90	\$430.90	\$430.90	\$430.90	\$430.90	\$430.90	\$430.90	\$430.90
\$429.26	\$429.26	\$429.26	\$429.26	\$429.26	\$429.26	\$429.26	\$429.26	\$429.26

RATING AREA 4

6	0	0	2
Allegheny	Armstrong	Beaver	Butler

\$384.60	\$384.60	\$384.60	\$384.60
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0	0	0	0	0	1
Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
\$384.60	\$384.60	\$384.60	\$384.60	\$384.60	\$384.60

RATING AREA 5

0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson
\$385.44	\$385.44	\$385.44	\$385.44	\$385.44	\$385.44

RATING AREA 7

4	7	36	15
Adams	Berks	Lancaster	York

\$491.29	\$491.29	\$491.29	\$491.29
\$521.19	\$521.19	\$521.19	\$521.19
\$434.97	\$434.97	\$434.97	\$434.97
\$433.33	\$433.33	\$433.33	\$433.33

RATING AREA 8

284	108	147	52	194
Bucks	Chester	Delaware	Montgomery	Philadelphia

\$461.39	\$461.39	\$461.39	\$461.39	\$461.39
\$489.47	\$489.47	\$489.47	\$489.47	\$489.47
\$408.50	\$408.50	\$408.50	\$408.50	\$408.50
\$406.96	\$406.96	\$406.96	\$406.96	\$406.96

Company Name: **UnitedHealthcare of Pennsylvania,**
 Market: **Small Group**
 Product: **HMO**
 Effective Date of Rates: **October 1, 2025**

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

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	24872PA0030001		24872PA0030001		24872PA0030001		24872PA0030002		24872PA0030003	
Plan Marketing Name =>	UHC Navigate HSA Bronze 7100		UHC Navigate HSA Bronze 7100		UHC Navigate HSA Bronze 7100		UHC Navigate Gold 1000		UHC Navigate Gold 500	
Form # =>	COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA	
Rating Area =>	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 3		Rating Area 3	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Bronze		Bronze		Bronze		Gold		Gold	
Deductible =>	7100		7100		7100		1000		500	
Coinsurance =>	0		0		0		0.2		0	
Copays =>	D&C-D&C		D&C-D&C		D&C-D&C		\$25-\$50/\$90		\$30-\$60/\$100	
OOP Maximum =>	7100		7100		7100		7000		7000	
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	\$271.36	\$271.36	\$266.09	\$266.09	\$318.94	\$318.94	\$380.50	\$380.50	\$403.67	\$403.67
15	\$295.48	\$295.48	\$289.74	\$289.74	\$347.29	\$347.29	\$414.33	\$414.33	\$439.55	\$439.55
16	\$304.70	\$304.70	\$298.79	\$298.79	\$358.13	\$358.13	\$427.26	\$427.26	\$453.27	\$453.27
17	\$313.93	\$313.93	\$307.83	\$307.83	\$368.97	\$368.97	\$440.19	\$440.19	\$466.99	\$466.99
18	\$323.86	\$323.86	\$317.57	\$317.57	\$380.64	\$380.64	\$454.12	\$454.12	\$481.76	\$481.76
19	\$333.79	\$333.79	\$327.31	\$327.31	\$392.31	\$392.31	\$468.04	\$468.04	\$496.54	\$496.54
20	\$344.08	\$344.08	\$337.40	\$337.40	\$404.40	\$404.40	\$482.47	\$482.47	\$511.84	\$511.84
21	\$354.72	\$354.72	\$347.83	\$347.83	\$416.91	\$416.91	\$497.39	\$497.39	\$527.67	\$527.67
22	\$354.72	\$354.72	\$347.83	\$347.83	\$416.91	\$416.91	\$497.39	\$497.39	\$527.67	\$527.67
23	\$354.72	\$354.72	\$347.83	\$347.83	\$416.91	\$416.91	\$497.39	\$497.39	\$527.67	\$527.67
24	\$354.72	\$354.72	\$347.83	\$347.83	\$416.91	\$416.91	\$497.39	\$497.39	\$527.67	\$527.67
25	\$356.14	\$356.14	\$349.22	\$349.22	\$418.58	\$418.58	\$499.38	\$499.38	\$529.78	\$529.78
26	\$363.23	\$363.23	\$356.18	\$356.18	\$426.92	\$426.92	\$509.33	\$509.33	\$540.33	\$540.33
27	\$371.75	\$371.75	\$364.53	\$364.53	\$436.92	\$436.92	\$521.26	\$521.26	\$553.00	\$553.00
28	\$385.58	\$385.58	\$378.09	\$378.09	\$453.18	\$453.18	\$540.66	\$540.66	\$573.58	\$573.58
29	\$396.93	\$396.93	\$389.22	\$389.22	\$466.52	\$466.52	\$556.58	\$556.58	\$590.46	\$590.46
30	\$402.61	\$402.61	\$394.79	\$394.79	\$473.19	\$473.19	\$564.54	\$564.54	\$598.91	\$598.91
31	\$411.12	\$411.12	\$403.13	\$403.13	\$483.20	\$483.20	\$576.48	\$576.48	\$611.57	\$611.57
32	\$419.63	\$419.63	\$411.48	\$411.48	\$493.20	\$493.20	\$588.41	\$588.41	\$624.23	\$624.23
33	\$424.95	\$424.95	\$416.70	\$416.70	\$499.46	\$499.46	\$595.87	\$595.87	\$632.15	\$632.15
34	\$430.63	\$430.63	\$422.27	\$422.27	\$506.13	\$506.13	\$603.83	\$603.83	\$640.59	\$640.59
35	\$433.47	\$433.47	\$425.05	\$425.05	\$509.46	\$509.46	\$607.81	\$607.81	\$644.81	\$644.81
36	\$436.31	\$436.31	\$427.83	\$427.83	\$512.80	\$512.80	\$611.79	\$611.79	\$649.03	\$649.03
37	\$439.14	\$439.14	\$430.61	\$430.61	\$516.13	\$516.13	\$615.77	\$615.77	\$653.26	\$653.26
38	\$441.98	\$441.98	\$433.40	\$433.40	\$519.47	\$519.47	\$619.75	\$619.75	\$657.48	\$657.48
39	\$447.66	\$447.66	\$438.96	\$438.96	\$526.14	\$526.14	\$627.71	\$627.71	\$665.92	\$665.92
40	\$453.33	\$453.33	\$444.53	\$444.53	\$532.81	\$532.81	\$635.66	\$635.66	\$674.36	\$674.36
41	\$461.85	\$461.85	\$452.87	\$452.87	\$542.82	\$542.82	\$647.60	\$647.60	\$687.03	\$687.03
42	\$470.00	\$470.00	\$460.87	\$460.87	\$552.41	\$552.41	\$659.04	\$659.04	\$699.16	\$699.16
43	\$481.36	\$481.36	\$472.01	\$472.01	\$565.75	\$565.75	\$674.96	\$674.96	\$716.05	\$716.05
44	\$495.54	\$495.54	\$485.92	\$485.92	\$582.42	\$582.42	\$694.85	\$694.85	\$737.15	\$737.15
45	\$512.22	\$512.22	\$502.27	\$502.27	\$602.02	\$602.02	\$718.23	\$718.23	\$761.96	\$761.96
46	\$532.08	\$532.08	\$521.75	\$521.75	\$625.37	\$625.37	\$746.09	\$746.09	\$791.51	\$791.51
47	\$554.43	\$554.43	\$543.66	\$543.66	\$651.63	\$651.63	\$777.42	\$777.42	\$824.75	\$824.75
48	\$579.97	\$579.97	\$568.70	\$568.70	\$681.65	\$681.65	\$813.23	\$813.23	\$862.74	\$862.74
49	\$605.15	\$605.15	\$593.40	\$593.40	\$711.25	\$711.25	\$848.55	\$848.55	\$900.21	\$900.21
50	\$633.53	\$633.53	\$621.22	\$621.22	\$744.60	\$744.60	\$888.34	\$888.34	\$942.42	\$942.42
51	\$661.55	\$661.55	\$648.70	\$648.70	\$777.54	\$777.54	\$927.63	\$927.63	\$984.10	\$984.10
52	\$692.41	\$692.41	\$678.96	\$678.96	\$813.81	\$813.81	\$970.91	\$970.91	\$1,030.01	\$1,030.01
53	\$723.63	\$723.63	\$709.57	\$709.57	\$850.50	\$850.50	\$1,014.68	\$1,014.68	\$1,076.45	\$1,076.45
54	\$757.33	\$757.33	\$742.62	\$742.62	\$890.10	\$890.10	\$1,061.93	\$1,061.93	\$1,126.58	\$1,126.58
55	\$791.03	\$791.03	\$775.66	\$775.66	\$929.71	\$929.71	\$1,109.18	\$1,109.18	\$1,176.70	\$1,176.70
56	\$827.56	\$827.56	\$811.49	\$811.49	\$972.65	\$972.65	\$1,160.41	\$1,160.41	\$1,231.05	\$1,231.05
57	\$864.45	\$864.45	\$847.66	\$847.66	\$1,016.01	\$1,016.01	\$1,212.14	\$1,212.14	\$1,285.93	\$1,285.93
58	\$903.83	\$903.83	\$886.27	\$886.27	\$1,062.29	\$1,062.29	\$1,267.35	\$1,267.35	\$1,344.50	\$1,344.50
59	\$923.34	\$923.34	\$905.40	\$905.40	\$1,085.22	\$1,085.22	\$1,294.71	\$1,294.71	\$1,373.53	\$1,373.53
60	\$962.71	\$962.71	\$944.01	\$944.01	\$1,131.49	\$1,131.49	\$1,349.92	\$1,349.92	\$1,432.10	\$1,432.10
61	\$996.76	\$996.76	\$977.40	\$977.40	\$1,171.52	\$1,171.52	\$1,397.67	\$1,397.67	\$1,482.75	\$1,482.75
62	\$1,019.11	\$1,019.11	\$999.32	\$999.32	\$1,197.78	\$1,197.78	\$1,429.00	\$1,429.00	\$1,516.00	\$1,516.00
63	\$1,047.13	\$1,047.13	\$1,026.79	\$1,026.79	\$1,230.72	\$1,230.72	\$1,468.30	\$1,468.30	\$1,557.68	\$1,557.68
64+	\$1,064.16	\$1,064.16	\$1,043.49	\$1,043.49	\$1,250.73	\$1,250.73	\$1,492.17	\$1,492.17	\$1,583.01	\$1,583.01

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

HIOS Plan ID (On Exchange)=>											
HIOS Plan ID (Off Exchange)=>		24872PA0030005		24872PA0030009		24872PA0030002		24872PA0030003		24872PA0030005	
Plan Marketing Name =>		UHC Navigate Silver 3500		UHC Navigate HSA Silver 3500		UHC Navigate Gold 1000		UHC Navigate Gold 500		UHC Navigate Silver 3500	
Form # =>		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA	
Rating Area =>		Rating Area 7		Rating Area 7		Rating Area 8		Rating Area 8		Rating Area 8	
Network =>		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>		Silver		Silver		Gold		Gold		Silver	
Deductible =>		3500		3500		1000		500		3500	
Coinsurance =>		0.2		0		0.2		0		0.2	
Copays =>		\$40-\$80/\$120		\$30-\$60/\$100		\$25-\$50/\$90		\$30-\$60/\$100		\$40-\$80/\$120	
OOP Maximum =>		9200		7000		7000		7000		9200	
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	\$340.08	\$340.08	\$338.80	\$338.80	\$360.73	\$360.73	\$382.69	\$382.69	\$319.38	\$319.38	
15	\$370.31	\$370.31	\$368.91	\$368.91	\$392.79	\$392.79	\$416.71	\$416.71	\$347.77	\$347.77	
16	\$381.87	\$381.87	\$380.43	\$380.43	\$405.05	\$405.05	\$429.71	\$429.71	\$358.62	\$358.62	
17	\$393.43	\$393.43	\$391.94	\$391.94	\$417.31	\$417.31	\$442.72	\$442.72	\$369.48	\$369.48	
18	\$405.87	\$405.87	\$404.34	\$404.34	\$430.52	\$430.52	\$456.73	\$456.73	\$381.17	\$381.17	
19	\$418.32	\$418.32	\$416.74	\$416.74	\$443.72	\$443.72	\$470.74	\$470.74	\$392.86	\$392.86	
20	\$431.21	\$431.21	\$429.58	\$429.58	\$457.39	\$457.39	\$485.24	\$485.24	\$404.97	\$404.97	
21	\$444.55	\$444.55	\$442.87	\$442.87	\$471.54	\$471.54	\$500.25	\$500.25	\$417.49	\$417.49	
22	\$444.55	\$444.55	\$442.87	\$442.87	\$471.54	\$471.54	\$500.25	\$500.25	\$417.49	\$417.49	
23	\$444.55	\$444.55	\$442.87	\$442.87	\$471.54	\$471.54	\$500.25	\$500.25	\$417.49	\$417.49	
24	\$444.55	\$444.55	\$442.87	\$442.87	\$471.54	\$471.54	\$500.25	\$500.25	\$417.49	\$417.49	
25	\$446.33	\$446.33	\$444.64	\$444.64	\$473.43	\$473.43	\$502.25	\$502.25	\$419.16	\$419.16	
26	\$455.22	\$455.22	\$453.50	\$453.50	\$482.86	\$482.86	\$512.26	\$512.26	\$427.51	\$427.51	
27	\$465.89	\$465.89	\$464.13	\$464.13	\$494.17	\$494.17	\$524.26	\$524.26	\$437.53	\$437.53	
28	\$483.23	\$483.23	\$481.40	\$481.40	\$512.56	\$512.56	\$543.77	\$543.77	\$453.81	\$453.81	
29	\$497.45	\$497.45	\$495.57	\$495.57	\$527.65	\$527.65	\$559.78	\$559.78	\$467.17	\$467.17	
30	\$504.56	\$504.56	\$502.66	\$502.66	\$535.20	\$535.20	\$567.78	\$567.78	\$473.85	\$473.85	
31	\$515.23	\$515.23	\$513.29	\$513.29	\$546.51	\$546.51	\$579.79	\$579.79	\$483.87	\$483.87	
32	\$525.90	\$525.90	\$523.92	\$523.92	\$557.83	\$557.83	\$591.80	\$591.80	\$493.89	\$493.89	
33	\$532.57	\$532.57	\$530.56	\$530.56	\$564.90	\$564.90	\$599.30	\$599.30	\$500.15	\$500.15	
34	\$539.68	\$539.68	\$537.64	\$537.64	\$572.45	\$572.45	\$607.30	\$607.30	\$506.83	\$506.83	
35	\$543.24	\$543.24	\$541.19	\$541.19	\$576.22	\$576.22	\$611.31	\$611.31	\$510.17	\$510.17	
36	\$546.80	\$546.80	\$544.73	\$544.73	\$579.99	\$579.99	\$615.31	\$615.31	\$513.51	\$513.51	
37	\$550.35	\$550.35	\$548.27	\$548.27	\$583.77	\$583.77	\$619.31	\$619.31	\$516.85	\$516.85	
38	\$553.91	\$553.91	\$551.82	\$551.82	\$587.54	\$587.54	\$623.31	\$623.31	\$520.19	\$520.19	
39	\$561.02	\$561.02	\$558.90	\$558.90	\$595.08	\$595.08	\$631.32	\$631.32	\$526.87	\$526.87	
40	\$568.13	\$568.13	\$565.99	\$565.99	\$602.63	\$602.63	\$639.32	\$639.32	\$533.55	\$533.55	
41	\$578.80	\$578.80	\$576.62	\$576.62	\$613.95	\$613.95	\$651.33	\$651.33	\$543.57	\$543.57	
42	\$589.03	\$589.03	\$586.80	\$586.80	\$624.79	\$624.79	\$662.83	\$662.83	\$553.17	\$553.17	
43	\$603.25	\$603.25	\$600.97	\$600.97	\$639.88	\$639.88	\$678.84	\$678.84	\$566.53	\$566.53	
44	\$621.04	\$621.04	\$618.69	\$618.69	\$658.74	\$658.74	\$698.85	\$698.85	\$583.23	\$583.23	
45	\$641.93	\$641.93	\$639.50	\$639.50	\$680.90	\$680.90	\$722.36	\$722.36	\$602.86	\$602.86	
46	\$666.83	\$666.83	\$664.31	\$664.31	\$707.31	\$707.31	\$750.38	\$750.38	\$626.24	\$626.24	
47	\$694.83	\$694.83	\$692.21	\$692.21	\$737.02	\$737.02	\$781.89	\$781.89	\$652.54	\$652.54	
48	\$726.84	\$726.84	\$724.09	\$724.09	\$770.97	\$770.97	\$817.91	\$817.91	\$682.60	\$682.60	
49	\$758.40	\$758.40	\$755.54	\$755.54	\$804.45	\$804.45	\$853.43	\$853.43	\$712.24	\$712.24	
50	\$793.97	\$793.97	\$790.97	\$790.97	\$842.17	\$842.17	\$893.45	\$893.45	\$745.64	\$745.64	
51	\$829.09	\$829.09	\$825.95	\$825.95	\$879.42	\$879.42	\$932.97	\$932.97	\$778.62	\$778.62	
52	\$867.76	\$867.76	\$864.48	\$864.48	\$920.45	\$920.45	\$976.49	\$976.49	\$814.94	\$814.94	
53	\$906.88	\$906.88	\$903.45	\$903.45	\$961.94	\$961.94	\$1,020.51	\$1,020.51	\$851.68	\$851.68	
54	\$949.11	\$949.11	\$945.53	\$945.53	\$1,006.74	\$1,006.74	\$1,068.03	\$1,068.03	\$891.34	\$891.34	
55	\$991.35	\$991.35	\$987.60	\$987.60	\$1,051.53	\$1,051.53	\$1,115.56	\$1,115.56	\$931.00	\$931.00	
56	\$1,037.14	\$1,037.14	\$1,033.22	\$1,033.22	\$1,100.10	\$1,100.10	\$1,167.08	\$1,167.08	\$974.00	\$974.00	
57	\$1,083.37	\$1,083.37	\$1,079.27	\$1,079.27	\$1,149.14	\$1,149.14	\$1,219.11	\$1,219.11	\$1,017.42	\$1,017.42	
58	\$1,132.71	\$1,132.71	\$1,128.43	\$1,128.43	\$1,201.48	\$1,201.48	\$1,274.64	\$1,274.64	\$1,063.76	\$1,063.76	
59	\$1,157.16	\$1,157.16	\$1,152.79	\$1,152.79	\$1,227.42	\$1,227.42	\$1,302.15	\$1,302.15	\$1,086.73	\$1,086.73	
60	\$1,206.51	\$1,206.51	\$1,201.95	\$1,201.95	\$1,279.76	\$1,279.76	\$1,357.68	\$1,357.68	\$1,133.07	\$1,133.07	
61	\$1,249.19	\$1,249.19	\$1,244.46	\$1,244.46	\$1,325.03	\$1,325.03	\$1,405.70	\$1,405.70	\$1,173.15	\$1,173.15	
62	\$1,277.19	\$1,277.19	\$1,272.37	\$1,272.37	\$1,354.73	\$1,354.73	\$1,437.22	\$1,437.22	\$1,199.45	\$1,199.45	
63	\$1,312.31	\$1,312.31	\$1,307.35	\$1,307.35	\$1,391.99	\$1,391.99	\$1,476.74	\$1,476.74	\$1,232.43	\$1,232.43	
64+	\$1,333.65	\$1,333.65	\$1,328.61	\$1,328.61	\$1,414.62	\$1,414.62	\$1,500.75	\$1,500.75	\$1,252.47	\$1,252.47	

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

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	24872PA0030009		24872PA0030002		24872PA0030003		24872PA0030005		24872PA0030009	
Plan Marketing Name =>	UHC Navigate HSA Silver 3500		UHC Navigate Gold 1000		UHC Navigate Gold 500		UHC Navigate Silver 3500		UHC Navigate HSA Silver 3500	
Form # =>	COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA		COC25.HMO.2018.SG.PA	
Rating Area =>	Rating Area 8		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Silver		Gold		Gold		Silver		Silver	
Deductible =>	3500		1000		500		3500		3500	
Coinsurance =>	0		0.2		0		0.2		0	
Copays =>	\$30-\$60/\$100		\$25-\$50/\$90		\$30-\$60/\$100		\$40-\$80/\$120		\$30-\$60/\$100	
OOP Maximum =>	7000		7000		7000		9200		7000	
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	\$318.17	\$318.17	\$376.95	\$376.95	\$399.90	\$399.90	\$333.75	\$333.75	\$332.48	\$332.48
15	\$346.45	\$346.45	\$410.46	\$410.46	\$435.44	\$435.44	\$363.41	\$363.41	\$362.04	\$362.04
16	\$357.27	\$357.27	\$423.27	\$423.27	\$449.03	\$449.03	\$374.76	\$374.76	\$373.34	\$373.34
17	\$368.08	\$368.08	\$436.08	\$436.08	\$462.62	\$462.62	\$386.10	\$386.10	\$384.64	\$384.64
18	\$379.73	\$379.73	\$449.88	\$449.88	\$477.26	\$477.26	\$398.31	\$398.31	\$396.81	\$396.81
19	\$391.37	\$391.37	\$463.68	\$463.68	\$491.90	\$491.90	\$410.53	\$410.53	\$408.98	\$408.98
20	\$403.43	\$403.43	\$477.97	\$477.97	\$507.06	\$507.06	\$423.18	\$423.18	\$421.58	\$421.58
21	\$415.91	\$415.91	\$492.75	\$492.75	\$522.74	\$522.74	\$436.27	\$436.27	\$434.62	\$434.62
22	\$415.91	\$415.91	\$492.75	\$492.75	\$522.74	\$522.74	\$436.27	\$436.27	\$434.62	\$434.62
23	\$415.91	\$415.91	\$492.75	\$492.75	\$522.74	\$522.74	\$436.27	\$436.27	\$434.62	\$434.62
24	\$415.91	\$415.91	\$492.75	\$492.75	\$522.74	\$522.74	\$436.27	\$436.27	\$434.62	\$434.62
25	\$417.57	\$417.57	\$494.72	\$494.72	\$524.83	\$524.83	\$438.02	\$438.02	\$436.36	\$436.36
26	\$425.89	\$425.89	\$504.58	\$504.58	\$535.29	\$535.29	\$446.74	\$446.74	\$445.05	\$445.05
27	\$435.87	\$435.87	\$516.40	\$516.40	\$547.83	\$547.83	\$457.21	\$457.21	\$455.48	\$455.48
28	\$452.09	\$452.09	\$535.62	\$535.62	\$568.22	\$568.22	\$474.23	\$474.23	\$472.43	\$472.43
29	\$465.40	\$465.40	\$551.39	\$551.39	\$584.95	\$584.95	\$488.19	\$488.19	\$486.34	\$486.34
30	\$472.06	\$472.06	\$559.27	\$559.27	\$593.31	\$593.31	\$495.17	\$495.17	\$493.29	\$493.29
31	\$482.04	\$482.04	\$571.10	\$571.10	\$605.86	\$605.86	\$505.64	\$505.64	\$503.72	\$503.72
32	\$492.02	\$492.02	\$582.92	\$582.92	\$618.40	\$618.40	\$516.11	\$516.11	\$514.16	\$514.16
33	\$498.26	\$498.26	\$590.31	\$590.31	\$626.24	\$626.24	\$522.65	\$522.65	\$520.67	\$520.67
34	\$504.91	\$504.91	\$598.20	\$598.20	\$634.61	\$634.61	\$529.63	\$529.63	\$527.63	\$527.63
35	\$508.24	\$508.24	\$602.14	\$602.14	\$638.79	\$638.79	\$533.12	\$533.12	\$531.11	\$531.11
36	\$511.57	\$511.57	\$606.08	\$606.08	\$642.97	\$642.97	\$536.61	\$536.61	\$534.58	\$534.58
37	\$514.90	\$514.90	\$610.02	\$610.02	\$647.15	\$647.15	\$540.10	\$540.10	\$538.06	\$538.06
38	\$518.22	\$518.22	\$613.97	\$613.97	\$651.33	\$651.33	\$543.59	\$543.59	\$541.54	\$541.54
39	\$524.88	\$524.88	\$621.85	\$621.85	\$659.70	\$659.70	\$550.57	\$550.57	\$548.49	\$548.49
40	\$531.53	\$531.53	\$629.73	\$629.73	\$668.06	\$668.06	\$557.55	\$557.55	\$555.44	\$555.44
41	\$541.51	\$541.51	\$641.56	\$641.56	\$680.61	\$680.61	\$568.02	\$568.02	\$565.88	\$565.88
42	\$551.08	\$551.08	\$652.89	\$652.89	\$692.63	\$692.63	\$578.06	\$578.06	\$575.87	\$575.87
43	\$564.39	\$564.39	\$668.66	\$668.66	\$709.36	\$709.36	\$592.02	\$592.02	\$589.78	\$589.78
44	\$581.03	\$581.03	\$688.37	\$688.37	\$730.27	\$730.27	\$609.47	\$609.47	\$607.16	\$607.16
45	\$600.57	\$600.57	\$711.53	\$711.53	\$754.84	\$754.84	\$629.97	\$629.97	\$627.59	\$627.59
46	\$623.87	\$623.87	\$739.13	\$739.13	\$784.11	\$784.11	\$654.41	\$654.41	\$651.93	\$651.93
47	\$650.07	\$650.07	\$770.17	\$770.17	\$817.04	\$817.04	\$681.89	\$681.89	\$679.31	\$679.31
48	\$680.01	\$680.01	\$805.65	\$805.65	\$854.68	\$854.68	\$713.30	\$713.30	\$710.60	\$710.60
49	\$709.54	\$709.54	\$840.63	\$840.63	\$891.79	\$891.79	\$744.28	\$744.28	\$741.46	\$741.46
50	\$742.82	\$742.82	\$880.05	\$880.05	\$933.61	\$933.61	\$779.18	\$779.18	\$776.23	\$776.23
51	\$775.67	\$775.67	\$918.98	\$918.98	\$974.91	\$974.91	\$813.64	\$813.64	\$810.57	\$810.57
52	\$811.86	\$811.86	\$961.85	\$961.85	\$1,020.39	\$1,020.39	\$851.60	\$851.60	\$848.38	\$848.38
53	\$848.46	\$848.46	\$1,005.21	\$1,005.21	\$1,066.39	\$1,066.39	\$889.99	\$889.99	\$886.62	\$886.62
54	\$887.97	\$887.97	\$1,052.02	\$1,052.02	\$1,116.05	\$1,116.05	\$931.44	\$931.44	\$927.91	\$927.91
55	\$927.48	\$927.48	\$1,098.83	\$1,098.83	\$1,165.71	\$1,165.71	\$972.88	\$972.88	\$969.20	\$969.20
56	\$970.32	\$970.32	\$1,149.59	\$1,149.59	\$1,219.55	\$1,219.55	\$1,017.82	\$1,017.82	\$1,013.97	\$1,013.97
57	\$1,013.57	\$1,013.57	\$1,200.83	\$1,200.83	\$1,273.92	\$1,273.92	\$1,063.19	\$1,063.19	\$1,059.17	\$1,059.17
58	\$1,059.74	\$1,059.74	\$1,255.53	\$1,255.53	\$1,331.94	\$1,331.94	\$1,111.62	\$1,111.62	\$1,107.41	\$1,107.41
59	\$1,082.61	\$1,082.61	\$1,282.63	\$1,282.63	\$1,360.69	\$1,360.69	\$1,135.61	\$1,135.61	\$1,131.32	\$1,131.32
60	\$1,128.78	\$1,128.78	\$1,337.32	\$1,337.32	\$1,418.72	\$1,418.72	\$1,184.04	\$1,184.04	\$1,179.56	\$1,179.56
61	\$1,168.71	\$1,168.71	\$1,384.63	\$1,384.63	\$1,468.90	\$1,468.90	\$1,225.92	\$1,225.92	\$1,221.28	\$1,221.28
62	\$1,194.91	\$1,194.91	\$1,415.67	\$1,415.67	\$1,501.83	\$1,501.83	\$1,253.40	\$1,253.40	\$1,248.66	\$1,248.66
63	\$1,227.77	\$1,227.77	\$1,454.60	\$1,454.60	\$1,543.13	\$1,543.13	\$1,287.87	\$1,287.87	\$1,283.00	\$1,283.00
64+	\$1,247.73	\$1,247.73	\$1,478.25	\$1,478.25	\$1,568.22	\$1,568.22	\$1,308.81	\$1,308.81	\$1,303.86	\$1,303.86

UnitedHealthcare of Pennsylvania, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
24872PA0030001	UHC Navigate HSA Bronze 7100	HMO	Bronze	Off	UHCPA	1,2,3,4,5,6	RA 1-5 - All; RA 6 - Centre Only
24872PA0030002	UHC Navigate Gold 1000	HMO	Gold	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030003	UHC Navigate Gold 500	HMO	Gold	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030005	UHC Navigate Silver 3500	HMO	Silver	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030009	UHC Navigate HSA Silver 3500	HMO	Silver	Off	UHCPA	3,6,7,8,9	All - Except Centre

Company Name **UnitedHealthcare of Pennsylvania, Inc.**
Market **Small Group**
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

RATING AREA 1	
0	0
Crawford	Clarion

11-01-2024 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
24872PA0030001	UHC Navigate HSA Bronze 7100	HMO	Bronze	Off
24872PA0030002	UHC Navigate Gold 1000	HMO	Gold	Off
24872PA0030003	UHC Navigate Gold 500	HMO	Gold	Off
24872PA0030005	UHC Navigate Silver 3500	HMO	Silver	Off
24872PA0030009	UHC Navigate HSA Silver 3500	HMO	Silver	Off

\$354.72 \$354.72

0	0	0	0	0	2
Erie	Forest	Mckean	Mercer	Venango	Warren
\$354.72	\$354.72	\$354.72	\$354.72	\$354.72	\$354.72

RATING AREA 2

0	0	0
Elk	Cameron	Potter
\$347.83	\$347.83	\$347.83

RATING AREA 3

0	3	0
Bradford	Carbon	Clinton
\$416.91	\$416.91	\$416.91
\$497.39	\$497.39	\$497.39
\$527.67	\$527.67	\$527.67
\$440.38	\$440.38	\$440.38
\$438.71	\$438.71	\$438.71

7	10	0	6	0	16	0	0	0	0
Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$416.91	\$416.91	\$416.91	\$416.91	\$416.91	\$416.91	\$416.91	\$416.91	\$416.91	\$416.91
\$497.39	\$497.39	\$497.39	\$497.39	\$497.39	\$497.39	\$497.39	\$497.39	\$497.39	\$497.39
\$527.67	\$527.67	\$527.67	\$527.67	\$527.67	\$527.67	\$527.67	\$527.67	\$527.67	\$527.67
\$440.38	\$440.38	\$440.38	\$440.38	\$440.38	\$440.38	\$440.38	\$440.38	\$440.38	\$440.38
\$438.71	\$438.71	\$438.71	\$438.71	\$438.71	\$438.71	\$438.71	\$438.71	\$438.71	\$438.71

RATING AREA 4

6	0
Allegheny	Armstrong
\$393.06	\$393.06

0	2	0	0	0	0	0	1
Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
\$393.06	\$393.06	\$393.06	\$393.06	\$393.06	\$393.06	\$393.06	\$393.06

RATING AREA 5

0	0	0	0
Bedford	Blair	Clearfield	Cambria
\$393.92	\$393.92	\$393.92	\$393.92

0	0	0
Huntingdon	Jefferson	Somerset

\$393.92 \$393.92 \$393.92

RATING AREA 6

9	0	22	2	0	47	0	37
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill

\$406.89

\$485.45	\$485.45	\$485.45	\$485.45	\$485.45	\$485.45	\$485.45	\$485.45
\$514.99	\$514.99	\$514.99	\$514.99	\$514.99	\$514.99	\$514.99	\$514.99
\$429.80	\$429.80	\$429.80	\$429.80	\$429.80	\$429.80	\$429.80	\$429.80
\$428.17	\$428.17	\$428.17	\$428.17	\$428.17	\$428.17	\$428.17	\$428.17

		RATING AREA 7				RATING AREA 8			
0	0	4	7	36	15	284	108	147	52
Snyder	Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery
\$485.45	\$485.45	\$502.10	\$502.10	\$502.10	\$502.10	\$471.54	\$471.54	\$471.54	\$471.54
\$514.99	\$514.99	\$532.66	\$532.66	\$532.66	\$532.66	\$500.25	\$500.25	\$500.25	\$500.25
\$429.80	\$429.80	\$444.55	\$444.55	\$444.55	\$444.55	\$417.49	\$417.49	\$417.49	\$417.49
\$428.17	\$428.17	\$442.87	\$442.87	\$442.87	\$442.87	\$415.91	\$415.91	\$415.91	\$415.91

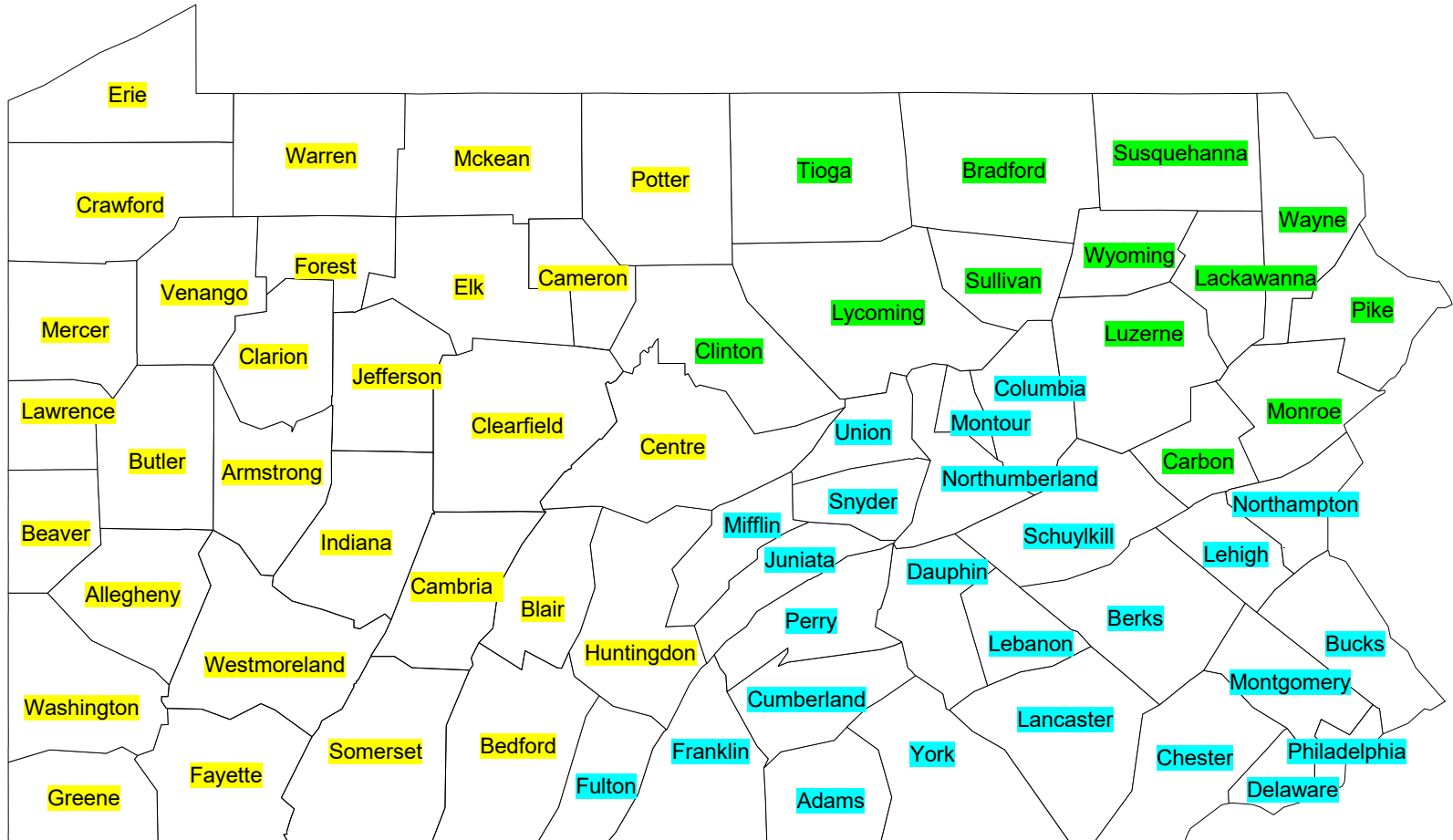
RATING AREA 9

194	9	15	3	5	8	2	0
Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

\$471.54	\$492.75	\$492.75	\$492.75	\$492.75	\$492.75	\$492.75	492.75
\$500.25	\$522.74	\$522.74	\$522.74	\$522.74	\$522.74	\$522.74	522.74
\$417.49	\$436.27	\$436.27	\$436.27	\$436.27	\$436.27	\$436.27	436.27
\$415.91	\$434.62	\$434.62	\$434.62	\$434.62	\$434.62	\$434.62	434.62

Issuer: UHIC & UHCPA

Market: Market Numbers – Plan Availability



Key
[Cyan]: Markets 556 & 558
[Yellow]: Markets 560, 561 & 562
[Green]: Market 557

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T					
1	Unified Rate Review v6.1																							
2																To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.								
3	Company Legal Name: UnitedHealthcare of Pennsylvania, Inc.															To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.								
4	HIOS Issuer ID:	24872	State:	PA																To validate, select the Validate button or Ctrl + Shift + I.				
5	Effective Date of Rate Change(s):	1/1/2025	Market:	Small Group																To finalize, select the Finalize button or Ctrl + Shift + F.				
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		\$5,766,242.50		\$397.04																			
15	Reinsurance		\$0.00		\$0.00																			
16	Incurred Claims in Experience Period		\$4,244,606.92		\$292.27																			
17	Risk Adjustment		-\$1,984,700.01		-\$136.66																			
18	Experience Period Premium		\$7,476,531.19		\$514.81																			
19	Experience Period Member Months		14,523																					
20																								
21	Section II: Projections																							
22	Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend				Year 2 Trend				Trended EHB Allowed Claims PMPM													
23			Cost	Utilization	Cost	Utilization																		
24	Inpatient Hospital	\$56.51	1.046	1.037	1.046	1.037	\$66.60																	
25	Outpatient Hospital	\$165.91	1.043	1.039	1.043	1.039	\$194.89																	
26	Professional	\$87.63	1.025	1.054	1.025	1.054	\$102.33																	
27	Other Medical	\$0.67	1.025	1.054	1.025	1.054	\$0.78																	
28	Capitation	\$11.84	1.088	1.000	1.088	1.000	\$14.00																	
29	Prescription Drug	\$72.03	1.047	1.057	1.047	1.057	\$88.20																	
30	Total	\$394.59					\$466.81																	
31								1.000																
32	Morbidity Adjustment								0.999															
33	Demographic Shift								1.003															
34	Plan Design Changes								0.990															
35	Other								\$463.07															
36	Adjusted Trended EHB Allowed Claims PMPM for	1/1/2025																						
37								\$626.79																
38	Manual EHB Allowed Claims PMPM								7.90%															
39	Applied Credibility %																							
40																								
41	Projected Period Totals																							
42	Projected Index Rate for	1/1/2025	\$613.86	\$7,651,764.90																				
43	Reinsurance		\$0.00	\$0.00																				
44	Risk Adjustment Payment/Charge		-\$35.02	-\$436,524.30																				
45	Exchange User Fees		0.00%	\$0.00																				
46	Market Adjusted Index Rate		\$648.88	\$8,088,289.20																				
47																								
48	Projected Member Months								12,465															
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																								

Product-Plan Data Collection

Company Legal Name: UnitedHealthcare of Pennsylvania, Inc.
HIOS Issuer ID: 24872 State: PA
Effective Date of Rate Change(s): 1/1/2025 Market: Small Group

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

Product/Plan Level Calculations

Field #	Section I: General Product and Plan Information									
	24872PA003 Plans									
	24872PA003									
1.1 Product Name	24872PA003 Plans									
1.2 Product ID	24872PA003									
1.3 Plan Name	DYXK	DYX9	DYYA	DYYB	DYYC	CVO2	CVO4	CVO5	CVO6	
1.4 Plan ID (Standard Component ID)	24872PA0030001	24872PA0030002	24872PA0030003	24872PA0030005	24872PA0030009	24872PA0030004	24872PA0030006	24872PA0030007	24872PA0030008	
1.5 Metal	Bronze	Gold	Gold	Silver	Silver	Gold	Silver	Silver	Silver	
1.6 AV Metal Value	0.649	0.788	0.785	0.698	0.718	0.783	0.689	0.720	0.709	
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Terminated	Terminated	Terminated	Terminated	
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	
1.9 Exchange Plan?	No	No	No	No	No	No	No	No	No	
1.10 Effective Date of Proposed Rates	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	
1.11 Cumulative Rate Change % (over 12 mos prior)	8.39%	7.25%	6.77%	4.77%	6.73%	0.00%	0.00%	0.00%	0.00%	
1.12 Product Rate Increase %	6.38%									
1.13 Submission Level Rate Increase %	6.38%									

Worksheet 1 Totals										
Section II: Experience Period and Current Plan Level Information										
2.1 Plan ID (Standard Component ID)	Total	24872PA0030001	24872PA0030002	24872PA0030003	24872PA0030005	24872PA0030009	24872PA0030004	24872PA0030006	24872PA0030007	24872PA0030008
2.2 Allowed Claims	\$5,766,243	\$77,426	\$987,215	\$707,871	\$1,595,068	\$1,274,532	\$487,478	\$166,576	\$290,677	\$179,400
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$1,521,636	\$31,911	\$228,873	\$175,702	\$407,644	\$375,681	\$80,115	\$64,086	\$101,418	\$56,206
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$4,244,607	\$45,515	\$758,342	\$532,168	\$1,187,425	\$898,851	\$407,362	\$102,490	\$189,260	\$123,195
2.7 Risk Adjustment Transfer Amount	-\$1,984,700	-\$32,360	-\$314,431	-\$357,279	-\$405,498	-\$385,818	-\$149,163	-\$117,155	-\$123,956	-\$99,041
2.8 Premium	\$7,476,531	\$121,901	\$1,184,488	\$1,345,898	\$1,527,546	\$1,453,409	\$561,908	\$441,333	\$466,954	\$373,094
2.9 Experience Period Member Months	14,523	233	2,368	2,304	3,210	3,052	917	922	871	646
2.10 Current Enrollment	1,120	22	190	179	238	224	78	74	76	39
2.11 Current Premium PMPM	\$534.52	\$560.55	\$519.50	\$606.64	\$504.27	\$493.18	\$614.56	\$491.37	\$527.21	\$620.17
2.12 Loss Ratio	77.29%	50.83%	87.16%	53.83%	105.83%	84.19%	98.70%	31.62%	55.18%	44.95%
Per Member Per Month										
2.13 Allowed Claims	\$397.04	\$332.30	\$416.90	\$307.24	\$496.91	\$417.61	\$531.60	\$180.67	\$333.73	\$277.71
2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.15 Member Cost Sharing	\$104.77	\$136.96	\$96.65	\$76.26	\$126.99	\$123.09	\$87.37	\$69.51	\$116.44	\$87.01
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.17 Incurred Claims	\$292.27	\$195.34	\$320.25	\$230.98	\$369.91	\$294.51	\$444.23	\$111.16	\$217.29	\$190.70
2.18 Risk Adjustment Transfer Amount	-\$136.66	-\$138.88	-\$132.78	-\$155.07	-\$126.32	-\$126.41	-\$127.07	-\$127.07	-\$142.31	-\$153.31
2.19 Premium	\$514.81	\$523.18	\$500.21	\$584.16	\$475.87	\$476.22	\$612.77	\$478.67	\$536.11	\$577.54

Section III: Plan Adjustment Factors										
3.1 Plan ID (Standard Component ID)		24872PA0030001	24872PA0030002	24872PA0030003	24872PA0030005	24872PA0030009	24872PA0030004	24872PA0030006	24872PA0030007	24872PA0030008
3.2 Market Adjusted Index Rate		\$648.88								
3.3 AV and Cost Sharing Design of Plan		0.6846	0.8168	0.8665	0.7232	0.7204	0.0000	0.0000	0.0000	0.0000
3.4 Provider Network Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB		1.0079	1.0079	1.0079	1.0079	1.0079	1.0000	1.0000	1.0000	1.0000
Administrative Costs										
3.6 Administrative Expense		13.46%	13.46%	13.46%	13.46%	13.46%	0.00%	0.00%	0.00%	0.00%
3.7 Taxes and Fees		0.61%	0.61%	0.61%	0.61%	0.61%	0.00%	0.00%	0.00%	0.00%
3.8 Profit & Risk Load		2.00%	2.00%	2.00%	2.00%	2.00%	0.00%	0.00%	0.00%	0.00%
3.9 Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate		\$533.46	\$636.47	\$675.20	\$563.54	\$561.36	\$0.00	\$0.00	\$0.00	\$0.00

3.11 Age Calibration Factor	0.7010	0.7010								
3.12 Geographic Calibration Factor	1.1347	1.1347								
3.13 Tobacco Calibration Factor	1.0000	1.0000								
3.14 Calibrated Plan Adjusted Index Rate		\$424.33	\$506.27	\$537.07	\$448.25	\$446.52	\$0.00	\$0.00	\$0.00	\$0.00

Section IV: Projected Plan Level Information										
4.1 Plan ID (Standard Component ID)	Total	24872PA0030001	24872PA0030002	24872PA0030003	24872PA0030005	24872PA0030009	24872PA0030004	24872PA0030006	24872PA0030007	24872PA0030008
4.2 Allowed Claims	\$7,712,219	\$138,216	\$1,487,652	\$2,078,393	\$2,239,635	\$1,768,324	\$0	\$0	\$0	\$0
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$1,719,825	\$38,676	\$304,128	\$324,255	\$585,519	\$467,246	\$0	\$0	\$0	\$0
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$5,992,395	\$99,540	\$1,183,523	\$1,754,138	\$1,654,116	\$1,301,078	\$0	\$0	\$0	\$0
4.7 Risk Adjustment Transfer Amount	-\$339,173	-\$6,394	-\$63,726	-\$89,031	-\$100,595	-\$79,426	\$0	\$0	\$0	\$0
4.8 Premium	\$7,547,123	\$125,361	\$1,490,598	\$2,209,224	\$2,083,367	\$1,638,573	\$0	\$0	\$0	\$0
4.9 Projected Member Months	12,465	235	2,342	3,272	3,697	2,919	0	0	0	0
4.10 Loss Ratio	83.14%	83.67%	82.95%	82.73%	83.42%	83.45%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Per Member Per Month										
4.11 Allowed Claims	\$618.71	\$588.15	\$635.21	\$635.21	\$605.80	\$605.80	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.12 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.13 Member Cost Sharing	\$137.97	\$164.58	\$129.86	\$99.10	\$158.38	\$160.07	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.15 Incurred Claims	\$480.74	\$423.57	\$505.35	\$536.11	\$447.42	\$445.73	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.16 Risk Adjustment Transfer Amount	-\$27.21	-\$27.21	-\$27.21	-\$27.21	-\$27.21	-\$27.21	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.17 Premium	\$605.47	\$533.45	\$636.46	\$675.19	\$563.53	\$561.35	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Rating Area Data Collection

*Specify the total number of Rating
Select only the Rating Areas you ar
To validate, select the Validate but
To finalize, select the Finalize buttc*

Rating Area	Rating Factor
Rating Area 1	0.7825
Rating Area 2	0.7673
Rating Area 3	0.9197
Rating Area 4	0.8671
Rating Area 5	0.8690
Rating Area 6	0.8976
Rating Area 7	0.9284
Rating Area 8	0.8719
Rating Area 9	0.9111

**Federal Rate Filing Justification Part III
Actuarial Memorandum and Certification**

UnitedHealthcare of Pennsylvania, Inc.

NAIC: 79413

FEIN: 36-2739571

State of Pennsylvania Rate Review

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Section 1: Purpose

The following is a rate filing prepared by UnitedHealthcare of Pennsylvania, Inc.. This filing has been prepared to provide the necessary information required by the Department of Health and Human Services and the state of Pennsylvania. The purpose of this memorandum is to provide information relevant to the Federal Part I Unified Rate Review Template (URRT).

This filing establishes rates intended to be used for non-grandfathered PPACA compliant small group health benefit plans sold off the Small Business Health Options Program in Pennsylvania for the 2025 plan year. A rate increase is being filed at this time. The rates and other information in this submission are based on the current regulations and guidance from HHS. Changes to this filing may be necessary if there are revisions to the regulations or updated guidance from HHS.

This memorandum is intended solely for the information of and use by the Department of Health and Human Services and the Pennsylvania Insurance Department (PID). It will demonstrate compliance with state and federal laws and regulations related to the development of the index rate and allowable rating factors and is not intended to be used for any other purpose.

The attached document contains confidential, proprietary information and trade secrets. This information is strictly confidential and protected from disclosure by 40 P.S. § 65.2-A . If the prohibition against disclosure by the Pennsylvania Insurance Department (PID) is reassessed at a later date, it may not be disclosed to any other state or federal regulatory agencies unless the recipient agrees in writing prior to receipt to maintain the confidentiality of the information.

Section 2: General Information

Company Identifying Information

Company Legal Name: UnitedHealthcare of Pennsylvania, Inc.
State: Pennsylvania
HIOS Issuer ID: 24872
Market: Small Business, 1-50
Proposed Effective Date: January, 1 2025

Primary Contact Information



Section 3: Proposed Rate Changes

The proposed change in rates for this filing is 6.5% compared to the prior filing. There is no change to geographic rating factors. The proposed pricing trend is 9.1% annually.

The primary drivers of the proposed rate changes are the following:

- Changes in medical service costs
 - Increasing Cost of Medical Services – Annual increases in reimbursement rates to health care providers – such as hospitals, doctors and pharmaceutical companies.
 - Increased Utilization – The number of office visits and other services continues to grow. In addition, total health care spending will vary by the intensity of care and/or use of different types of health services. Patients who are sicker generally have a higher intensity of health care utilization. The price of care can be affected by the use of expensive procedures such as surgery vs. simply monitoring or providing medications.
 - Higher Costs from Deductible Leveraging – Health care costs continue to rise every year. If deductibles and copayments remain the same, a greater percentage of health care costs need to be covered by health insurance premiums each year.
 - Cost shifting from the public to the private sector – Reimbursements from the Center for Medicare and Medicaid Services (CMS) to hospitals do not generally cover all of the cost of care. The cost difference is being shifted to private health plans. Hospitals typically make up this reimbursement shortfall by charging private health plans more.
 - Impact of New Technology – Improvements to medical technology and clinical practice often result in the use of more expensive services, leading to increased health care spending and utilization.
- Administrative costs and anticipated profit
 - UnitedHealthcare works to directly control administrative expenses by adopting better processes and technology and through the development of programs and innovations that make health care more affordable. We have led the marketplace by introducing key innovations that make health care services more accessible and affordable for customers, improve the quality and coordination of health care services, and help individuals and their physicians make more informed health care decisions.
 - Additionally, UnitedHealthcare indirectly controls medical cost payments by using appropriate payment structures with providers and facilities. UnitedHealthcare’s goal is to control costs, maximize efficiency, and work closely with physicians and providers to obtain the best value and coverage.
 - State and/or Federal government imposed taxation and fees are additional significant factors that impact health care spending. These fees include ACA taxes and fees which have increased health insurance costs and need to be reflected in premium.

- Changes that vary by plan
 - All plan relativity factors have been updated to reflect UnitedHealthcare’s most recent pricing model.
 - The impact of any changes to plans that have occurred due to uniform modification are also reflected in the updated plan relativity factors. Please see the “Plan Adjusted Index Rate” section of the memorandum for more detail on these changes.

We refined the medical and pharmacy plan price relativities to reflect the most recent pricing methodology and pricing models. The methodology is based on UnitedHealthcare nationwide experience data, which contains utilization frequencies and unit costs by service category, in addition to claim distributions and adjustment factors for a large number of plan design variables. Benefit design parameters such as deductibles, coinsurance, copays, out-of-pocket maximums, etc. were input for each plan. The expected paid-to-allowed relativities and expected utilization differences due to differences in cost sharing for each plan are then used to develop the plan factors for each benefit plan. All benefit plans are priced consistently with each other, with the rates differing only by the estimated value of the benefits and the expected utilization differences due to differences in cost sharing. The utilization differences do not reflect differences due to health status. The net impact of all changes by plan can be found in Worksheet 2, Section I of the Unified Rate Review Template.

Significant factors driving the proposed rate changes are discussed in further detail in Section 6 (*Projection Factors*) and Section 7 (*Credibility Manual Rate Development*) of this memorandum.

Section 4: Experience and Current Period Premium, Claims and Enrollment

Paid Through Date

The experience period is January 1, 2023 to December 31, 2023, with claims paid through February 29, 2024.

Current Date

The current enrollment and premium is reported as of December, 31 2023.

Allowed and Incurred Claims Incurred During the Experience Period

Claims Description	Allowed Claims	Incurred Claims
Claims Paid as of February 29, 2024	\$5,652,945	\$4,161,206
Claims Incurred but Not Reported as of February 29, 2024	\$113,299	\$83,401

The claims data was available directly from company claims records.

Support for estimate of incurred but not reported claims

Historical claims are categorized both by the month in which they were incurred and the month in which they were adjudicated. For incurral months with sufficient adjudicated claims experience, incurred claims are estimated by applying completion factors derived from the historical claims. Adjustments are made based on specific knowledge of the entity (e.g. catastrophic claims, pended claims, etc.). For incurral months where adjudicated claim experience is not sufficient to rely on completion factors, a PMPM is used to estimate incurred claims. PMPM estimates are based on expected claim seasonality patterns, monthly calendar days and work days, emerging claim trends, and other factors. The same completion factors are applied to both incurred and allowed claims amounts.

Experience Period Risk Adjustment and Reinsurance Adjustments (PMPMs)

Our 2023 final risk adjustment transfer PMPM for UnitedHealthcare of Pennsylvania is -\$136.66.

Experience Period Index Rates

Experience Period Index Rates are defined as the allowed claims PMPM for Essential Health Benefits during the Experience Period. With the breakout of the service level EHB claims, the information provided reflects a reasonable estimate of the EHBs.

Section 5: Benefit Categories

Claims were assigned to each of the benefit categories based on where services were administered and the types of medical services rendered. The benefit categories were defined by our claims department using standard industry definitions.

Inpatient Hospital

Includes non-capitated facility services for medical, surgical, maternity, mental health and substance abuse, skilled nursing, and other services provided in an inpatient facility setting and billed by the facility.

Outpatient Hospital

Includes non-capitated facility services for surgical, emergency room, laboratory, radiology, therapeutic, observation, and other services provided in an outpatient facility setting and billed by the facility.

Professional

Includes non-capitated primary care, specialist care, therapeutic, the professional component of laboratory and radiology, and other professional services, other than hospital based professionals whose payments are included in facility fees.

Other Medical

Includes non-capitated ambulatory, home health care, durable medical equipment, prosthetics, supplies, vision exams, dental services and other services.

Capitation

Includes all services provided under one or more capitated agreements.

Prescription Drug

Includes drugs dispensed by a pharmacy. This amount is net of rebates received from drug manufacturers.

Section 6: Projection Factors

Trend

Two years of annual trend were applied to our 2023 experience to project it to the 2025 rating period. Our most recent analysis indicates annual trend in the state of Pennsylvania for the 2024 and 2025 calendar years will be 8.9% and 8.9%, respectively. The table below details the components of each trend factor.

Trend Component	2024	2025
Unit Cost	4.2%	4.2%
Utilization	4.5%	4.5%
Total	8.9%	8.9%

UnitedHealthcare develops forward-looking medical expense estimates based on a number of considerations. In general, recent/emerging claims experience is reviewed at the market level for several broad medical expense categories (inpatient, professional, pharmacy, etc.), with utilization, unit cost, and benefit leveraging identified for each category. Future trends are developed based on a projection of each component.

Utilization rates by category are measured and projected. Forward looking utilization levels are developed based on emerging market level data, supplemented by regional and/or national level utilization data. Macro-economic data is often used to develop assumptions regarding directional changes in national health care consumption rates. UnitedHealthcare uses same store analysis to reflect utilization.

Market-level unit cost projections are developed based on evaluations of current and anticipated provider contract economics, as well as consideration to both current and expected changes in non-contracted provider cost exposure. Unit cost projections also consider the estimated cost impact of new technologies, service availability/mandates, or other factors that might influence the mix of procedures. Unit cost is based on our contractual changes with providers.

In addition, market-level healthcare affordability activities that are expected to impact forward-looking medical costs are recognized. Depending on the nature of individual initiatives, the impact may be recognized in one or more of the component cost items discussed above. Only incremental activities are recognized for this purpose in the expected trend impact for any particular period.

Demographic Shift

The total Demographic Shift Adjustment is -0.05%. It is comprised of the following factors:

Age Shift:

The HHS-specified age curve was used in rating. No adjustment is made for Age Shift.

Geographic Shift:

An adjustment of -0.05% was made to account for the shift in the distribution of members by rating area between the experience period and the rating period. The factor reflects the change in the average geographic rating area factor from the experience period to the rating period, weighted by the respective membership distributions, using the proposed geographic rating area factors. The formula is calculated as: Avg. Geographic Rating Area Factor projected / Avg. Geographic Rating Area Factor experience – 1.

Plan Design Changes

The total Plan Design Adjustment is 0.3%. It is comprised of the following factors:

Shift in Benefit Plan Distribution:

An adjustment of 0.3% was made to account for the expected change in allowed claims due to the shift in the distribution of benefit plans between the experience period and the rating period.

Other Adjustments

Catastrophic Claims Adjustment:

An adjustment was made to account for catastrophic claims experience in the experience period. The claims were adjusted by 5.9% to align with expected catastrophic claim levels in the rating period.

Trend Adjustment:

An additional trend adjustment of 0.7% is applied to trend our rates to the mid-point of the quarter rather than the beginning of the quarter.

All Other Adjustments:

All other adjustments resulted in an adjustment of -7.1%.

Section 7: Credibility Manual Rate Development

Source and Appropriateness of Data Used

Combined experience of UHC of PA in Pennsylvania and UnitedHealthcare Insurance Company was used for rate development.

Adjustments Made to the Data

Adjustments similar to the ones described in Section 6 were applied to the experience of the credibility manual to project it to the projection period. In addition, the credibility manual was adjusted to reflect the average age, geography, plan design and morbidity of the adjusted experience period claims.

An adjustment to the credibility manual was made to account for catastrophic claims experience in the experience period.

Inclusion of Capitation Payments

Capitation payments are included in both the experience and projections.

Section 8: Credibility of Experience

The experience for this legal entity contains 14,523 member months. We have assigned 7.9% credibility to the data based on the ratio of UHCPA experience member months to our total UHIC plus UHC of PA experience period member months. We set our rate using the blended experience of both entities weighted by the membership in both entities.

Consideration was given to ASOP #25 when determining the credibility and appropriateness of the experience and the manual rate. The manual rate is sufficiently independent from the experience and can be blended with it for purposes of rate development.

Section 9: Development of Projected Index Rate

The experience period index rate is \$394.59 PMPM.

The Index Rate For the experience period is approximately 99.2% of allowed claims due to benefits in excess of EHBs. The reported percentage amount is based on experience data. The index rate of the experience period has been reported accordingly. The Index Rate in the projection period represents 99.2% of allowed claims due to the benefits in excess of EHBs.

The projected index rate of \$613.85 was calculated by trending and adjusting the experience period index rate to the projection period, including blending the experience with a manual rate if the experience was not fully credible. It is established in accordance with the requirements of 45 CFR §156.80(d). See sections 6, 7, and 8 of this memo for more details.

Section 10: Development of the Market-wide Adjusted Index Rate

Reinsurance

There is no reinsurance program in force for this business, and as a result there are no reinsurance recoveries to report.

Risk Adjustment Payment/Charge

Our 2023 final risk adjustment transfer payment PMPM is \$28.20 for PA in total. We are assuming the risk level of our business relative to that of our competitors for the 2025 plan year will be similar to what it was in the 2023 plan year. Since risk adjustment transfer payments are a function of the market level premium, our 2025 risk adjustment transfer PMPM amount is calculated by adjusting our estimated 2023 risk adjustment transfer PMPM amount for the projected market level trend. UnitedHealthcare of Pennsylvania, Inc. anticipates paying an average of \$27.21 PMPM for risk adjustment transfers in the state of Pennsylvania for the 2025 plan year, which has been grossed up to a \$35.02 payment for purpose of calculating the Market-wide Adjusted Index Rate.

Exchange User Fees

There are no plans included in this filing that are offered on the exchange. Therefore there are no exchange user fees.

The market adjusted index rate includes market-wide adjustments for reinsurance, risk adjustment transfers, and exchange user fees (if any).

Index Rate	Net Federal or State Reinsurance (allowed basis)	Risk Adjustment Payment/Charge (allowed basis)	Exchange Fee Adjustment (allowed basis)	Market Adjusted Index Rate
\$613.85	\$0.00	-\$35.02	0.00%	\$648.87

The figures above may not tally exactly due to rounding of the display.

Section 11: Plan Adjusted Index Rate

Actuarial Value and Cost Sharing Adjustment

UnitedHealthcare has a proprietary pricing model that was used in developing the actuarial value and cost sharing adjustment for each plan. The model calculates plan relativity factors for medical and pharmacy benefits. Also included under the actuarial value and cost sharing adjustment are adjustments for leveraging and the difference between the average plan relativity factor and the projected paid to allowed ratio.

UnitedHealthcare does not utilize Induced Demand factors in our rate development. Instead, our plan-specific pricing factors are based on an analysis of UnitedHealthcare's nationwide block of Small Group health insurance, which reflects over 10 million member months of experience. Our approach complies with the prohibition of rating for morbidity differences by normalizing out the cost differences attributable to morbidity as measured by HHS's risk adjustment mechanism.

Historical UnitedHealthcare experience was used to develop the actuarial value and cost sharing adjustment.

Provider network, delivery system and utilization management adjustment

Any adjustments for these items are included in the plan relativity factors.

Distribution and Administrative Costs

Distribution and administrative costs include premium tax, risk adjustment user fees, SG&A, quality improvements, federal income tax, and after-tax income. Risk adjustment transfers, net reinsurance recoveries, and exchange fees are excluded because they are accounted for in the market adjusted index rate.

Administrative Expense Load

The administrative expense load is a long-term estimate of administrative expenses, including selling expenses and general administrative expenses. This load does not vary by product or plan. These assumptions are based on the general ledger actual results for 2023 with known adjustments. Known adjustments include, but are not limited to, pay increases/raises for employees and administrative expenses as a result of Healthcare Reform and compliance requirements. The administrative expense allocation methodology used in pricing is appropriate because it is consistent with how UnitedHealthcare runs its business and how it allocates administrative costs for Statutory Filings and the Healthcare Reform Exhibits.

Profit and Risk Margin

The profit and risk margin is shown in Worksheet 2, Section 3 of the URRT. This target does not vary by product or plan.

The profit and risk margin is derived from the difference between the administrative expenses, taxes and fees, and 1 minus the target loss ratio and the administrative expenses, taxes and fees.

The profit and risk margin results in an anticipated MLR that is above the minimum requirements as described in the Projected Loss Ratio section.

Taxes and Fees

Taxes and fees are expected to be 0.61% and include premium tax, exchange fees (if any), risk adjustment user fees, and federal income tax. The following is a breakdown of the taxes and fees.

Premium Taxes and Fee Allocation	Estimated % of Premium
Premium/Retaliatory Tax	0.00%
Exchange User Fee	0.00%
Risk Adjustment User Fee	0.03%
PCORI Fees	0.05%
Federal/State Income Tax	0.53%

Section 12: Calibration

Plan Adjusted Index Rates need to be calibrated to apply the allowable rating factors of age and geography in order to calculate the Consumer Adjusted Premium Rates. Calibration factors are applied uniformly to all plans.

Age Calibration

The calculated age curve calibration is 0.7010, which equals the one divided by the average age factor of the expected member distribution by age. The age factors used in this calculation are the HHS-specified age curve.

Geographic Calibration

The geographic factor calibration is 1.1347, which equals the one divided by the expected average area factor. A table of the geographic rating factors is below.

Rating Area	Area Factor
1	0.7825
2	0.7673
3	0.9197
4	0.8671
5	0.869
6	0.8976
7	0.9284
8	0.8719
9	0.9111

Geographic rating factors are reviewed periodically versus UnitedHealthcare claims data that reflects unit cost differences by county. Such a review was conducted as part of our January 1, 2025 rate development. Our analysis did not indicate that there were credible, material differences indicated by the comparison of currently approved area factors and the UHC data reflecting unit cost differences.

Population morbidity by area was not considered when determining geographic area factors.

Tobacco Calibration

Tobacco factors are not used in the rating of these products, and no calibration is needed.

Calibrating the plan adjusted index rate to the age curve and geographic distribution results in the calibrated plan adjusted index rate for each plan. The calibrated plan adjusted index rate represents the preliminary premium rate charged to an individual before applying the consumer specific rating adjustments for age and area.

Section 13: Consumer Adjusted Premium Rate Development

The consumer adjusted premium rate is the final premium rate that is charged to an individual. It is developed by calibrating the plan adjusted index rate, and applying the consumer specific age, and geographic rating factors. The calculation is provided below.

$$\begin{array}{r} \text{Plan Adjusted Index Rate} \\ X \text{ Age Calibration Factor} \\ X \text{ Geographic Calibration Factor} \\ X \text{ Consumer Specific Age Rating Factor} \\ X \text{ Consumer Specific Geographic Rating Factor} \\ X \text{ Small Group Trend Adjustment} \\ \hline = \text{Consumer Adjusted Premium Rate} \end{array}$$

Section 14: Projected Loss Ratio

The projected loss ratio using the federally prescribed MLR methodology for calendar year 2025 is 84.8%. UnitedHealthcare of Pennsylvania, Inc. agrees to comply with the rebate requirements of 45 CFR Part 158 should the actual market MLR fall below the 80.0% requirement.

Section 15: AV Metal Values

The AV calculator used to calculate the AV metal values is based on a prescribed methodology and, therefore, does not necessarily reflect a reasonable estimate of the portion of allowed costs covered by the associated plan.

Some plans within this portfolio have cost sharing features that differ between individual and family coverage (i.e., when two or more people are covered by the plan). For all plans, consistent with the Actuarial Value Calculator inputs, we have used only the cost sharing provisions applicable for individuals in the actuarial value calculation.

The AV calculator was used to determine the AV metal values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Some of our plan designs are not directly compatible with the AV calculator. The values were developed in accordance with generally accepted actuarial principles and methodologies. Additional details are provided below to describe the types of adjustments that were made for plan designs that are not directly compatible with the AV calculator.

Benefits that Vary Based on Place of Service

For some types of services, our plan designs include different benefit levels based on the place of service (i.e. physician's office, free standing facility, or outpatient hospital facility). To incorporate this differentiation in benefits, the Tiered Network Option was selected within the AV calculator, and utilization was assigned to each tier based on historical experience of affiliated carriers.

Physician Tiering

Select plan designs include lower cost sharing when members utilize providers we designate as meeting cost and efficiency standards. The tiered network functionality of the AV calculator was utilized to account for the cost sharing differences. The utilization of providers was based on a UnitedHealthcare study of differences in cost sharing and their effectiveness at driving utilization patterns.

Laboratory and X-Ray Services

Some plan designs include a copay for minor lab and x-ray services. These copays are applied on a per visit basis. The AV Calculator assumes that the copays are on a per procedure basis. Therefore, the copay amounts are adjusted to reflect the equivalent per procedure amount.

Employer Contributions to HSAs and HRAs

The following plans are offered in conjunction with HSAs or HRAs. The table shows the metal level of each plan and the range of annual employer contribution amounts, as well as the resulting range of AV Metal Values, that allow the plan to achieve the stated metal level. Note that because URRT Worksheet 2 allows only a single AV Metal Value for each plan, the AV Metal Values displayed on Worksheet 2 for these HSA/HRA plans correspond to the upper bound of the AV Metal Value range in the table below.

HIOS Plan ID	Metal Level	Employer Contribution Range	AV Metal Value Range
24872PA0030001	Bronze	[\$0, \$50]	[64.02%, 64.87%]
24872PA0030009	Silver	[\$0, \$250]	[68.81%, 71.81%]

AV Calculator Workaround for UnitedHealthcare Rewards

Plans include UnitedHealthcare Rewards, a program that rewards enrollees completing certain wellness criteria with various financial incentives. These incentives are expected to impact member cost-sharing in a manner similar to employer contributions to a participant's Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA) Account. To account for the impact on AV, the employer HRA/HSA contribution field in the AV Calculator was increased by the expected incentive, estimated using UHC historical experience.

AV Calculator Workaround for Care Cash

Plans include Care Cash, a reimbursement program that encourages members to access preferred providers and supports desired health behaviors while minimizing their out-of-pocket burden. These incentives are expected to impact member cost-sharing in a manner similar to employer contributions to a participant's Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA) Account but with a restriction on how the money can be spent. Care Cash offers value to members using a preloaded card that can be used to pay for certain medical services to these eligible providers: All INN PCPs, UHPD/Premium Care Specialists, INN Urgent Care, Virtual Visits, OP Minor Lab, and INN OP MH/SUD. To account for the impact on AV, the employer HRA/HSA contribution field in the AV Calculator was increased by the expected incentive, estimated using UHC historical experience.

Section 16: Membership Projections

The total membership projection for the 2025 plan year was provided by UnitedHealthcare's Finance department. Member distribution by plan was then based on current enrollment, taking into consideration changes in the portfolio of plans to be offered in 2025. Strictly for purposes of the URRT, we have projected membership by plan.

Section 17: Terminated Plans and Products

There are no products or plans being terminated in this rate filing.


Section 18: Plan Type

A plan type of HMO has been selected, which describes the plans exactly.

Section 19: Reliance

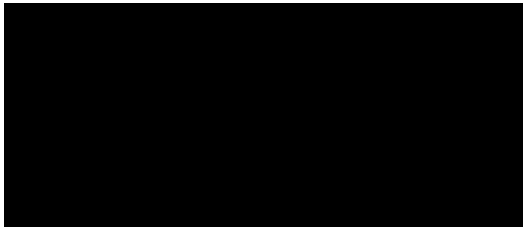
In my professional judgment, the assumptions or methods described in the memorandum do not conflict with what I believe to be reasonable. Therefore, I have not included any reliances.

Section 20: Actuarial Certification

I,  a member of the American Academy of Actuaries. I meet the Academy's qualification standards for rendering statements of actuarial opinion with respect to the filing of rates for health insurance products.

To the best of my knowledge and judgment, I certify that:

- The projected index rate is:
 - In compliance with state and federal statutes and regulations related to the development of the index rate and allowable rating factors (such as 45 CFR 156.80 and 147.102),
 - Developed in compliance with the applicable Actuarial Standards of Practice,
 - Reasonable in relation to the benefits provided and population anticipated to be covered,
 - Neither excessive, deficient, nor unfairly discriminatory.
- The index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- The AV calculator was used to determine the AV metal values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Some of our plan designs are not directly compatible with the AV calculator. The values were developed in accordance with generally accepted actuarial principles and methodologies. The unique plan design actuarial certification required by 45 CFR Part 156.135 has been separately attached.
- The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop their rates. Rather, it represents information required by federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges, and for certification that the index rate is developed in accordance with federal regulation and used consistently and only adjusted by the allowable modifiers.



07/31/2024
Date

2-50 Rating Factors

START RATES

Medical Product	Base Rate January 1, 2025
HMO	\$678.90

Age Rating: Member Rating using HHS Proposed Age Factors

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

EFFECTIVE DATE ADJUSTMENTS (TREND) - EPA = regions 556, 557, & 558

Effective Date	IND Med	PPO Med	EPO Med	IND Rx	PPO Rx	EPO Rx
Jan-25	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Feb-25	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Mar-25	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Apr-25	1.0220	1.0220	1.0220	1.0220	1.0220	1.0220
May-25	1.0220	1.0220	1.0220	1.0220	1.0220	1.0220
Jun-25	1.0220	1.0220	1.0220	1.0220	1.0220	1.0220
Jul-25	1.0450	1.0450	1.0450	1.0450	1.0450	1.0450
Aug-25	1.0450	1.0450	1.0450	1.0450	1.0450	1.0450
Sep-25	1.0450	1.0450	1.0450	1.0450	1.0450	1.0450
Oct-25	1.0680	1.0680	1.0680	1.0680	1.0680	1.0680
Nov-25	1.0680	1.0680	1.0680	1.0680	1.0680	1.0680
Dec-25	1.0680	1.0680	1.0680	1.0680	1.0680	1.0680

EFFECTIVE DATE ADJUSTMENTS (TREND) - WPA = regions 560, 561, & 562

Effective Date	IND Med	PPO Med	EPO Med	IND Rx	PPO Rx	EPO Rx
Jan-25	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Feb-25	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Mar-25	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Apr-25	1.0220	1.0220	1.0220	1.0220	1.0220	1.0220
May-25	1.0220	1.0220	1.0220	1.0220	1.0220	1.0220
Jun-25	1.0220	1.0220	1.0220	1.0220	1.0220	1.0220
Jul-25	1.0450	1.0450	1.0450	1.0450	1.0450	1.0450
Aug-25	1.0450	1.0450	1.0450	1.0450	1.0450	1.0450
Sep-25	1.0450	1.0450	1.0450	1.0450	1.0450	1.0450
Oct-25	1.0680	1.0680	1.0680	1.0680	1.0680	1.0680
Nov-25	1.0680	1.0680	1.0680	1.0680	1.0680	1.0680
Dec-25	1.0680	1.0680	1.0680	1.0680	1.0680	1.0680

AREA FACTORS

Rating Area	County	Area Factor
Rating Area 1	Erie	0.7825
Rating Area 1	Crawford	0.7825
Rating Area 1	Mercer	0.7825
Rating Area 1	Venango	0.7825
Rating Area 1	Clarion	0.7825
Rating Area 1	Forest	0.7825
Rating Area 1	Warren	0.7825
Rating Area 1	McKean	0.7825
Rating Area 2	Elk	0.7673
Rating Area 2	Cameron	0.7673
Rating Area 2	Potter	0.7673
Rating Area 3	Clinton	0.9197
Rating Area 3	Lycoming	0.9197
Rating Area 3	Sullivan	0.9197
Rating Area 3	Bradford	0.9197
Rating Area 3	Susquehanna	0.9197
Rating Area 3	Wyoming	0.9197
Rating Area 3	Lackawanna	0.9197
Rating Area 3	Wayne	0.9197
Rating Area 3	Pike	0.9197
Rating Area 3	Monroe	0.9197
Rating Area 3	Carbon	0.9197
Rating Area 3	Luzerne	0.9197
Rating Area 4	Lawrence	0.8671
Rating Area 4	Beaver	0.8671
Rating Area 4	Washington	0.8671
Rating Area 4	Greene	0.8671
Rating Area 4	Butler	0.8671
Rating Area 4	Allegheny	0.8671
Rating Area 4	Westmoreland	0.8671
Rating Area 4	Armstrong	0.8671
Rating Area 4	Indiana	0.8671
Rating Area 4	Fayette	0.8671
Rating Area 5	Jefferson	0.8690
Rating Area 5	Clearfield	0.8690
Rating Area 5	Cambria	0.8690
Rating Area 5	Somerset	0.8690
Rating Area 5	Bedford	0.8690
Rating Area 5	Blair	0.8690
Rating Area 5	Huntingdon	0.8690
Rating Area 6	Centre	0.8976
Rating Area 6	Mifflin	0.8976
Rating Area 6	Snyder	0.8976
Rating Area 6	Northumberland	0.8976
Rating Area 6	Columbia	0.8976
Rating Area 6	Schuylkill	0.8976
Rating Area 6	Lehigh	0.8976
Rating Area 6	Northampton	0.8976
Rating Area 7	Adams	0.9284
Rating Area 7	York	0.9284
Rating Area 7	Lancaster	0.9284
Rating Area 7	Berks	0.9284
Rating Area 8	Chester	0.8719
Rating Area 8	Delaware	0.8719
Rating Area 8	Montgomery	0.8719
Rating Area 8	Bucks	0.8719
Rating Area 8	Philadelphia	0.8719
Rating Area 9	Fulton	0.9111
Rating Area 9	Franklin	0.9111
Rating Area 9	Cumberland	0.9111
Rating Area 9	Perry	0.9111
Rating Area 9	Juniata	0.9111
Rating Area 9	Dauphin	0.9111

Pennsylvania Small Group - UHCPA - 2025 Portfolio																																												
Plan Name					Market Numbers *					In-Network					Out-of-Network					Physician					Emergency					Hospital					Medical					Rx				
Product	Medical	Rx	Metal	Level	SCID	Available	Min	Max	HSA Max Contribution	Deductible			OOP Maximum		Deductible			OOP Maximum		PCP	SPEC	UC	ER	Free-Sr	OP Surgery	Hospital	JP	Deduct		Deduct		Deduct		Tier 1	Tier 2	Tier 3	Tier 4	Tier 4						
										Indv	Family	Comb	Indv	Family	Indv	Family	Comb	Indv	Family									Type	Type	Type														
HMO	DY-XK	ES3	Bronze	24872PA0300001	557, 560, 561, 562	64.0%	64.9%		\$50	\$7,100	\$14,200	0%	\$7,100	\$14,200							\$25	\$50/\$80	\$60	50%	40%			Emb	Comb				\$15	\$60	\$250	50%/500	\$500	50%/51,000						
HMO	DY-XI	K9SS	Gold	24872PA0300002	556, 557, 558	78.0%	78.8%			\$1,000	\$2,000	20%	\$7,000	\$14,000							\$30	\$60/\$100	\$60	50%	20%			Emb	Sep			\$15	\$60	\$250	50%/500	\$500	50%/51,000							
HMO	DY-YA	K9SS	Gold	24872PA0300003	556, 557, 558	78.0%	78.8%			\$500	\$1,000	0%	\$7,000	\$14,000							\$30	\$60/\$100	\$60	50%	20%			Emb	Sep			\$15	\$60	\$250	50%/500	\$500	50%/51,000							
HMO	DY-YB	K9SS	Silver	24872PA0300005	556, 557, 558	69.8%	69.8%			\$3,500	\$7,000	20%	\$9,200	\$18,400							\$40	\$80/\$120	\$60	50%	40%			Emb	Sep			\$15	\$60	\$250	50%/500	\$500	50%/51,000							
HMO	DY-YC	K9SS	Silver	24872PA0300009	556, 557, 558	68.8%	71.8%		\$250	\$3,500	\$7,000	0%	\$7,000	\$14,000							\$30	\$60/\$100	\$60	50%	50%	\$250	\$250	\$750	Ded NonEm/OPAI	Emb	Comb			\$15	\$60	\$250	50%/500	\$500	50%/51,000					

*AV range based off of maximum HSA contribution
 * Reference 2025 Service Area Map for county availability

Plan Relativity Factors		
HMO		
Medical Code	Rx Code	Total Relativity
DY-XK	E83	0.6252
DY-X9	K95S	0.7459
DY-YA	K95S	0.7913
DY-YB	K95S	0.6604
DY-YC	K95S	0.6579

Rate Calculation

<u>Step</u>	<u>Rating Variable</u>	<u>Sample Attributes</u>	<u>Sample Values</u>
A	Base Rate	Network 556 HMO	\$678.90
B	Area Adjustment	Adams County (Rating Area 7)	0.9284
C		Area Adjusted Base Rate (A x B)	\$630.29
D	EDA	January 2025 Effective Date	1.000
E	Benefit Relativity	DY-X9/K95S	0.7459
F		Subtotal of Med & Rx Benefit Adjustment (C x D x E)	\$470.13


G Age/Gender Factors

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

H Rates

<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>
0-14	\$359.65	31	\$544.88	48	\$768.66
15	\$391.62	32	\$556.16	49	\$802.04
16	\$403.84	33	\$563.22	50	\$839.65
17	\$416.07	34	\$570.74	51	\$876.79
18	\$429.23	35	\$574.50	52	\$917.69
19	\$442.39	36	\$578.26	53	\$959.07
20	\$456.03	37	\$582.02	54	\$1,003.73
21	\$470.13	38	\$585.78	55	\$1,048.39
22	\$470.13	39	\$593.30	56	\$1,096.81
23	\$470.13	40	\$600.83	57	\$1,145.71
24	\$470.13	41	\$612.11	58	\$1,197.89
25	\$472.01	42	\$622.92	59	\$1,223.75
26	\$481.41	43	\$637.97	60	\$1,275.93
27	\$492.70	44	\$656.77	61	\$1,321.07
28	\$511.03	45	\$678.87	62	\$1,350.68
29	\$526.08	46	\$705.20	63	\$1,387.82
30	\$533.60	47	\$734.81	64 & older	\$1,410.39

Pennsylvania Small Group - Modified and Existing Plans - UHCPA							
<u>2024 Terminated Plans</u>							
N/A							
<u>2024 Benefit Plans with Plan Changes (Uniform Modification)3</u>							
		Metal	2024 Plan Name		2025 Plan Name		
SCID	Product	Level	Medical	Rx	Medical	Rx	
24872PA0030001	HMO	Bronze	DH85	E85	DYXK	E83	
24872PA0030002	HMO	Gold	CVOY	K95S	DYX9	K95S	
24872PA0030003	HMO	Gold	CVOZ	K95S	DYYA	K95S	
24872PA0030005	HMO	Silver	DH9L	K95S	DYYB	K95S	
24872PA0030009	HMO	Silver	DH9M	K95S	DYYC	K95S	
<u>2025 New Plans</u>							
N/A							

										
Healthcare Economics										
PENNSYLVANIA SMALL GROUP PRICING TREND DEVELOPMENT										
APRIL 2024 RATE FILING SUPPORT										
PENNSYLVANIA SMALL GROUP PRICING TREND BY COMPONENT										
		Notes:	<u>Inpatient</u>	<u>Outpatient</u>	<u>Professional</u>	<u>Other</u>	<u>Capitation</u>	Total	Retail	Weighted
								Medical	Pharmacy	Aggregate
Component Summary										
	Utilization / Service Mix	[1] , [2]	3.3%	3.5%	4.9%	5.0%	0.0%	3.8%	5.5%	4.1%
	Unit Cost	[3]	4.0%	3.8%	2.0%	2.3%	8.7%	3.5%	4.7%	3.8%
	Demographic Change	[5]	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Benefit Leveraging	[4]	0.2%	1.2%	1.5%	1.0%	0.0%	0.9%	1.0%	1.0%
	<u>Margin</u>		<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
	Total Proposed Pricing Trend	[6]	7.7%	8.7%	8.6%	8.5%	8.7%	8.4%	11.6%	9.1%
	Service Weight - Pennsylvania		23.1%	29.3%	21.3%	1.9%	2.5%	78.1%	21.9%	100.0%
Notes:										
[1]	Represents core utilization only, exclusive of demographic change impacts; includes expected impact of changes in business day content.									
[2]	Represents expected changes in intensity of services provided.									
[3]	Represents core unit pricing increases, exclusive of service mix / intensity of services impact;									
[4]	Impact of member cost-share leveraging on net claims cost trend.									
[5]	Represents trend impact of age and gender changes; No provision included for Small Group business (age/gender community rating variable).									
[6]	Pricing models do not distinguish between Primary and Specialty medical care; same trends shown for both.									

Single Risk Pool Adjustment Factors

Legal Entity (Credibility: 7.9%)

Other Adjustment	
Catastrophic Claim Adjustment	0.058
Trend (24 vs 25 months)	0.007
Balancing Item	-0.071
TOTAL Other Adj't	0.990

Site Specific Cat Claim Level	\$5.44
Expected Cat Claims, PMPM	\$35.43
Net Cat Claim Override	57%
Cat Claim Adjustment	\$17.09
Total Experience Period Claim Cost, PMPM	\$292.27
Catastrophic Claim Adjustment	0.058

Trend to Rating Period

Annualized Unit Cost Trend	4.17%
Annualized Utilization Trend	4.51%
Trended to 25 months	1.194
Annualized Cost Trend Year 1	4.20%
Annualized Utilization Trend Year 1	4.50%
Annualized Cost Trend Year 2	4.20%
Annualized Utilization Trend Year 2	4.50%
Trended to 24 months	1.186
Trend (24 vs 25 months)	0.007

Credibility Manual (Credibility: 92.1%)

Other Adjustment	
Catastrophic Claim Adjustment	0.003
Trend (24 vs 25 months)	0.007
Balancing Item	-0.071
TOTAL Other Adj't	0.938

Site Specific Cat Claim Level	\$50.02
Expected Cat Claims, PMPM	\$52.55
Net Cat Claim Override	57%
Cat Claim Adjustment	\$1.44
Total Experience Period Claim Cost, PMPM	\$475.50
Catastrophic Claim Adjustment	0.003

Trend to Rating Period

Annualized Unit Cost Trend	4.17%
Annualized Utilization Trend	4.51%
Trended to 25 months	1.194
Annualized Cost Trend Year 1	4.20%
Annualized Utilization Trend Year 1	4.50%
Annualized Cost Trend Year 2	4.20%
Annualized Utilization Trend Year 2	4.50%
Trended to 24 months	1.186
Trend (24 vs 25 months)	0.007

Exhibit - Age Curve Calibration

State: PA || Market Segment: Small Group
 Company: UnitedHealthcare of Pennsylvania, Inc. || HIOS Issuer ID: 24872
 Proposed Effective Date: 1/1/2025

Age	Proposed Factor	Membership Distribution	Age	Proposed Factor	Membership Distribution
0	0.7650	0.72%	33	1.1980	2.91%
1	0.7650	0.69%	34	1.2140	2.65%
2	0.7650	0.56%	35	1.2220	2.15%
3	0.7650	0.34%	36	1.2300	2.44%
4	0.7650	0.72%	37	1.2380	1.38%
5	0.7650	0.67%	38	1.2460	2.21%
6	0.7650	0.84%	39	1.2620	2.27%
7	0.7650	0.63%	40	1.2780	1.47%
8	0.7650	0.87%	41	1.3020	2.09%
9	0.7650	0.41%	42	1.3250	1.74%
10	0.7650	0.81%	43	1.3570	1.87%
11	0.7650	0.63%	44	1.3970	1.47%
12	0.7650	1.05%	45	1.4440	1.82%
13	0.7650	0.96%	46	1.5000	1.27%
14	0.7650	0.65%	47	1.5630	1.27%
15	0.8330	1.00%	48	1.6350	1.76%
16	0.8590	0.77%	49	1.7060	1.82%
17	0.8850	0.81%	50	1.7860	1.29%
18	0.9130	1.03%	51	1.8650	1.59%
19	0.9410	1.38%	52	1.9520	1.78%
20	0.9700	0.70%	53	2.0400	2.09%
21	1.0000	1.16%	54	2.1350	2.00%
22	1.0000	1.48%	55	2.2300	2.09%
23	1.0000	1.56%	56	2.3330	1.61%
24	1.0000	2.46%	57	2.4370	1.56%
25	1.0040	2.18%	58	2.5480	1.28%
26	1.0240	2.50%	59	2.6030	1.82%
27	1.0480	2.39%	60	2.7140	1.58%
28	1.0870	1.84%	61	2.8100	1.18%
29	1.1190	2.50%	62	2.8730	1.14%
30	1.1350	2.53%	63	2.9520	0.85%
31	1.1590	2.91%	64+	3.0000	2.18%
32	1.1830	2.84%			
Weighted Average Factor	1.4264				

Exhibit - Geographic Factor Calibration

State: PA || Market Segment: Small Group

Company: UnitedHealthcare of Pennsylvania, Inc. || HIOS Issuer ID: 24872

Proposed Effective Date: 1/1/2025

Rating Area	Proposed Factor	Membership Distribution
1	0.7825	0.19%
2	0.7673	0.00%
3	0.9197	3.96%
4	0.8671	0.85%
5	0.8690	0.00%
6	0.8976	11.05%
7	0.9284	5.86%
8	0.8719	74.13%
9	0.9111	3.96%
Weighted Average Factor	0.8813	

2025 AV Pricing Value Calculation											Table 10		
												Column K	Column L
		0.709		1.000	0.776	1.068	0.936	1.000	0.710	12,465		0.776	1.000
HIOS ID	Relativity	Paid-to-Allowed Adjustment	Cost Sharing (relative to average)	Total (AV)	PID Formula	Normalize Factor	PID Formula x Normalize Factor	Final Plan Relativity	Projected Membership	Metal Level		Pricing AV (company-determined AV)	Benefit Richness (induced demand)
24872PA0030001	0.6464	0.776	0.9122	0.708	1.033	0.936	0.967	0.6252	235	Bronze		0.708	0.967
24872PA0030002	0.7355	0.776	1.0380	0.805	1.083	0.936	1.014	0.7459	2,342	Gold		0.805	1.014
24872PA0030003	0.7654	0.776	1.0802	0.838	1.104	0.936	1.034	0.7913	3,272	Gold		0.838	1.034
24872PA0030005	0.6740	0.776	0.9512	0.738	1.047	0.936	0.980	0.6604	3,697	Silver		0.738	0.980
24872PA0030009	0.6721	0.776	0.9485	0.736	1.046	0.936	0.979	0.6579	2,919	Silver		0.736	0.979

Plan Adjusted Index Rate (PAIR) Exhibit					
<i>Market: Pennsylvania Small Group</i>					
<i>License: UnitedHealthcare of Pennsylvania, Inc.</i>					
	Bronze	Gold	Gold	Silver	Silver
	UHCPA	UHCPA	UHCPA	UHCPA	UHCPA
Plan Name	DY-XK	DY-X9	DY-YA	DY-YB	DY-YC
Effective Date	1Q25	1Q25	1Q25	1Q25	1Q25
Index Rate	\$613.85	\$613.85	\$613.85	\$613.85	\$613.85
Risk Adjustment	-5.70%	-5.70%	-5.70%	-5.70%	-5.70%
Reinsurance Assessment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Market Adjusted Index Rate	\$648.87	\$648.87	\$648.87	\$648.87	\$648.87
Provider Network Savings	1.0000	1.0000	1.0000	1.0000	1.0000
Benefit Extra EHB	1.008	1.008	1.008	1.008	1.008
Actuarial Value and Cost Sharing	0.708	0.805	0.838	0.738	0.736
Benefit Richness (Induced Demand)	0.967	1.014	1.034	0.980	0.979
Distribution And Administrative cost	16.1%	16.1%	16.1%	16.1%	16.1%
Plan Adjusted Index Rate	\$533.57	\$636.51	\$675.32	\$563.57	\$561.47
Calibration					
Age Factor Calibration	1.4264	1.4264	1.4264	1.4264	1.4264
Area Factor Calibration	0.8813	0.8813	0.8813	0.8813	0.8813
Tobacco Factor Calibration	0.0000	0.0000	0.0000	0.0000	0.0000
Calibrated PAIR without Normalization	\$424.45	\$506.30	\$537.17	\$448.28	\$446.61
Trend Normalization					
Calibrated Plan Adjusted Index Rate	\$424.45	\$506.30	\$537.17	\$448.28	\$446.61
Consumer Adjusted Prem Rates - Area 1 (Age 21)	\$332.13				
Consumer Adjusted Prem Rates - Area 2 (Age 21)	\$325.68				
Consumer Adjusted Prem Rates - Area 3 (Age 21)	\$390.36	\$465.64	\$494.03	\$412.28	\$410.74
Consumer Adjusted Prem Rates - Area 4 (Age 21)	\$368.04				
Consumer Adjusted Prem Rates - Area 5 (Age 21)	\$368.84				
Consumer Adjusted Prem Rates - Area 6 (Age 21)		\$454.45	\$482.16	\$402.37	\$400.87
Consumer Adjusted Prem Rates - Area 7 (Age 21)		\$470.04	\$498.71	\$416.18	\$414.63
Consumer Adjusted Prem Rates - Area 8 (Age 21)		\$441.44	\$468.36	\$390.85	\$389.40
Consumer Adjusted Prem Rates - Area 9 (Age 21)		\$461.29	\$489.41	\$408.43	\$406.90
Rate Tables Template Rates - Area 1 (Age 21)	\$332.13				
Rate Tables Template Rates - Area 2 (Age 21)	\$325.68				
Rate Tables Template Rates - Area 3 (Age 21)	\$390.36	\$465.73	\$494.07	\$412.34	\$410.78
Rate Tables Template Rates - Area 4 (Age 21)	\$368.04				
Rate Tables Template Rates - Area 5 (Age 21)	\$368.84				
Rate Tables Template Rates - Area 6 (Age 21)		\$454.54	\$482.20	\$402.43	\$400.91
Rate Tables Template Rates - Area 7 (Age 21)		\$470.13	\$498.75	\$416.24	\$414.67
Rate Tables Template Rates - Area 8 (Age 21)		\$441.52	\$468.39	\$390.91	\$389.43
Rate Tables Template Rates - Area 9 (Age 21)		\$461.38	\$489.46	\$408.49	\$406.94

Plan Revenue Neutrality Calculation										
Group:		PA 2-50								
Effective Date:		1/1/2025								
							Average Rel	Current	Resloped	Rev Neutrality
							Average Rate	\$550.02	\$556.97	-1.2%
License	Product	Medical Plan Code	Rx Plan Code	Integrated Rx?	Membership	Medical + Rx Combined Base Rate	Current Combined Med+Rx Plan Rel	Resloped Combined Med+Rx Plan Rel	Model Difference	
UHIC	POS	CD22	K95Y	N	5,186	709	0.7739	0.7811	0.9%	
UHIC	EPO	CD23	K95Y	N	1,212	709	0.7091	0.7181	1.3%	
UHIC	POS	CD24	K95Y	Y	1,274	709	0.7540	0.7839	4.0%	
UHIC	POS	CD25	K95Y	N	3,897	709	0.7215	0.7316	1.4%	
UHIC	EPO	CD26	K95Y	N	371	709	0.9470	0.9406	-0.7%	
UHIC	POS	CD27	K95Y	N	4,256	709	0.9684	0.9629	-0.6%	
UHIC	EPO	CD28	K95Y	N	959	709	0.9347	0.9287	-0.6%	
UHIC	POS	CD29	K95Y	N	3,647	709	0.9537	0.9488	-0.5%	
UHIC	EPO	CD20	K95Y	Y	971	709	0.7954	0.8239	3.6%	
UHIC	POS	CD2P	K95Y	Y	2,648	709	0.8089	0.8389	3.7%	
UHIC	POS	CD2U	K96Y	N	84	709	0.7798	0.7864	0.8%	
UHIC	EPO	CD2X	K95Y	N	1,361	709	0.7639	0.7687	0.6%	
UHIC	POS	CD2Y	K95Y	N	4,425	709	0.7841	0.7890	0.6%	
UHIC	EPO	CD2Z	K95Y	N	1,175	709	0.7592	0.7653	0.8%	
UHIC	EPO	CD2Z	K95Y	N	261	709	0.7592	0.7653	0.8%	
UHIC	EPO	CD3G	K95Y	Y	1,066	709	0.6983	0.7272	4.1%	
UHIC	POS	CD3H	K95Y	Y	2,753	709	0.7106	0.7408	4.2%	
UHIC	EPO	CD3Q	K95Y	N	188	709	0.6983	0.7081	1.4%	
UHIC	POS	CD3R	K95Y	N	260	709	0.7096	0.7204	1.5%	
UHIC	EPO	CD3S	K96Y	N	51	709	0.7482	0.7550	0.9%	
UHIC	POS	CD3T	K96Y	N	839	709	0.7622	0.7700	1.0%	
UHIC	EPO	CD3W	K95Y	Y	696	709	0.6659	0.6949	4.4%	
UHIC	POS	CD3X	K95Y	Y	1,552	709	0.6772	0.7076	4.5%	
UHCPA	HMO	CD3Z	E83L	Y	76	654	0.5955	0.6342	6.5%	
UHIC	EPO	COB9	K94L	N	71	709	0.9007	0.9011	0.0%	
UHIC	EPO	COC2	K95Y	N	469	709	0.6933	0.7031	1.4%	
UHIC	EPO	COC3	K95Y	N	49	709	0.6679	0.6798	1.8%	
UHIC	EPO	COC4	K95Y	Y	109	709	0.7381	0.7664	3.8%	
UHIC	EPO	COC5	K96Y	N	96	709	0.6679	0.6793	1.7%	
UHIC	EPO	COC6	K96Y	N	210	709	0.6590	0.6703	1.7%	
UHIC	EPO	COC7	K95Y	N	2,753	709	0.6618	0.6731	1.7%	
UHIC	EPO	COC8	K95Y	N	524	709	0.7725	0.7761	0.5%	
UHIC	EPO	COC9	K95Y	N	506	709	0.9261	0.9212	-0.5%	
UHIC	EPO	COCO	E83L	Y	1,409	709	0.6088	0.6369	4.6%	
UHIC	POS	COCP	E83L	Y	1,082	709	0.6180	0.6473	4.7%	
UHIC	POS	COCQ	K96Y	N	1,066	709	0.7437	0.7529	1.2%	
UHIC	POS	COCR	K95Y	N	1,778	709	0.7051	0.7158	1.5%	
UHIC	POS	COCS	K95Y	N	1	709	0.6789	0.6918	1.9%	
UHIC	POS	COCT	K96Y	N	476	709	0.6779	0.6903	1.8%	
UHIC	POS	COCU	K96Y	N	357	709	0.6688	0.6810	1.8%	
UHIC	POS	COCV	K95Y	N	1,961	709	0.6730	0.6852	1.8%	
UHIC	POS	COCW	K95Y	N	1,108	709	0.7875	0.7923	0.6%	
UHIC	POS	COCX	K95Y	N	2,100	709	0.9460	0.9420	-0.4%	
UHIC	POS	COCY	K95Y	N	2,746	709	0.7968	0.8005	0.5%	
UHIC	EPO	COCZ	K96Y	N	93	709	0.7300	0.7382	1.1%	
UHIC	EPO	CODA	K95Y	N	1,143	709	0.7822	0.7847	0.3%	
UHIC	EPO	CODA	K95Y	N	78	709	0.7822	0.7847	0.3%	
UHIC	EPO	CODB	K95Y	N	370	709	0.7010	0.7085	1.1%	
UHIC	POS	CODC	K95Y	N	400	709	0.7130	0.7215	1.2%	
UHCPA	HMO	CODD	K95Y	N	798	654	0.7010	0.7091	1.2%	
UHCPA	HMO	CODE	K95Y	N	1,128	654	0.7633	0.7591	-0.6%	
UHCPA	HMO	CODF	K95Y	N	172	654	0.8155	0.7996	-1.9%	
UHCPA	HMO	CODG	K95Y	N	1,755	654	0.6483	0.6658	2.7%	
UHCPA	HMO	CODH	K95Y	N	427	654	0.6503	0.6685	2.8%	
UHCPA	HMO	CODI	K95Y	Y	464	654	0.6517	0.6850	5.1%	
UHCPA	HMO	CODJ	K95Y	N	271	654	0.6974	0.7063	1.3%	
UHCPA	HMO	CODK	K95Y	Y	1,036	654	0.6192	0.6560	5.9%	
UHIC	POS	CVN2	K96Y	N	3,533	709	0.7588	0.7666	1.0%	
UHIC	POS	CVN3	K95Y	Y	6,135	709	0.6864	0.7166	4.4%	
UHIC	POS	CVN4	K95Y	N	8,535	709	0.9535	0.9483	-0.5%	
UHIC	POS	CVN5	K95Y	N	9,240	709	0.9657	0.9603	-0.6%	
UHIC	POS	CVN5	K95Y	N	90	709	0.9657	0.9603	-0.6%	
UHIC	POS	CVN6	K95Y	N	6,202	709	0.7313	0.7413	1.4%	
UHIC	POS	CVN7	K95Y	Y	3,311	709	0.7522	0.7819	3.9%	
UHIC	POS	CVN8	K95Y	N	5,861	709	0.7690	0.7763	0.9%	
UHIC	POS	CVN9	K95Y	N	5,130	709	0.7604	0.7669	0.9%	
UHIC	EPO	CVNT	K95Y	Y	1,702	709	0.7839	0.8115	3.5%	
UHIC	POS	CVNU	K95Y	Y	4,579	709	0.7973	0.8262	3.6%	
UHIC	EPO	CVNV	K94L	N	368	709	0.9013	0.9014	0.0%	
UHIC	EPO	CVNW	K94L	N	70	709	0.7785	0.7868	1.1%	
UHIC	EPO	CVNY	K95Y	N	75	709	0.8506	0.8489	-0.2%	
UHIC	POS	CVNZ	K95Y	Y	3,586	709	0.6670	0.6972	4.5%	
UHCPA	HMO	CVO2	K95Y	N	745	654	0.8161	0.8004	-1.9%	
UHCPA	HMO	CVO3	K95Y	N	1,455	654	0.6442	0.6621	2.8%	
UHCPA	HMO	CVO4	K95Y	N	495	654	0.6449	0.6635	2.9%	
UHCPA	HMO	CVO5	K95Y	Y	407	654	0.6489	0.6825	5.2%	
UHCPA	HMO	CVO6	K95Y	N	375	654	0.6943	0.7036	1.3%	
UHCPA	HMO	CVO7	K95Y	Y	2,016	654	0.6316	0.6673	5.7%	
UHIC	EPO	CVOA	K95Y	Y	1,586	709	0.6559	0.6847	4.4%	
UHIC	EPO	CVOB	K95Y	Y	1,129	709	0.6745	0.7032	4.3%	
UHIC	EPO	CVOC	K95Y	N	1,857	709	0.9354	0.9291	-0.7%	
UHIC	EPO	CVOD	K95Y	N	1,731	709	0.9452	0.9388	-0.7%	
UHIC	EPO	CVOE	K95Y	N	2,044	709	0.7187	0.7275	1.2%	
UHIC	EPO	CVOF	K95Y	N	1,647	709	0.7548	0.7608	0.8%	
UHIC	EPO	CVOG	K95Y	N	2,213	709	0.7602	0.7648	0.6%	
UHIC	POS	CVOH	K95Y	N	2,897	709	0.7028	0.7133	1.5%	
UHIC	POS	CVOI	K95Y	N	134	709	0.6742	0.6872	1.9%	
UHIC	POS	CVOJ	K96Y	N	1,377	709	0.6636	0.6754	1.8%	
UHIC	POS	CVOK	K95Y	N	2,406	709	0.6633	0.6759	1.9%	
UHIC	POS	CVOL	K95Y	N	3,160	709	0.7895	0.7943	0.6%	
UHIC	POS	CVOM	K95Y	N	8,303	709	0.9461	0.9419	-0.4%	
UHIC	POS	CVON	K95Y	N	5,980	709	0.7958	0.7990	0.4%	
UHIC	EPO	CVOO	K95Y	N	835	709	0.6912	0.7006	1.4%	
UHIC	EPO	CVOP	K95Y	N	63	709	0.6635	0.6754	1.8%	
UHIC	EPO	CVOQ	K95Y	Y	885	709	0.7384	0.7666	3.8%	
UHIC	EPO	CVOR	K96Y	N	743	709	0.6540	0.6647	1.6%	
UHIC	EPO	CVOS	K95Y	N	3,339	709	0.6523	0.6639	1.8%	
UHIC	EPO	CVOT	K95Y	N	1,121	709	0.7783	0.7825	0.5%	
UHIC	EPO	CVOU	K95Y	N	1,233	709	0.9268	0.9216	-0.6%	
UHIC	EPO	CVOV	K95Y	N	1,167	709	0.7815	0.7837	0.3%	
UHIC	EPO	CVOW	K95Y	N	573	709	0.7005	0.7080	1.1%	
UHIC	POS	CVOX	K95Y	N	1,330	709	0.7124	0.7209	1.2%	
UHCPA	HMO	CVOY	K95Y	N	1,570	654	0.7118	0.7184	0.9%	
UHCPA	HMO	CVOZ	K95Y	N	1,176	654	0.7616	0.7574	-0.6%	
UHIC	EPO	CD3Q	K95Y	N	332	709	0.6986	0.7083	1.4%	
UHIC	POS	CD3R	K95Y	N	161	709	0.7099	0.7206	1.5%	
UHCPA	HMO	CD3Z	E83L	Y	157	654	0.5953	0.6340	6.5%	
UHIC	EPO	COCO	E83L	Y	1,289	709	0.6089	0.6370	4.6%	
UHIC	POS	COCP	E83L	Y	1,368	709	0.6182	0.6474	4.7%	

Projected Risk Adjustment PMPM

a	Billable Member Months	184,729
b	PA UHC Total – Product for All Plans with Risk	1.2646
c	PA UHC Total – Product for All Plans without Risk	1.2338
d	State Avg – Product for All Plans with Risk	1.3247
e	State Avg – Product for All Plans without Risk	1.2213
f	State Average Premium	\$590.25
g	Administrative Cost Adjustment to State Average Premium	86%
h	Transfer PMPM	(\$28.20)
i	PA UHC Experience Period Average Premium	\$627.40
j	Transfer as a Percent of PA UHC Average Premium	-4.49%
k	Proj Plan Adjusted Index Rate (URRT Wksht 2 - 3.10)	\$605.46
l	Projected Risk Adjustment PMPM (URRT Wksht 2 - 4.16)	(\$27.21)

2023 Final CMS Results

ACA-Only Experience

Small Group Market

	Billable		Transfer	Transfer	Trans % of
State	MMon	Premium	Amount	PMPM	UHC Prem
PA	184,729	#####	(5,208,524)	(28.20)	-4.49%

Notes:

- Values (b-g and i) are calculated from December 2023 Wakely (UHIC and UHCPA combined)
- Values do not include any estimated model change for 2024 or 2025
- Values (b-e) differ from PAAM Exhibits Tab VII, because Wakely/CMS calculates using the weighted average of the products by plan and rating area instead of the product of each factor's weighted average.

T_i = Plan *i* Transfer PMPM
 $PLRS_i$ = Plan *i* Plan Liability Risk Score
 AV_i = Plan *i* Actuarial Value
 ARF_i = Plan *i* Average Rating Factor
 IDF_i = Plan *i* Induced Demand Factor
 GCF_i = Plan *i* Geographic Cost Factor
 s_i = Plan *i* Share of State Enrollment

$$T_i = \left[\frac{PLRS_i \times IDF_i \times GCF_i}{\sum_i (s_i \times PLRS_i \times IDF_i \times GCF_i)} - \frac{AV_i \times ARF_i \times IDF_i \times GCF_i}{\sum_i (s_i \times AV_i \times ARF_i \times IDF_i \times GCF_i)} \right] \bar{P}_s$$

$$m = \left[\frac{g}{i} - \frac{h}{j} \right] k \times l$$

Claim period: Jan-Dec 2023, paid through Dec 2023 (using final 2023 HHS Risk Model)			
		Member Months	%
Market	XSG	4,635,981	100%
Issuer Code	3C551406	171,712	3.7%

UHC	186,150
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Ver #	Version of Results	Plan ID	Metal	Rating Area	MbrMot
		24872PA0030001	Bronze	1	24
		23489PA0130023	Bronze	1	27
		23489PA0140023	Bronze	1	73
		24872PA0030002	Gold	3	31
		24872PA0030005	Silver	3	268
		24872PA0030006	Silver	3	2
		24872PA0030007	Silver	3	103
		24872PA0030009	Silver	3	20
		23489PA0130001	Gold	3	183
		23489PA0130004	Platinum	3	93
		23489PA0130011	Gold	3	443
		23489PA0130012	Gold	3	82
		23489PA0130013	Gold	3	246
		23489PA0130014	Platinum	3	9
		23489PA0130015	Platinum	3	2
		23489PA0130016	Silver	3	730
		23489PA0130017	Silver	3	6
		23489PA0130019	Silver	3	33
		23489PA0130022	Silver	3	27
		23489PA0130024	Silver	3	12
		23489PA0130025	Silver	3	24
		23489PA0130028	Silver	3	38
		23489PA0140001	Gold	3	256
		23489PA0140002	Platinum	3	331
		23489PA0140003	Gold	3	184
		23489PA0140004	Gold	3	8
		23489PA0140006	Gold	3	620
		23489PA0140007	Gold	3	446
		23489PA0140009	Gold	3	287
		23489PA0140010	Platinum	3	1,271
		23489PA0140011	Platinum	3	768
		23489PA0140012	Silver	3	193
		23489PA0140013	Silver	3	65
		23489PA0140014	Silver	3	17
		23489PA0140015	Silver	3	361
		23489PA0140018	Silver	3	348

23489PA0140020	Gold	3	246
23489PA0140021	Gold	3	49
23489PA0140022	Silver	3	56
24872PA0030001	Bronze	4	115
23489PA0130023	Bronze	4	2,608
23489PA0140023	Bronze	4	2,339
23489PA0130023	Bronze	5	38
23489PA0140023	Bronze	5	70
24872PA0030002	Gold	6	411
24872PA0030005	Silver	6	358
24872PA0030006	Silver	6	176
24872PA0030009	Silver	6	376
23489PA0130001	Gold	6	189
23489PA0130004	Platinum	6	44
23489PA0130005	Gold	6	24
23489PA0130006	Platinum	6	19
23489PA0130010	Gold	6	397
23489PA0130011	Gold	6	409
23489PA0130012	Gold	6	190
23489PA0130013	Gold	6	175
23489PA0130014	Platinum	6	37
23489PA0130015	Platinum	6	150
23489PA0130016	Silver	6	1,386
23489PA0130017	Silver	6	109
23489PA0130019	Silver	6	238
23489PA0130020	Gold	6	80
23489PA0130022	Silver	6	11
23489PA0130028	Silver	6	171
23489PA0130029	Silver	6	61
23489PA0140001	Gold	6	446
23489PA0140002	Platinum	6	994
23489PA0140003	Gold	6	175
23489PA0140004	Gold	6	12
23489PA0140005	Gold	6	66
23489PA0140006	Gold	6	1,012
23489PA0140007	Gold	6	605
23489PA0140008	Gold	6	545
23489PA0140009	Gold	6	979
23489PA0140010	Platinum	6	411
23489PA0140011	Platinum	6	115
23489PA0140012	Silver	6	523
23489PA0140013	Silver	6	206
23489PA0140014	Silver	6	6
23489PA0140015	Silver	6	786
23489PA0140018	Silver	6	330
23489PA0140019	Silver	6	118
23489PA0140020	Gold	6	362

23489PA0140021	Gold	6	48
23489PA0140022	Silver	6	250
23489PA0140024	Silver	6	40
24872PA0030002	Gold	7	85
24872PA0030003	Gold	7	100
24872PA0030004	Gold	7	61
24872PA0030005	Silver	7	379
24872PA0030006	Silver	7	49
24872PA0030007	Silver	7	6
24872PA0030008	Silver	7	179
24872PA0030009	Silver	7	169
23489PA0130001	Gold	7	223
23489PA0130004	Platinum	7	12
23489PA0130005	Gold	7	245
23489PA0130010	Gold	7	49
23489PA0130011	Gold	7	356
23489PA0130012	Gold	7	242
23489PA0130013	Gold	7	279
23489PA0130014	Platinum	7	55
23489PA0130015	Platinum	7	368
23489PA0130016	Silver	7	413
23489PA0130017	Silver	7	217
23489PA0130019	Silver	7	12
23489PA0130020	Gold	7	49
23489PA0130022	Silver	7	32
23489PA0130024	Silver	7	159
23489PA0130027	Gold	7	7
23489PA0130028	Silver	7	215
23489PA0130029	Silver	7	149
23489PA0140001	Gold	7	608
23489PA0140002	Platinum	7	383
23489PA0140003	Gold	7	153
23489PA0140005	Gold	7	193
23489PA0140006	Gold	7	782
23489PA0140007	Gold	7	1,447
23489PA0140009	Gold	7	828
23489PA0140010	Platinum	7	929
23489PA0140011	Platinum	7	542
23489PA0140012	Silver	7	205
23489PA0140013	Silver	7	86
23489PA0140014	Silver	7	16
23489PA0140015	Silver	7	623
23489PA0140018	Silver	7	241
23489PA0140020	Gold	7	274
23489PA0140021	Gold	7	31
23489PA0140022	Silver	7	528
23489PA0140024	Silver	7	275

24872PA0030002	Gold	8	1,846
24872PA0030003	Gold	8	2,048
24872PA0030004	Gold	8	822
24872PA0030005	Silver	8	2,171
24872PA0030006	Silver	8	574
24872PA0030007	Silver	8	682
24872PA0030008	Silver	8	415
24872PA0030009	Silver	8	2,302
23489PA0130001	Gold	8	1,782
23489PA0130004	Platinum	8	1,605
23489PA0130005	Gold	8	2,439
23489PA0130006	Platinum	8	426
23489PA0130007	Gold	8	71
23489PA0130010	Gold	8	968
23489PA0130011	Gold	8	2,125
23489PA0130012	Gold	8	2,389
23489PA0130013	Gold	8	2,480
23489PA0130014	Platinum	8	1,856
23489PA0130015	Platinum	8	2,251
23489PA0130016	Silver	8	3,128
23489PA0130017	Silver	8	576
23489PA0130018	Silver	8	96
23489PA0130019	Silver	8	1,735
23489PA0130020	Gold	8	879
23489PA0130022	Silver	8	43
23489PA0130024	Silver	8	1,104
23489PA0130025	Silver	8	469
23489PA0130026	Gold	8	51
23489PA0130027	Gold	8	87
23489PA0130028	Silver	8	1,880
23489PA0130029	Silver	8	742
23489PA0130030	Gold	8	74
23489PA0140001	Gold	8	7,273
23489PA0140002	Platinum	8	8,637
23489PA0140003	Gold	8	6,577
23489PA0140004	Gold	8	63
23489PA0140005	Gold	8	3,972
23489PA0140006	Gold	8	6,012
23489PA0140007	Gold	8	7,873
23489PA0140008	Gold	8	4,107
23489PA0140009	Gold	8	7,451
23489PA0140010	Platinum	8	10,858
23489PA0140011	Platinum	8	9,928
23489PA0140012	Silver	8	3,155
23489PA0140013	Silver	8	1,349
23489PA0140014	Silver	8	362
23489PA0140015	Silver	8	6,088

23489PA0140017	Silver	8	135
23489PA0140018	Silver	8	3,546
23489PA0140019	Silver	8	200
23489PA0140020	Gold	8	3,151
23489PA0140021	Gold	8	864
23489PA0140022	Silver	8	4,012
23489PA0140024	Silver	8	1,143
24872PA0030002	Gold	9	28
24872PA0030003	Gold	9	168
24872PA0030004	Gold	9	43
24872PA0030005	Silver	9	79
24872PA0030006	Silver	9	128
24872PA0030007	Silver	9	93
24872PA0030008	Silver	9	61
24872PA0030009	Silver	9	219
23489PA0130001	Gold	9	42
23489PA0130010	Gold	9	252
23489PA0130011	Gold	9	292
23489PA0130012	Gold	9	217
23489PA0130013	Gold	9	120
23489PA0130014	Platinum	9	166
23489PA0130015	Platinum	9	83
23489PA0130016	Silver	9	503
23489PA0130017	Silver	9	62
23489PA0130019	Silver	9	207
23489PA0130024	Silver	9	46
23489PA0130025	Silver	9	34
23489PA0130028	Silver	9	12
23489PA0140001	Gold	9	261
23489PA0140002	Platinum	9	197
23489PA0140003	Gold	9	241
23489PA0140005	Gold	9	97
23489PA0140006	Gold	9	1,264
23489PA0140007	Gold	9	819
23489PA0140009	Gold	9	673
23489PA0140010	Platinum	9	304
23489PA0140011	Platinum	9	985
23489PA0140012	Silver	9	351
23489PA0140013	Silver	9	53
23489PA0140014	Silver	9	81
23489PA0140015	Silver	9	1,155
23489PA0140018	Silver	9	272
23489PA0140019	Silver	9	110
23489PA0140020	Gold	9	390
23489PA0140021	Gold	9	73
23489PA0140022	Silver	9	360
23489PA0140024	Silver	9	296

184,729		1.1465	1.4119	0.7902	1.0186	1.0804	1.2646	
		1.2617						
<i>MbrMob</i>	Relative Risk1	Transfer PMPM (Estimate)	PLRS i incl. EDF	ARFi	AVi	GCFi	IDFi	Factors incl. risk score
24	1.1492	\$75.73	1.5335	2.0011	60%	0.8547	1.0000	1.3107
27	0.4098	-\$299.61	0.3557	1.9522	60%	0.8547	1.0000	0.3040
73	0.7360	-\$134.03	0.5767	1.5150	60%	0.8547	1.0000	0.4929
31	0.2060	-\$403.04	0.2591	1.3259	80%	1.0926	1.0800	0.3058
268	0.6375	-\$183.99	0.9380	1.7974	70%	1.0926	1.0300	1.0556
2	0.3480	-\$330.98	0.1485	1.2065	70%	1.0926	1.0300	0.1671
103	0.1723	-\$420.16	0.7183	2.2294	70%	1.0926	1.0300	0.8084
20	0.3813	-\$314.05	0.1116	1.1062	70%	1.0926	1.0300	0.1256
183	0.2747	-\$368.16	0.2468	1.2228	80%	1.0926	1.0800	0.2912
93	1.1993	\$101.15	1.9339	1.7659	90%	1.0926	1.1500	2.4299
431	0.6686	-\$168.21	0.5503	1.0629	80%	1.0926	1.0800	0.6493
82	0.2870	-\$361.93	0.3037	1.2725	80%	1.0926	1.0800	0.3584
246	0.7443	-\$129.77	1.2043	1.7187	80%	1.0926	1.0800	1.4210
9	0.4111	-\$298.95	0.3117	0.9553	90%	1.0926	1.1500	0.3916
2	1.3143	\$159.56	1.3310	1.0240	90%	1.0926	1.1500	1.6724
730	1.0134	\$6.82	1.0412	1.3506	70%	1.0926	1.0300	1.1717
6	1.4926	\$250.04	1.5380	1.2620	70%	1.0926	1.0300	1.7308
33	0.1646	-\$424.08	0.2060	1.5667	70%	1.0926	1.0300	0.2319
27	1.7772	\$394.54	1.7192	1.0593	70%	1.0926	1.0300	1.9347
12	0.4204	-\$294.20	0.0770	1.0000	70%	1.0926	1.0300	0.0867
24	0.2266	-\$392.61	0.1430	1.3875	70%	1.0926	1.0300	0.1609
38	1.5190	\$263.47	1.4348	1.0850	70%	1.0926	1.0300	1.6146
256	0.4592	-\$274.54	0.7568	1.5720	80%	1.0926	1.0800	0.8930
331	1.3421	\$173.65	1.6529	1.3238	90%	1.0926	1.1500	2.0768
184	0.3440	-\$333.02	0.3469	1.2486	80%	1.0926	1.0800	0.4093
8	1.3917	\$198.83	1.3300	1.0260	80%	1.0926	1.0800	1.5694
614	0.9514	-\$24.65	1.2252	1.4748	80%	1.0926	1.0800	1.4457
439	0.6557	-\$174.79	0.7168	1.2716	80%	1.0926	1.0800	0.8458
287	0.2656	-\$372.77	0.2646	1.2551	80%	1.0926	1.0800	0.3123
1,259	0.7117	-\$146.33	1.1053	1.4436	90%	1.0926	1.1500	1.3888
735	1.0022	\$1.10	1.3972	1.4289	90%	1.0926	1.1500	1.7555
191	0.9113	-\$45.00	0.7332	1.1032	70%	1.0926	1.0300	0.8252
65	0.3669	-\$321.37	0.2585	1.3221	70%	1.0926	1.0300	0.2909
17	0.1847	-\$413.83	0.2303	1.5674	70%	1.0926	1.0300	0.2592
349	0.8695	-\$66.23	0.7380	1.1743	70%	1.0926	1.0300	0.8305
348	0.7578	-\$122.93	0.8218	1.4578	70%	1.0926	1.0300	0.9248

246	0.6372	-\$184.17	0.7460	1.3292	80%	1.0926	1.0800	0.8803
49	2.3055	\$662.69	2.4524	1.1372	80%	1.0926	1.0800	2.8938
56	0.5767	-\$214.85	0.8335	1.7540	70%	1.0926	1.0300	0.9380
115	0.5369	-\$235.06	0.4353	1.8052	60%	0.8295	1.0000	0.3611
2,568	1.1082	\$54.91	1.0348	1.3246	60%	0.8295	1.0000	0.8583
2,327	1.1537	\$78.04	1.2446	1.5352	60%	0.8295	1.0000	1.0324
38	0.0308	-\$492.00	0.2635	2.5635	60%	0.9140	1.0000	0.2408
70	0.5618	-\$222.44	0.1942	1.2743	60%	0.9140	1.0000	0.1775
411	0.3308	-\$339.69	0.5275	1.4505	80%	1.1227	1.0800	0.6395
309	0.7165	-\$143.89	0.5907	1.2058	70%	1.1227	1.0300	0.6831
176	0.2865	-\$362.16	0.1808	1.3146	70%	1.1227	1.0300	0.2091
376	1.2898	\$147.09	1.4204	1.4336	70%	1.1227	1.0300	1.6425
189	0.7306	-\$136.76	0.8501	1.3190	80%	1.1227	1.0800	1.0308
44	0.2912	-\$359.81	0.2716	1.0233	90%	1.1227	1.1500	0.3507
24	8.1298	\$3,619.16	10.2755	2.8650	80%	1.1227	1.0800	12.4592
19	0.7050	-\$149.76	0.7765	1.1056	90%	1.1227	1.1500	1.0026
397	1.1891	\$96.00	1.2982	1.2580	80%	1.1227	1.0800	1.5741
299	1.3447	\$174.98	1.4539	1.2415	80%	1.1227	1.0800	1.7628
190	0.6913	-\$156.72	0.6998	1.1952	80%	1.1227	1.0800	0.8485
175	0.2067	-\$402.68	0.5472	1.6294	80%	1.1227	1.0800	0.6635
37	0.0097	-\$502.67	0.9313	1.9949	90%	1.1227	1.1500	1.2024
150	-0.1061	-\$561.48	0.5999	1.7772	90%	1.1227	1.1500	0.7745
1,386	0.9175	-\$41.86	0.8417	1.2330	70%	1.1227	1.0300	0.9733
109	0.3649	-\$322.38	0.1350	1.1361	70%	1.1227	1.0300	0.1561
238	2.3534	\$687.02	2.7565	1.5885	70%	1.1227	1.0300	3.1876
80	3.4511	\$1,244.24	4.1324	1.6761	80%	1.1227	1.0800	5.0105
11	0.1614	-\$425.68	0.2324	1.5714	70%	1.1227	1.0300	0.2687
171	-0.1075	-\$562.19	0.3772	2.1679	70%	1.1227	1.0300	0.4362
61	1.1791	\$90.94	1.6080	1.8476	70%	1.1227	1.0300	1.8595
446	0.4947	-\$256.48	0.4432	1.1469	80%	1.1227	1.0800	0.5373
994	0.7383	-\$132.86	0.9141	1.2116	90%	1.1227	1.1500	1.1802
175	1.6235	\$316.51	1.9724	1.4881	80%	1.1227	1.0800	2.3916
12	1.7118	\$361.33	1.7530	1.1240	80%	1.1227	1.0800	2.1255
66	1.3559	\$180.64	1.3981	1.1632	80%	1.1227	1.0800	1.6952
1,012	0.4135	-\$297.72	0.4373	1.2424	80%	1.1227	1.0800	0.5302
605	0.6163	-\$194.79	0.8809	1.4984	80%	1.1227	1.0800	1.0681
545	1.0041	\$2.09	1.1075	1.2712	80%	1.1227	1.0800	1.3429
979	1.6441	\$326.95	1.9053	1.3848	80%	1.1227	1.0800	2.3101
411	0.6790	-\$162.95	0.9990	1.3608	90%	1.1227	1.1500	1.2898
115	0.4211	-\$293.87	0.7528	1.3797	90%	1.1227	1.1500	0.9720
514	0.3512	-\$329.33	0.3778	1.4765	70%	1.1227	1.0300	0.4368
206	1.3735	\$189.58	1.4154	1.3008	70%	1.1227	1.0300	1.6368
6	0.6190	-\$193.38	0.3483	1.0335	70%	1.1227	1.0300	0.4027
786	0.4467	-\$280.87	0.3994	1.3609	70%	1.1227	1.0300	0.4618
328	1.0096	\$4.88	1.2064	1.5744	70%	1.1227	1.0300	1.3950
118	0.5992	-\$203.47	0.5224	1.2928	70%	1.1227	1.0300	0.6041
362	0.5581	-\$224.34	0.7823	1.4580	80%	1.1227	1.0800	0.9486

48	1.2593	\$131.61	1.4791	1.3782	80%	1.1227	1.0800	1.7935
250	0.5780	-\$214.22	0.3835	1.1419	70%	1.1227	1.0300	0.4435
40	0.4354	-\$286.61	0.1433	1.0406	70%	1.1227	1.0300	0.1657
85	0.5547	-\$226.05	0.4759	1.0664	80%	1.2152	1.0800	0.6246
100	0.1204	-\$446.50	0.2184	1.2748	80%	1.2152	1.0800	0.2866
61	0.3966	-\$306.29	0.5137	1.2939	80%	1.2152	1.0800	0.6743
379	0.7844	-\$109.42	0.6640	1.1750	70%	1.2152	1.0300	0.8312
49	0.8535	-\$74.37	1.0188	1.5460	70%	1.2152	1.0300	1.2752
6	-0.0359	-\$525.83	0.1810	1.6823	70%	1.2152	1.0300	0.2266
179	0.1631	-\$424.83	0.1931	1.4210	70%	1.2152	1.0300	0.2418
169	0.1582	-\$427.33	0.3917	1.6894	70%	1.2152	1.0300	0.4903
223	0.3361	-\$337.02	0.6020	1.4661	80%	1.2152	1.0800	0.7901
12	0.0794	-\$467.31	0.3202	1.2220	90%	1.2152	1.1500	0.4476
245	0.3250	-\$342.65	0.5062	1.3685	80%	1.2152	1.0800	0.6643
49	0.2740	-\$368.51	0.2085	1.0848	80%	1.2152	1.0800	0.2736
356	1.1142	\$57.98	1.3851	1.4635	80%	1.2152	1.0800	1.8179
242	2.6750	\$850.25	2.9623	1.4656	80%	1.2152	1.0800	3.8880
279	0.4020	-\$303.55	0.5788	1.3626	80%	1.2152	1.0800	0.7596
55	0.5522	-\$227.33	1.2340	1.6990	90%	1.2152	1.1500	1.7246
343	1.1578	\$80.11	1.3102	1.1890	90%	1.2152	1.1500	1.8311
413	0.2436	-\$383.94	0.2876	1.4331	70%	1.2152	1.0300	0.3600
217	0.5850	-\$210.65	0.4560	1.1790	70%	1.2152	1.0300	0.5707
12	-0.3005	-\$660.18	0.2930	2.1988	70%	1.2152	1.0300	0.3668
49	0.0011	-\$507.04	0.2605	1.4621	80%	1.2152	1.0800	0.3419
32	1.2249	\$114.14	1.6373	1.8430	70%	1.2152	1.0300	2.0494
159	0.3472	-\$331.37	0.2995	1.3044	70%	1.2152	1.0300	0.3749
7	0.2626	-\$374.32	0.3230	1.2300	80%	1.2152	1.0800	0.4239
215	0.1136	-\$449.97	0.4267	1.7977	70%	1.2152	1.0300	0.5342
149	1.6061	\$307.66	1.6960	1.3889	70%	1.2152	1.0300	2.1229
608	0.4687	-\$269.70	0.6571	1.3753	80%	1.2152	1.0800	0.8625
383	0.5720	-\$217.26	0.8462	1.2824	90%	1.2152	1.1500	1.1826
153	0.2177	-\$397.08	0.8901	1.9358	80%	1.2152	1.0800	1.1683
191	1.1329	\$67.47	1.4154	1.4765	80%	1.2152	1.0800	1.8576
780	0.6898	-\$157.44	0.8926	1.3894	80%	1.2152	1.0800	1.1715
1,447	0.9024	-\$49.52	1.0847	1.3636	80%	1.2152	1.0800	1.4236
813	1.7049	\$357.84	2.0013	1.4865	80%	1.2152	1.0800	2.6267
929	0.0597	-\$477.29	0.6542	1.5832	90%	1.2152	1.1500	0.9143
542	0.6323	-\$186.63	0.8370	1.2145	90%	1.2152	1.1500	1.1698
205	0.3166	-\$346.88	0.1972	1.2123	70%	1.2152	1.0300	0.2469
86	0.2771	-\$366.94	0.1207	1.1666	70%	1.2152	1.0300	0.1511
16	0.3302	-\$339.99	0.0965	1.0608	70%	1.2152	1.0300	0.1208
623	0.6061	-\$199.94	0.7840	1.5817	70%	1.2152	1.0300	0.9813
235	0.6106	-\$197.65	0.5184	1.2255	70%	1.2152	1.0300	0.6488
274	5.9100	\$2,492.39	6.2438	1.4844	80%	1.2152	1.0800	8.1948
31	1.5587	\$283.58	1.5163	1.0977	80%	1.2152	1.0800	1.9901
528	0.3351	-\$337.53	0.3942	1.4460	70%	1.2152	1.0300	0.4934
275	1.1177	\$59.73	1.5056	1.8189	70%	1.2152	1.0300	1.8845

1,834	0.8837	-\$59.02	1.0182	1.3406	80%	0.9829	1.0800	1.0808
2,015	0.4659	-\$271.13	0.6359	1.5010	80%	0.9829	1.0800	0.6750
822	0.9253	-\$37.94	1.1759	1.4626	80%	0.9829	1.0800	1.2482
2,170	0.8812	-\$60.29	0.9400	1.4428	70%	0.9829	1.0300	0.9517
574	0.7880	-\$107.64	0.7513	1.3550	70%	0.9829	1.0300	0.7606
682	0.6844	-\$160.19	0.6978	1.4630	70%	0.9829	1.0300	0.7065
415	0.7498	-\$127.00	0.9531	1.6865	70%	0.9829	1.0300	0.9649
2,282	0.8915	-\$55.07	0.9052	1.3792	70%	0.9829	1.0300	0.9164
1,774	1.0398	\$20.20	1.3622	1.5127	80%	0.9829	1.0800	1.4460
1,593	0.6713	-\$166.85	1.0704	1.4912	90%	0.9829	1.1500	1.2099
2,421	1.7930	\$402.55	2.2119	1.4087	80%	0.9829	1.0800	2.3481
426	0.5568	-\$224.97	0.8399	1.3925	90%	0.9829	1.1500	0.9494
71	2.8987	\$963.81	3.6531	1.4794	80%	0.9829	1.0800	3.8779
967	0.6773	-\$163.79	0.7768	1.3593	80%	0.9829	1.0800	0.8246
2,125	1.1507	\$76.50	1.4323	1.4340	80%	0.9829	1.0800	1.5204
2,380	1.5089	\$258.35	1.8838	1.4391	80%	0.9829	1.0800	1.9998
2,471	1.3386	\$171.86	1.7073	1.4806	80%	0.9829	1.0800	1.8123
1,856	0.7935	-\$104.84	1.1436	1.4195	90%	0.9829	1.1500	1.2926
2,251	1.0226	\$11.47	1.4204	1.4279	90%	0.9829	1.1500	1.6055
3,105	0.8568	-\$72.67	0.8869	1.4148	70%	0.9829	1.0300	0.8979
576	0.8138	-\$94.54	0.7693	1.3342	70%	0.9829	1.0300	0.7788
96	1.2353	\$119.43	1.2619	1.2566	70%	0.9829	1.0300	1.2775
1,722	0.7839	-\$109.69	0.8837	1.5364	70%	0.9829	1.0300	0.8946
879	0.5567	-\$225.02	0.8668	1.6365	80%	0.9829	1.0800	0.9202
43	0.4596	-\$274.30	0.3775	1.4285	70%	0.9829	1.0300	0.3821
1,104	0.7924	-\$105.36	0.8089	1.4231	70%	0.9829	1.0300	0.8189
469	0.5462	-\$230.35	0.4880	1.4248	70%	0.9829	1.0300	0.4940
51	1.1262	\$64.08	1.4826	1.5271	80%	0.9829	1.0800	1.5738
87	1.1673	\$84.92	1.2275	1.1741	80%	0.9829	1.0800	1.3031
1,839	0.6238	-\$190.96	0.5399	1.3595	70%	0.9829	1.0300	0.5466
735	0.7108	-\$146.81	0.7896	1.5384	70%	0.9829	1.0300	0.7994
74	0.3966	-\$306.30	0.6310	1.5951	80%	0.9829	1.0800	0.6699
7,183	0.9159	-\$42.69	1.1867	1.4885	80%	0.9829	1.0800	1.2597
8,534	0.9556	-\$22.55	1.2453	1.3291	90%	0.9829	1.1500	1.4076
6,507	0.8944	-\$53.63	1.0773	1.3935	80%	0.9829	1.0800	1.1436
63	0.7784	-\$112.46	1.0062	1.4782	80%	0.9829	1.0800	1.0681
3,951	0.8830	-\$59.41	1.0269	1.3518	80%	0.9829	1.0800	1.0900
5,983	0.7069	-\$148.77	0.8389	1.3883	80%	0.9829	1.0800	0.8905
7,770	0.9917	-\$4.19	1.1467	1.3334	80%	0.9829	1.0800	1.2173
4,095	1.5589	\$283.72	1.9561	1.4505	80%	0.9829	1.0800	2.0765
7,430	0.9413	-\$29.82	1.2219	1.4927	80%	0.9829	1.0800	1.2971
10,783	1.2732	\$138.68	1.7352	1.4496	90%	0.9829	1.1500	1.9614
9,873	1.1137	\$57.71	1.5322	1.4332	90%	0.9829	1.1500	1.7319
3,130	0.6025	-\$201.77	0.4734	1.3085	70%	0.9829	1.0300	0.4792
1,340	0.8813	-\$60.28	0.7919	1.2477	70%	0.9829	1.0300	0.8018
362	0.4990	-\$254.33	0.2854	1.2394	70%	0.9829	1.0300	0.2889
6,023	0.8089	-\$97.01	0.7882	1.3676	70%	0.9829	1.0300	0.7980

135	0.3974	-\$305.90	0.1958	1.2965	70%	0.9829	1.0300	0.1982
3,546	1.3824	\$194.10	1.5083	1.3276	70%	0.9829	1.0300	1.5269
200	0.6815	-\$161.67	0.4765	1.1765	70%	0.9829	1.0300	0.4824
3,125	0.8344	-\$84.06	0.9978	1.3881	80%	0.9829	1.0800	1.0592
864	1.2649	\$134.46	1.3857	1.2160	80%	0.9829	1.0800	1.4709
4,000	0.8495	-\$76.39	0.9100	1.4580	70%	0.9829	1.0300	0.9213
1,108	0.9034	-\$49.03	0.8701	1.3125	70%	0.9829	1.0300	0.8809
28	0.1130	-\$450.24	0.2667	1.3885	80%	1.1597	1.0800	0.3340
168	0.9406	-\$30.14	1.3140	1.5867	80%	1.1597	1.0800	1.6456
43	1.3231	\$164.03	1.3601	1.1736	80%	1.1597	1.0800	1.7034
79	0.2841	-\$363.38	0.1503	1.2437	70%	1.1597	1.0300	0.1796
128	0.4537	-\$277.28	0.7114	1.7349	70%	1.1597	1.0300	0.8497
93	0.3780	-\$315.74	0.2132	1.1894	70%	1.1597	1.0300	0.2547
61	0.4809	-\$263.48	0.2712	1.1154	70%	1.1597	1.0300	0.3239
219	0.1952	-\$408.53	0.4793	1.8068	70%	1.1597	1.0300	0.5725
42	0.6733	-\$165.86	0.6253	1.1189	80%	1.1597	1.0800	0.7831
252	1.3953	\$200.67	1.6322	1.3992	80%	1.1597	1.0800	2.0443
292	0.2159	-\$398.00	0.6469	1.7013	80%	1.1597	1.0800	0.8102
217	0.9288	-\$36.13	0.9932	1.2314	80%	1.1597	1.0800	1.2440
120	0.4644	-\$271.90	0.5873	1.3298	80%	1.1597	1.0800	0.7355
166	0.5604	-\$223.16	0.9297	1.3997	90%	1.1597	1.1500	1.2398
83	0.5393	-\$233.84	0.7787	1.2665	90%	1.1597	1.1500	1.0385
503	0.6296	-\$188.01	0.6012	1.3328	70%	1.1597	1.0300	0.7181
62	0.2833	-\$363.79	0.6419	1.8923	70%	1.1597	1.0300	0.7667
207	1.0660	\$33.50	1.0546	1.2927	70%	1.1597	1.0300	1.2597
46	0.5253	-\$240.96	0.2893	1.0744	70%	1.1597	1.0300	0.3455
34	1.8848	\$449.15	1.9098	1.2228	70%	1.1597	1.0300	2.2811
12	0.2952	-\$357.76	0.2790	1.3970	70%	1.1597	1.0300	0.3332
261	0.4673	-\$270.41	0.7556	1.5201	80%	1.1597	1.0800	0.9463
197	0.5985	-\$203.80	0.7433	1.1700	90%	1.1597	1.1500	0.9912
217	0.3481	-\$330.92	0.4685	1.3345	80%	1.1597	1.0800	0.5867
97	-0.1262	-\$571.66	0.3688	1.7977	80%	1.1597	1.0800	0.4618
1,264	0.7058	-\$149.36	1.0146	1.5279	80%	1.1597	1.0800	1.2707
807	0.5171	-\$245.12	0.8767	1.5989	80%	1.1597	1.0800	1.0979
673	0.8762	-\$62.83	1.1939	1.5268	80%	1.1597	1.0800	1.4952
278	0.2445	-\$383.48	0.6081	1.3917	90%	1.1597	1.1500	0.8110
959	1.7586	\$385.10	2.2221	1.5044	90%	1.1597	1.1500	2.9634
351	0.5148	-\$246.30	0.5895	1.4852	70%	1.1597	1.0300	0.7041
53	0.2977	-\$356.49	0.2718	1.3839	70%	1.1597	1.0300	0.3247
81	0.9711	-\$14.68	0.7221	0.9933	70%	1.1597	1.0300	0.8624
1,151	1.0900	\$45.67	1.2954	1.5747	70%	1.1597	1.0300	1.5472
272	0.3302	-\$339.99	0.4889	1.6223	70%	1.1597	1.0300	0.5839
110	0.7225	-\$140.84	0.8242	1.4909	70%	1.1597	1.0300	0.9845
390	1.4697	\$238.44	1.7325	1.4241	80%	1.1597	1.0800	2.1699
73	0.1595	-\$426.67	0.3136	1.3860	80%	1.1597	1.0800	0.3927
348	0.2337	-\$389.00	0.3045	1.5205	70%	1.1597	1.0300	0.3638
296	0.9976	-\$1.21	1.1736	1.5493	70%	1.1597	1.0300	1.4018

1.2338	-\$5,208,524.17
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1.2277	<- PAAM calculation of factors
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Factors excl. risk score	\$ Transfer (Estimate)
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1.0262	\$1,843
1.0011	-\$8,169
0.7769	-\$9,744
1.2516	-\$12,669
1.4159	-\$49,236
0.9504	-\$684
1.7562	-\$43,080
0.8714	-\$6,386
1.1543	-\$67,189
1.9969	\$9,357
1.0034	-\$72,459
1.2012	-\$29,714
1.6224	-\$31,924
1.0803	-\$2,691
1.1580	\$324
1.0639	\$4,983
0.9941	\$1,417
1.2341	-\$14,207
0.8345	\$10,482
0.7878	-\$3,579
1.0930	-\$9,554
0.8547	\$10,021
1.4839	-\$70,264
1.4969	\$57,390
1.1787	-\$61,298
0.9685	\$1,591
1.3922	-\$15,123
1.2004	-\$76,739
1.1848	-\$106,986
1.6325	-\$184,186
1.6158	\$811
0.8691	-\$8,575
1.0415	-\$20,910
1.2347	-\$7,021
0.9250	-\$23,131
1.1484	-\$42,765

1.2547	-\$45,274
1.0735	\$32,759
1.3817	-\$12,031
0.8984	-\$26,937
0.6592	\$140,989
0.7641	\$181,581
1.4058	-\$18,466
0.6988	-\$15,527
1.4070	-\$139,546
0.9760	-\$44,420
1.0641	-\$63,776
1.1604	\$55,339
1.2794	-\$25,815
1.1890	-\$15,844
2.7791	\$88,066
1.2847	-\$2,890
1.2203	\$38,102
1.2043	\$52,306
1.1594	-\$29,807
1.5805	-\$70,334
2.3181	-\$18,348
2.0650	-\$84,428
0.9981	-\$58,009
0.9196	-\$34,978
1.2858	\$163,189
1.6259	\$99,622
1.2720	-\$4,753
1.7548	-\$96,302
1.4956	\$5,532
1.1125	-\$114,388
1.4078	-\$132,097
1.4435	\$55,400
1.0903	\$4,336
1.1283	\$11,898
1.2051	-\$301,229
1.4534	-\$117,854
1.2330	\$1,142
1.3432	\$320,211
1.5812	-\$66,925
1.6032	-\$33,922
1.1951	-\$169,132
1.0529	\$39,016
0.8366	-\$1,154
1.1016	-\$220,832
1.2744	\$1,599
1.0465	-\$23,941
1.4143	-\$81,195

1.3369	\$6,295
0.9243	-\$53,561
0.8423	-\$11,474
1.1197	-\$19,260
1.3385	-\$44,784
1.3586	-\$18,826
1.0296	-\$41,517
1.3546	-\$3,619
1.4741	-\$3,102
1.2451	-\$76,116
1.4803	-\$72,333
1.5393	-\$75,257
1.5370	-\$5,732
1.4369	-\$84,006
1.1390	-\$17,934
1.5366	\$20,636
1.5389	\$205,958
1.4307	-\$84,600
2.1370	-\$12,435
1.4955	\$27,501
1.2557	-\$158,400
1.0330	-\$45,620
1.9265	-\$8,032
1.5352	-\$24,676
1.6148	\$3,698
1.1429	-\$52,731
1.2915	-\$2,645
1.5751	-\$96,609
1.2170	\$45,871
1.4441	-\$163,932
1.6130	-\$83,299
2.0325	-\$60,767
1.5503	\$12,894
1.4589	-\$122,811
1.4317	-\$71,645
1.5608	\$290,876
1.9914	-\$443,547
1.5276	-\$101,121
1.0622	-\$71,134
1.0222	-\$31,373
0.9294	-\$5,361
1.3858	-\$124,510
1.0738	-\$46,455
1.5585	\$682,166
1.1525	\$8,867
1.2670	-\$178,194
1.5937	\$16,409

1.1385	-\$108,243
1.2747	-\$546,438
1.2421	-\$31,206
1.0225	-\$130,801
0.9603	-\$61,808
1.0368	-\$109,250
1.1952	-\$52,657
0.9774	-\$125,661
1.2846	\$35,823
1.5170	-\$265,842
1.1963	\$974,469
1.4166	-\$95,770
1.2564	\$68,816
1.1543	-\$158,438
1.2178	\$162,535
1.2221	\$614,895
1.2574	\$424,734
1.4440	-\$194,576
1.4526	\$25,823
1.0026	-\$225,663
0.9455	-\$54,419
0.8905	\$11,501
1.0888	-\$188,935
1.3898	-\$197,693
1.0123	-\$11,749
1.0085	-\$116,298
1.0097	-\$108,064
1.2968	\$3,243
0.9971	\$7,385
0.9634	-\$351,222
1.0902	-\$107,835
1.3546	-\$22,585
1.2641	-\$306,590
1.3521	-\$192,401
1.1834	-\$348,936
1.2553	-\$7,051
1.1479	-\$234,748
1.1790	-\$890,070
1.1324	-\$32,547
1.2318	\$1,161,912
1.2676	-\$221,549
1.4747	\$1,495,376
1.4580	\$569,712
0.9273	-\$631,624
0.8842	-\$80,763
0.8783	-\$91,967
0.9692	-\$584,341

0.9188	-\$41,144
0.9408	\$688,340
0.8337	-\$32,254
1.1788	-\$262,691
1.0326	\$116,213
1.0332	-\$305,536
0.9301	-\$54,348
1.3912	-\$12,727
1.5897	-\$5,065
1.1758	\$7,086
1.0399	-\$28,658
1.4505	-\$35,418
0.9945	-\$29,301
0.9326	-\$16,028
1.5107	-\$89,413
1.1211	-\$6,916
1.4019	\$50,468
1.7046	-\$116,215
1.2338	-\$7,832
1.3323	-\$32,746
1.6800	-\$37,127
1.5201	-\$19,347
1.1144	-\$94,575
1.5822	-\$22,495
1.0808	\$6,924
0.8983	-\$11,108
1.0224	\$15,106
1.1680	-\$4,353
1.5231	-\$70,631
1.4042	-\$40,238
1.3371	-\$71,821
1.8012	-\$55,641
1.5309	-\$188,757
1.6020	-\$197,852
1.5298	-\$42,292
1.6704	-\$106,596
1.8056	\$369,297
1.2418	-\$86,409
1.1571	-\$18,918
0.8305	-\$1,188
1.3166	\$52,566
1.3564	-\$92,387
1.2466	-\$15,422
1.4269	\$92,898
1.3887	-\$31,332
1.2713	-\$135,384
1.2954	-\$359

										
Healthcare Economics										
PENNSYLVANIA SMALL GROUP PRICING TREND DEVELOPMENT										
APRIL 2024 RATE FILING SUPPORT										
PENNSYLVANIA SMALL GROUP PRICING TREND BY COMPONENT										
		Notes:	<u>Inpatient</u>	<u>Outpatient</u>	<u>Professional</u>	<u>Other</u>	<u>Capitation</u>	Total	Retail	Weighted
								Medical	Pharmacy	Aggregate
Component Summary										
	Utilization / Service Mix	[1] , [2]	3.7%	3.9%	5.4%	5.4%	0.0%	4.2%	5.7%	4.5%
	Unit Cost	[3]	4.6%	4.3%	2.5%	2.5%	8.8%	4.0%	4.7%	4.2%
	Demographic Change	[5]	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Benefit Leveraging	[4]	0.2%	1.3%	1.7%	1.1%	0.0%	1.0%	1.0%	1.0%
	<u>Margin</u>		<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
	Total Proposed Pricing Trend	[6]	8.8%	9.8%	9.9%	9.2%	8.8%	9.5%	11.8%	10.0%
	Service Weight - Pennsylvania		23.1%	29.3%	21.3%	1.9%	2.5%	78.1%	21.9%	100.0%
Notes:										
[1]	Represents core utilization only, exclusive of demographic change impacts; includes expected impact of changes in business day content.									
[2]	Represents expected changes in intensity of services provided.									
[3]	Represents core unit pricing increases, exclusive of service mix / intensity of services impact;									
[4]	Impact of member cost-share leveraging on net claims cost trend.									
[5]	Represents trend impact of age and gender changes; No provision included for Small Group business (age/gender community rating variable).									
[6]	Pricing models do not distinguish between Primary and Specialty medical care; same trends shown for both.									

Federal MLR Development			
Estimated Federal MLR Calculation			
Claims			
(A)	Projected Claims		\$507.95
(B)	QI-IT Initiatives, Fraud, Medical Management		\$2.19
(C)	Total Projected Claims for MLR (A + B)		\$510.13
Premium			
(D)	Avg Single Risk Pool Gross Premium		\$605.47
(E)	Total Taxes and Fees		\$3.67
(F)	Total Premium for MLR (D - E)		\$601.80
MLR (C / F)			84.8%
Premium Taxes and Fees Allocation			Estimated % of Premium
	Federal / State Income Tax on Profit & Risk Load		0.53%
	Premium Tax		0.00%
	ACA Taxes: PCORI Fee		0.05%
	ACA Taxes: Risk Adjustment User Fee		0.03%
	ACA Taxes: Exchange User Fee		0.00%
	All Other Taxes & Fees		0.00%
	Total		0.61%

Paid to Allowed Ratio Calculation		
Projected Paid to Allowed Ratio - Projection Period		77.7%
Blended Experience Period Paid to Allowed Ratio		74.5%
Legal Entity:		
Experience Period Incurred Claim, PMPM	\$	292.27
Experience Period Allowed Claim, PMPM	\$	397.04
Experience Period Paid to Allowed Ratio		73.6%
Credibility Manual:		
Experience Period Incurred Claim, PMPM	\$	475.50
Experience Period Allowed Claim, PMPM	\$	571.57
Experience Period Paid to Allowed Ratio		83.2%
Experience Period Adjusted Paid to Allowed Ratio		74.6%
Starting Point - Relativity Differential		0.8681
<u>Normalized for Induced Demand and Network Differentials</u>		
Induced Demand		0.9684
Needed P/A adj't to Cred Man. to Match Filing Entity		0.8965
Leveraging Impact		1.0216
Re-Sloping/Revenue Neutrality Adjustment		0.9880
Cost Sharing Distr. Shift (Includes Re-Sloping/Revenue Neutrality Adj't)		1.0329
Leveraging Impact Calculation:		
Leveraging Trend		1.0%
Months of Trend Applied		25
Leveraging Impact		1.0216
Cost Sharing Distr. Shift		
<i>Filed 1/1/2025</i>		
Current Medical Manual Rate	\$	678.90
Average Med & Rx Rel		0.7096
<i>Approved 1/1/2024</i>		
Current Medical Manual Rate	\$	653.77
Average Med Rel		0.6849
Cost Sharing Distr. Shift		1.0329
Metal Tier	Avg Sloping Adj	Projected Mbr Months
Bronze	1.000	235
Silver	1.030	6,616
Gold	1.080	5,614
Platinum	1.150	0
Projected Avg IDF:	1.052	
Metal Tier	Avg Sloping Adj	Experience Mbr Months
Bronze	1.000	233
Silver	1.030	8,701
Gold	1.080	5,589
Platinum	1.150	0
Legal Entity Avg IDF:	1.049	
Metal Tier	Avg Sloping Adj	Experience Mbr Months
Bronze	1.000	5,148
Silver	1.030	42,061
Gold	1.080	78,931
Platinum	1.150	43,267
Credibility Manual Avg IDF:	1.083	
Legal Entity Med Rel:		0.6849
Credibility Manual Med Rel:		0.7889
Starting Point - Relativity Differential		0.8681

2025 Rates Table Template v14.0				
<i>All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.</i>				
<i>If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.</i>				
<i>If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.</i>				
<i>If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.</i>				
<i>To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.</i>				
HIOS Issuer ID*	24872			
Rate Effective Date*	1/1/2025			
Rate Expiration Date*	3/31/2025			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
24872PA0030001	Rating Area 1	No Preference	0-14	254.08
24872PA0030001	Rating Area 1	No Preference	15	276.66
24872PA0030001	Rating Area 1	No Preference	16	285.30
24872PA0030001	Rating Area 1	No Preference	17	293.94
24872PA0030001	Rating Area 1	No Preference	18	303.23
24872PA0030001	Rating Area 1	No Preference	19	312.53
24872PA0030001	Rating Area 1	No Preference	20	322.17
24872PA0030001	Rating Area 1	No Preference	21	332.13
24872PA0030001	Rating Area 1	No Preference	22	332.13
24872PA0030001	Rating Area 1	No Preference	23	332.13
24872PA0030001	Rating Area 1	No Preference	24	332.13
24872PA0030001	Rating Area 1	No Preference	25	333.46
24872PA0030001	Rating Area 1	No Preference	26	340.10
24872PA0030001	Rating Area 1	No Preference	27	348.07
24872PA0030001	Rating Area 1	No Preference	28	361.03
24872PA0030001	Rating Area 1	No Preference	29	371.65
24872PA0030001	Rating Area 1	No Preference	30	376.97
24872PA0030001	Rating Area 1	No Preference	31	384.94
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24872PA0030001	Rating Area 1	No Preference	38	413.83
24872PA0030001	Rating Area 1	No Preference	39	419.15
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24872PA0030002	Rating Area 6	No Preference	62	1305.89
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24872PA0030009	Rating Area 9	No Preference	58	1036.88
24872PA0030009	Rating Area 9	No Preference	59	1059.26
24872PA0030009	Rating Area 9	No Preference	60	1104.44
24872PA0030009	Rating Area 9	No Preference	61	1143.50
24872PA0030009	Rating Area 9	No Preference	62	1169.14
24872PA0030009	Rating Area 9	No Preference	63	1201.29
24872PA0030009	Rating Area 9	No Preference	64 and over	1220.82

2025 Rates Table Template v14.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	24872				
Rate Effective Date*	4/1/2025				
Rate Expiration Date*	6/30/2025				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	
24872PA0030001	Rating Area 1	No Preference	0-14	259.67	
24872PA0030001	Rating Area 1	No Preference	15	282.75	
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24872PA0030001	Rating Area 1	No Preference	17	300.40	
24872PA0030001	Rating Area 1	No Preference	18	309.91	
24872PA0030001	Rating Area 1	No Preference	19	319.41	
24872PA0030001	Rating Area 1	No Preference	20	329.26	
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24872PA0030001	Rating Area 1	No Preference	30	385.26	
24872PA0030001	Rating Area 1	No Preference	31	393.41	
24872PA0030001	Rating Area 1	No Preference	32	401.56	
24872PA0030001	Rating Area 1	No Preference	33	406.65	
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24872PA0030001	Rating Area 1	No Preference	35	414.80	
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24872PA0030001	Rating Area 1	No Preference	37	420.23	
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24872PA0030001	Rating Area 1	No Preference	42	449.76	
24872PA0030001	Rating Area 1	No Preference	43	460.62	
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24872PA0030001	Rating Area 1	No Preference	45	490.15	
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24872PA0030001	Rating Area 1	No Preference	47	530.54	
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24872PA0030001	Rating Area 2	No Preference	17	294.56	
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24872PA0030001	Rating Area 4	No Preference	63	1110.34
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24872PA0030001	Rating Area 5	No Preference	24	376.96
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24872PA0030005	Rating Area 9	No Preference	63	1232.40
24872PA0030005	Rating Area 9	No Preference	64 and over	1252.44
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24872PA0030009	Rating Area 3	No Preference	24	419.82
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24872PA0030009	Rating Area 3	No Preference	34	509.66
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24872PA0030009	Rating Area 3	No Preference	36	516.38
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24872PA0030009	Rating Area 3	No Preference	46	629.73
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24872PA0030009	Rating Area 7	No Preference	63	1251.03
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24872PA0030009	Rating Area 8	No Preference	56	928.53
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24872PA0030009	Rating Area 8	No Preference	64 and over	1194.00
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24872PA0030009	Rating Area 9	No Preference	15	346.44
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24872PA0030009	Rating Area 9	No Preference	17	368.07
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24872PA0030009	Rating Area 9	No Preference	28	452.08
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24872PA0030009	Rating Area 9	No Preference	59	1082.59
24872PA0030009	Rating Area 9	No Preference	60	1128.75
24872PA0030009	Rating Area 9	No Preference	61	1168.68
24872PA0030009	Rating Area 9	No Preference	62	1194.88
24872PA0030009	Rating Area 9	No Preference	63	1227.74
24872PA0030009	Rating Area 9	No Preference	64 and over	1247.70

2025 Rates Table Template v14.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	24872				
Rate Effective Date*	7/1/2025				
Rate Expiration Date*	9/30/2025				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	
24872PA0030001	Rating Area 1	No Preference	0-14	265.52	
24872PA0030001	Rating Area 1	No Preference	15	289.12	
24872PA0030001	Rating Area 1	No Preference	16	298.14	
24872PA0030001	Rating Area 1	No Preference	17	307.17	
24872PA0030001	Rating Area 1	No Preference	18	316.88	
24872PA0030001	Rating Area 1	No Preference	19	326.60	
24872PA0030001	Rating Area 1	No Preference	20	336.67	
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24872PA0030001	Rating Area 1	No Preference	27	363.74	
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24872PA0030001	Rating Area 1	No Preference	42	459.88	
24872PA0030001	Rating Area 1	No Preference	43	470.99	
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24872PA0030001	Rating Area 1	No Preference	55	773.99	
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24872PA0030001	Rating Area 2	No Preference	16	292.34	
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24872PA0030001	Rating Area 2	No Preference	23	340.33	
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24872PA0030001	Rating Area 2	No Preference	28	369.94	
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24872PA0030001	Rating Area 2	No Preference	31	394.44	
24872PA0030001	Rating Area 2	No Preference	32	402.61	
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24872PA0030001	Rating Area 2	No Preference	39	429.50	
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24872PA0030001	Rating Area 2	No Preference	46	510.50	
24872PA0030001	Rating Area 2	No Preference	47	531.94	
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24872PA0030001	Rating Area 2	No Preference	51	634.72	
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24872PA0030001	Rating Area 2	No Preference	53	694.27
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24872PA0030001	Rating Area 2	No Preference	59	885.88
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24872PA0030005	Rating Area 7	No Preference	28	472.81
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24872PA0030005	Rating Area 9	No Preference	63	1260.12
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24872PA0030009	Rating Area 8	No Preference	63	1201.35
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24872PA0030009	Rating Area 9	No Preference	37	526.47
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24872PA0030009	Rating Area 9	No Preference	42	563.47
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24872PA0030009	Rating Area 9	No Preference	49	725.49
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24872PA0030009	Rating Area 9	No Preference	51	793.11
24872PA0030009	Rating Area 9	No Preference	52	830.11
24872PA0030009	Rating Area 9	No Preference	53	867.53
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24872PA0030009	Rating Area 9	No Preference	57	1036.36
24872PA0030009	Rating Area 9	No Preference	58	1083.56
24872PA0030009	Rating Area 9	No Preference	59	1106.95
24872PA0030009	Rating Area 9	No Preference	60	1154.16
24872PA0030009	Rating Area 9	No Preference	61	1194.98
24872PA0030009	Rating Area 9	No Preference	62	1221.77
24872PA0030009	Rating Area 9	No Preference	63	1255.37
24872PA0030009	Rating Area 9	No Preference	64 and over	1275.78

2025 Rates Table Template v14.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.		
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.		
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.		
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.		
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.		
HIOS Issuer ID*	24872			
Rate Effective Date*	10/1/2025			
Rate Expiration Date*	12/31/2025			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
24872PA0030001	Rating Area 1	No Preference	0-14	271.36
24872PA0030001	Rating Area 1	No Preference	15	295.48
24872PA0030001	Rating Area 1	No Preference	16	304.70
24872PA0030001	Rating Area 1	No Preference	17	313.93
24872PA0030001	Rating Area 1	No Preference	18	323.86
24872PA0030001	Rating Area 1	No Preference	19	333.79
24872PA0030001	Rating Area 1	No Preference	20	344.08
24872PA0030001	Rating Area 1	No Preference	21	354.72
24872PA0030001	Rating Area 1	No Preference	22	354.72
24872PA0030001	Rating Area 1	No Preference	23	354.72
24872PA0030001	Rating Area 1	No Preference	24	354.72
24872PA0030001	Rating Area 1	No Preference	25	356.14
24872PA0030001	Rating Area 1	No Preference	26	363.23
24872PA0030001	Rating Area 1	No Preference	27	371.75
24872PA0030001	Rating Area 1	No Preference	28	385.58
24872PA0030001	Rating Area 1	No Preference	29	396.93
24872PA0030001	Rating Area 1	No Preference	30	402.61
24872PA0030001	Rating Area 1	No Preference	31	411.12
24872PA0030001	Rating Area 1	No Preference	32	419.63
24872PA0030001	Rating Area 1	No Preference	33	424.95
24872PA0030001	Rating Area 1	No Preference	34	430.63
24872PA0030001	Rating Area 1	No Preference	35	433.47
24872PA0030001	Rating Area 1	No Preference	36	436.31
24872PA0030001	Rating Area 1	No Preference	37	439.14
24872PA0030001	Rating Area 1	No Preference	38	441.98
24872PA0030001	Rating Area 1	No Preference	39	447.66
24872PA0030001	Rating Area 1	No Preference	40	453.33
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24872PA0030001	Rating Area 1	No Preference	42	470.00
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24872PA0030001	Rating Area 1	No Preference	44	495.54
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24872PA0030001	Rating Area 1	No Preference	49	605.15
24872PA0030001	Rating Area 1	No Preference	50	633.53
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24872PA0030001	Rating Area 1	No Preference	62	1019.11
24872PA0030001	Rating Area 1	No Preference	63	1047.13
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24872PA0030001	Rating Area 4	No Preference	63	1160.31
24872PA0030001	Rating Area 4	No Preference	64 and over	1179.18
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24872PA0030001	Rating Area 5	No Preference	47	615.70
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24872PA0030001	Rating Area 5	No Preference	62	1131.73
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24872PA0030001	Rating Area 5	No Preference	64 and over	1181.76
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24872PA0030002	Rating Area 3	No Preference	36	611.79
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24872PA0030002	Rating Area 3	No Preference	64 and over	1492.17
24872PA0030002	Rating Area 6	No Preference	0-14	371.37
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24872PA0030002	Rating Area 6	No Preference	36	597.10
24872PA0030002	Rating Area 6	No Preference	37	600.99
24872PA0030002	Rating Area 6	No Preference	38	604.87
24872PA0030002	Rating Area 6	No Preference	39	612.64
24872PA0030002	Rating Area 6	No Preference	40	620.41
24872PA0030002	Rating Area 6	No Preference	41	632.06
24872PA0030002	Rating Area 6	No Preference	42	643.22
24872PA0030002	Rating Area 6	No Preference	43	658.76
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24872PA0030009	Rating Area 3	No Preference	62	1260.41
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24872PA0030009	Rating Area 6	No Preference	41	557.48
24872PA0030009	Rating Area 6	No Preference	42	567.33
24872PA0030009	Rating Area 6	No Preference	43	581.03
24872PA0030009	Rating Area 6	No Preference	44	598.15
24872PA0030009	Rating Area 6	No Preference	45	618.28
24872PA0030009	Rating Area 6	No Preference	46	642.26
24872PA0030009	Rating Area 6	No Preference	47	669.23
24872PA0030009	Rating Area 6	No Preference	48	700.06
24872PA0030009	Rating Area 6	No Preference	49	730.46
24872PA0030009	Rating Area 6	No Preference	50	764.71
24872PA0030009	Rating Area 6	No Preference	51	798.54
24872PA0030009	Rating Area 6	No Preference	52	835.79
24872PA0030009	Rating Area 6	No Preference	53	873.47
24872PA0030009	Rating Area 6	No Preference	54	914.14
24872PA0030009	Rating Area 6	No Preference	55	954.82
24872PA0030009	Rating Area 6	No Preference	56	998.92
24872PA0030009	Rating Area 6	No Preference	57	1043.45
24872PA0030009	Rating Area 6	No Preference	58	1090.98
24872PA0030009	Rating Area 6	No Preference	59	1114.53
24872PA0030009	Rating Area 6	No Preference	60	1162.05
24872PA0030009	Rating Area 6	No Preference	61	1203.16
24872PA0030009	Rating Area 6	No Preference	62	1230.13
24872PA0030009	Rating Area 6	No Preference	63	1263.96
24872PA0030009	Rating Area 6	No Preference	64 and over	1284.51
24872PA0030009	Rating Area 7	No Preference	0-14	338.80
24872PA0030009	Rating Area 7	No Preference	15	368.91
24872PA0030009	Rating Area 7	No Preference	16	380.43
24872PA0030009	Rating Area 7	No Preference	17	391.94
24872PA0030009	Rating Area 7	No Preference	18	404.34
24872PA0030009	Rating Area 7	No Preference	19	416.74
24872PA0030009	Rating Area 7	No Preference	20	429.58
24872PA0030009	Rating Area 7	No Preference	21	442.87
24872PA0030009	Rating Area 7	No Preference	22	442.87
24872PA0030009	Rating Area 7	No Preference	23	442.87
24872PA0030009	Rating Area 7	No Preference	24	442.87
24872PA0030009	Rating Area 7	No Preference	25	444.64
24872PA0030009	Rating Area 7	No Preference	26	453.50
24872PA0030009	Rating Area 7	No Preference	27	464.13
24872PA0030009	Rating Area 7	No Preference	28	481.40
24872PA0030009	Rating Area 7	No Preference	29	495.57
24872PA0030009	Rating Area 7	No Preference	30	502.66
24872PA0030009	Rating Area 7	No Preference	31	513.29
24872PA0030009	Rating Area 7	No Preference	32	523.92
24872PA0030009	Rating Area 7	No Preference	33	530.56
24872PA0030009	Rating Area 7	No Preference	34	537.64
24872PA0030009	Rating Area 7	No Preference	35	541.19
24872PA0030009	Rating Area 7	No Preference	36	544.73
24872PA0030009	Rating Area 7	No Preference	37	548.27
24872PA0030009	Rating Area 7	No Preference	38	551.82
24872PA0030009	Rating Area 7	No Preference	39	558.90
24872PA0030009	Rating Area 7	No Preference	40	565.99
24872PA0030009	Rating Area 7	No Preference	41	576.62
24872PA0030009	Rating Area 7	No Preference	42	586.80
24872PA0030009	Rating Area 7	No Preference	43	600.97
24872PA0030009	Rating Area 7	No Preference	44	618.69
24872PA0030009	Rating Area 7	No Preference	45	639.50
24872PA0030009	Rating Area 7	No Preference	46	664.31
24872PA0030009	Rating Area 7	No Preference	47	692.21
24872PA0030009	Rating Area 7	No Preference	48	724.09
24872PA0030009	Rating Area 7	No Preference	49	755.54
24872PA0030009	Rating Area 7	No Preference	50	790.97
24872PA0030009	Rating Area 7	No Preference	51	825.95
24872PA0030009	Rating Area 7	No Preference	52	864.48
24872PA0030009	Rating Area 7	No Preference	53	903.45
24872PA0030009	Rating Area 7	No Preference	54	945.53
24872PA0030009	Rating Area 7	No Preference	55	987.60
24872PA0030009	Rating Area 7	No Preference	56	1033.22
24872PA0030009	Rating Area 7	No Preference	57	1079.27
24872PA0030009	Rating Area 7	No Preference	58	1128.43
24872PA0030009	Rating Area 7	No Preference	59	1152.79
24872PA0030009	Rating Area 7	No Preference	60	1201.95
24872PA0030009	Rating Area 7	No Preference	61	1244.46
24872PA0030009	Rating Area 7	No Preference	62	1272.37
24872PA0030009	Rating Area 7	No Preference	63	1307.35
24872PA0030009	Rating Area 7	No Preference	64 and over	1328.61
24872PA0030009	Rating Area 8	No Preference	0-14	318.17
24872PA0030009	Rating Area 8	No Preference	15	346.45
24872PA0030009	Rating Area 8	No Preference	16	357.27
24872PA0030009	Rating Area 8	No Preference	17	368.08
24872PA0030009	Rating Area 8	No Preference	18	379.73
24872PA0030009	Rating Area 8	No Preference	19	391.37
24872PA0030009	Rating Area 8	No Preference	20	403.43

24872PA0030009	Rating Area 8	No Preference	21	415.91
24872PA0030009	Rating Area 8	No Preference	22	415.91
24872PA0030009	Rating Area 8	No Preference	23	415.91
24872PA0030009	Rating Area 8	No Preference	24	415.91
24872PA0030009	Rating Area 8	No Preference	25	417.57
24872PA0030009	Rating Area 8	No Preference	26	425.89
24872PA0030009	Rating Area 8	No Preference	27	435.87
24872PA0030009	Rating Area 8	No Preference	28	452.09
24872PA0030009	Rating Area 8	No Preference	29	465.40
24872PA0030009	Rating Area 8	No Preference	30	472.06
24872PA0030009	Rating Area 8	No Preference	31	482.04
24872PA0030009	Rating Area 8	No Preference	32	492.02
24872PA0030009	Rating Area 8	No Preference	33	498.26
24872PA0030009	Rating Area 8	No Preference	34	504.91
24872PA0030009	Rating Area 8	No Preference	35	508.24
24872PA0030009	Rating Area 8	No Preference	36	511.57
24872PA0030009	Rating Area 8	No Preference	37	514.90
24872PA0030009	Rating Area 8	No Preference	38	518.22
24872PA0030009	Rating Area 8	No Preference	39	524.88
24872PA0030009	Rating Area 8	No Preference	40	531.53
24872PA0030009	Rating Area 8	No Preference	41	541.51
24872PA0030009	Rating Area 8	No Preference	42	551.08
24872PA0030009	Rating Area 8	No Preference	43	564.39
24872PA0030009	Rating Area 8	No Preference	44	581.03
24872PA0030009	Rating Area 8	No Preference	45	600.57
24872PA0030009	Rating Area 8	No Preference	46	623.87
24872PA0030009	Rating Area 8	No Preference	47	650.07
24872PA0030009	Rating Area 8	No Preference	48	680.01
24872PA0030009	Rating Area 8	No Preference	49	709.54
24872PA0030009	Rating Area 8	No Preference	50	742.82
24872PA0030009	Rating Area 8	No Preference	51	775.67
24872PA0030009	Rating Area 8	No Preference	52	811.86
24872PA0030009	Rating Area 8	No Preference	53	848.46
24872PA0030009	Rating Area 8	No Preference	54	887.97
24872PA0030009	Rating Area 8	No Preference	55	927.48
24872PA0030009	Rating Area 8	No Preference	56	970.32
24872PA0030009	Rating Area 8	No Preference	57	1013.57
24872PA0030009	Rating Area 8	No Preference	58	1059.74
24872PA0030009	Rating Area 8	No Preference	59	1082.61
24872PA0030009	Rating Area 8	No Preference	60	1128.78
24872PA0030009	Rating Area 8	No Preference	61	1168.71
24872PA0030009	Rating Area 8	No Preference	62	1194.91
24872PA0030009	Rating Area 8	No Preference	63	1227.77
24872PA0030009	Rating Area 8	No Preference	64 and over	1247.73
24872PA0030009	Rating Area 9	No Preference	0-14	332.48
24872PA0030009	Rating Area 9	No Preference	15	362.04
24872PA0030009	Rating Area 9	No Preference	16	373.34
24872PA0030009	Rating Area 9	No Preference	17	384.64
24872PA0030009	Rating Area 9	No Preference	18	396.81
24872PA0030009	Rating Area 9	No Preference	19	408.98
24872PA0030009	Rating Area 9	No Preference	20	421.58
24872PA0030009	Rating Area 9	No Preference	21	434.62
24872PA0030009	Rating Area 9	No Preference	22	434.62
24872PA0030009	Rating Area 9	No Preference	23	434.62
24872PA0030009	Rating Area 9	No Preference	24	434.62
24872PA0030009	Rating Area 9	No Preference	25	436.36
24872PA0030009	Rating Area 9	No Preference	26	445.05
24872PA0030009	Rating Area 9	No Preference	27	455.48
24872PA0030009	Rating Area 9	No Preference	28	472.43
24872PA0030009	Rating Area 9	No Preference	29	486.34
24872PA0030009	Rating Area 9	No Preference	30	493.29
24872PA0030009	Rating Area 9	No Preference	31	503.72
24872PA0030009	Rating Area 9	No Preference	32	514.16
24872PA0030009	Rating Area 9	No Preference	33	520.67
24872PA0030009	Rating Area 9	No Preference	34	527.63
24872PA0030009	Rating Area 9	No Preference	35	531.11
24872PA0030009	Rating Area 9	No Preference	36	534.58
24872PA0030009	Rating Area 9	No Preference	37	538.06
24872PA0030009	Rating Area 9	No Preference	38	541.54
24872PA0030009	Rating Area 9	No Preference	39	548.49
24872PA0030009	Rating Area 9	No Preference	40	555.44
24872PA0030009	Rating Area 9	No Preference	41	565.88
24872PA0030009	Rating Area 9	No Preference	42	575.87
24872PA0030009	Rating Area 9	No Preference	43	589.78
24872PA0030009	Rating Area 9	No Preference	44	607.16
24872PA0030009	Rating Area 9	No Preference	45	627.59
24872PA0030009	Rating Area 9	No Preference	46	651.93
24872PA0030009	Rating Area 9	No Preference	47	679.31
24872PA0030009	Rating Area 9	No Preference	48	710.60
24872PA0030009	Rating Area 9	No Preference	49	741.46
24872PA0030009	Rating Area 9	No Preference	50	776.23
24872PA0030009	Rating Area 9	No Preference	51	810.57
24872PA0030009	Rating Area 9	No Preference	52	848.38
24872PA0030009	Rating Area 9	No Preference	53	886.62
24872PA0030009	Rating Area 9	No Preference	54	927.91
24872PA0030009	Rating Area 9	No Preference	55	969.20
24872PA0030009	Rating Area 9	No Preference	56	1013.97
24872PA0030009	Rating Area 9	No Preference	57	1059.17
24872PA0030009	Rating Area 9	No Preference	58	1107.41
24872PA0030009	Rating Area 9	No Preference	59	1131.32
24872PA0030009	Rating Area 9	No Preference	60	1179.56
24872PA0030009	Rating Area 9	No Preference	61	1221.28
24872PA0030009	Rating Area 9	No Preference	62	1248.66
24872PA0030009	Rating Area 9	No Preference	63	1283.00
24872PA0030009	Rating Area 9	No Preference	64 and over	1303.86

Our trend setting process is outlined by the following narrative and exhibits. In general, recent/emerging claims experience is reviewed at the market level for several broad medical expense categories (inpatient, professional, pharmacy, etc.), with utilization, unit cost, benefit leveraging, and business mix identified for each category. Depending on the amount of underlying experience, additional markets may be added together to limit the variability of small blocks of experience. Historical patterns will produce highly variable results with limited credibility. National utilization/mix assumptions along with local contract assessment will be used to produce a more stable and reliable trend estimate.

Unit cost projections are developed based on evaluations of current and anticipated provider contract economics, as well as consideration to both current and expected changes in non-contracted provider cost exposure. **Schedule A1** summarizes our PA and non-PA market contract assessment by service category for PA residents. Regional provider assignments are an internal process only and do not correspond to allowable rating areas.

In determining our projected utilization/mix assumption, we first examine our national historical experience for medical and pharmacy. In order to eliminate business mix issues, our national experience is limited to accounts that exist in both the prior and current period of experience. We call this a "Same Store" assessment. **Schedule B1** compares "Same Store" allowed claim cost between the most complete years. The change in allowed cost is adjusted for demographics, working day differences, and other minor changes. **Schedule F** compares our normal expected paid trends against the actual experience from 2020. Our estimated national unit cost (**Schedule A2**) is subtracted from this total to determine a national historic utilization/mix trend. In order to develop our forward looking utilization/mix component, we must now assess the expected changes that will occur from administrative initiatives, provider contracting, economic conditions, environmental impact, policy provisions, regulatory change, and technological advancements. (**Schedule B2**) Given the complexity of some of these estimates, many of the expected changes are applied uniformly across all service categories. The aggregate utilization mix change is determined and then applied at the service level to create our service level splits. (**Schedule B3**) Given the variation in service level trends, aggregate medical and pharmacy projected trends are developed and service level splits are based on proportional historical experience.

Our final step is to determine a trend estimate for benefit leveraging. Since our analysis is based on allowed cost differences, we must also include a component for which recognizes the benefit leveraging impact from fixed deductibles, copays, and stop loss limits. **Schedule D** includes a process that simulates a net trend calculation assuming the impact of various cost sharing components at the service level.

In general, we're seeing our contract costs or unit cost percentage increase slightly due to financial requirements by various facilities. Since we fix our pharmacy unit cost pricing at 4.7%, a majority of the new pricing schedules both for existing and new drugs flow through into our mix of service category. Pharmacy trends have been high and are expected to stay that way.



Healthcare Economics

PENNSYLVANIA SMALL GROUP PRICING TREND DEVELOPMENT
APRIL 2024 RATE FILING SUPPORT

PENNSYLVANIA SMALL GROUP PRICING TREND BY COMPONENT									
	Notes:	<u>Inpatient</u>	<u>Outpatient</u>	<u>Professional</u>	<u>Other</u>	<u>Capitation</u>	<u>Total Medical</u>	<u>Retail Pharmacy</u>	<u>Weighted Aggregate</u>
Component Summary									
Utilization / Service Mix	[1], [2]	3.7%	3.9%	5.4%	5.4%	0.0%	4.2%	5.7%	4.5%
Unit Cost	[3]	4.6%	4.3%	2.5%	2.5%	8.8%	4.0%	4.7%	4.2%
Demographic Change	[5]	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Benefit Leveraging	[4]	0.2%	1.3%	1.7%	1.1%	0.0%	1.0%	1.0%	1.0%
<u>Margin</u>		<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	0.0%
Total Proposed Pricing Trend	[6]	8.8%	9.8%	9.9%	9.2%	8.8%	9.5%	11.8%	10.0%
Service Weight - Pennsylvania		23.1%	29.3%	21.3%	1.9%	2.5%	78.1%	21.9%	100.0%

Notes:

- [1] Represents core utilization only, exclusive of demographic change impacts; includes expected impact of changes in business day content.
- [2] Represents expected changes in intensity of services provided.
- [3] Represents core unit pricing increases, exclusive of service mix / intensity of services impact;
- [4] Impact of member cost-share leveraging on net claims cost trend.
- [5] Represents trend impact of age and gender changes; No provision included for Small Group business (age/gender community rating variable).
- [6] Pricing models do not distinguish between Primary and Specialty medical care; same trends shown for both.

UNITED HEALTHCARE
HEALTHCARE ECONOMICS
PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE A1 -- UNIT COST DEVELOPMENT - PENNSYLVANIA

INPATIENT		Contract % Chg	Region Weight	Service Weight	
Facility					<== Pennsylvania service weights(Schedule E)
Region A		4.3%	28.9%		
Region B		4.4%	2.8%		
Region C		4.7%	47.3%		
Region D		5.3%	18.6%		
Region E		2.4%	1.3%		
Region F		4.0%	1.1%		
Total		4.6%	100%	23.1%	<== Summary Exhibit - Inpatient Unit Cost
OUTPATIENT		Contract % Chg	Region Weight	Service Weight	
Facility					<== Pennsylvania service weights(Schedule E)
Region A		4.1%	29.6%		
Region B		5.3%	5.0%		
Region C		4.0%	34.1%		
Region D		5.0%	25.1%		
Region E		2.2%	3.4%		
Region F		4.3%	2.8%		
Total		4.3%	100%	29.3%	<== Summary Exhibit - Outpatient Unit Cost
PROFESSIONAL		Contract % Chg	Region Weight	Service Weight	
Provider					
Region A		2.4%	23.0%		
Region B		1.8%	2.5%		
Region C		2.6%	48.2%		
Region D		2.8%	23.0%		
Region E		1.6%	1.5%		
Region F		2.7%	1.6%		
Total		2.5%	100%	21.3%	<== Summary Exhibit - Professional Unit Cost
OTHER/ANCILLARY		Contract % Chg	Region Weight	Service Weight	
Provider					
Region A		2.3%	19.5%		
Region B		3.4%	2.3%		
Region C		2.5%	49.2%		
Region D		2.6%	22.6%		
Region E		3.5%	3.1%		
Region F		1.8%	3.4%		
Total		2.5%	100%	1.9%	<== Summary Exhibit - Other Unit Cost
CAPITATION		Contract % Chg	Weight	Service Weight	
Contracts					
Group A		8.8%	100%	2.5%	
PHARMACY		Contract % Chg	Weight	Service Weight	
Total		4.7%		21.9%	<== Summary Exhibit - Pharmacy Unit Cost
					<== "Unit Cost estimates are Fixed"
ALL SERVICES		Contract % Chg	Weight	Service Weight	
		4.2%		100.0%	<== Summary Exhibit - All Services Unit Cost
MEDICAL WO PHARMACY		Contract % Chg	Weight	Service Weight	
		4.0%		78.1%	<== Summary Exhibit - Total Medical

Regional information includes all in-state and out-of-state facilities and providers with contract changes weighted by claim dollars.
The contract % change represents all provider changes both in-state and out-of-state over the projection period.
Regional provider assignments are an internal process only and do not correspond to allowable rating areas.

**UNITED HEALTHCARE
HEALTHCARE ECONOMICS**

PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE A2 -- 2023 UNIT COST DEVELOPMENT - NATIONAL NON-CAPITATED SERVICES

	National Unit Cost	National Weight	<== Weights - Schedule E - National Non-Capitated Services	
Inpatient	4.0%	20.2%		
Outpatient	3.6%	29.4%		
Professional	1.5%	21.6%		
Other/Ancillary	1.8%	2.1%		
Pharmacy	4.7%	26.7%		
Total	<table border="1"><tr><td>3.5%</td></tr></table>	3.5%	100.0%	
3.5%				
Medical Only	<table border="1"><tr><td>3.1%</td></tr></table>	3.1%	73.3%	
3.1%				

Nationwide contract summaries by Service category for Non-Capitated Services only.

PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE B1 -- UTILIZATION / SERVICE MIX COST DEVELOPMENT - NATIONAL HISTORIC

	Medical			Pharmacy			
	Year 1/2022 - 12/2022	Year 1/2023 - 12/2023	Annual Trend	Year 1/2022 - 12/2022	Year 1/2023 - 12/2023	Annual Trend	
Baseline Medical Expense							
Member Months	36,724,021	35,052,186	-4.6%	36,724,021	35,052,186	-4.6%	
Average Demo Factor	1.035	1.040	0.5%	1.035	1.040	0.5%	<== Combined Medical/Pharmacy Demo Factor
Allowed Claim Costs	15,702,333,640	16,213,371,986		4,890,585,099	5,596,613,715		
Allowed Claim Costs PMPM	\$ 427.58	\$ 462.55	8.2%	\$ 133.17	\$ 159.67	19.9%	
Adjusted Baseline Medical Expense							
Allowed Claim Costs PMPM			8.2%			19.9%	
Certificate of Coverage Changes		/	0.0%		/	0.0%	<== Represents national certificate of coverage changes on 2023 utilization.
Impact of COVID on Utilization		/	0.0%		/	0.0%	<== Represents an adjustment for COVID abatement.(Schedule F)
Demographic change		/	0.5%		/	0.5%	<== Based on fixed age/sex table applied to the common experience base.
Impact of Work Day Changes		/	-0.2%		/	-0.2%	<== Represents the difference in work days between 2022 and 2023.
National Historic Unit Cost		/	<u>3.1%</u>		/	<u>4.7%</u>	<==Nationwide Contract Averages(Schedule A2)
National Historic Utilization/Mix Trend - 2022			4.6%			14.2%	

Baseline experience represents a national fixed exposure base which is in-force for both experience periods.
Baseline experience does not include any capitated expenses.

UNITED HEALTHCARE
HEALTHCARE ECONOMICS

PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE B2 -- UTILIZATION COST DEVELOPMENT - NATIONAL PROJECTED

Projected Utilization Trend	Medical		Pharmacy		
	2023	2024	2023	2024	
Utilization Trend	4.6%	4.7%	14.2%	5.9%	<== The starting 2022 Utilization Trend is taken from Schedule B1
	2023 - 2024 Run Rate Adj.	2024 - 2025 Run Rate Adj.	2023 - 2024 Run Rate Adj.	2024 - 2025 Run Rate Adj.	
Administrative Initiatives	0.50%	-0.01%	0.50%	-0.01%	<== Includes impact from any administrative or procedural changes
Contracting	-0.14%	0.14%	-0.14%	0.14%	<== Includes impact from changes in mix of providers and services provided
Economic	-1.46%	0.28%	-8.46%	0.28%	<== Includes expected utilization changes due to changes in economic conditions
Environmental	0.32%	-0.21%	0.32%	-0.21%	<== Includes impact from flu, storms, etc..
Policy	-0.02%	0.00%	-0.02%	0.00%	<== Includes impact for any policy provision changes except for mandates
Regulatory	0.46%	-0.46%	0.46%	-0.46%	<== Includes impact from mandate changes
Technology	0.00%	0.00%	-0.26%	0.47%	<== Includes impact from any new medical technologies including new drugs
Workdays	<u>0.46%</u>	<u>-0.56%</u>	<u>0.46%</u>	<u>-0.56%</u>	<== Includes impact from Work day differences between years
Subtotal	0.10%	-0.82%	-7.25%	-0.36%	<== The total run rate adjustment from year to year (This total is applied the to previous year utilization to project next year's utilization trend)
	2024	2025	2024	2025	
Projected Utilization Trend	4.7%	3.9%	5.9%	5.5%	<== Projected Utilization uses 2022 and adjusts for any anticipated changes in run rate
50/50 Blended Utilization/Service Mix Trend		4.3%		5.7%	<== Blending occurs to match the experience period with the projected date of rate change

Run Rate adjustments represent differences in trend changes from year to year.

PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE B3 -- UTILIZATION COST DEVELOPMENT - NATIONAL SERVICE LEVEL SPLIT

	Medical										
	Year 1/2022 - 12/2022	Year 1/2023 - 12/2023	Annual Trend	COC Chgs on Util	Impact of COVID on Util	Demo	Impact of Working Days	2023 Unit Cost	2023 Utilization/ Mix Trend		
Baseline Medical Expense			(F)	(G)	(H)	(I)	(J)	(K)	(L)		
Allowed Claim Costs PMPM											
Inpatient	\$ 97.06	\$ 105.41	8.6%	0.0%	0.0%	0.5%	-0.2%	4.0%	4.1%		<==(F)/(G)/(H)/(I)/(J)/(K) = (L)
Outpatient	\$ 178.04	\$ 192.97	8.4%	0.0%	0.0%	0.5%	-0.2%	3.6%	4.2%		
Professional	\$ 140.04	\$ 150.74	7.6%	0.0%	0.0%	0.5%	-0.2%	1.5%	5.7%		<== 2023 Unit Cost - Schedule A2
Ancillary/Other	\$ 12.43	\$ 13.43	8.0%	0.0%	0.0%	0.5%	-0.2%	1.8%	5.8%		
Medical	\$ 427.58	\$ 462.55	8.2%	0.0%	0.0%	0.5%	-0.2%	3.1%	4.6%		<== Schedule B1
50/50 Blended Utilization/Service Mix Trend			4.3%								<== Schedule B2
Historic 2023 Utilization/Service Mix Trend			4.6%								
Historic to Projected Blend Adjustment			-0.3%								
	2023 Utilization/ Mix Trend	Historic to Projected Adjustment	Projected Utilization/ Service Mix								
Service Level											
Inpatient	4.1%	-0.3%	3.7%								
Outpatient	4.2%	-0.3%	3.9%								
Professional	5.7%	-0.3%	5.4%								
Ancillary/Other	5.8%	-0.3%	5.4%								
Medical	4.6%	-0.3%	4.3%								
Capitation			0.0%								
Pharmacy			5.7%								<== Schedule B2

Baseline experience represents a national fixed exposure base which is in-force for both experience periods.
Baseline experience does not include any capitated expenses.

PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE D – BENEFIT LEVERAGING DEVELOPMENT - PENNSYLVANIA SMALL GROUP

A. Baseline Claims --- Year 1/2022 - 12/2022

	Inpatient	Outpatient	Professional	Other	Capitation	Rx	
Allowed \$	\$25,821,694	\$39,305,209	\$30,295,500	\$2,312,082	\$0	\$27,788,788	<== Baseline Allowed claims for Pennsylvania Small Group
Deductible \$	\$381,513	\$4,781,672	\$4,634,424	\$295,981	\$0	\$886,517	
Copay \$	\$320,673	\$1,183,830	\$2,328,539	\$3,608	\$0	\$3,180,596	
Coins \$	<u>\$575,118</u>	<u>\$2,200,409</u>	<u>\$649,898</u>	<u>\$45,384</u>	<u>\$0</u>	<u>\$440,108</u>	
Net \$	\$24,544,389	\$31,139,297	\$22,682,639	\$1,967,110	\$0	\$23,281,566	

B. Estimated Trend CY 2023 --- Same Exposure Membership

Core Util / Mix	3.7%	3.9%	5.4%	5.4%		5.7%	<-- Estimated Same Exposure Membership Util / Srve Mix Trend
Core Network Unit \$	4.6%	4.6%	2.5%	2.5%		4.7%	<-- Normalized Unit \$ Trend, Sched A1
Demographic Trend	0.0%	0.0%	0.0%	0.0%		0.0%	<-- Estimated Same Exposure Membership Demographic Trend, Sched C
Allowed Claims Trend	8.6%	8.8%	8.1%	8.0%		10.7%	
Copay Util Trend	3.7%	3.9%	5.4%	5.4%		5.7%	<-- Estimated Util Trend on Services w/ Copay

C. Simulated Net Trend CY 2023 With Common Membership @ Same Benefit Design

Allowed \$	\$28,033,231	\$42,747,404	\$32,737,418	\$2,498,153	\$0	\$30,750,802	
Deductible \$	\$381,513	\$4,781,672	\$4,634,424	\$295,981	\$0	\$886,517	
Copay \$	\$332,674	\$1,230,318	\$2,453,850	\$3,804	\$0	\$3,361,621	
Coins \$	\$625,478	\$2,424,525	\$714,424	\$49,575	\$0	\$491,704	
Net \$	\$26,693,565	\$34,310,889	\$24,934,720	\$2,148,793	\$0	\$26,010,960	
Net Trend	8.8%	10.2%	9.9%	9.2%	0.0%	11.7%	
Implied Benefit Leveraging	0.20%	1.30%	1.70%	1.10%	0.00%	1.00%	<-- Net Trend v Allowed Trend, Common Membership @ Same Benefit Design
Projected Leverage Change	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	<-- Includes any anticipated changes including ACA requirements (Higher pharmacy trend through high cost drugs requires leverage reduction)
Projected Benefit Leveraging	0.2%	1.3%	1.7%	1.1%	0.0%	1.0%	<-- Final Projected Benefit Leveraging by Service Category

Using the Cost sharing component percentage from a completed experience period, the appropriate trend factors are applied to the various components in order to simulate the benefit leveraging component under no change in benefits.

PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE E – SERVICE TYPE WEIGHTING

	<u>National</u>	<u>National Non-Capitated</u>	<u>Pennsylvania Small Group</u>
Inpatient	19.7%	20.2%	23.1%
Outpatient	28.6%	29.4%	29.3%
Professional	21.1%	21.6%	21.3%
Ancillary	2.0%	2.1%	1.9%
Capitation	2.5%	0%	2.5%
Pharmacy	<u>26.0%</u>	<u>26.7%</u>	<u>21.9%</u>
Total	100.0%	100.0%	100.0%



Healthcare Economics

PENNSYLVANIA SMALL GROUP PRICING TREND DEVELOPMENT
APRIL 2024 RATE FILING SUPPORT

PENNSYLVANIA SMALL GROUP PRICING TREND BY COMPONENT									
	Notes:	<u>Inpatient</u>	<u>Outpatient</u>	<u>Professional</u>	<u>Other</u>	<u>Capitation</u>	<u>Total Medical</u>	<u>Retail Pharmacy</u>	<u>Weighted Aggregate</u>
Component Summary									
Utilization / Service Mix	[1], [2]	3.3%	3.5%	4.9%	5.0%	0.0%	3.8%	5.5%	4.1%
Unit Cost	[3]	4.0%	3.8%	2.0%	2.3%	8.7%	3.5%	4.7%	3.8%
Demographic Change	[5]	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Benefit Leveraging	[4]	0.2%	1.2%	1.5%	1.0%	0.0%	0.9%	1.0%	1.0%
<u>Margin</u>		<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
Total Proposed Pricing Trend	[6]	7.7%	8.7%	8.6%	8.5%	8.7%	8.4%	11.6%	9.1%
Service Weight - Pennsylvania		23.1%	29.3%	21.3%	1.9%	2.5%	78.1%	21.9%	100.0%

Notes:

- [1] Represents core utilization only, exclusive of demographic change impacts; includes expected impact of changes in business day content.
- [2] Represents expected changes in intensity of services provided.
- [3] Represents core unit pricing increases, exclusive of service mix / intensity of services impact;
- [4] Impact of member cost-share leveraging on net claims cost trend.
- [5] Represents trend impact of age and gender changes; No provision included for Small Group business (age/gender community rating variable).
- [6] Pricing models do not distinguish between Primary and Specialty medical care; same trends shown for both.

UNITED HEALTHCARE
HEALTHCARE ECONOMICS
PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE A1 -- UNIT COST DEVELOPMENT - PENNSYLVANIA

INPATIENT			Region Weight	Service Weight	
Facility	Contract % Chg				<== Pennsylvania service weights(Schedule E)
Region A	3.9%		28.8%		
Region B	3.7%		2.8%		
Region C	3.9%		47.4%		
Region D	5.0%		18.6%		
Region E	1.4%		1.3%		
Region F	3.8%		1.1%		
Total	4.0%		100%	23.1%	<== Summary Exhibit - Inpatient Unit Cost
OUTPATIENT			Region Weight	Service Weight	
Facility	Contract % Chg				<== Pennsylvania service weights(Schedule E)
Region A	3.8%		29.6%		
Region B	4.7%		5.0%		
Region C	3.3%		34.1%		
Region D	4.7%		25.2%		
Region E	1.5%		3.4%		
Region F	4.0%		2.8%		
Total	3.8%		100%	29.3%	<== Summary Exhibit - Outpatient Unit Cost
PROFESSIONAL			Region Weight	Service Weight	
Provider	Contract % Chg				
Region A	1.8%		23.0%		
Region B	1.0%		2.5%		
Region C	2.0%		48.2%		
Region D	2.1%		23.0%		
Region E	1.1%		1.5%		
Region F	1.1%		1.7%		
Total	2.0%		100%	21.3%	<== Summary Exhibit - Professional Unit Cost
OTHER/ANCILLARY			Region Weight	Service Weight	
Provider	Contract % Chg				
Region A	2.3%		19.5%		
Region B	4.1%		2.3%		
Region C	2.3%		49.2%		
Region D	2.3%		22.6%		
Region E	3.1%		3.1%		
Region F	1.6%		3.4%		
Total	2.3%		100%	1.9%	<== Summary Exhibit - Other Unit Cost
CAPITATION			Weight	Service Weight	
Contracts	Contract % Chg				
Group A	8.7%		100%	2.5%	
PHARMACY				Service Weight	
Total	4.7%			21.9%	<== Summary Exhibit - Pharmacy Unit Cost
					<== "Unit Cost estimates are Fixed"
ALL SERVICES				Service Weight	
	3.8%			100.0%	<== Summary Exhibit - All Services Unit Cost
MEDICAL WO PHARMACY				Service Weight	
	3.5%			78.1%	<== Summary Exhibit - Total Medical

Regional information includes all in-state and out-of-state facilities and providers with contract changes weighted by claim dollars.
The contract % change represents all provider changes both in-state and out-of-state over the projection period.
Regional provider assignments are an internal process only and do not correspond to allowable rating areas.

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PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE A2 -- 2023 UNIT COST DEVELOPMENT - NATIONAL NON-CAPITATED SERVICES

	National Unit Cost	National Weight	<== Weights - Schedule E - National Non-Capitated Services	
Inpatient	4.0%	20.2%		
Outpatient	3.6%	29.4%		
Professional	1.5%	21.6%		
Other/Ancillary	1.8%	2.1%		
Pharmacy	4.7%	26.7%		
Total	<table border="1"><tr><td>3.5%</td></tr></table>	3.5%	100.0%	
3.5%				
Medical Only	<table border="1"><tr><td>3.1%</td></tr></table>	3.1%	73.3%	
3.1%				

Nationwide contract summaries by Service category for Non-Capitated Services only.

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PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE B1 -- UTILIZATION / SERVICE MIX COST DEVELOPMENT - NATIONAL HISTORIC

	Medical			Pharmacy			
	Year 1/2022 - 12/2022	Year 1/2023 - 12/2023	Annual Trend	Year 1/2022 - 12/2022	Year 1/2023 - 12/2023	Annual Trend	
Baseline Medical Expense							
Member Months	36,724,021	35,052,186	-4.6%	36,724,021	35,052,186	-4.6%	
Average Demo Factor	1.035	1.040	0.5%	1.035	1.040	0.5%	<== Combined Medical/Pharmacy Demo Factor
Allowed Claim Costs	15,702,333,640	16,213,371,986		4,890,585,099	5,596,613,715		
Allowed Claim Costs PMPM	\$ 427.58	\$ 462.55	8.2%	\$ 133.17	\$ 159.67	19.9%	
Adjusted Baseline Medical Expense							
Allowed Claim Costs PMPM			8.2%			19.9%	
Certificate of Coverage Changes		/	0.0%		/	0.0%	<== Represents national certificate of coverage changes on 2023 utilization.
Impact of COVID on Utilization		/	0.0%		/	0.0%	<== Represents an adjustment for COVID abatement.(Schedule F)
Demographic change		/	0.5%		/	0.5%	<== Based on fixed age/sex table applied to the common experience base.
Impact of Work Day Changes		/	-0.2%		/	-0.2%	<== Represents the difference in work days between 2022 and 2023.
National Historic Unit Cost		/	<u>3.1%</u>		/	<u>4.7%</u>	<==Nationwide Contract Averages(Schedule A2)
National Historic Utilization/Mix Trend - 2022			4.6%			14.2%	

Baseline experience represents a national fixed exposure base which is in-force for both experience periods.
Baseline experience does not include any capitated expenses.

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PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE B2 -- UTILIZATION COST DEVELOPMENT - NATIONAL PROJECTED

Projected Utilization Trend	Medical		Pharmacy		
	2023	2024	2023	2024	
Utilization Trend	4.6%	4.7%	14.2%	5.9%	<== The starting 2023 Utilization Trend is taken from Schedule B1
	2023 - 2024 Run Rate Adj.	2024 - 2025 Run Rate Adj.	2023 - 2024 Run Rate Adj.	2024 - 2025 Run Rate Adj.	
Administrative Initiatives	0.50%	-0.01%	0.50%	-0.01%	<== Includes impact from any administrative or procedural changes
Contracting	-0.14%	0.14%	-0.14%	0.14%	<== Includes impact from changes in mix of providers and services provided
Economic	-1.46%	0.28%	-8.46%	0.28%	<== Includes expected utilization changes due to changes in economic conditions
Environmental	0.32%	-0.21%	0.32%	-0.21%	<== Includes impact from flu, storms, etc..
Policy	-0.02%	0.00%	-0.02%	0.00%	<== Includes impact for any policy provision changes except for mandates
Regulatory	0.46%	-0.46%	0.46%	-0.46%	<== Includes impact from mandate changes
Technology	0.00%	0.00%	-0.26%	0.47%	<== Includes impact from any new medical technologies including new drugs
Workdays	<u>0.46%</u>	<u>-0.56%</u>	<u>0.46%</u>	<u>-0.56%</u>	<== Includes impact from Work day differences between years
Subtotal	0.10%	-0.82%	-7.25%	-0.36%	<== The total run rate adjustment from year to year (This total is applied the to previous year utilization to project next year's utilization trend)
	2024	2025	2024	2025	
Projected Utilization Trend	4.7%	3.9%	5.9%	5.5%	<== Projected Utilization uses 2023 and adjusts for any anticipated changes in run rate
0/100 Blended Utilization/Service Mix Trend		3.9%		5.5%	<== Blending occurs to match the experience period with the projected date of rate change

Run Rate adjustments represent differences in trend changes from year to year.

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PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE B3 -- UTILIZATION COST DEVELOPMENT - NATIONAL SERVICE LEVEL SPLIT

	Medical									
	Year 1/2022 - 12/2022	Year 1/2023 - 12/2023	Annual Trend	COC Chgs on Util	Impact of COVID on Util	Demo	Impact of Working Days	2022 Unit Cost	2022 Utilization/ Mix Trend	
Baseline Medical Expense			(F)	(G)	(H)	(I)	(J)	(K)	(L)	
Allowed Claim Costs PMPM										<==(F)/(G)/(H)/(I)/(J)/(K) = (L)
Inpatient	\$ 97.06	\$ 105.41	8.6%	0.0%	0.0%	0.5%	-0.2%	4.0%	4.1%	
Outpatient	\$ 178.04	\$ 192.97	8.4%	0.0%	0.0%	0.5%	-0.2%	3.6%	4.2%	
Professional	\$ 140.04	\$ 150.74	7.6%	0.0%	0.0%	0.5%	-0.2%	1.5%	5.7%	<== 2023 Unit Cost - Schedule A2
<u>Ancillary/Other</u>	<u>\$ 12.43</u>	<u>\$ 13.43</u>	<u>8.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.5%</u>	<u>-0.2%</u>	<u>1.8%</u>	<u>5.8%</u>	
Medical	\$ 427.58	\$ 462.55	8.2%	0.0%	0.0%	0.5%	-0.2%	3.1%	4.6%	<== Schedule B1
0/100 Blended Utilization/Service Mix Trend			3.9%							<== Schedule B2
Historic 2023 Utilization/Service Mix Trend			<u>4.6%</u>							
Historic to Projected Blend Adjustment			-0.7%							
Service Level	2023 Utilization/ Mix Trend	Historic to Projected Adjustment	Projected Utilization/ Service Mix							
Inpatient	4.1%	-0.7%	3.3%							
Outpatient	4.2%	-0.7%	3.5%							
Professional	5.7%	-0.7%	4.9%							
<u>Ancillary/Other</u>	<u>5.8%</u>	<u>-0.7%</u>	<u>5.0%</u>							
Medical	4.6%	-0.7%	3.9%							
Capitation			0.0%							
Pharmacy			5.5%							<== Schedule B2

Baseline experience represents a national fixed exposure base which is in-force for both experience periods.
Baseline experience does not include any capitated expenses.

PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE D – BENEFIT LEVERAGING DEVELOPMENT - PENNSYLVANIA SMALL GROUP

A.	Baseline Claims --- Year 1/2022 - 12/2022						
	Inpatient	Outpatient	Professional	Other	Capitation	Rx	
Allowed \$	\$25,821,694	\$39,305,209	\$30,295,500	\$2,312,082	\$0	\$27,788,788	<== Baseline Allowed claims for Pennsylvania Small Group
Deductible \$	\$381,513	\$4,781,672	\$4,634,424	\$295,981	\$0	\$886,517	
Copay \$	\$320,673	\$1,183,830	\$2,328,539	\$3,608	\$0	\$3,180,596	
Coins \$	<u>\$575,118</u>	<u>\$2,200,409</u>	<u>\$649,898</u>	<u>\$45,384</u>	<u>\$0</u>	<u>\$440,108</u>	
Net \$	\$24,544,389	\$31,139,297	\$22,682,639	\$1,967,110	\$0	\$23,281,566	
B.	Estimated Trend CY 2023 --- Same Exposure Membership						
Core Util / Mix	3.3%	3.5%	4.9%	5.0%		5.5%	<-- Estimated Same Exposure Membership Util / Srvc Mix Trend
Core Network Unit \$	4.0%	4.0%	2.0%	2.3%		4.7%	<-- Normalized Unit \$ Trend, Sched A1
Demographic Trend	0.0%	0.0%	0.0%	0.0%		0.0%	<-- Estimated Same Exposure Membership Demographic Trend, Sched C
Allowed Claims Trend	7.5%	7.7%	7.0%	7.5%		10.5%	
Copay Util Trend	3.3%	3.5%	4.9%	5.0%		5.5%	<-- Estimated Util Trend on Services w/ Copay
C.	Simulated Net Trend CY 2023 With Common Membership @ Same Benefit Design						
Allowed \$	\$27,757,420	\$42,326,825	\$32,413,945	\$2,484,462	\$0	\$30,695,704	
Deductible \$	\$381,513	\$4,781,672	\$4,634,424	\$295,981	\$0	\$886,517	
Copay \$	\$331,299	\$1,225,232	\$2,443,707	\$3,788	\$0	\$3,355,597	
Coins \$	\$619,194	\$2,397,102	\$705,697	\$49,267	\$0	\$490,793	
Net \$	\$26,425,413	\$33,922,818	\$24,630,118	\$2,135,426	\$0	\$25,962,796	
Net Trend	7.7%	8.9%	8.6%	8.6%	0.0%	11.5%	
Implied Benefit Leveraging	0.20%	1.20%	1.50%	1.00%	0.00%	1.00%	<-- Net Trend v Allowed Trend, Common Membership @ Same Benefit Design
Projected Leverage Change	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	<-- Includes any anticipated changes including ACA requirements (Higher pharmacy trend through high cost drugs requires leverage reduction)
Projected Benefit Leveraging	0.2%	1.2%	1.5%	1.0%	0.0%	1.0%	<-- Final Projected Benefit Leveraging by Service Category

Using the Cost sharing component percentage from a completed experience period, the appropriate trend factors are applied to the various components in order to simulate the benefit leveraging component under no change in benefits.

PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE E – SERVICE TYPE WEIGHTING

	<u>National</u>	<u>National Non-Capitated</u>	<u>Pennsylvania Small Group</u>
Inpatient	19.7%	20.2%	23.1%
Outpatient	28.6%	29.4%	29.3%
Professional	21.1%	21.6%	21.3%
Ancillary	2.0%	2.1%	1.9%
Capitation	2.5%	0%	2.5%
Pharmacy	<u>26.0%</u>	<u>26.7%</u>	<u>21.9%</u>
Total	100.0%	100.0%	100.0%

Standard Questions

1. Membership:

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

We are using Finance projections which incorporate sales and persistency targets for calendar year 2025. For UHCPA Finance is projecting approximately 12.5K member months whereas Feb-2024 membership annualized would be 12.7K member months. We are using the Feb-2024 membership distribution by plan and projected that membership weighting into our 2025 calendar year total membership projections by plan.

2. Experience Period Claims:

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

Confirmed

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

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?

We anticipate drug rebates to hold steady in relationship to pre-rebate cost. This relationship is incorporated in our trend 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.

There are no COVID adjustments built into our trend assumptions. We no longer maintain a separate Covid component reporting structure. The only exception to this process is that Paxlovid is included in our pharmacy trend model.

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

N/A

- 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%.

We believe the Company will cover COVID vaccines at 100% but that member cost sharing will be in place for COVID testing.

4. Trend:

- a. [SG. Only] If the Total Annual Trend in Table 3 (weighted by credibility) and the Annual Trend used to calculate quarterly rates in Table 5A differ, please provide an explanation and exhibit in support of the variation.

The forward pricing trend uses a 0%/100%(2024/2025) blend versus the 50%/50% experience trends in the exhibits. There will be differences in utilization and unit cost when looking at 2025 only.

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

We apply the same annual trend to our quarterly adjustments in the calendar year we are filing for.

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.

Confirmed.

- 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.

Confirmed we updated to \$0.18 as published in the Final NBPP 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.

We are not on the Exchange in PA so these enrollment situations do not apply.

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).

Confirmed

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

Please reference tab labeled '11 – AVCS Calc' in the Rate Filing Exhibits for support on calculations of the Pricing AVs. Our Pricing AVs by plan line up with metal levels of the plans. For example, Silver plans do not have Pricing AVs lower than Bronze plans, nor have Pricing AVs higher than Gold plans.

7. Expanded Bronze Plans:

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

Our three filed bronze plans for 2025 [2 UHIC Plans (DYXG & DYPH) & 1 UHCPA Plan (DYXK)] are all HSA plans so they all qualify as High Deductible Health Plans (HDHPs).

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.

N/A

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

N/A

9. MLR Exhibit:

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

Calendar Year	MLR		Member Months	
	Actual	Projected	Actual	Project
2020	96.8%	85.9%	16,762	70,042
2021	91.7%	87.1%	16,250	14,712
2022	98.3%	86.3%	15,726	16,598

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

Overall for the size of the block we are comparable. 2020 projected membership we overshot as our Finance and Sales teams were predicting larger growth than actually occurred in the block.

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

No

10. Plan of Withdrawal:

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

No plans are being discontinued and we are not withdrawing any products from the market.

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

N/A

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.

N/A

12. Copay Adjustment Programs

- a. Does the company use a copay adjustment program (also known as a copay accumulator program)?

No

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

N/A

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

N/A



Memo:

To: James Laverty, FSA, MAAA

From: [REDACTED]

Date: June 19, 2024

Subject: United Healthcare of Pennsylvania, Small Group HMO, ACA Filing for PY2025
Pennsylvania Insurance Department ID # UHLC-134100161

I have copied the original questions and concerns from your objection and have replied in blue following each part. Please see below for the responses. We have updated the PA SG UHCPA 202501 PAAM Rate Exhibits, and the PA Rating Filing SB_1Q2025 – UHCPA files.

Thank you and have a great day! If there are any further questions do not hesitate to reach out to me at [REDACTED].

1. Column V of Table 10 is called “Total Projected Lives”. This column seems to be populated by member month data rather than lives. Please correct this.

The “Total Projected Lives” column has been updated and the total number of lives is 1,039.

2. Column E of Table 10 is called “Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2025”. Page 14 of our PAAM Guidance document describes how Column E should be filled out. The relevant quote is “Since plan offerings will need to conform to metallic tier offerings, and HHS has issued a new actuarial value calculator, some plans may be discontinued, others may be new, and others may be modified. Column E should indicate whether a plan will be existing (E) - i.e., no changes to the plan; modified (M); new (N); discontinued and mapped to a 2025 plan (DM); or discontinued and not mapped to a 2025 plan (DNM).”

Please review how this column was filled-out since all plans couldn’t really be “existing”.

All plans have been updated to “M” for modified. We do not have any new or discontinued plans this year.

3. The non-EHB claims account for 0.8% of the total claims in the experience period for the small group United PPO block. Please describe these non-EHB benefits.

The primary non-EHB categories of Physical Therapy Habilitative, Hearing Aids, Impacted Teeth, Infertility, and Abortion make up 78% of the allowed non-EHB spend. There are 15 other categories that make up the remaining 22%.

4. Line 17 of Table 19 has an adjustment to the risk adjustment calculation of $-\$4.36$. Please explain how this was derived?

Please refer to tab "14.1- Risk Adj" in the exhibits (PA Rating Filing SB_1Q2025 – UHCPA v2 06.19.24) to understand how we build up the Projected Risk Transfer PMPM that is found in the URRT Worksheet 2 (line 4.16). This is the PMPM that should be reflected in PAAM.

There are two main differences between the Risk Adjustment exhibit and Table 16 in PAAM. First is how "Factors including Risk Score" and "Factors excluding Risk Score" are calculated. Table 16 uses the product of the averaged factors. However, in our exhibits we derive those factors from member weighting at the plan/rating area level, which is in line with Wakely's and CMS's methodology. The transfer PMPMs between the two files ($-\$18.98$ in Table 16 and $-\$24.27$ in the Risk Adjustment exhibit) do not match because of these mathematical differences. Tab "14.2- Risk Adj" has been added to "PA Rating Filing SB_1Q2025 – UHCPA v2 06.19.24" to show how we calculated the factors.

Second, Table 16 stops at the experience period Transfer PMPM. However, to be used in our 2025 rate build-up we need a projected PMPM. Our Risk Adjustment exhibit brings in the experience period premium PMPM to determine the transfer percentage. That percentage is then applied to the Projected Plan Adjusted Index Rate to get our final Projected Risk Adjustment PMPM of $-\$23.34$.

We add $-\$4.36$ to bridge the gap between Table 16's calculation of the experience period transfer PMPM and the URRT's Projected Risk Adjustment PMPM.

5. The Department is interested in the issuer's estimate of the drivers of the rate change, In particular, what portion of the indicated rate change from Table 11 is due to changes in various components such as reinsurance (individual market only), utilization trend, unit cost trend, expenses, morbidity, benefits, risk adjustment, or other relevant factors?

The drivers of the 5.9% rate change are as follows: benefit changes add 2.5%, base rate subtracts 4.8%, trend adds 9.6% (utilization = 4.9%, unit cost = 3.5%, leveraging = 0.9%), the revenue neutrality adjustment subtracts 1.2%, and other changes add 0.2%.

Drivers	Rate Change
Benefit Changes	2.50%
Base Rate Increase	-4.80%
Utilization	4.90%
Unit Cost	3.50%
Leveraging	0.90%
Rev Neutrality Adj	-1.20%
Other	0.20%
Total	5.90%

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

We confirm we have tested to ensure that the rates between the PA Plan Design Summary and Rate Table, Federal Rates Templates, and binder are identical. Due to rounding, rates in the PAAM Exhibits have immaterial differences of a few cents.



Memo:

To: James Laverty, FSA, MAAA

From: [REDACTED]

Date: July 31, 2024

Subject: United Healthcare of Pennsylvania, Small Group HMO, ACA Filing for PY2025
Pennsylvania Insurance Department ID # UHLC-134100161

I have copied the original questions and concerns from your objection and have replied in blue following each part. Please see below for the responses.

Thank you and have a great day! If there are any further questions do not hesitate to reach out to me at [REDACTED].

1. Please update the 2023 experience period risk adjustment amount, in Table 2, to reflect the final CMS risk adjustment amount released on July 22nd.
Table 2, as well as the rest of the filing, has been updated to reflect final 2023 risk adjustment.
2. If the projected risk adjustment transfer amount in Table 5 will be modified, due to the final CMS transfer amount published on July 22nd, please provide a narrative and detailed supporting data to justify the proposed changes.

Please refer to tab "14.1- Risk Adj" in the exhibits (PA Rating Filing SB_1Q2025 – UHCPA v3 07.31.24) to understand how we build up the Projected Risk Transfer PMPM that is found in the URRT Worksheet 2 (line 4.16). This is the PMPM that should be reflected in PAAM.

There are two main differences between the Risk Adjustment exhibit and Table 16 in PAAM. First is how "Factors including Risk Score" and "Factors excluding Risk Score" are calculated. Table 16 uses the product of the averaged factors. However, in our exhibits we derive those factors from member weighting at the plan/rating area level, which is in line with Wakely's and CMS's methodology. The transfer PMPMs between the two files (-\$23.33 in Table 16 and -\$28.20 in the Risk Adjustment exhibit) do not match because of these

mathematical differences. Tab “14.2- Risk Adj” has been added to “PA Rating Filing SB_1Q2025 – UHCPA v3 07.31.24” to show how we calculated the factors.

Second, Table 16 stops at the experience period Transfer PMPM. However, to be used in our 2025 rate build-up we need a projected PMPM. Our Risk Adjustment exhibit brings in the experience period premium PMPM to determine the transfer percentage. That percentage is then applied to the Projected Plan Adjusted Index Rate to get our final Projected Risk Adjustment PMPM of -\$27.21. We add -\$3.88 to bridge the gap between Table 16’s calculation of the experience period transfer PMPM and the URRT’s Projected Risk Adjustment PMPM.

3. Please ensure that the 7/31/24 versions of the following items are posted in SERFF with your July 31st response to this data call.
 - a. Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.
 - b. PA Actuarial Memorandum
 - c. PA Actuarial Memorandum Exhibits
 - d. Department’s Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – do not use “NA” or any other non-numeric values)
 - e. URRT
 - f. Federal Rate Template
 - g. Part III: Actuarial Memorandum
 - h. Updated Rate Change Request Summary tab in 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).

Updated versions of the above documents have been added to SERFF.

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

We confirm we have tested to ensure that the rates between the PA Plan Design Summary and Rate Table, Federal Rates Templates, and binder are identical. Due to rounding, rates in the PAAM Exhibits have immaterial differences of a few cents. 3Q and 4Q do have a larger difference between PAAM and our other documents due to a rating system limitation. Our rating system only allows 3 decimal points for trends and EDAs however PAAM does not round. For example, the 3Q EDA in PAAM is 1.0445 while the 3Q EDA in our system 1.045, which causes a larger difference in PMPM.

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

Please see [“CY23 Restated Experience Through May - UHCPA”](#) in the Supporting Documents tab of SERFF.

CY23 Experience with Runout Through May 2024	
Member Months	Allowed Claims (Non-Capitated)
14,518.00	6,328,848.78

Non-EHB portion of Allowed Claims	Prescription Drug Rebates
35,269.28	-648,942.11

Total EHB Capitation

170,586.50



July 31st, 2024

Mr. James Lavery | Actuary
Pennsylvania Insurance Department

Pennsylvania Insurance Department ID # UHLC-134100161

Dear Mr. Lavery,

This cover letter details the changes made to 1/1/2025 PA UHCPA SG Filing.

1. On June 5th, 2024, we received our first round of objections. The items listed below were updated as requested by the PID.
 - Column V of Table 10 in the PA Actuarial Memorandum Exhibits was updated to represent members.
 - Column E of Table 10 in the PA Actuarial Memorandum Exhibits was updated to show all plans were modified.
 - Column C of Table 10 in the PA Actuarial Memorandum Exhibits was updated to change POS to PPO.
 - Tab 14.2 – Risk Adj was added to Rate Filing Exhibits to demonstrate how we calculate our projected risk adjustment transfer PMPM.

2. On July 24th, 2024, we received our second round of objections. We updated our risk adjustment transfer amount from -\$1,850,584.15 to -\$ 1,984,700.20. As this was a material change to our initially filed rates, various rate related sections were updated the following documents.
 - PA Actuarial Memorandum Exhibits
 - Act Memo
 - Cover Letter
 - Part III Memo
 - URRT
 - Plan Design and Summary Rate Tables
 - Federal Rate Templates
 - Rate Filing Exhibits

