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KHPE – Individual Plans

Rate request filing ID # INAC-134056069 – 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 request average rate change: 8.88% Revised requested average rate change: 8.88%

Range of requested: 7.79% to 9.29% Effective date: January 1, 2025

Mapped members: 123,281
Available in: Rating Area 8

Key Information

Jan. 2023 - Dec. 2023 financial experience

 Premiums
 \$784,161,634

 Claims
 \$652,720,234

 Administrative Expenses
 \$40,140,605

 Taxes & Fees
 \$69,617,208

 Insurer made (after taxes)
 \$21,683,588

How insurer plans to spend your premium

This is how the insurance company plans to spend

the premium it collects in 2025

Claims: 84%
Administrative: 11%
Taxes & Fees: 3%

Profit: 2%

The insurer expects its annual medical costs to increase 9.1%.

Explanation of Requested Rate Change:

Premium rates for health care insurance are increasing as the cost of health care service rise.

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

Independence 🚭

May 15, 2024

Ms. Lindsi Swartz, Director Bureau of Accident and Health Insurance Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

SUBMITTED VIA SERFF

RE: Keystone Health Plan East Individual HMO Rate Filing effective 1/1/2025 INAC-134056069

Dear Ms. Swartz:

Attached is the 2025 annual rate filing for HMO plans of Keystone Health Plan East (KHPE) in the Individual (non-group) marketplace in the Commonwealth of Pennsylvania. Rates for new and renewing plans are being filed and satisfy market reform requirements of the Affordable Care Act (ACA).

This rate filing includes rates for these plans and specifies compliance with rating requirements of the ACA. The enclosed is for rating periods effective from January 1, 2025 through December 31, 2025.

Per the guidance provided in the 2025 ACA-Compliant Health Insurance Rate Filing Guidance provided by the Pennsylvania Insurance Department, we applied a Reinsurance Morbidity Adjustment factor of 1.00 to all individual plans. We also applied a factor of 1.22 to Silver plans for the impact of non-payment of CSR costs per the guidance. This submission incorporates a 50% coinsurance parameter for the reinsurance program.

The proposed rates represent an 8.8% increase over the previously approved 2024 rates.

Information for the Pennsylvania Bulletin:

Company Name and NAIC Number: 1. Keystone Health Plan East 95056 2. Market Individual 3. On or Off Exchange On and Off 4. Effective Date of Coverage January 1, 2025 5. Average Rate Change Requested 8.8%

6. Range of Rate Changes Requested 7.8% to 9.3%

Independence 👨

- 7. Total Annual Revenue Generated from the Proposed Rate Change
- 8. Products
- 9. Rating Areas and Change from 2024
- 10. Metal Levels and Catastrophic Plans
- 11. Current covered lives and policyholders as of February 1, 2024
- 12. Number of plans offered in 2025 and change from 2024
- 13. Corresponding contract form number, SERFF, and binder numbers
- 14. HIOS Issuer ID # and submission tracking Number

\$67,488,457 HMO Rating Area 8 No Change from 2024

Gold, Silver, Bronze 123,281 lives

15 plans in 2025; 15 plans in 2024

SERFF # INBC-134078704, INBC-PA25- 125118186 See appendix for form numbers HIOS Issuer ID # 33871; Filing # N/A

Please contact at a or with any questions regarding this filing.

Sincerely,

cc:

Independence 👨

APPENDIX

Form Numbers

PREV/SCH-II Rev. 1.25

KE 650 IND FC EXC-ON Rev. 1.25 KE 650 IND FDED EXC-ON Rev. 1.25 KE 650 IND FTC EXC-ON Rev. 1.25 KE 650 IND FTDED EXC-ON Rev. 1.25 KE 650 IND FTDED LT EXC-ON Rev. 1.25 KE 650 IND FC EXC-OFF Rev. 1.25 KE 650 IND FDED EXC-OFF Rev. 1.25 KE 650 IND FTC EXC-OFF Rev. 1.25 KE 650 IND FTDED EXC-OFF II Rev. 1.25 KE 650 IND FTDED EXC-OFF Rev. 1.25 KE 680 IND FC EXC.OC-ON Rev. 1.25 KE 680 IND FDED EXC.OC-ON Rev. 1.25 KE 680 IND FTC EXC.OC-ON Rev. 1.25 KE 680 IND FTDED EXC.OC-ON Rev. 1.25 KE 680 IND FTDED LT EXC.OC-ON Rev. 1.25 KE 680 IND FC EXC.OC-OFF Rev. 1.25 KE 680 IND FDED EXC.OC-OFF Rev. 1.25 KE 680 IND FTC EXC.OC-OFF Rev. 1.25 KE 680 IND FTDED EXC.OC-OFF II Rev. 1.25 KE 680 IND FTDED EXC.OC-OFF Rev. 1.25

PENNSYLVANIA ACTUARIAL MEMORANDUM

PURPOSES

This Actuarial Memorandum is provided along with the Unified Rate Review Template (URRT) and PA Actuarial Memorandum Rate Exhibits to provide certain information to support the gross premium for the single risk pool for individual market health care insurance underwritten by Keystone Health Plan East in the Commonwealth of Pennsylvania. It is provided as a component of a state rate filing. This submission may not be appropriate for other purposes.

1. BASIC INFORMATION AND DATA

A. COMPANY INFORMATION

Company Legal Name: Keystone Health Plan East ("KHPE")

State: Pennsylvania

NAIC #: 95056
Market: Individual

Marketplace: On and Off Exchange

Effective Date(s): 1/1/2025 – 12/31/2025

Average Rate Change: 8.8%

Range of Rate Changes: 7.8% to 9.3%

Products: HMO

Rating Areas: Rating Area 8

Metal Levels: Gold, Silver, Bronze

Current Members: 123,281
Number of 2025 Plans: 15
HIOS Issuer ID (5-digit): 33871

Worksheet 1 of the accompanying URRT contains experience period data and development of the projected Single Risk Pool Gross Premium Average Rate PMPM for the individual market for KHPE. Worksheet 2 contains experience period data and projections by product for the single risk pool for the same entities. This memorandum pertains only to plans denoted in Worksheet 2 by Plan IDs starting with the sequence 33871.

COMPANY CONTACT INFORMATION

Primary Contact Name:

Primary Contact Telephone Number:

Primary Contact Email Address:



B. RATE HISTORY AND PROPOSED VARIATIONS IN RATE CHANGES

January 1, 2021	-3.90%	INAC- 132358787
January 1, 2022	2.20%	INAC- 132818417
January 1, 2023	1.31%	INAC- 133249350
January 1, 2024	-3.50%	INAC- 133674084

The historical rate changes varied by metallic tier based on plan benefits as illustrated via the Pricing AV.

Proposed rate changes may vary by metallic tier and plan based on plan benefit changes, and the revision to the CSR Defunding Adjustment factor.

C. AVERAGE RATE CHANGE

The average proposed rate change shown in Cell AC15 of Table 10 is 8.8%. The changes to the single risk pool gross premium average rate per member per month (PMPM) from calendar year 2023 to calendar year 2025 are incorporated into the pricing and reflected in the Unified Rate Review Template.

The change in 21-year-old Non-Tobacco Premium PMPM calculated in Table 11, Cell AN13 is 8.8%.

D. MEMBERSHIP COUNT

Table 1 illustrates the Experience Period member-months, Current Period members as of February 1, 2024, and Projected Rating Period Member-months by ages.

E. BENEFIT CHANGES

Benefit changes were made to the following plans to assure compliance with Actuarial Value Requirements, including differences that resulted from changes to the AV Calculator. The basis for pricing changes was our internal pricing model.

F. EXPERIENCE PERIOD CLAIMS AND PREMIUMS

Table 2 illustrates the experience period claims and premiums using calendar year data. The data is consistent with the data reported in Section 1 of Worksheet I of the URRT.

We combined the experience period data for KHPE with the experience period data for QCC Insurance Company ("QCC"). This should provide a more stable basis for projecting the Index Rate. The combined data is shown in Tab Ib. The Change in Network Factor is intended to result in KHPE rates that are reasonable in relation to QCC rates.

Experience period premium, claims, and member months are obtained from the company's internal data warehouse. The claims data is collected for incurred dates from January through December 2023 and paid through February 2024. Earned premiums and member months are for January through December 2023. The data are for all direct-written individual business of KHPE in the Commonwealth of Pennsylvania, including out-of-network claims written by KHPE but paid by QCC for POS plans. No private reinsurance was applicable.

The Non-EHB benefits portion of Allowed Claims is shown separately in cell H36 of Table 2. Capitation is uniform by age for the experience period. Net pharmacy rebates are illustrated in cell I36 of Table 2.

Projected Risk Adjustment PMPM

Projected Risk Adjustment is accounted for in Projected Incurred Claims before the state based reinsurance program and Risk Adjustment to reflect anticipated risk adjustment transfer amounts for the projection period. The amount reflects the projected morbidity for the single risk pool in the projection period.

The estimated risk adjustment revenue for all of the plans in the risk pool is developed using the following methodology. We recognize that the HHS payment transfer formula implies that the projected incurred claims based solely on the experience period single risk pool claims need to be adjusted by the ratio of the current statewide market's risk relative to allowable rating factor (ARF) for age compared to the single risk pool's risk relative to ARF presented during the experience period. This adjustment, together with the assumed future changes in population risk morbidity, results in the issuer's pricing being consistent with the anticipated morbidity level of the future statewide market.

The anticipated risk adjustment transfer revenue is allocated proportionally based on plan premium. The Projected Risk Adjustment is subtracted from Projected Incurred Claims before ACA Risk Adjustment to reflect anticipated receipt of risk adjustment transfer amounts for the projection period.

The projected risk adjustment amounts for KHPE and Independence Blue Cross (QCC) are consistent with the projection made in the respective submissions. We also considered preliminary 2023 risk transfer results.

In the URRT v6.0, it is necessary to divide Risk Adjustment by the Paid to Allowed factor when it is used in calculations based on Allowed Claims to produce calculations that are consistent with the Actuarial Memo Rate Exhibit.

G. CREDIBILITY OF DATA

The experience period data, defined in Section F as the combined experience of Keystone Health Plan East, and the experience period data for QCC Insurance Company, Inc. ("QCC"). is considered 100% credible.

H. TREND IDENTIFICATION

Table 3 identifies the proposed annual medical and prescription drug allowed claims cost and utilization trends. These data match the data illustrated in Section 2 of Worksheet I of the URRT. Additional discussion is provided in Section I, Historical Experience.

We populated the URRT with the Total Annual Trend calculated in cell G52 of Table 3. The URRT requires that factors are rounded to four decimal places which results in some small differences.

I. HISTORICAL EXPERIENCE

Table 4 illustrates historical experience from 2019 through 2023 for the product line.

a. Annualized Cost Trend

Annual cost trend reflects changes in costs of medical treatment due to medical inflation and changes in the distribution of services across network providers. The trend value is developed by reviewing historical medical costs for the single risk pool and adjusting them for anticipated future provider contracting reimbursement levels. The data is normalized for changes in age, benefit changes during the experience period, changes to provider contracts, and prescription drug formulary, and new drugs brought to market.

b. Annualized Utilization Trend

Annual utilization trend reflects the change in the number of units per 1,000 members for a fixed level of illness burden and includes changes due to the mix and intensity of services provided and changes related to shifts in product mix. It also includes effects of selection, if any, since this cannot be reflected in the relative cost of the various products and plans offered.

c. Rebates

Rebate payments will be made as appropriate for 2023 for KHPE in Consumer. Rebate payments will be made if applicable for the 2024 policy period. We do not anticipate 2025 rebates for KHPE Consumer.

d. Benefit Changes

Historical medical costs are normalized for the impact of benefit and mix factors to isolate the effect that changes in plan design or member movements amongst plans has on historical trend. By isolating

this impact we avoid projecting cost trends into the future that are due to non-repeatable historical member movements or benefit changes.

- 1. Benefit changes are calculated to value the cost-to-health-plan impact of year-over-year changes in plan designs. The methodology used to calculate the benefit changes is consistent with the one used in the calculation of Pricing AV.
- 2. Mix impact is calculated using the historical average costs by member at the metallic level, separately for HMO and PPO products.

J. TERMINATED PLANS

No plans are being terminated in 2025.

2. RATE DEVELOPMENT AND CHANGE

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

Table 5 illustrates the development of the Projected Index Rate and Market-Adjusted Index Rate beginning with the Experience Period Index Rate. Exhibit A provides additional information about the adjustment factors.

Changes in Population Risk Morbidity

Experience period allowed claims are adjusted to account for differences in the average morbidity of the single risk pool population underlying the experience and the anticipated population in the projection period. This adjustment reflects changes in the individual market-wide morbidity.

Development of Reinsurance Tables

The Continuance Table for Calculating Reinsurance Impact - Individual Market Only, Experience Period Information was populated using 2023 KHPE Individual claims data by individual member. 2023 claims paid through February 2024 were completed and complied into the Annual Incurred Claims Ranges shown on Tab II.a. of the Actuarial Memorandum Exhibit.

The Continuance Table for Calculating Reinsurance Impact - Individual Market Only, Projection Period Information was populated by trending the data from the Experience Period table to 2025 using a 12% trend assumption on the incurred claims. The resulting impact is shown in Cell E7 of Tab II.b. of the Actuarial Memorandum Exhibit.

Changes in Other Factors

Experience period allowed claims are adjusted to account for differences in the single risk pool population underlying the experience and the anticipated population in the projection period pertaining to several factors not due to changes in morbidity or the costs and utilization of medical care. This adjustment reflects: additional benefits required to be covered as essential health benefits; recently mandated benefits required by state law that are not reflected in the experience period data; benefits in the experience that are removed for the projection period; anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period; changes in demographic characteristics of the single risk pool experience period population and the projection period population (including age, gender, region, and tobacco use); changes in the provider network (adding or removing a provider system or introducing a limited network option); and anticipated changes in pharmacy rebates.

Table 5 of the Actuarial Memorandum Rate Exhibit shows the components used in calculating change in other. The calculations of the components are based on the changes in values shown in Table 7.

CSR payments are funded through premiums in this filing. The additional cost to provide the CSRs is recognized in Column P of Table 10 of the Actuarial Memorandum Rate Exhibit. In URRT Part I, the cost is reflected in the Paid to Allowed factor. The Paid to Allowed factor in the URRT Part 1 is equal to the Paid to Allowed factor in Table 5 multiplied by the value in cell P15 of Table 10 of the Actuarial Memorandum Rate Exhibit.

B. RETENTION ITEMS

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Table 6 illustrates the retention items, expressed as percentages of premium. Federal Income Tax is calculated by applying the tax rate to the sum of the HIF plus Profit/Contingency.

12 070/

Administrative Expenses		13.87%
General and Claims	11.12%	
Agent/Broker Fees and Commissions	1.95%	
Quality Improvement Initiatives	0.80%	
Taxes and Fees		0.67%
RA User Fee	0.05%	
PCORI Fee	0.07%	
PA Premium Tax	0.00%	
Federal Income Tax	0.53%	
Health Insurance Providers Fee	0.00%	
Profit/Contingency		2.00%
INAC-134056069 KHPE Consumer	6	PA Actuarial Memorandum May 15, 2024 Revised June 4, 2024

Total Retention 16.54%

C. NORMALIZED MARKET-ADJUSTED PROJECTED ALLOWED TOTAL CLAIMS

Table 7 compares the normalization factors used in this filing to those used in the 2024 filing. The changes in the factors reflect small differences from the projected populations in 2023 and 2024.

D. COMPONENTS OF RATE CHANGE

Table 8 illustrates the components of rate change, based on inputs form other sections of the Rate Exhibits. The results in Row H are similar to the values in Row A of Table 8.

Data in Table 9 is consistent with the 2024 and 2025 URRT with the exception of Risk Adjustment which was revised to project company-specific values.

E. MLR DEMONSTRATION

Projected Claims PMPM (After Reinsurance)	\$469.34
Premium PMPM	\$562.35
Quality Improvement Expense PMPM	\$4.50
Exchange User Fee PMPM	\$13.51
HIF PMPM	\$0.00
Federal Income Tax PMPM	\$2.99
Premium Tax PMPM	\$0.00
Federal MLR	84.3%

3. PLAN RATE DEVELOPMENT

Table 10 is populated with plan information consistent with entries in the 2025 URRT. Plan mappings, where applicable, are illustrated in Column F of Table 10.

Attached to this actuarial memorandum are exhibits providing actuarial certifications for the use of alternate methods of calculating the Actuarial Value, where applicable, as well as required support for the calculations.

The factor "AV and Cost Sharing Design of Plan" in Worksheet 2 of the URRT is the product of the Pricing AV, the Non-Funding of CSR Adjustment, and the Benefit Richness Factors from the Actuarial Memo Rate Exhibit. Again, please note that the URRT requires factors to be rounded to four decimal places, resulting in small differences.

4. PLAN PREMIUM DEVELOPMENT FOR 21-YEAR OLD NON-TOBACCO USER

Table 11 is populated from other sections of the Rate Exhibits, along with the population by age and rating area for the Projection Period.

5. PLAN FACTORS

Tables 12, 13, and 14 illustrate the factors used in pricing for age, tobacco, geographic rating area, and network. The tobacco factors match the previously approved tobacco factors from the 2024 filing.

6. ACTUARIAL CERTIFICATION

I, am Director & Actuary of Commercial Markets for the Independence Blue Cross Family of Companies. I am a member of the Society of Actuaries and the American Academy of Actuaries with the education and experience necessary to perform the work necessary and meet the Qualification Standards of the American Academy of Actuaries to render the qualified actuarial opinion contained herein. The developed rates and memorandum have been prepared in conformity with appropriate Actuarial Standards of Practice and the Academy's Code of Professional Conduct.

The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop the premium rates and allowable rating factors. Rather, it represents information required by Federal regulation to be provided in support of the review of gross premium 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.

I hereby certify that, to the best of my knowledge and judgment, the following:

- The projected index rate is:
 - —In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.08(d)(1) and 147.106);
 - —Developed in compliance with applicable Actuarial Standards of Practice;
 - Reasonable in relation to the benefits provided and the population anticipated to be covered; and
 - —Neither excessive nor deficient.
- 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 AV Calculator was used to determine the AV Metal Values illustrated in Worksheet 2 of the Part I Unified Rate Review Template for all plans, unless an alternate methodology was required. If an alternate methodology was used to calculate the AV Metal Value for at least one plan offered, a copy of the actuarial certification required by 45 CFR Part 156, §156.135 will be included.

- All factor, benefit, and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
- 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.

May 15, 2024

PA Rate Template Part I Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Keystone Health Plan East
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2025
Base Period Start Date:	1/1/2023
Date of Most Recent Membership:	2/1/2024

to 12/31/2025 to 12/31/2023

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2024)	Projected Rating Period
Average Age	42.1	41.7	41.7
Total	1,411,515	123,281	1,479,372
<18	132,075	11,773	141,276
18-24	96.423	8.787	105.444
25-29	112,069	10,174	122,088
30-34	126,207	11,189	134,268
35-39	125,369	11.375	136.500
40-44	123,313	10,817	129,804
45-49	121,911	10,696	128,352
50-54	145,732	12,232	146,784
55-59	175,437	14,680	176,160
60-63	178.897	15,257	183.084
CA:	74.003	C 204	20,043

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
\$ 825,990,960.28	\$ 583,726,448.05	\$ 590,193,168.07	1,411,515	\$ 107,782,639.36	\$ 697,975,807.42	\$ -	\$ (67,019,690.70)	\$ 157,549,815.59	\$ 178,839.84	\$ (41,829,325.82)	\$ 28,181,898.95
Experience Period Total Allowed EH	B Claims + EHB Capitation PMPM (no	et of prescription drug rebates)									\$ 558.62
Loss Ratio											83.24%

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.50%	6.80%		12.67%	17.59%
Outpatient Hospital	5.16%	6.80%		12.31%	21.23%
Professional	2.90%	6.80%		9.90%	23.16%
Other Medical	2.90%			9.90%	0.00%
Capitation				3.51%	14.39%
Prescription Drugs	-0.97%	6.80%		5.76%	23.63%
Total Annual Trend				9.06%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor	000000000000000000000000000000000000000			1 199	

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		\$ 43,703,856,03	1.0000	S 43.703.856.03	116.561	\$ 374.94		S (3.272.756.15)		S 440.1
Feb-20		\$ 37,390,884.50	1.0000		112,043	\$ 333.72		\$ (3,145,459.18)	\$ 42,982,713.47	\$ 383.6
Mar-20		\$ 34,668,964.36	1.0000		110,936	\$ 312.51		\$ (3,114,610.12)		\$ 352.1
Apr-20		\$ 31.641.371.58	1.0000		110.267	\$ 286.95		\$ (3,412,031,39)		\$ 302.
May-20		\$ 32,984,549.87	1.0000		110,282	\$ 299.09		\$ (3,412,100.21)	\$ 35,202,660.34	\$ 319.3
Jun-20		\$ 38.486.944.82	1.0000		109.198	\$ 352.45		S (3.378.542.75)		\$ 381.7
Jul-20		\$ 41,322,632.71	1.0000		108,625	\$ 380.42		\$ (3,657,736.22)		\$ 408.1
Aug-20		\$ 41,783,354.81	1.0000		107,898	\$ 387.25		\$ (3,633,171.27)		\$ 413.3
Sep-20		S 42.342.304.42	1,0000		107.154			S (3,607,887,27)		\$ 422.
Oct-20		\$ 44,360,607.16	1.0000		106,172			\$ (3,841,481.30)	\$ 47,235,782.85	\$ 444.
Nov-20		S 43.468.833.61	1.0000		104.503	\$ 415.96		S (3.781.160.27)		\$ 439.
Dec-20	\$ 797,737,191,41	\$ 45,202,796.09	1.0000		102,616		S 83,234,416,79	\$ (3,712,851.30)		\$ 464.1
Jan-21		\$ 38,865,702.33	1.0000		108,979	\$ 356.63		\$ (3,721,966.70)		\$ 408.
Feb-21		\$ 38.078.437.57	1.0000		111.005	\$ 343.03		S (3,790,436,97)		\$ 381.8
Mar-21		\$ 49,889,141.53	1.0000		110,252	\$ 452.50		\$ (3,764,981.34)		\$ 500.6
Apr-21		S 46.799.334.82	1.0000		110.338	\$ 424.15		S (4.135.520.37)		\$ 461.2
May-21		\$ 42,762,006.40	1.0000		111,047	\$ 385.08		\$ (4,162,195.09)		\$ 413.7
Jun-21		\$ 46,479,187.74	1.0000		112,196	\$ 414.27		\$ (4,205,040.39)		\$ 446.3
Jul-21		S 46.845.514.25	1.0000		113.596	\$ 412.39		S (4.315.959.05)		\$ 436.
Aug-21		\$ 50,700,618.52	1.0000			\$ 441.35		S (4,364,419.24)		\$ 463.4
Sep-21		S 51.552.019.12	1.0000		115.555	S 446.13		\$ (4.390.206.05)		\$ 464.1
Oct-21		\$ 51,435,567.91	1.0000		115,048			5 (4,446,996.84)		\$ 465.8
Nov-21		\$ 52,424,352.32	1.0000		114,038			\$ (4,407,894.59)		\$ 475.1
Dec-21	\$ 802.228.035.94	S 51.346.653.08	1,0000		112.727		\$ 88.889.504.23			S 466.
Jan-22		\$ 43.082.683.18	1,0000		115.587			S (5.061.148.21)		S 414.
Feb-22		\$ 42,614,961.20	1.0000		117,022			\$ (5,123,314.38)		\$ 397.
Mar-22		S 49.452.491.59	1.0000		115.589	\$ 427.83		S (5.061.142.92)	S 54.205.425.42	\$ 468.5
Apr-22		\$ 45,352,827.22 \$ 46,093,941,62	1.0000		114,339	\$ 396.65		\$ (5,290,526.46) \$ (5,234,758.70)		\$ 428. \$ 432.
May-22			1.0000		113,131	\$ 407.44		S (5,234,758.70)		
Jun-22 Jul-22		S 47.140.021.17 S 46.282.368.04	1,0000		112.371 111.911	S 419.50 S 413.56		S (5.199.733.92) S (4.994.006.55)		\$ 447.1 \$ 434.3
321-22 Aug.22		\$ 46,282,568.04 \$ 47,330,106.26	1,0000		111,911	\$ 413.5b \$ 424.77		\$ (4,994,006.55) \$ (4,972,332,37)		\$ 454.
Auz-22 Sep-22		S 47.330.106.26 S 48.753.290.97	1.0000		111.426 110.865	S 424.77 S 439.75		S (4.972.332.37) S (4.947.624.66)		S 449.1
Sep-22 Oct-22		\$ 48,753,290.97 \$ 46,117,242,51	1,0000		110,865	\$ 439.75 \$ 419.14		\$ (4,947,624.66) \$ (4,971,938.65)	S 51,000,154.85 S 47,921,896.56	S 460:
Oct-22 Nov-22		\$ 46,117,242.51 \$ 47,739,177.07	1,0000		110,028			\$ (4,971,938.65) \$ (4.926.107.85)		\$ 455. \$ 454.
Nov-22 Dec-22	\$ 763.447.233.92	S 45.824.270.66	1,0000		109.019		5 96 224 465 53			S 454.
Jan-23	5 /63,447,233,92	\$ 45,291,009.02	1.0000		114,158		5 96,224,465,53	5 (4,855,850.78) 5 (5.250.333.50)	5 51 183 635 31	5 448.
Jan-23 Feb-23		\$ 43,465,864,79	0.9990		118,333			S (5,442,492,30)		5 402.
Mar-23		S 50.168.998.38	0.9984		117.574			S (5.408.769.38)	S 55.237.992.93	\$ 469.1
Apr-23		S 44.447.269.56	0.9977		116.873	\$ 381.17		S (5.542.117.96)		S 409.5
May.23		\$ 50 139 606 40	0.9977		116,873	\$ 432.95		S (5,542,117.98) S (5,508,192,78)		\$ 467.5
Jun-23		\$ 47 276 777 19	0.9971		116 206	S 408.29		S (5.511.404.88)	S 51.045.771.40	S 439.
Jul-23		\$ 47.589.197.00	0.9951		117,012	\$ 408.70		\$ (5,584,946,26)		S 431.
Aug-23		S 50.664.167.09	0.9918		117.609	S 434.34		S (5.615.267.43)		S 459.
Sep-23		5 50 681 416 52	0.9867		118,603	\$ 433.08		S (5.663.336.60)		\$ 453.
Ort.23		\$ 55,474,443,56	0.9807		118 805	\$ 476.14		5 (5.778.827.27)		\$ 498
Nov-23		S 51 140 945 22	0.9857		120 133	\$ 476.14		5 (5.848.760.86)	5 54 561 122 82	\$ 454

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

Carrier Name: Keystone Health Plan East
Product(s): HMO
Market Segment: Individual
Rate Effective Date: 1/1/2025

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 1,111,604,315,05	\$ 863,932,780,02	\$ 874,403,772,25	1.820.963	\$ 180,766,807,68	\$ 1.055,170,579,93	s -	\$ (98.291.013.11)	\$ 158.658.877.37	\$ 306,122,82	\$ 2,529,366.21	\$ 44,211,266.15
Experience Period Total Allowed EH	B Claims + EHB Capitation PMPM (no	t of prescription drug rebates)									\$ 612.61
Loss Ratio	•				•	•	•	•			79.96%

Loss Ratio
"Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.50%	6.80%		12.67%	17.59%
Outpatient Hospital	5.16%			12.31%	21.23%
Professional	2.90%			9.90%	23.16%
Other Medical	2.90%			9.90%	0.00%
Capitation				3.51%	14.39%
Prescription Drugs	-0.97%	6.80%		5.76%	23.63%
Total Annual Trend		1		9.06%	100.00%
Months of Trend				24	
Total Applied Trend Benjaction Earter	***************************************			4.400	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-20		\$ 61.577.299.90	1.0000		157.551			\$ (4.719.110.48)	\$ 76.373.842.39	
Feb-20		\$ 56,129,918.94	1.0000		152,254	\$ 368.66		\$ (4,564,295.08)	\$ 67,373,751.10	\$ 442.51
Mar-20		S 52.382.927.18	1.0000	S 52.382.927.18	150.593	S 347.84		\$ (4.513.914.25)	S 60.761.233.65	S 403.48
Apr-20		S 47.998.694.64	1.0000	\$ 47,998,694,64	149,729	\$ 320.57		\$ (4.923.972.89)	\$ 51,333,492,86	\$ 342.84
May-20		\$ 49,683,997.30	1.0000	\$ 49,683,997.30	149,621	\$ 332.07		\$ (4,919,170.91)	\$ 54,036,580.08	\$ 361.16
Jun-20		S 57.600.159.37	1.0000	\$ 57.600.159.37	148.292	S 388.42		\$ (4.876.303.41)	\$ 63.655.962.53	S 429.26
Jul-20		\$ 61,195,049.25	1.0000	\$ 61,195,049.25	147,512	\$ 414.85		\$ (5,228,424.90)	\$ 67,129,329.09	\$ 455.08
Aug-20		\$ 61,087,674.79	1.0000		146,747	\$ 416.28		\$ (5,202,283.72)	\$ 66,586,274.19	\$ 453.75
Sep-20		S 63,337,076,72	1.0000		145,817	S 434.36		\$ (5.169,717,00)	S 69.153.421.85	S 474.29
Oct-20		\$ 66,397,404.60	1.0000		144,459	\$ 459.63		\$ (5,547,714.56)	\$ 71,937,717.49	\$ 497.90
Nov-20		S 65.025.717.57	1.0000		142.273	S 457.05		\$ (5.464.339.93)	S 69.578.179.74	
Dec-20	\$ 1,100,254,427.85	\$ 67,873,105.23	1.0000	\$ 67,873,105.23	139,776	\$ 485.58	S 140,519,098,65	\$ (5,369,022.64)	\$ 72,390,069.40	\$ 517.9
Jan-21		\$ 55,605,291.82	1.0000	\$ 55,605,291.82	149,540	\$ 371.84		\$ (5,177,075.95)	\$ 67,768,892.00	\$ 453.1
Feb-21		S 54.806.468.81	1.0000	\$ 54.806.468.81	152.680	\$ 358.96		\$ (5.285.149.47)	S 64.449.253.88	S 422.1
Mar-21		\$ 71,754,704,61	1.0000		151,689	S 473.04		\$ (5.251.235.53)	\$ 82,871,292,45	S 546.3
Apr-21		\$ 68,143,682.43	1.0000	\$ 68,143,682.43	151,931	\$ 448.52		\$ (5,788,220.14)	\$ 76,925,500.85	\$ 506.3
May-21		\$ 65.189.970.17	1.0000	\$ 65.189.970.17	152.725	\$ 426.85		\$ (5.817.521.29)	\$ 72,396,646,19	S 474.03
Jun-21		\$ 69,710,918.28	1.0000	\$ 69,710,918.28	153,662	\$ 453.66		\$ (5,852,339.55)	\$ 77,333,527.67	\$ 503.27
Jul-21		S 67.650.477.52	1.0000	\$ 67.650.477.52	154.912	S 436.70		\$ (6.038.221.27)	S 73.952.259.74	S 477.38
Aug-21		\$ 73,586,320,11	1.0000		156.221	S 471.04		\$ (6.087,318,17)	\$ 79,701,551,56	\$ 510.18
Sep-21		\$ 74,264,376.64	1.0000	\$ 74,264,376.64	157,288	\$ 472.16		\$ (6,128,998.83)	\$ 79,567,390.29	\$ 505.87
Oct-21		S 75.848.290.10	1.0000	\$ 75.848.290.10	156.586	\$ 484.39		\$ (6.302.747.17)	\$ 80.910.834.50	\$ 516.72
Nov-21		\$ 76,681,852.34	1.0000	\$ 76,681,852.34	155,470	\$ 493.23		\$ (6,258,979.73)	\$ 81,366,559.80	\$ 523.36
Dec-21	\$ 1,109,353,658.71	\$ 76,508,969.68	1.0000	\$ 76,508,969.68	153,972	\$ 496.90	\$ 157,874,327.85	\$ (6,198,953.89)	\$ 80,195,180.44	\$ 520.84
Jan-22		S 62.101.622.44	1.0000	\$ 62.101.622.44	154.040	\$ 403.15		\$ (7.375.433.88)	\$ 73.120.590.54	\$ 474.69
Feb-22		\$ 62,768,020,67	1.0000	\$ 62,768,020,67	155,268	\$ 404.26		\$ (7.424.973.84)	\$ 71.688.320.79	S 461.71
Mar-22		\$ 71,182,611.77	1.0000	\$ 71,182,611.77	153,233	\$ 464.54		\$ (7,326,075.01)	\$ 81,077,066.00	\$ 529.11
Apr-22		\$ 67.095.362.20	1.0000	\$ 67.095.362.20	151.421			\$ (7.596.361.85)	\$ 74.395.531.91	
May-22		\$ 69,379,531.56	1.0000	\$ 69,379,531.56	149,892	\$ 462.86		\$ (7,520,828.95)	\$ 75,547,476.94	\$ 504.01
Jun-22		\$ 69.837.573.26	1.0000	\$ 69.837.573.26	148.729	\$ 469.56		\$ (7.460.451.84)	\$ 75.935.993.44	\$ 510.57
Jul-22		S 67.640.611.82	1.0000		147.981	\$ 457.09		\$ (7,217,746,96)	5 72,362,258,33	\$ 489.00
Aug-22		\$ 69,468,875.67	1.0000	\$ 69,468,875.67	147,240	\$ 471.81		\$ (7,180,169.90)	\$ 74,949,364.97	\$ 509.03
Sep-22		S 70.772.413.74	1.0000	\$ 70.772.413.74	146.396	\$ 483.43		\$ (7.137.965.32)	\$ 75.264.095.09	\$ 514.11
Oct-22		\$ 68,951,166.67	1.0000	\$ 68,951,166.67	145,264	\$ 474.66		\$ (7,317,534.09)	\$ 72,727,048.21	\$ 500.65
Nov-22		\$ 71.343.659.88	1.0000	\$ 71.343.659.88	143.986	\$ 495.49		\$ (7.253.615.23)	\$ 75.183.025.23	\$ 522.10
Dec-22	\$ 1.042,320,735,81	\$ 69.892.524.36	1.0000	\$ 69.892.524.36	142.089	\$ 491.89	\$ 163.091.481.60	\$ (7.159.811.90)	\$ 73.303.715.42	\$ 515.90
Jan-23		\$ 66,598,720.11	0.9988	\$ 66,678,257.98	148,698	\$ 448.41		\$ (7,788,840.11)	\$ 79,455,278.10	\$ 534.34
Feb-23		\$ 62,610,477.45	0.9983	\$ 62,715,213.39	153,282	\$ 409.15		\$ (8,010,725.26)	\$ 71,852,438.29	\$ 468.76
Mar-23		\$ 75,772,340,53	0.9968		152,237	S 499.34		\$ (7,956,217,24)	\$ 86,148,563,98	\$ 565.88
Apr-23		\$ 66,186,065.34	0.9965	\$ 66,417,905.23	151,369	\$ 438.78		\$ (8,169,814.33)	\$ 73,442,335.11	\$ 485.19
May-23		\$ 72.557.950.24	0.9964	\$ 72.820.987.83	150.336	S 484.39		\$ (8.112.452.94)	\$ 80.810.046.90	\$ 537.53
Jun-23		\$ 71,154,604,32	0.9939	S 71.593.887.63	150.151	S 476.81		\$ (8.096.861.85)	5 78.692.918.58	S 524.05
Jul-23		\$ 71,591,127.62	0.9928	\$ 72,111,594.38	150,992	\$ 477.59		\$ (8,166,208.39)	\$ 77,317,248.58	\$ 512.06
Aug-23		\$ 76,162,253,15	0.9902	S 76.919.301.44	151,550	\$ 507.55		\$ (8.193,630,09)	\$ 82,738,155,63	S 545.99
Sep-23		\$ 74,318,720.26	0.9859		152,459	\$ 494.41		\$ (8,234,984.92)	\$ 79,958,107.35	\$ 524.4
Oct-23		\$ 81,078,322,25	0.9813	S 82.622.230.40	152,385	S 542.19		\$ (8.459.608.74)	\$ 87,590,515,39	S 574.8
Nov-23		\$ 76,034,643,26	0.9738		153.814	S 507.61		\$ (8.540.443.05)	S 82.243.539.18	S 534.6
Dec-23	S 1.111.604.315.05	\$ 69,867,555,49	0.9564		153,690	S 475.31	\$ 180,766,807,68	S (8.561.226.21)	S 76.630.419.72	S 498.60
Express Completion Factor as a per										

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

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

Carrier Name: Keystone Health Plan East

Product(s): HMO
Market Segment: Individual
Rate Effective Date: 1/1/2025

Incurred Dates: 1/1/2023 to 12/31/2023

		Total Incurred Claims wit
Annual Incurred	Claims Range	Reinsurance
\$0	\$29,999	\$495,633,941
\$30,000	\$34,999	\$24,628,317
\$35,000	\$39,999	\$20,884,334
\$40,000	\$44,999	\$18,808,006
\$45,000	\$49,999	\$16,293,279
\$50,000	\$54,999	\$16,146,649
\$55,000	\$59,999	\$15,550,246
\$60,000	\$64,999	\$12,803,055
\$65,000	\$69,999	\$11,662,640
\$70,000	\$74,999	\$10,380,303
\$75,000	\$79,999	\$8,774,994
\$80,000	\$84,999	\$9,113,321
\$85,000	\$89,999	\$7,816,578
\$90,000	\$94,999	\$7,547,286
\$95,000	\$99,999	\$5,677,415
\$100,000	\$109,999	\$13,318,538
\$110,000	\$119,999	\$14,385,370
\$120,000	\$129,999	\$12,173,131
\$130,000	\$139,999	\$10,234,081
\$140,000	\$149,999	\$11,609,449
\$150,000	\$159,999	\$10,097,588
\$160,000	\$169,999	\$10,296,135
\$170,000	\$179,999	\$9,278,742
\$180,000	\$189,999	\$7,765,035
\$190,000	\$199,999	\$8,593,881
\$200,000	\$209,999	\$7,608,602
\$210,000	\$219,999	\$6,849,271
\$220,000	\$229,999	\$7,149,695
\$230,000	\$239,999	\$6,691,616
\$240,000	\$249,999	\$8,528,456
\$250,000	\$259,999	\$4,472,895
\$260,000	\$269,999	\$5,166,195
\$270,000	\$279,999	\$5,102,752
\$280,000	\$289,999	\$4,491,321
\$290,000	\$299,999	\$4,110,774
\$300,000	\$324,999	\$7,303,053
\$325,000	\$349,999	\$7,929,306
\$350,000	\$374,999	\$8,204,901
\$375,000	\$399,999	\$8,048,494
\$400,000	\$424,999	\$7,006,963
\$425,000	\$449,999	\$3,778,524
\$450,000	\$474,999	\$7,502,769
\$475,000	\$499,999	\$6,068,350
\$500,000	\$599,999	\$16,534,126
\$600,000	\$699,999	\$11,903,668
\$700,000	\$799,999	\$10,273,043
\$800,000	\$899,999	\$6,638,983
\$900,000	\$999,999	\$3,770,372
\$1,000,000+	+0,000	\$40,920,616
Total		\$995,527,058

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

Carrier Name: Keystone Health Plan East

Product(s): HMO
Market Segment: Individual
Rate Effective Date: 1/1/2025

Remodrance Frogram in	inpute Continuance Table	Development - Plan Year 2025
Annual Incurred	Claims Banga	Total Incurred Claims with Reinsurance
\$0	\$29,999	\$578,253,930
\$30,000		
	\$34,999	\$28,787,762
\$35,000	\$39,999	\$27,358,131
\$40,000	\$44,999	\$23,677,906
\$45,000	\$49,999	\$19,985,406
\$50,000	\$54,999	\$19,271,816
\$55,000	\$59,999	\$17,342,200
\$60,000	\$64,999	\$15,438,346
\$65,000	\$69,999	\$15,174,905
\$70,000	\$74,999	\$14,170,631
\$75,000	\$79,999	\$11,622,470
\$80,000	\$84,999	\$10,613,608
\$85,000	\$89,999	\$10,917,317
\$90,000	\$94,999	\$8,993,887
\$95,000	\$99,999	\$7,383,999
\$100,000	\$109,999	\$16,631,876
\$110,000	\$119,999	\$14,410,686
\$120,000	\$129,999	\$13,375,969
\$130,000	\$139,999	\$14,283,410
\$140,000	\$149,999	\$14,471,644
\$150,000	\$159,999	\$13,674,047
\$160,000	\$169,999	\$10,142,138
\$170,000	\$179,999	\$11,490,298
\$180,000	\$189,999	\$11,691,226
\$190,000	\$199,999	\$10,297,252
\$200,000	\$209,999	\$9,781,920
\$210,000	\$219,999	\$11,090,695
\$220,000	\$229,999	\$7,980,744
\$230,000	\$239,999	\$8,384,458
\$240,000	\$249,999	\$9,022,848
\$250,000	\$259,999	\$7,542,943
\$260,000	\$269,999	\$7,609,066
\$270,000	\$279,999	\$7,415,657
\$280,000	\$289,999	\$6,600,395
\$290,000	\$299,999	\$6,620,747
\$300,000	\$324,999	\$16,500,281
\$325,000	\$349,999	\$13,980,767
\$350,000	\$374,999	\$10,928,110
\$375,000	\$399,999	\$7,725,735
\$400,000	\$424,999	\$7,492,450
\$425,000	\$449,999	\$7,883,214
\$450,000	\$474,999	\$10,195,065
\$475,000	\$499,999	\$5,601,417
\$500,000	\$599,999	\$26,341,747
\$600,000	\$699,999	\$23,316,951
\$700,000	\$799,999	\$9,624,774
\$800,000		\$10,685,723
	\$899,999 \$999,999	\$10,685,723
\$900,000	בבב,בככנ	
\$1,000,000+ Total		\$64,566,394 \$1,247,558,626

PA Rate Template Part II
Rate Development and Change
Carrier Name:
Productiol:
Market Superset:
Market Superset:
Table 5. Development of the Projected I

Development of the Projected Index Rate	Ac	tual Experience Data	•	Annual Data	
Total Allowed EHE Claims + EHE Capitation PMPM Inet of prescription drug rebates) PMPM	s	558.62	s	612.61	<- Actual Experience PMPM :
Two year trend projection Factor		1.189		1.189	
Unadjusted Projected Allowed EHB Claims PMPM	5	664.38	\$	728.58	
Sinale 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		0.857	
Change in Demographics		0.989		0.990	<- See URRT Instructions
Change in Network		1.003		0.865	
Change in Seperits		1.000		1.000	<- See URRT Instructions
Charge in Other		1.000		1.000	<- See URRT Instructions
Total Adjusted Projected Allowed ENB Claims PMPM	5	658.87	5	624.25	
Credibility Factors		9%		100%	<- See Instructions
Blended Projected EHB Claims PMPM			5	624.25	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims					
Adjusted Projected Allowed EHB Claims PMPM	5	624.25	<- Ind	ex Rate for Proje	ction Period on URRT
Projected Paid to Allowed Ratio		0.739			
Projected Incurred EHB Claims PMPM	5	461.43			
Market-wide Adjustments					
Projected Incurred Risk Adjustment PMPM	5	(10.82)			
Projected Incurred Exchange User Fees PMPM		\$13.51			
Projected Incurred Reinsurance Recoveries PMPM		\$17.21			
Market-Adjusted Projected Incurred EHB Claims PMPM	5	468.55			
Market-Adjusted Projected Allowed EHS Claims PMPM	\$	633.89	< Ma	rket-Adjusted In	dex Rate
Projected Allowed Non-EHS Claims PMPM		011			
Catastrophic Eliability Adjustment		1.000			
Manhat Adjusted Decisional Serviced Tetal Claims 194994					

Blended Base Period Unadjusted Claims before Normalization	\$	612.61	Index Rate of Experience Period on UR.
Blended Earned Premium	5	1,111,604,315.05	
Blended Loss Ratio		79.96%	

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

Effective Date		1/1/2025	4/1/2025		7/1/2025	1	0/1/2025	Total Single Risk Po	
# of Member Months Renewing in Quarter									
Adjusted Projected Allowed EHS Claims PMPM	5	624.25	\$ 6	24.25	\$ 624.25	\$	624.25	\$	624.25
Months of Trend				3	6		9		
Annual Trend		9.06%		9.06%	9.06%		9.06%		
Single Risk Pool Projected Allowed Claims	5	624.25	\$ 6	37.93	\$ 651.91	\$	665.19	\$	

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	13.87	\$77.8
General and Claims	11.125	\$62.4
Agent/Broker Fees and Commissions	1.950	\$10.9
Quality Improvement Initiatives	0.805	54.4
Taxes and Fees	0.67	\$1.7
Risk Adjustment User Fee	0.055	\$0.3
PCORI Fee	0.055	\$0.4
PA Premium & Other Taxes (if applicable)	0.000	\$0.0
Federal Income Tax	0.533	\$2.9
Health Insurance Providers Fee (Prorated for Small Groups only)	0.000	\$0.0
Profit/Contingency (after tax)	2.005	\$11.2
Total Retention	16.549	\$92.8
Projected Required Revenue PMPM	\$ 561.53	

Normalization Factors		2024		2025
Average Age Factor		1.712		1.697
Average Geographic Factor		1.000		1.000
Average Tobacco Factor		1.004		1.004
Average Benefit Richness (Induced demand)		1.000		1.000
Average Network Factor		1.000		1.000
Market-Adjusted Projected Allowed Total Claims PMPM	5	592.49	5	634.02
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	5	344.50	5	372.01

Table 8. Components of Rate Change

Rate Components	Т	2024	П	2025		Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	5	303.19	\$	329.96	5	26.77	8.8%
Base period allowed claims before normalization	\$	572.52	\$	612.61	ŝ	40.09	13.2%
C. Normalization factor component of change	\$	(239.63)	5	(253.16)	\$	(13.53)	4.5%
D. Change in Normalized Allowed Claims Adjustment Components							
D1. Base period allowed claims after normalization	\$	332.88	\$	359.45	5	26.56	8.8%
D2. URRT Trend	\$	61.02	s	68.05	s	7.03	2.3%
D3. URRT Morbidity	5		5		\$		0.0%
DA. URRT Other	5	(52.94)	\$	(61.21)	\$	(8.28)	-2.7%
DS. Normalized URRT Risk Adjustment on an allowed basis	5	7.86	\$	8.59	ŝ	0.73	0.2%
D6. Normalized Exchange User Fee on an allowed basis	5	10.42	\$	10.72	\$	0.30	0.1%
D7. Normalized Reinsurance Recoveries on an allowed basis	5	(14.83)	5	(13.66)	s	1.17	0.4%
DB. Subtotal - Sum(D1:07)	5	344.42	\$	371.93	ŝ	27.52	9.1%
E. Change in Allowable Plan Adjusted Level Components							
E1. Network	5		\$		\$		0.0%
E2. Pricing AV	5	(85.91)	\$	(97.01)	\$	(11.10)	-3.7%
E3. Benefit Richness	5		5		\$		0.0%
E4. Catastrophic Eligibility	5		\$		\$		0.0%
ES. Benefits in Addition to EHS	5	0.06	\$	0.06	\$	(0.00)	0.0%
E6. Subtotal - Sum(E1:E5)	5	(85.85)	\$	(96.95)	\$	(11.10)	-3.7%
F. Change in Retention Components							
F1. Administrative Expenses	5	41.52	\$	45.77	ŝ	4.25	1.4%
F2. Taxes and Fees	\$	1.86	ŝ	2.20	s	0.35	0.1%
F3. Profit and/or Contingency	s	6.06	ŝ	6.60	s	0.54	0.2%
F4. Subtotal - Sum(F1:F3)	5	49.44	\$	54.57	5	5.13	1.7%
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G. Change in Miscellaneous Items	5		ŝ		s		0.0%
N. Sum of Components of Rate Change (should approximate the change shown in line A)	5	308.01	s	329.55	5	21.54	7.1%
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	2024	2025	٦
Paid-to-Allowed	0.751	0.739	
URRT Trend (Total Applied Trend Factor)	1.183	1.189	
URRT Morbidity	1.000	1.000	
URRT "Other"	0.866	0.857	ď
Risk Adjustment		\$ 10.82	
Exchange User Fee		\$ 13.51	
Reinsurance Recoveries	\$ 19.14	\$ 17.21	
Capitation	5 -	5 -	
Network	1.000	1.000	
Pricing AV	0.751	0.739	
Benefit Richness	1.000	1.000	
Catastrophic Eligibility	1.000	1.000	
Senefits in Addition to EHS	1.000	1.000	
Administrative Expenses	13.70%	13.87%	
Taxes and Fees	0.63%	0.67%	
Profit and/or Contingency	2.00%	2.00%	

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PA Rate Quarterly Template Part V **Consumer Factors**

Table 12. Age and Tobacco Factors

	Proj	ection Perio	d Age and	Tobacco F	actors	
Age Band	Age Factor	Tobacco Factor		Age Band	Age Factor	Tobacco Factor
0-14	0.765			40	1.278	1.225
15	0.833			41	1.302	1.225
16	0.859			42	1.325	1.225
17	0.885			43	1.357	1.225
18	0.913			44	1.397	1.225
19	0.941			45	1.444	1.225
20	0.970			46	1.500	1.225
21	1.000	1.125		47	1.563	1.225
22	1.000	1.125		48	1.635	1.225
23	1.000	1.125		49	1.706	1.225
24	1.000	1.125		50	1.786	1.375
25	1.004	1.125		51	1.865	1.375
26	1.024	1.125		52	1.952	1.375
27	1.048	1.125		53	2.040	1.375
28	1.087	1.125		54	2.135	1.375
29	1.119	1.125		55	2.230	1.375
30	1.135	1.175		56	2.333	1.375
31	1.159	1.175		57	2.437	1.375
32	1.183	1.175		58	2.548	1.375
33	1.198	1.175		59	2.603	1.375
34	1.214	1.175		60	2.714	1.375
35	1.222	1.175		61	2.810	1.375
36	1.230	1.175		62	2.873	1.375
37	1.238	1.175		63	2.952	1.375
38	1.246	1.175		64+	3.000	1.375
39	1.262	1.175				

^{*}PA follows the federal default age curve.

Carrier Name: Product(s): Market Segment: Rate Effective Date: Keystone Health Plan East HMO Individual 1/1/2025

Table 13. Geographic Factors

	Geographic Area Factors		
Area	Counties	Current Factor	Proposed Factor
Rating Area 1			
Rating Area 2			
Rating Area 3			
Rating Area 4			
Rating Area 5			
Rating Area 6			
Rating Area 7			
Rating Area 8	Bucks, Chester, Delaware, Philadelphia, Montgomery	1.000	1.000
Rating Area 9			

Table 14. Network Factors

	Projection Period Network Factors														
Network Name	Rating Area	Current Factor	Proposed Factor	Approval Date											
HMO	Rating Area 8	1.100	1.100	3/11/1987											
Proactive	Rating Area 8	1.000	1.000	8/12/2013											

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

Overview
Initial Requested Average Rate Change:
Revised Requested Average Rate Change:
Revised Requested Rate Change:
Maximum Requested Rate Change:
Maximum Requested Rate Change:
Mayed Members:
Available in Rating Areas:

Key Information
Jan. 2023 - Dec. 2023 Financial Experience
Premium
Claims
Administrative Expenses
Taxes & Fees
Company Made After Taxes

How it Plans to Spend Your Premium
This is how the company plans to spend the premium a collects in 2025:
Claims:

84%
Administrative Expenses:
11%
Taxes & Fees:
35%
Profit:
25%

The company expects its annual medical costs to increase:

Explanation of requested rate change:

9.06%

Table 16. Risk Adjustme	nt Calculation	1
Component	Statewide	Insurer Specific
State Average Monthly Premium Before Adjustment	\$700.12	
Administrative Cost Adjustment	0.86	
State Average Monthly Premium	602.10	
Actuarial Value (AV)	0.72	0.70
Plan Liability Risk Score (PLRS)	1.47	1.33
Allowable Rating Factor (ARF)	1.80	1.70
Induced Demand Factor (IDF)	1.04	1.03
Geographic Cost Factor (GCF)	1.04	0.98
Factors Including Risk Score	1.59	1.33
Factors Excluding Risk Score	1.39	1.19
Risk Adjustment Transfer PMPM		(10.82)
Insurer Specific Manual Adjustment PMPM		•
High Cost Risk Pool Adjustment PMPM		
Total Risk Adjustment Transfer		(10.82)

<-- Negative implies payer of RA

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

Company Name: Explaines Namich Rest East, ISS Market East

HIDS Plan ID (On Evchangele)	33871PA		33871PA		3387198		33871PA			0040013	338719A			A0040015		10040016		10040017	33871PA											
HIOS Plan ID (Off Exchange)=>	339/12/6	1010007	338/376	and the same of th	338/199	V20H0036	338/378	0040010	338/126	2040013	339/19/8	0040014	338/12	N0040015	230/19/	90040016	220/11/2	40040017	338/35/6	3040018	33871PA	120002	338719A0	1120004	33871PA	0120005	3387104	0120007	33871PAC	2120008
Plan Marketing Name +>	Keystone H	IMO Gold	Keystone HMO	Gold Proactive	Keystone HMO	Silver Proactive	ervstone HMO Sil	ver Proactive L	Keystone HMC	Silver Classic	Keystone HI	MO Bronze	Keystone HP	AO Silver Basic	vstone HMO Si	wer Proactive So	Keystone HM	O Gold Classic	tone HMO Silver	Proactive Esse	Keystone F		Keystone H7		Keystone HMO		vatone HMO Silv		stone HMO Silve	
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Rating Area +>																		8	8											
Network =>	KHIPE No	etwork	Proactive	Network	Proactive	Network	Proactive	Network	KHPE N	rtwork	KHIPE N	etwork	KHPE	Network	Proactive	Network	Proactive	e Network	Proactive	Network	KHOPE N	twork	KDIPE No	rtwork	Proactive	Network	Proactive	Network	Proactive I	Network
Metal +>	Gol	Ы	Go	sld	Sĕ	ver	Sh	er	Sh	er	Expanded	d Bronze	9	lver	Si	ver	o	old	Silv	er	ß	d	Expanded	Bronze	Go	old	50	ver	Silv	er
Deductible =>	54					00/\$6000	\$2000/\$65		\$3,5		\$8,5			,500		000/\$7000	51	500	\$5000/\$80				\$8,5					000/\$6000	\$0/\$6000	
Coinsurance =>	201		9%/201		9%/50		0%/55		32		50				0%/5			0%	0%/5%		20		500		0%/20		9%/51		0%/5%	
Copays =>	\$35/				10, \$70/\$140 no				\$35/		\$75/5			/\$80		0 no ded, \$70/\$			no ded, \$60/120		\$35/		\$75/5 50.7						0, \$70/\$140 no o	
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Pediatric Dental (Yes/No) => Age Band	Non-Tobacco	Toharro	Non-Tobarco	Tobacco	Non-Tobsero	Tobarco	Non-Tobacco	Tobacco	Non-Tobarco	Tobacco	Non-Tobacco	Tobacco	Non-Teharen	Tobarro	Non-Toharen	Tobacco	Non-Toharro	Toharm	Non-Tobarco	Tobacco	Non-Toharro	Toharro	Non-Tobacco	Toharro	Non-Tobacco	Toharen	Non-Toharen	Toharro	Non-Toharro	Tobacco
0 - 14	5382.46	\$382.48	5149.89	\$149.89	5297.23	5297.23	5294.52	5294.52	\$343.34	\$143.34	5182.22	\$182.22	5276.09	5276.09	5258.51	5258.51	5313.88	5313.88	\$247.50	\$247.50	\$382.48	\$382.48	5182.22	5182.22	5349.89	\$349.89	5227.53	\$227.53	5245.24	5245.24
15	5415.48	5416.48	\$180.99	\$380.99	\$323.65	\$323.65	\$320.70	\$320.70	\$373.86	\$373.86	\$198.41	\$198.41	\$300.63	\$300.63	\$281.49	5281.49	\$341.78	\$341.78	\$269.50	\$269.50	\$416.48	\$416.48	\$198.41	\$198.41	\$380.99	\$380.99	\$247.76	\$247.76	\$267.03	\$267.03
16	5429.48	5429.48	\$192.88	\$392.88	\$333.76	\$111.76	\$330.71	5330.71	\$385.53	\$385.53	5204 63	\$204.61	\$310.01	\$310.01	\$290.27	5290.27	\$352.45	\$352.45	\$277.91	\$277.91	\$429.48	5429.48	\$204.61	5204.63	\$392.88	\$392.88	\$255.49	\$255.49	\$275.37	\$275.37
17	\$442.48	\$442.48	\$404.77	\$404.77	\$343.86	\$343.86	\$340.72	\$340.72	\$397.20	\$397.20	\$210.80	\$210.80	\$319.40	\$319.40	\$299.06	5299.06	5363.12	5363.12	5286.32	5286.32	5442.48	\$442.48	\$210.80	5210.80	\$404.77	\$404.77	\$263.23	\$263.23	\$283.70	\$283.70
18	\$456.48	\$456.48	\$417.58	\$417.58	\$354.74	\$354.74	\$351.50	\$351.50	\$409.76	\$409.76	\$217.47	\$217.47	\$329.50	\$329.50	\$308.52	\$308.52	\$374.60	\$374.60	\$295.38	\$295.38	\$456.48	\$456.48	5217.47	5217.47	\$417.58	\$417.58	\$271.55	\$271.55	5292.68	5292.68
19	\$470.48	\$470.48	\$430.39	\$430.39	\$365.62	\$365.62	\$362.28	\$362.28	\$422.33	\$422.33	\$224.14	\$224.14	\$339.61	\$339.61	\$317.98	\$317.98	\$386.09	\$386.09	\$304.44	\$304.44	\$470.48	\$470.48	\$224.14	\$224.14	\$430.39	\$430.39	\$279.88	\$279.88	\$301.66	\$301.66
20	\$484.98	\$484.98	\$443.65	\$443.65	\$376.88	\$376.88	\$373.44	\$373.44	\$435.35	\$435.35	\$231.04	\$231.04	\$350.07	\$350.07	\$327.78	\$327.78	\$397.99	\$397.99	\$313.82	\$313.82	\$484.98	\$484.98	\$231.04	\$231.04	\$443.65	\$443.65	\$288.51	\$288.51	\$310.95	\$310.95
21	\$499.98	\$562.48	\$457.37	\$514.54	\$388.54	\$437.11	\$384.99	\$433.11	\$448.81	\$504.91	\$238.29	\$267.96	\$360.90	\$405.01	\$337.92	\$380.16	\$410.30	\$461.59	\$323.53	\$363.97	\$499.98	\$562.48	\$238.19	\$267.96	\$457.37	\$514.54	\$297.43	\$334.61	\$320.57	\$360.64
22	\$499.98	\$562.48	\$457.37	\$514.54	\$388.54	\$437.11	\$384.99	\$433.11	\$448.81	\$504.91	\$238.19	\$267.96	\$360.90	\$405.01	\$337.92	\$380.16	\$410.30	\$461.59	\$323.53	\$363.97	\$499.98	\$562.48	\$238.19	\$267.96	\$457.37	\$514.54	\$297.43	\$334.61	\$320.57	\$360.64
23	\$499.98	\$562.48	\$457.37	\$514.54	\$388.54	\$437.11	\$384.99	\$433.11	\$448.81	\$504.91	\$238.19	\$267.96	\$360.90	\$405.01	\$337.92	\$380.16	\$410.30	\$461.59	\$323.53	\$363.97	\$499.98	\$562.48	\$238.19	\$267.96	\$457.37	\$514.54	\$297.43	\$334.61	\$320.57	\$360.64
24	\$499.98	\$562.48	\$457.37	\$514.54	\$388.54	\$437.11	\$384.99	\$433.11	\$448.81	\$504.91	\$238.19	\$267.96	\$360.90	\$405.01	\$337.92	\$380.16	\$410.30	\$461.59	\$323.53	\$363.97	\$499.98	\$562.48	\$238.19	\$267.96	\$457.37	\$514.54	\$297.43	\$334.61	\$320.57	\$360.64
25	\$500.98	\$564.73	\$459.20	\$516.60	\$390.09	\$438.86	\$386.53	\$434.85	\$450.61	\$506.93	\$239.14	\$269.04	\$362.34	\$407.64	\$339.27	\$381.68	\$411.94	\$463.43	\$324.82	\$165.43	\$501.98	\$564.73	\$239.14	\$269.04	\$459.20	\$516.60	\$298.62	\$335.95	\$321.85	\$362.08
26	\$511.98	\$575.98	\$468.35	\$526.89	\$397.86	\$447.60	\$394.23	\$443.51	\$459.58	\$517.03	\$243.91	\$274.39	\$369.56	\$415.76	\$346.03	\$389.28	\$420.15	\$472.67	\$331.29	\$372.71	\$511.98	\$575.98	\$243.91	\$274.39	\$468.35	\$526.89	\$304.57	\$342.64	\$328.26	\$369.30
27	\$523.98	\$589.48	\$479.32	\$539.24	\$407.19	\$458.09	\$403.47	\$453.90	\$470.35	\$529.15	\$249.62	\$280.83	\$378.22	\$425.50	\$354.14	\$398.41	\$429.99	\$483.74	\$339.06	\$381.44	\$523.98	\$589.48	\$249.62	\$280.83	\$479.32	\$539.24	\$311.71	\$350.67	\$335.96	\$377.95
28	\$543.48	\$611.41	\$497.16	\$559.31	\$422.34	\$475.14	\$418.48	\$470.79	\$487.86	\$548.84	\$258.91	\$291.28	\$392.30	\$441.34	\$367.32	\$413.23	\$446.00	\$501.75	\$351.68	\$195.64	\$543.48	\$611.41	\$258.91	\$291.28	\$497.16	\$559.31	\$323.31	\$363.72	\$348.46	\$392.02
29	\$559.48	\$629.41	\$511.80	\$575.77	\$434.78	\$489.12	\$410.80	\$484.65	\$502.22	\$565.00	\$266.53	\$299.85	\$403.85	\$454.33	\$378.13	\$425.40	\$459.13	\$516.52	\$362.03	\$407.28	\$559.48	\$629.41	\$266.53	\$299.85	\$511.80	\$575.77	\$332.82	\$374.43	\$358.72	\$403.56
30	\$567.48 \$579.48	\$666.79 \$680.89	\$519.11 \$530.09	\$609.96 \$622.86	\$440.99 \$450.32	\$518.17 \$529.12	\$436.96 \$446.20	\$513.43 \$524.29	\$509.40 \$520.17	\$598.54 \$611.20	\$270.35 \$276.06	\$317.66 \$324.37	\$409.62 \$418.28	\$481.31 \$491.48	\$383.54 \$391.65	\$450.66 \$460.19	\$465.69 \$475.54	\$547.19 \$558.76	\$367.21 \$374.97	\$431.47 \$440.59	\$567.48 \$579.48	\$666.79 \$680.89	\$270.35 \$276.06	\$317.66 \$324.37	\$519.11 \$530.09	\$629.96 \$622.86	\$337.58 \$344.72	\$396.66	\$363.85 \$371.54	\$427.52 \$436.56
31	5579.48 5591.48	5604.89	\$541.07	5635.76	5450.32	\$549.12 \$540.08	\$440.20 \$455.44	5535.15	\$530.94	\$623.86	5276.00 5281.78	\$324.37	5418.28	5491.48	\$399.76	\$460.19	\$475.34 \$485.38	\$558.76 \$570.33	\$382.74	\$440.59	\$579.48 \$501.48	\$604.08	\$276.06 \$281.78	\$331.09	\$541.07	5622.80	\$351.86	\$413.44	\$371.54 \$379.23	\$445.60
32	5598.98	\$203.80	\$547.93	\$643.82	\$459.64 \$465.47	\$540.08 \$546.93	5461.22	\$541.93	\$537.67	\$631.77	5281.78	\$335.29	\$432.36	5501.66	\$404.83	\$409.72	\$493.38 \$491.54	\$577.56	\$382.74	\$455.42	\$391.48 \$398.98	\$294.98 \$203.80	\$281.78 \$285.35	\$335.29	\$547.93	\$643.82	\$356.32	\$418.68	\$384.04	\$451.25
24	5606.98	\$713.20	5353.25	5652.42	\$471.69	5554.23	5467.38	\$549.17	\$344.86	\$640.21	5289.16	\$339.77	\$438.13	\$514.81	\$410.23	5482.03	5498.10	\$585.27	5197.77	\$461.50	\$606.98	\$713.20	\$289.16	\$339.77	5000.20	5652.42	\$361.08	\$424.27	5389.17	\$457.28
	\$620.98	\$717.90	\$558.91	\$656.71	\$474.80	\$557.89	\$470.46	\$552.79	5348.43	5544.42	5290.07	\$342.01	\$441.02	\$518.20	\$412.94	5485.20	5501.39	5589.13	\$195.35	\$464.54	\$610.98	\$717.90	5291.07	\$342.00	\$558.91	\$656.71	\$361.46	\$427.06	5391.74	\$460.29
36	\$614.98	\$722.60	\$562.57	\$661.01	\$477.90	\$361.54	\$473.54	\$556.41	\$552.04	5648.64	\$292.97	5344.24	\$443.91	\$521.59	\$415.64	\$483.38	\$504.67	5592.99	\$197.94	\$467.58	\$614.96	\$722.60	\$292.97	5344.24	\$562.57	\$661.01	\$365.84	\$429.86	\$394.30	\$463.30
37	\$618.98	\$727.30	5566.22	\$665.31	\$481.01	\$565.19	\$476.62	\$560.03	\$355.63	5652.86	\$294.88	\$346.48	\$446.79	\$524.98	\$418.34	\$491.56	\$507.95	\$596.84	\$400.53	\$470.62	\$618.98	\$727.30	\$294.88	\$346.48	5566.22	\$665.31	\$368.22	\$432.66	\$396.87	\$466.32
38	\$622.98	\$732.00	\$569.88	\$669.61	5484.12	\$368.84	\$479.70	\$563.64	\$559.22	\$657.08	\$296.78	\$348.72	\$449.68	\$528.38	\$421.05	\$494.73	5511.23	\$600.70	5403.12	\$473.66	5622.98	\$732.00	\$296.78	\$348.72	\$569.88	\$669.61	\$370.60	\$435.45	\$399.43	\$469.33
39	\$630.97	\$741.40	\$577.20	\$678.21	\$490.34	\$576.15	\$485.86	\$570.88	\$566.40	\$665.52	\$300.60	\$353.20	\$455.46	\$535.16	\$426.46	\$501.08	\$517.80	\$608.41	\$408.29	\$479.75	\$630.97	\$741.40	\$300.60	\$353.20	\$577.20	\$678.21	\$375.36	\$441.04	\$404.56	\$475.36
40	\$638.97	\$782.74	\$584.52	\$716.04	\$496.55	\$608.28	\$492.02	\$602.72	\$573.58	\$702.63	\$304.41	\$372.90	\$461.23	\$565.01	\$431.86	\$529.03	\$524.36	\$642.35	\$413.47	\$506.50	\$638.97	\$782.74	\$304.41	\$372.90	\$584.52	\$716.04	\$380.12	\$465.64	\$409.69	\$501.87
41	\$650.97	\$797.44	\$595.50	\$729.48	\$505.88	\$619.70	\$501.26	\$614.04	\$584.35	\$715.83	\$310.12	\$379.90	\$469.89	\$575.62	\$439.97	\$538.97	\$534.21	\$654.41	\$421.24	\$516.01	\$650.97	\$797.44	\$310.12	\$379.90	\$595.50	\$729.48	\$387.25	\$474.39	\$417.38	\$511.29
42	\$662.47	\$811.53	\$606.02	\$742.37	\$514.82	\$630.65	\$510.11	\$624.89	\$594.67	\$728.47	\$315.60	\$386.61	\$478.19	\$585.79	\$447.74	\$548.49	\$543.65	\$665.97	\$428.68	\$525.13	\$662.47	\$811.53	\$315.60	\$386.61	\$605.02	\$742.37	\$394.09	\$482.77	\$424.76	\$520.33
43	\$678.47	\$831.13	\$620.65	\$760.30	\$527.25	\$645.88	\$522.43	\$639.98	\$609.04	\$746.07	\$323.22	\$395.95	\$489.74	\$599.93	\$458.56	\$561.73	\$556.78	\$682.05	\$439.03	\$537.81	\$678.47	\$831.13	\$323.22	\$395.95	\$620.65	\$760.30	\$403.61	\$494.43	\$435.01	\$532.89
44	\$698.47	\$855.63	\$638.95	\$782.71	\$542.79	\$664.92	\$537.83	\$658.84	\$626.99	\$768.06	\$332.75	\$407.62	\$504.18	\$617.62	\$472.07	\$578.29	\$573.19	\$702.16	\$451.97	\$553.66	\$698.47	\$855.63	\$332.75	\$407.62	\$638.95	\$782.71	\$415.51	\$509.00	\$447.84	\$548.60
45	\$721.97	\$884.41	\$660.44	\$809.04	\$561.05	\$687.29	\$555.93	\$681.01	\$648.08	\$793.90	\$343.95	\$421.33	\$521.14	\$638.40	\$487.95	\$597.75	\$592.47	\$725.78	\$467.18	\$572.29	\$721.97	\$884.41	\$343.95	\$421.33	\$660.44	\$809.04	\$429.49	\$526.12	\$462.90	\$567.06
46	\$749.97	\$918.71	\$686.06	\$840.42	\$582.81	\$713.94	\$577.49	\$707.42	\$673.22	\$824.69	\$357.29	\$437.67	\$541.35	\$663.15	\$505.88	\$620.93	\$615.45	\$753.93	\$485.30	\$594.49	\$749.97	\$918.71	\$357.29	\$437.67	\$686.06	\$840.42	\$446.15	\$546.53	\$480.85	\$589.05
47	\$781.47 \$817.47	\$957.30	\$714.87 \$747.80	\$875.71	\$607.29 \$635.26	\$743.93 \$778.20	\$601.74 \$629.46	\$737.13 \$771.09	\$701.49 \$733.80	\$859.33 \$898.91	\$372.29 \$389.44	\$456.06	\$564.09 \$590.07	\$691.01 \$722.84	\$528.17 \$552.50	\$647.01 \$676.81	\$641.30 \$670.84	\$785.59 \$821.78	\$505.68 \$528.97	\$619.45 \$647.99	\$781.47 \$817.47	\$957.30 \$1,001.40	\$372.29 \$389.44	\$456.06 \$477.06	\$714.87 \$747.80	\$875.71 \$916.05	\$464.88 \$486.30	\$569.48 \$595.72	\$501.05 \$524.13	\$613.79 \$642.06
48	\$817.47 \$852.97	\$1,001.40 \$1,044.88	\$747.80 \$780.27	5916.05 5955.83	\$635.26 \$662.85	\$778.20 \$811.99		\$771.09 \$804.57	\$733.80 \$765.67	\$898.91 \$937.95	\$389.44 \$406.35	\$477.06 \$497.78	\$590.07 \$615.70	5722.84 5754.23	\$552.50 \$576.49	\$676.81 \$706.20	\$670.84 \$699.97	\$821.78 \$857.47	\$528.97 \$551.94	\$647.99 \$676.13	\$817.47 \$852.97	\$1,001.40 \$1,044.88	\$389.44 \$406.35	\$477.06 \$497.78	5747.80 5780.27	\$916.05 \$955.83	\$486.30 \$507.42	\$595.72 \$621.58	\$524.13 \$546.89	\$642.06 \$669.94
49	5852.97 5892.96	51,044.88 51,227.83	\$780.27 \$816.86	\$1,123,19	\$662.85 \$691.91	\$811.99 \$954.16	\$656.79 \$687.59	\$804.57 \$945.44	\$765.67 \$801.57	\$937.95	\$406.35 \$425.41	\$497.78 \$584.94	\$615.70 \$644.57	\$754.23 \$886.78	\$576.49 \$603.53	\$706.20 \$829.85	5699.97 5732.80	\$857.47	\$551.94 \$577.82	\$676.13 \$794.51	\$852.97 \$897.96	\$1,044.88 \$1,227.83	\$406.35 \$425.41	\$497.78	5780.27 5816.86	\$955.83 \$1.123.19	5507.42 5531.21	\$621.58 \$730.41	\$546.89 \$572.54	\$669.94 \$787.24
2	5932.46	51,282,14	\$853.00	\$1,172.87	\$724.63	\$996.36	5718.01	5987.26	\$837.03	\$1,150.92	\$444.22	\$610.81	\$673.08	5925.48	\$630.22	\$866.55	\$765.21	\$1,052.16	5603.38	\$829.65	\$932.46	51.282.14	5444.22	\$610.81	\$853.00	\$1,172.87	\$554.71	\$762.72	5597.86	\$822.06
52	\$975.96	\$1,341.95	\$892.79	\$1,227.58	\$758.43	51,042,84	5751.50	\$1,033.31	\$876.08	\$1,204.61	\$464.95	\$639.30	\$704.48	\$968.66	\$659.62	5905.98	5800.91	\$1,101.25	5631.53	\$868.35	\$975.96	\$1,341.95	5464.95	\$639.30	5892.79	\$1,227.58	\$580.58	\$798.30	\$625.75	5860.41
53	\$1,019.96	51,402,44	5933.03	\$1,282.92	5792.62	\$1,089.85	\$785.38	\$1,079.90	\$915.57	\$1,258.91	\$485.91	\$668.12	5736.24	\$1,012.32	\$689.36	\$947.87	\$837.01	\$1,150.89	\$660.00	\$907.50	\$1,019.96	\$1,402,44	\$485.91	5668.12	\$933.03	\$1,282.92	\$606.76	\$834.29	\$653.96	\$899.20
34	\$1,067.46	\$1,467.75	5976.48	\$1,342.67	\$829.53	\$1,140.61	\$821.95	\$1,130.19	\$958.21	\$1,317.54	\$308.54	5099.24	\$770.52	\$1,059.47	\$721.46	5992.01	\$875.99	\$1,204.49	\$690.74	\$949.76	\$1.067.46	\$1.467.75	\$308.54	5099.24	5976.48	\$1,342.67	\$635.01	\$873.14	\$684.42	5941.07
55	\$1,114.96	\$1,533.06	\$1,019.94	\$1,402.41	\$806.44	\$1,291.36	\$858.53	\$1,180.48	\$1,000.85	\$1,376.16	\$531.16	\$730.35	\$804.81	\$1,106.61	\$753.56	\$1,036.15	5914.97	\$1,258.08	\$721.47	\$992.02	\$1,114.96	\$1,533.06	\$531.16	\$730.35	\$1,019.94	\$1,402.41	\$663.27	\$911.99	\$714.87	\$982.95
56	\$1,166.45	\$1,603.87	\$1,067.04	\$1,467.19	\$906.46	\$1,246.39	\$898.18	\$1,235.00	\$1,047.07	\$1,439.73	\$555.70	\$764.08	\$841.98	\$1,157.72	\$788.37	\$1,084.01	\$957.23	\$1,316.19	\$754.80	\$1,037.84	\$1,366.45	\$1,603.87	\$555.70	\$764.08	\$1,057.04	\$1,467.19	\$693.90	\$954.12	\$747.89	\$1,028.35
57	\$1,218.45	\$1,675.37	\$1,114.61	\$1,532.59	\$946.87	\$1,301.95	\$938.22	\$1,290.05	\$1,093.75	\$1,503.91	\$580.47	\$798.14	\$879.51	\$1,209.33	\$823.51	\$1,132.33	\$999.90	\$1,374.86	\$788.44	\$1,084.11	\$1,218.45	\$1,675.37	\$580.47	\$798.14	\$1,114.61	\$1,532.59	\$724.84	\$996.65	\$781.23	\$1,074.19
58	\$1,273.95	\$1,751.68	\$1,165.38	\$1,602.40	\$990.00	\$1,361.25	\$980.95	\$1,348.81	\$1,143.57	\$1,572.41	\$606.91	\$834.50	\$919.57	\$1,264.41	\$861.02	\$1,183.90	\$1,045.44	\$1,437.49	\$824.35	\$1,133.49	\$1,273.95	\$1,751.68	\$606.91	\$834.50	\$1,165.38	\$1,602.40	\$757.85	\$1,042.05	\$816.81	\$1,123.12
59	\$1,301.45	\$1,789.49	\$1,190.53	\$1,636.98	\$1,011.37	\$1,390.63	\$1,002.13	\$1,377.93	\$1,168.25	\$1,606.35	\$620.01	\$852.51	\$939.42	\$1,291.71	\$879.61	\$1,209.46	\$1,068.01	\$1,468.51	\$842.15	\$1,157.95	\$1,301.45	\$1,789.49	\$620.01	\$852.51	\$1,190.53	\$1,636.98	\$774.21	\$1,064.54	\$834.44	\$1,147.36
60	\$1,356.95	\$1,865.80	\$1,241.30	\$1,705.79	\$1,054.50	\$1,449.93	\$1,044.85	\$1,435.69	\$1,218.07	\$1,674.85	\$646.45	\$888.87	\$979.48	\$1,346.79	\$917.11	\$1,261.03	\$1,113.55	\$1,531.14	\$878.06	\$1,207.33	\$1,356.95	\$1,865.80	\$546.45	\$888.87	\$1,241.30	\$1,705.79	\$807.23	\$1,109.93	\$870.03	\$1,195.29
61	\$1,404.94	\$1,931.80	\$1,285.21	\$1,767.16	\$1,091.80	\$1,501.22	\$1,081.82	\$1,487.51	\$1,261.16	\$1,734.09	\$669.31	\$920.31	\$1,014.13	\$1,394.43	\$949.56	\$1,305.64	\$1,152.94	\$1,585.30	\$909.12	\$1,250.04	\$1,404.94	\$1,931.80	\$669.31	\$920.31	\$1,285.21	\$1,767.16	\$835.78	\$1,149.20	\$900.80	\$1,238.60
62	\$1,435.44	\$1,975.11	\$1,314.02	\$1,805.78	\$1,116.28	\$1,534.88	\$1,105.08	\$1,520.85	\$1,289.43	\$1,772.97	\$684.32	\$940.94	\$1,036.87	\$1,425.69	\$970.84	\$1,334.91	\$1,178.79	\$1,620.84	\$929.50	\$1,278.06	\$1,436.44	\$1,975.11	\$684.32	\$940.94	\$1,314.02	\$1,806.78	\$854.52	\$1,174.96	\$921.00	\$1,266.37
63	\$1,475.94	\$2,029.42	\$1,350.16	\$1,856.46	\$1,146.97	\$1,577.08		\$1,562.67	\$1,324.89	\$1,821.72	\$703.14	\$966.81	\$1,065.38	\$1,464.89	\$997.54	\$1,371.62	\$1,211.21	\$1,665.41	\$955.06	\$1,313.21	\$1,475.94	\$2,029.42	\$703.14	\$966.81	\$1,350.16	\$1,856.46	\$878.01	\$1,207.27	\$946.32	\$1,301.19
64+	\$1,499.94	52,062,42	\$1,372.11	\$1,885.65	\$1,165.62	\$1,602.73	\$1,154.97	\$1,588.08	\$1,346.43	\$1,851,34	5714.57	\$982.53	\$1.082.70	\$1,488.71	\$1,013.76	\$1,393.92	\$1,210.90	\$1,692,49	5970.59	\$1,334.56	\$1,499,94	\$2,062,42	\$714.57	\$982.53	\$1.372.11	\$1,886.65	\$892.29	\$1,226.90	5961.71	\$1,322,35

12/24

Keystone Health Plan East, Inc. Individual Plan Design Summary

				On/Off			
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	Counties Covered
33871PA0040002	Keystone HMO Gold	НМО	Gold	On/Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0040005	Keystone HMO Gold Proactive	нмо	Gold	On/Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0040006	Keystone HMO Silver Proactive	нмо	Silver	On/Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0040010	Keystone HMO Silver Proactive Lite	нмо	Silver	On/Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0040013	Keystone HMO Silver Classic	нмо	Silver	On/Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0040014	Keystone HMO Bronze	НМО	Bronze	On/Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0040015	Keystone HMO Silver Basic	нмо	Silver	On/Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0040016	Keystone HMO Silver Proactive Basic	НМО	Silver	On/Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0040017	Keystone HMO Gold Classic	НМО	Gold	On/Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0040018	Keystone HMO Silver Proactive Essential	НМО	Silver	On/Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0120002	Keystone HMO Gold	НМО	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0120004	Keystone HMO Bronze	НМО	Bronze	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0120005	Keystone HMO Gold Proactive	НМО	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0120007	Keystone HMO Silver Proactive Value	НМО	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0120008	Keystone HMO Silver Proactive Select	НМО	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

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В	C	D	E	F	G	Н	l J	K	L	M	N C	O P	Q	R
Inified Rate Review v6.0	-							To add o	product to W	orksheet 2 - I	lan Product Inf	fo, select the	Add Product bu	utton or Ctrl + Shi
								To add o	a plan to Work	sheet 2 - Plar	Product Info, s	select the Add	d Plan button o	r Ctrl + Shift + L.
ompany Legal Name:	Keystone Health Plan East							To valid	ate, select the	Validate butt	on or Ctrl + Shij	ift + I.		
IOS Issuer ID:	33871	State:	PA					To finali	ze, select the l	Finalize butto	or Ctrl + Shift	+ F.		
ffective Date of Rate Change(s):	1/1/2025	Market:	Individual											
Tarket Level Calculations (Same for a	ill Plans)													
ection I: Experience Period Data														
xperience Period:		1/1/202		12/31/2023										
			<u>Total</u>	PMPM	1									
llowed Claims			\$788,684,772.15											
einsurance curred Claims in Experience Period			\$28,181,898.95 \$652,720,233.85		-									
isk Adjustment			-\$41,829,325.82											
xperience Period Premium			\$825,990,960.28	\$585.18										
xperience Period Member Months			1,411,515											
-					_									
ection II: Projections				1										
		Year	1 Trend	Year 2	2 Trend									
Benefit Category	Experience Period Index Rate PMPM	Cost	Utilization	Cost	Utilization	Trended EHB Allowed Claims PMPM								
patient Hospital	\$98.26	1.05		1.055		\$124.75								
utpatient Hospital	\$118.59	1.05		1.052		\$149.70								
rofessional	\$129.39	1.02		1.029		\$156.27								
ther Medical apitation	\$0.00 \$80.36	1.02		1.029 1.000		\$0.00 \$86.08								
rescription Drug	\$132.02	0.99		0.990		\$147.59								
						\$664.39								
otal	\$558.62													
otal	\$558.62													
Torbidity Adjustment	\$558.62			1.000										
lorbidity Adjustment emographic Shift	\$558.62			0.989										
lorbidity Adjustment emographic Shift lan Design Changes	\$558.62			0.989 1.000										
lorbidity Adjustment emographic Shift lan Design Changes ther		1/1/202	5	0.989 1.000 1.003										
lorbidity Adjustment emographic Shift lan Design Changes		1/1/202	5	0.989 1.000										
lorbidity Adjustment emographic Shift lan Design Changes ther		1/1/202	5	0.989 1.000 1.003										
lorbidity Adjustment emographic Shift Ian Design Changes ther djusted Trended EHB Allowed Claims		1/1/202	5	0.989 1.000 1.003 \$659.05										
Iorbidity Adjustment emographic Shift Ian Design Changes ther djusted Trended EHB Allowed Claims Ianual EHB Allowed Claims PMPM		1/1/202	5	0.989 1.000 1.003 \$659.05										
Iorbidity Adjustment emographic Shift Ian Design Changes ther djusted Trended EHB Allowed Claims Ianual EHB Allowed Claims PMPM		1/1/202		0.989 1.000 1.003 \$659.05 \$624.25 0.00%	Projected Period Totals \$923,497,971.00									
lorbidity Adjustment emographic Shift an Design Changes ther djusted Trended EHB Allowed Claims fanual EHB Allowed Claims PMPM pplied Credibility % rojected Index Rate for einsurance				0.989 1.000 1.003 \$659.05 \$624.25 0.00%	Projected Period Totals \$923,497,971.00 \$34,439,780.16									
lorbidity Adjustment emographic Shift lan Design Changes ther djusted Trended EHB Allowed Claims lanual EHB Allowed Claims PMPM pplied Credibility % rojected Index Rate for einsurance lindex Rate for				0.989 1.000 1.003 \$659.05 \$624.25 0.00% \$5624.25 \$23.28	Projected Period Totals \$923,497,971.00 \$34,439,780.16 -521,658,006.08									
lorbidity Adjustment emographic Shift an Design Changes ther djusted Trended EHB Allowed Claims lanual EHB Allowed Claims PMPM pplied Credibility % rojected Index Rate for einsurance six Adjustment Payment/Charge exhange User Fees				0.989 1.000 1.003 \$659.05 \$624.25 0.00% \$624.25 \$23.28 \$-514.64 2.88%	Projected Period Totals \$923,497,971.00 \$34,439,780.16 -521,558,006.08 \$27,006,411.11									
lorbidity Adjustment emographic Shift lan Design Changes ther djusted Trended EHB Allowed Claims lanual EHB Allowed Claims PMPM pplied Credibility % rojected Index Rate for einsurance lindex Rate for				0.989 1.000 1.003 \$659.05 \$624.25 0.00% \$5624.25 \$23.28	Projected Period Totals \$923,497,971.00 \$34,439,780.16 -521,558,006.08 \$27,006,411.11									
lorbidity Adjustment emographic Shift lan Design Changes ther ther djusted Trended EHB Allowed Claims lanual EHB Allowed Claims PMPM pplied Credibility % rojected Index Rate for einsurance lisk Adjustment Payment/Charge kchange User Fees larket Adjusted Index Rate				0.989 1.000 1.003 \$659.05 \$624.25 0.00% \$624.25 \$23.28 \$23.28 \$3.41.64 2.88% \$633.87	Projected Period Totals \$923,497,971.00 \$34,439,780.16 \$21,658,006.08 \$27,006,411.11 \$937,722,608.03									
lorbidity Adjustment emographic Shift an Design Changes ther djusted Trended EHB Allowed Claims lanual EHB Allowed Claims PMPM pplied Credibility % rojected Index Rate for einsurance six Adjustment Payment/Charge exhange User Fees				0.989 1.000 1.003 \$659.05 \$624.25 0.00% \$624.25 \$23.28 \$-514.64 2.88%	Projected Period Totals \$923,497,971.00 \$34,439,780.16 \$21,658,006.08 \$27,006,411.11 \$937,722,608.03									

Product-Plan Data Collection

Company Legal Name:

Keystone Health Plan East 33871 State: 1/1/2025 Market HIOS Issuer ID: Effective Date of Rate Change(s): State: Market: PA Individual

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.

1.1 Product Name					Keystone HMO C	ON Exchange Indiv							Keysto	ne HMO OFF Exchang	ge Indiv		
1.2 Product ID					33871	PA004								33871PA012			
1.3 Plan Name	Gold	Gold Proactive	Silver Proactive	Silver Proactive	Silver Classic	Bronze	Silver Basic	Silver Proactive	Gold Classic	Silver Proactive	Gold	Silver Classic	Bronze	Gold Proactive	Silver Proactive	Silver Proactive	Silver Proactive
1.4 Plan ID (Standard Component ID)	33871PA0040002	33871PA0040005	33871PA0040006	33871PA0040010	33871PA0040013	33871PA0040014	33871PA0040015	33871PA0040016	33871PA0040017	33871PA0040018	33871PA0120002	33871PA0120003	33871PA0120004	33871PA0120005	33871PA0120006	33871PA0120007	33871PA0120008
1.5 Metal	Gold	Gold	Silver	Silver	Silver	Bronze	Silver	Silver	Gold	Silver	Gold	Silver	Bronze	Gold	Silver	Silver	Silve
1.6 AV Metal Value	0.801	0.809	0.709	0.707	0.701	0.638	0.701	0.702	0.781	0.702	0.801	0.705	0.638	0.809	0.718	0.712	0.710
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Terminated	Renewing	Renewing	Terminated	Renewing	Renewin
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	нмо	HMO	HMO	HMO	HMO	НМО	HMO	HMO	HMC	HMC
1.9 Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	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	1/1/2025	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)	7.79%	7.99%	8.60%	8.78%	8.96%	8.83%	8.70%	8.90%	8.31%	9.29%	7.79%	0.00%	8.83%	7.99%	0.00%	8.90%	8.73%
1.12 Product Rate Increase %					8.8	36%					8.70%						
1.13 Submission Level Rate Increase %									8.83%								

Worksheet 1 Totals	Section II: Experience Period and Current Plan Leve	Information																	
	2.1 Plan ID (Standard Component ID)	Total	33871PA0040002	33871PA0040005	33871PA0040006	33871PA0040010	33871PA0040013	33871PA0040014	33871PA0040015	33871PA0040016	33871PA0040017	33871PA0040018	33871PA0120002	33871PA0120003	33871PA0120004	33871PA0120005	33871PA0120006	33871PA0120007	33871PA0120008
\$788,684,772	2.2 Allowed Claims	\$788,684,772	\$10,209,830	\$48,942,237	\$163,106,100	\$50,218,539	\$721,607	\$56,365,307	\$9,841,428	\$171,726,755	\$11,316,690	\$96,896,559	\$10,058,080	\$4,078,937	\$30,042,193	\$16,599,534	\$4,501,236	\$68,648,983	\$35,410,757
\$28,181,899	2.3 Reinsurance	\$25,698,170	\$561,081	\$1,966,304	\$6,089,049	\$1,954,206	\$40,000	\$1,286,756	\$374,413	\$5,715,459	\$401,696	\$2,733,061	\$395,085	\$169,791	\$887,967	\$522,589	\$124,229	\$1,586,995	\$889,489
	2.4 Member Cost Sharing	\$107,782,639	\$1,124,276	\$5,755,795	\$19,805,483	\$5,198,945	\$108,873	\$13,362,288	\$1,534,990	\$18,591,824	\$1,584,626	\$7,895,069	\$1,036,228	\$730,057	\$7,342,154	\$2,011,334	\$655,241	\$14,264,255	\$6,781,201
	2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$652,720,234	2.6 Incurred Claims	\$655,203,963	\$8,524,473	\$41,220,137	\$137,211,568	\$43,065,388	\$572,734	\$41,716,263	\$7,932,025	\$147,419,473	\$9,330,369	\$86,268,428	\$8,626,767	\$3,179,089	\$21,812,072	\$14,065,611	\$3,721,766	\$52,797,732	\$27,740,067
-\$41,829,326	2.7 Risk Adjustment Transfer Amount	-\$41,829,326	\$2,877,284	\$10,087,025	\$23,856,625	\$5,700,961	-\$96,520	-\$18,447,334	\$718,430	-\$26,693,775	\$434,472	-\$14,200,268	\$2,901,726	\$590,396	-\$18,582,922	\$3,512,653	\$802,117	-\$13,663,213	-\$1,626,985
\$825,990,960	2.8 Premium	\$825,990,959	\$6,835,226	\$38,630,538	\$168,532,469	\$52,693,464	\$847,976	\$61,475,155	\$8,908,529	\$198,882,901	\$9,068,447	\$121,190,181	\$7,446,921	\$3,734,405	\$30,775,386	\$14,626,376	\$3,090,769	\$66,297,115	\$32,955,101
1,411,515	2.9 Experience Period Member Months	1,411,515	7,700	51,375	231,268	74,066	1,104	152,477	13,817	324,496	13,052	225,188	9,816	5,091	75,467	22,204	5,135	135,353	63,906
	2.10 Current Enrollment	123,281	582	4,202	17,584	4,678	125	16,323	1,472	18,986	1,719	31,865	837	0	5,994	1,930	0	10,706	6,278
	2.11 Current Premium PMPM	\$554.35	\$883.39	\$727.48	\$693.27	\$703.41	\$710.50	\$389.83	\$609.49	\$604.68	\$684.45	\$527.50	\$756.46	\$0.00	\$394.71	\$664.66	\$0.00	\$481.15	\$484.26
	2.12 Loss Ratio	83.55%	87.77%	84.61%	71.32%	73.75%	76.22%	96.95%	82.39%	85.61%	98.18%	80.63%	83.36%	73.51%	178.90%	77.54%	95.60%	100.31%	88.55%
	Per Member Per Month																		
	2.13 Allowed Claims	\$558.75	\$1,325.95	\$952.65	\$705.27	\$678.02	\$653.63	\$369.66	\$712.27	\$529.21	\$867.05	\$430.29	\$1,024.66	\$801.21	\$398.08	\$747.59	\$876.58	\$507.18	\$554.11
	2.14 Reinsurance	\$18.21	\$72.87	\$38.27	\$26.33	\$26.38	\$36.23	\$8.44	\$27.10	\$17.61	\$30.78	\$12.14	\$40.25	\$33.35	\$11.77	\$23.54	\$24.19	\$11.72	\$13.92
	2.15 Member Cost Sharing	\$76.36	\$146.01	\$112.03	\$85.64	\$70.19	\$98.62	\$87.63	\$111.09	\$57.29	\$121.41	\$35.06	\$105.57	\$143.40	\$97.29	\$90.58	\$127.60	\$105.39	\$106.11
	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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.17 Incurred Claims	\$464.18	\$1,107.07	\$802.34	\$593.30	\$581.45	\$518.78	\$273.59	\$574.08	\$454.30	\$714.86	\$383.10	\$878.85	\$624.45	\$289.03	\$633.47	\$724.78	\$390.07	\$434.08
	2.18 Risk Adjustment Transfer Amount	-\$29.63	\$373.67	\$196.34	\$103.16	\$76.97	-\$87.43	-\$120.98	\$52.00	-\$82.26	\$33.29	-\$63.06	\$295.61	\$115.97	-\$246.24	\$158.20	\$156.21	-\$100.95	-\$25.46
	2.19 Premium	\$585.18	\$887.69	\$751.93	\$728.73	\$711.44	\$768.09	\$403.18	\$644.75	\$612.90	\$694.79	\$538.17	\$758.65	\$733.53	\$407.80	\$658.73	\$601.90	\$489.81	\$515.68

Section III: Plan Adjustment Factors																		
3.1 Plan ID (Standard Component ID)		33871PA0040002	33871PA0040005	33871PA0040006	33871PA0040010	33871PA0040013	33871PA0040014	33871PA0040015	33871PA0040016	33871PA0040017	33871PA0040018	33871PA0120002	33871PA0120003 3	3871PA0120004	33871PA0120005	33871PA0120006	33871PA0120007	33871PA0120008
3.2 Market Adjusted Index Rate										\$633.87								
3.3 AV and Cost Sharing Design of Plan		1.0423	1.0489	0.8910	0.8829	0.9357	0.4966	0.7524	0.7749	0.8554	0.7419	1.0413	0.0000	0.4961	1.0478	0.0000	0.6814	0.7344
3.4 Provider Network Adjustment		1.0764	0.9785	0.9785	0.9785	1.0764	1.0764	1.0764	0.9785	1.0764	0.9785	1.0764	0.0000	1.0764	0.9785	0.0000	0.9785	0.9785
3.5 Benefits in Addition to EHB		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0010	0.0000	1.0010	1.0010	0.0000	1.0010	1.0010
Administrative Costs																		
3.6 Administrative Expense		13.87%	13.87%	13.87%	13.87%	13.87%	13.87%	13.87%	13.87%	13.87%	13.87%	13.87%	0.00%	13.87%	13.87%	0.00%	13.87%	13.87%
3.7 Taxes and Fees		0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.00%	0.67%	0.67%	0.00%	0.67%	0.67%
3.8 Profit & Risk Load		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%	2.00%	2.00%	0.00%	2.00%	2.00%
3.9 Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	1.0000	1.0000	0.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate		\$852.09	\$779.50	\$662.15	\$656.13	\$764.94	\$405.97	\$615.09	\$575.87	\$699.30	\$551.35	\$852.12	\$0.00	\$405.97	\$779.46	\$0.00	\$506.89	\$546.32
3.11 Age Calibration Factor	0.5892									0.5892								
3.12 Geographic Calibration Factor	1.0000	1								1.0000								
3.13 Tobacco Calibration Factor	0.9958									0.9958								
3.14 Calibrated Plan Adjusted Index Rate		\$499.94	\$457.35	\$388.50	\$384.97	\$448.81	\$238.20	\$360.89	\$337.88	\$410.30	\$323.49	\$499.96	\$0.00	\$238.19	\$457.33	\$0.00	\$297.41	\$320.54

Section IV: Projected Plan Level Information																		
4.1 Plan ID (Standard Component ID)	Total	33871PA0040002	33871PA0040005	33871PA0040006	33871PA0040010	33871PA0040013	33871PA0040014	33871PA0040015	33871PA0040016	33871PA0040017	33871PA0040018	33871PA0120002	33871PA0120003	33871PA0120004	33871PA0120005	33871PA0120006	33871PA0120007	33871PA0120008
4.2 Allowed Claims	\$926,497,811	\$5,255,705	\$34,552,914	\$135,797,527	\$36,011,375	\$1,081,929	\$123,539,877	\$11,873,151	\$140,220,525	\$14,414,810	\$232,538,506	\$7,563,000	\$0	\$45,409,766	\$15,879,798	\$0	\$76,620,274	\$45,738,655
4.3 Reinsurance	\$25,456,176	\$120,177	\$867,667	\$3,630,903	\$965,956	\$25,811	\$3,370,521	\$303,952	\$3,920,401	\$354,955	\$6,579,773	\$172,831	\$0	\$1,237,695	\$398,524	\$0	\$2,210,672	\$1,296,338
4.4 Member Cost Sharing	\$242,709,339	\$338,569	\$2,107,202	\$20,683,372	\$5,670,219	\$135,004	\$58,571,266	\$2,931,147	\$32,333,691	\$2,522,772	\$59,289,344	\$491,396	\$0	\$21,552,483	\$977,281	\$0	\$23,182,280	\$11,923,315
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$658,332,296	\$4,796,960	\$31,578,044	\$111,483,252	\$29,375,200	\$921,114	\$61,598,091	\$8,638,053	\$103,966,433	\$11,537,084	\$166,669,388	\$6,898,772	\$0	\$22,619,588	\$14,503,994	\$0	\$51,227,322	\$32,519,002
4.7 Risk Adjustment Transfer Amount	-\$16,008,720	-\$75,576	-\$545,653	-\$2,283,380	-\$607,464	-\$16,232	-\$2,119,632	-\$191,147	-\$2,465,437	-\$223,222	-\$4,137,847	-\$108,689	\$0	-\$778,354	-\$250,621	\$0	-\$1,390,233	-\$815,233
4.8 Premium	\$831,850,577	\$5,950,761	\$39,303,757	\$139,713,804	\$36,831,183	\$1,147,370	\$79,517,642	\$10,864,591	\$131,196,749	\$14,424,538	\$210,815,836	\$8,558,393	\$0	\$29,199,596	\$18,051,518	\$0	\$65,118,949	\$41,155,890
4.9 Projected Member Months	1,479,372	6,984	50,424	211,008	56,136	1,500	195,876	17,664	227,832	20,628	382,380	10,044	0	71,928	23,160	0	128,472	75,336
4.10 Loss Ratio	80.69%	81.65%	81.47%	81.12%	81.09%	81.43%	79.59%	80.93%	80.76%	81.24%	80.64%	81.65%	#DIV/0!	79.59%	81.48%	#DIV/0!	80.38%	80.61%
Per Member Per Month																		
4.11 Allowed Claims	\$626.28	\$752.54	\$685.25	\$643.57	\$641.50	\$721.29	\$630.70	\$672.17	\$615.46	\$698.80	\$608.13	\$752.99	#DIV/0!	\$631.32	\$685.66	#DIV/0!	\$596.40	\$607.13
4.12 Reinsurance	\$17.21	\$17.21	\$17.21	\$17.21	\$17.21	\$17.21	\$17.21	\$17.21	\$17.21	\$17.21	\$17.21	\$17.21	#DIV/0!	\$17.21	\$17.21	#DIV/0!	\$17.21	\$17.21
4.13 Member Cost Sharing	\$164.06	\$48.48	\$41.79	\$98.02	\$101.01	\$90.00	\$299.02	\$165.94	\$141.92	\$122.30	\$155.05	\$48.92	#DIV/0!	\$299.64	\$42.20	#DIV/0!	\$180.45	\$158.27
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00		#DIV/0!	\$0.00	\$0.00
4.15 Incurred Claims	\$445.01	\$686.85	\$626.25	\$528.34	\$523.29	\$614.08	\$314.47	\$489.02	\$456.33	\$559.29	\$435.87	\$686.86	#DIV/0!	\$314.48	\$626.25	#DIV/0!	\$398.74	\$431.65
4.16 Risk Adjustment Transfer Amount	-\$10.82	-\$10.82	-\$10.82	-\$10.82	-\$10.82	-\$10.82	-\$10.82	-\$10.82	-\$10.82	-\$10.82	-\$10.82	-\$10.82	#DIV/0!	-\$10.82	-\$10.82	#DIV/0!	-\$10.82	-\$10.82
4.17 Premium	\$562.30	\$852.06	\$779.47	\$662.13	\$656.11	\$764.91	\$405.96	\$615.07	\$575.85	\$699.27	\$551.33	\$852.09	#DIV/0!	\$405.96	\$779.43	#DIV/0!	\$506.87	\$546.30

Rating Area Data Collection

 $Specify \ the \ total \ number \ of \ Rating \ Areas \ in \ your \ State \ by \ selecting \ the \ Create \ Rating \ Areas \ button \ or \ Ctrl + Shift + R.$ Select only the Rating Areas you are offering plans within and add a factor for each area.

To validate, select the Validate button or Ctrl + Shift + I.

To finalize, select the Finalize button or Ctrl + Shift + F.

Rating Factor Rating Area Rating Area 8

GENERAL OVERVIEW

PURPOSES

This Actuarial Memorandum is provided along with the Unified Rate Review Template (URRT) to provide certain information to support the gross premium for the single risk pool for individual market health care insurance underwritten by Keystone Health Plan East in the Commonwealth of Pennsylvania. It is provided as a component of an application for certification as a Qualified Health Plan and a state rate filing. This submission may not be appropriate for other purposes.

GENERAL INFORMATION

COMPANY IDENTIFYING INFORMATION

Company Legal Name: Keystone Health Plan East ("KHPE")

State: Pennsylvania

HIOS Issuer ID (5-digit): 33871

Market: Individual

Effective Date(s): 1/1/2025

Worksheet 1 of the accompanying URRT contains experience period data and development of the projected Single Risk Pool Gross Premium Average Rate PMPM for the individual market for KHPE. Worksheet 2 contains experience period data and projections by product for the single risk pool for the same entities.

COMPANY CONTACT INFORMATION

Primary Contact Name:

Primary Contact Telephone Number:

Primary Contact Email Address:



PROPOSED RATE INCREASE

The changes to the single risk pool gross premium average rate per member per month (PMPM) from calendar year 2023 to calendar year 2024 were incorporated into the pricing and reflected in the Unified Rate Review Template. The changes are driven by factors including: changes in market-wide population risk morbidity and covered services, increasing unit costs for medical services, increasing utilization of medical services, increasing fees and taxes imposed by the federal government, anticipated costs to administer the plan, and anticipated revenue or payments due to market-wide risk adjustment.

We are projecting that claims will increase by 9.1% in 2025. More than half of the change in health care service costs is driven by changes to health care provider fees.

A reinsurance program administered by the state became effective January 1, 2023. We project that this will reduce rates by approximately 3.7% in the 2025 time period.

Some plan benefits are mandated by federal and state law. Benefit changes for some plans were also made. All changes in benefits are in compliance with the uniform modifications rules stipulated by the Federal government.

The weighted average increase across KHPE plans based on projected membership, inclusive of the impact of benefit and cost sharing changes, is 8.8%. The minimum increase is 7.8% and the maximum increase is 9.2%.

WORKSHEET 1: MARKET EXPERIENCE

SECTION I: EXPERIENCE PERIOD DATA

SINGLE RISK POOL

The single risk pool reflects all covered lives for every individual non-grandfathered product and plan combination for KHPE in the state of Pennsylvania. It is established according to the Single Risk Pool requirements in 45 CFR § 156.80(d).

PAID THROUGH DATE

Experience period premium, claims, and member months are obtained from the company's internal data warehouse. The claims data is collected for incurred dates from January through December 2023 and paid through February 2024. Earned premiums and member months are for January through December 2023. The data are for all direct-written individual business of KHPE in the Commonwealth of Pennsylvania.

PREMIUMS IN EXPERIENCE PERIOD

Earned Premiums in the Experience Period are developed by summing the earned premium reported in the company's internal data warehouse.

ALLOWED AND INCURRED CLAIMS INCURRED DURING THE EXPERIENCE PERIOD

Paid-to-Date and Incurred Claims, and Member Months

Insurer fee-for-service claims expenses and member liabilities for dates of service in January 2023 through December 2023 and paid through February 2024 are sourced from the IBCFOC's internal data warehouse. The claims and member liabilities are completed with incurred but not reported (IBNR)

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adjustments to develop ultimate incurred insurer fee-for-service claims expenses and member liabilities for the January through December 2023 period. Capitation amounts are also sourced from the internal data warehouse for the January through December 2023 period but they are not adjusted for IBNR.

Allowed Claims

Allowed claims are determined by separately obtaining paid-to-date fee-for-service claims and member cost-sharing amounts, applying claim lag factors to those amounts to estimate ultimate incurred fee-for-service claims and member-sharing amounts and adding them together with capitation amounts.

Allowed claims do not include ineligible claims, payments for services other than medical care provided, recovery payments related to internal large claim pooling mechanisms, or active live reserves.

IBNR Development

Medical fee for service incurred but not reported (IBNR) claims are modeled through the use of standard claim lag methodologies. A range of results is developed, and a provision for adverse deviation is applied. The provision for adverse deviation is dependent on many factors such as stability, size, product mix, etc.

The completion factors are developed annually in the 2Q - 3Q period. We do not believe our IBNR is unusually high or unusually low for incurred 2023 paid through February 2024.

Experience Period Index Rate

The Index Rate of Experience Period is estimated by removing cost and utilization trend from the Index Rate for Projection Period.

SECTION II: PROJECTIONS

BENEFIT CATEGORIES

Experience Period Index Rate PMPM Data is provided in Section II. The data is provided by benefit category using a standardized indicator from the internal data warehouse that assigns each claim line to a category based on the type of provider and the location of the service.

PROJECTION FACTORS

The estimated incurred claims experience on an allowed basis for January 2023 through December 2023 is projected to the future rating period by several factors.

Morbidity Adjustment

Experience period allowed claims are adjusted to account for differences in the average morbidity of the single risk pool population underlying the experience and the anticipated population in the projection period. This adjustment reflects changes in the individual market-wide morbidity.

Demographic Shift

This factor reflects the projected change in the average age, rating area, and tobacco utilization of the single risk pool.

Plan Design Changes

This factor reflects any changes in EHB allowed claims due to plan design changes.

Other Changes

This factor reflects changes in cost related to items other than changes in Morbidity, Demographic Shift, or Plan Design.

Trend Factors

a. Annualized Cost Trend

Annual cost trend reflects changes in costs of medical treatment due to medical inflation and changes in the distribution of services across network providers. The trend value is developed by reviewing historical medical costs for the single risk pool and adjusting them for anticipated future provider contracting reimbursement levels. The data is normalized for changes in age, benefit changes during the experience period, changes to provider contracts, and prescription drug formulary, and new drugs brought to market.

b. Annualized Utilization Trend

Annual utilization trend reflects the change in the number of units per 1,000 members for a fixed level of illness burden and includes changes due to the mix and intensity of services provided and changes related to shifts in product mix. It also includes effects of selection, if any, since this cannot be reflected in the relative cost of the various products and plans offered.

CREDIBILITY MANUAL RATE DEVELOPMENT

We combined the experience period data for KHPE with the experience period data for QCC Insurance Company ("QCC"). This should provide a more stable basis for projecting the Index Rate. The combined data is shown in Tab Ib. The Change in Network Factor is intended to result in KHPE rates that are reasonable in relation to QCC rates. The combined claims are determined to be 100% credible as reflected in Table 5.

RISK ADJUSTMENT AND REINSURANCE

Projected Risk Adjustment PMPM

Projected Risk Adjustment is accounted for in Projected Incurred Claims before the state based reinsurance program and Risk Adjustment to reflect anticipated risk adjustment transfer amounts for the projection period. The amount reflects the projected morbidity for the single risk pool in the projection period.

The estimated risk adjustment revenue for all of the plans in the risk pool is developed using the following methodology. We recognize that the HHS payment transfer formula implies that the projected incurred claims based solely on the experience period single risk pool claims need to be adjusted by the ratio of the current statewide market's risk relative to allowable rating factor (ARF) for age compared to the single risk pool's risk relative to ARF presented during the experience period. This adjustment, together with the assumed future changes in population risk morbidity, results in the issuer's pricing being consistent with the anticipated morbidity level of the future statewide market.

The anticipated risk adjustment transfer revenue is allocated proportionally based on plan premium. The Projected Risk Adjustment is subtracted from Projected Incurred Claims before ACA Risk Adjustment to reflect anticipated receipt of risk adjustment transfer amounts for the projection period.

The projected risk adjustment amounts for KHPE and Independence Blue Cross (QCC) are consistent with the projection made in the respective submissions. We also considered preliminary 2023 risk transfer results.

Projected ACA Reinsurance Recoveries Net of Reinsurance Premium (Individual Market Only)

With the expiration of the reinsurance program at the end of the 2016 benefit year, there are no projected reinsurance recoveries or reinsurance premium assumed in the rates.

MARKET ADJUSTED INDEX RATE

The template calculates a MAIR by subtracting the amounts entered for reinsurance and risk adjustment and dividing by 1 minus the exchange user fee percentage. The MAIR calculation flows into Worksheet 2.

The Market Adjusted Index rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules: federal reinsurance program adjustment, risk adjustment and exchange user fees. The Market Adjusted Index Rate reflects the average demographic characteristics of the single risk pool.

WORKSHEET 2: PRODUCT-PLAN DATA COLLECTION

SECTION I: GENERAL PRODUCT AND PLAN INFORMATION

All products and plans included in the single risk pool are shown in Worksheet 2.

AV METAL VALUES

The AV Metal Values included in Worksheet 2 of the URRT were valued using the AV Calculator, where possible, otherwise the AV Metal Values were developed under an alternate methodology. Actuarial certifications required by 45 CFR Part 156, §156.135 are provided in a separate document.

SECTION II: EXPERIENCE PERIOD AND CURRENT PLAN LEVEL INFORMATION

Experience Period data is shown for each plan included in the single risk pool.

SECTION III: PLAN ADJUSTMENT FACTORS

The MAIR is adjusted for each plan based on its plan design, provider network, and non-EHBs.

Administrative costs are added to calculate the Plan Adjusted Index Rate. The Plan Adjusted Index Rate is multiplied by the Age Calibration Factor, Geographic Calibration Factor, and Tobacco Calibration Factor to calculate the Calibrated Plan Adjusted Index Rate.

PLAN ADJUSTED INDEX RATE

The Plan Adjusted Index Rate is calculated as the issuer Market Adjusted Index Rate adjusted for all allowable plan level modifiers defined in the market rating rule. These include actuarial value and cost sharing adjustment, provider network, delivery system and utilization management adjustment, adjustment for benefits in addition to the EHBs, impact of specific eligibility categories for the catastrophic plan and administrative costs.

NON-BENEFIT EXPENSES AND PROFIT & RISK

Administrative Expense Load

An Administrative Expense Load is applied to Projected Incurred Claims to reflect expenses related to quality improvement and fraud detection/recovery and other expenses of operating a business, broker commissions, and premium payment processing fees.

Profit & Risk Load/Contribution to Surplus

A Profit & Risk Load/Contribution to Surplus for the single risk pool is applied to Projected Incurred Claims for the projection period, if applicable.

Taxes and Fees

A Taxes & Fees load is applied to Projected Incurred Claims to pass through fees and taxes levied by the federal and state governments.

CALIBRATION

The plan adjusted index rate is projected for all products using the same anticipated age distribution and the mandated age curve. Therefore the consumer adjusted premium rate is the plan adjusted index rate divided by the average age, geographic and tobacco factors for the expected distribution. The average age of the combined individual risk pool population is 42.

The Average Age factor is the reciprocal of the weighted average age factor based on the projected membership. The Tobacco Factor is calculated as the reciprocal of the projected average factor for tobacco users multiplied by the projected tobacco use prevalence.

There is only one geographic rating area for this filing. The geographic rating area factor for this filing is 1.0.

Small differences result between the Calibrated Plan Adjusted Index rates and the Age 21 non-tobacco rates in the Rate Template due to rounding restrictions required in the URRT Part 1.

When rounded to the nearest dollar, the Calibrated Plan Adjusted Index Rates match the Age 21 non-tobacco rates in the Rate Template as required in the DIT.

MEMBERSHIP PROJECTIONS

Enrollment is projected based on current and anticipated enrollment by plan. Items impacting these projections include changes in the size of the market due to guarantee issue requirements and the individual mandate changes. The enrollment is our February 2024 enrollment.

LOSS RATIO

The loss ratio calculated in Section IV is generated within the template and is not based on the MLR formula. The projected loss ratio for the single risk pool is estimated to exceed 80% reflecting premium adjustments permitted by the federal MLR calculation.

INDEX RATE

The Index Rate is defined as the EHB portion of projected allowed claims divided by all projected single risk pool lives. The Index Rate is the same value for all non-grandfathered plans for KHPE Individual Plans in Pennsylvania. The Index Rate reflects the twelve month projection for calendar year 2024. It has been developed following the specifications of 45 CFR § 156.80(d)(1).

TERMINATED PLANS

No plans are being terminated in 2025:

WORKSHEET 3: RATING AREAS

There are nine rating areas in Pennsylvania. These plans are offered only in Rating Area 8, which consists of Bucks, Chester, Delaware, Montgomery, and Philadelphia counties.

ACTUARIAL CERTIFICATION

I, am Director & Actuary of Commercial Markets for the Independence Blue Cross Family of Companies. I am a member of the Society of Actuaries and the American Academy of Actuaries in good standing with the education and experience necessary to perform the work necessary and meet the Qualification Standards of the American Academy of Actuaries to render the qualified actuarial opinion contained herein. The developed rates and memorandum have been prepared in conformity with appropriate Actuarial Standards of Practice and the Academy's Code of Professional Conduct.

The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop the premium rates and allowable rating factors. 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.

I hereby certify that, to the best of my knowledge and judgment, the following:

- 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 applicable Actuarial Standards of Practice;
 - Reasonable in relation to the benefits provided and the population anticipated to be covered; and
 - Neither excessive nor deficient.
- 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.
- Geographic rating factors reflect only differences in the costs of delivery of 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, unless an alternate methodology was required. If an alternate methodology was used to calculate the AV Metal Value for at least

one plan offered, a copy of the actuarial certification required by 45 CFR Part 156, §156.135 will be included.

May 15, 2024

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33F PROMODE 33F PROMODE 37F P	Ratio Asset	Tokana UserNon Tokana User Tokana UserNon Tokana User Tokana UserNon Tokana User		205.30	10.1
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33F PROMODE 33F PROMODE 33F PROMODE	Ratio Acc 1 Ratio Acc 1	Tolorom Uner-Non-Tolorom Uner- Tolorom Uner-Non-Tolorom Uner- Tolorom Uner-Non-Tolorom Uner-	i	40038 21238 41438 42238	163
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3387 PRO000003 3387 PRO000003 3387 PRO000003	Ration Area S Ration Area S	Tokana User Non-Tokana User Tokana User Non-Tokana User Tokana User Non-Tokana User		6050 6050 6050	151.5 182.5 183.5
3387 PADDADES 3387 PADDADES 3387 PADDADES	Ratio Ass I Ratio Ass I	Tolsano UserNon-Tolsano User Tolsano UserNon-Tolsano User Tolsano UserNon-Tolsano User		614.27 614.27 721.87	20.1 20.1
3387 PADDADES 3387 PADDADES 3387 PADDADES	Rains Ann II Rains Ann II Rains Ann II	Tolsano UserNon-Tolsano User Tolsano UserNon-Tolsano User Tolsano UserNon-Tolsano User	-	74547 76147 81747	893 803
XM7 PADDADES XM7 PADDADES XM7 PADDADES	Ratio Ann I Ratio Ann I	Tolsano User-Non-Tolsano User- Tolsano User-Non-Tolsano User- Tolsano User-Non-Tolsano User-		812 M 812 M 813 M	108.5 138.1
337 P4004003 337 P4004003	Ratio Ass I	Tokana UserNon Tokana User Tokana UserNon Tokana User		171.00 1015.02 1017.02 111.00 1014.03 1014.03 1014.03	1997
337 P4000003 337 P4000003 337 P4000003	Ration Area II Ration Area II	Tokassa Uker Plan, Tokassa Uker Tokassa Uker Plan, Tokassa Uker Tokassa Uker Plan, Tokassa Uker		1116 M 1186 M 1186 M	1100 I 1000 I 1000 I
3367 PH0040003 3367 PH0040003	Ratio Ass I	Tokana UserNon Tokana User Tokana UserNon Tokana User	- :	0014E 0014E	1783.4 1783.4
337 P4004003 337 P4004003	Rains Ann S Rains Ann S	Tokana UserNon Tokana User Tokana UserNon Tokana User		101.14 101.14	100.4 100.1 200.4
337 PA000000 337 PA000000 337 PA000000	Ration Area II	Tokana Danifor Tokana Dan Tokana Danifor Tokana Dan Tokana Danifor Tokana Dan		32535 32535 38535	200.4 18.1
337 P40040005 337 P40040005	Ratio Ass I	Tokana UserNon Tokana User Tokana UserNon Tokana User		404.77 417.84	122.5 (14
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3M7 PRO00000 3M7 PRO00000	Ration Area II			6046 6046 6044	76.3 76.7 10.1
XMT PROCESSES XMT PROCESSES XMT PROCESSES	Ratio Ass I	Tokasan Dam Non-Tokasan Liker Tokasan Dam Non-Tokasan Liker Tokasan Dam Non-Tokasan Liker		71487 71487 74786	#0.4 #0.7
3387 PRO040005 3387 PRO040005	Rains Ann I Rains Ann I	Tobassa User Nov. Sobassa User Tobassa User Nov. Sobassa User	- 8	760,27 811,50 811,50 800,79 813,50 871,28 813,50	1125.1
3387 PADGEDES 3387 PADGEDES		Tokassa Ukar Non-Tokassa Ukar Tokassa Ukar Non-Tokassa Ukar Tokassa Ukar Non-Tokassa Ukar		19535 1754	191
3387 PAGGGGGG 3387 PAGGGGGG	Marine Ann S	Tolsoon UserNon-Tolsoon User Tolsoon UserNon-Tolsoon User Tolsoon UserNon-Tolsoon User		100734 111641	110.1
33F PAGGGGG 33F PAGGGGG 33F PAGGGGG	Ration Area E Ration Area E	Tolsano Cher Rom, Tolsano Cher Tolsano Cher Rom, Tolsano Cher Tolsano Cher Rom, Tolsano Cher		11933 03130 04131	1696.1 1796.7
3387 PRO000000 3387 PRO0000000	Ratio Access	Tokana UserNon Tokana User Tokana UserNon Tokana User Tokana UserNon Tokana User	- 2	01430 01631	100.7
337 P 10040004 3387 P 10040004 3387 P 10040004	Raine Area I	Tokana Dan Nor. Salama Dan Tokana Dan Nor. Salama Dan Tokana Dan Nor. Salama Dan	- 1	03516 07211 36723 23546 23576 33576	387.3 325.4 335.7
3387 PRO060006 3387 PRO060006 3387 PRO060006	Nation Area S Nation Area S	Tokana User Nov. Tokana User Tokana User Nov. Tokana User Tokana User Nov. Tokana User		311 N 311 N	30.1 30.1
3387 PRO000006 3387 PRO000006 3387 PRO000006	Robert Acc 2 Robert Acc 2 Robert Acc 2	Tokassa Uker Non-Tokassa Uker Tokassa Uker Non-Tokassa Uker Tokassa Uker Non-Tokassa Uker	- 1	314.0 304.0	1964 497-1
3387 PRO000006 3387 PRO000006 3387 PRO000006	Ratios Anna S Ratios Anna S	Section Sect	-	38111 38111 39038	49°
3387 PADDEDDDD 3387 PADDEDDDD 3387 PADDEDDDD	Ratio Ass I Ratio Ass I	Tolsano UserNon-Tolsano User Tolsano UserNon-Tolsano User Tolsano UserNon-Tolsano User		390-39 397-38 407-18 432-34 434-78	407.4 401.1 401.1
337 PAD040004 337 PAD040004 337 PAD040004	Rains Ann I Rains Ann I Rains Ann I	Toloron UnerNon-Toloron Uner Toloron UnerNon-Toloron Uner Toloron UnerNon-Toloron Uner	- :	20178 20178 20170 20170	28.1 19.1
3387 PRO000000 3387 PRO000000 3387 PRO000000	Retire Ass I Retire Ass I	Tokassa Ukan Non-Tokassa Ukan Tokassa Ukan Non-Tokassa Ukan Tokassa Ukan Non-Tokassa Ukan	- 1		101
337 P40040004 337 P40040004	Ratio Ass I	Tokana UserNon Tokana User Tokana UserNon Tokana User	9	26.47 474.85 481.51 481.51 481.52 481.53 481.54 261.55 50.48 514.05 517.75 517.75	107.1 107.1
337 PAD04000 337 PAD04000 337 PAD04000	Ratios Anna E Ratios Anna E	Tokassa Ukan Non-Tokassa Ukan Tokassa Ukan Non-Tokassa Ukan Tokassa Ukan Non-Tokassa Ukan	- 1	46.13 40.14 40.14	10.1 17.1 494.2
3387 PH0000006 3387 PH0000006 3387 PH0000006	Ration Associated States Assoc	Tokana Charling Schana Char Tokana Charling Schana Char Tokana Charling Schana Char		1110 1110	604 604
3387 PAGGGGGG 3387 PAGGGGGG	Marine Ann S	Tolsoon UserNon-Tolsoon User Tolsoon UserNon-Tolsoon User Tolsoon UserNon-Tolsoon User		98136 98281 68739	2873 7151
3387 PADG60006 3387 PADG60006	Ratins Ama B	Tolsoon User-Non-Tolsoon User- Tolsoon User-Non-Tolsoon User- Tolsoon User-Non-Tolsoon User-		63526 66236	281
2387 PH0040006 2387 PH0040006 2387 PH0040006	Ratio Acc 5 Ratio Acc 5	Tokana User Nov. Tokana User Tokana User Nov. Tokana User Tokana User Nov. Tokana User		7240 7842 7002 5153 8444 9644 16457	990.3 1000.8 1080.8
2387 PH0040006 2387 PH0040006 2387 PH0040006	Ratins Anna E Marine Anna E	Tokana UserNon Tokana User Tokana UserNon Tokana User Tokana UserNon Tokana User		82913 866.66 906.66	1183
3387 PH0040006 3387 PH0040006 3387 PH0040006	Ratio Acc 1 Ratio Acc 1	Tolorom Uner-Non-Tolorom Uner- Tolorom Uner-Non-Tolorom Uner- Tolorom Uner-Non-Tolorom Uner-		2013 2013	13E 2
3387 PH0040006 3387 PH0040006 3387 PH0040006	Ratio Assis Ratio Assis	Debasso Uner-Nes-Telesso Uner- Debasso Uner-Nes-Telesso Uner- Debasso Uner-Nes-Telesso Uner- Telesso Uner-Nes-Telesso Uner- Debasso Uner-Nes-Telesso Uner- Debasso Uner-Nes-Telesso Uner- Debasso Uner-Nes-Telesso Uner- Telesso Uner-Nes-Telesso Uner-		001210 00125 111626	1101.2 100.2
33F PA0040004 33F PA0040004	Ratios Area II Ratios Area II	Tokana User Non-Tokana User Tokana User Non-Tokana User Tokana User Non-Tokana User	Series.	114547 116542 31613	1877
3387 PH0040010 3387 PH0040010 3387 PH0040010	Rates Ass 2 Rates Ass 2 Rates Ass 2	Tokana User Nov. Solvana User Tokana User Nov. Solvana User Tokana User Nov. Solvana User		33570 33571 34572 31140	130.7 130.7 140.7
3387 PADD60010 3387 PADD60010 3387 PADD60010	Rains Ann II Rains Ann II Rains Ann II	Tolsano UserNon-Tolsano User Tolsano UserNon-Tolsano User Tolsano UserNon-Tolsano User		362.28 373.44	30.1 30.2 20.4
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3387 PR0043010 3387 PR0043010 3387 PR0043010	Ration Associa	Statem University Statem Christian C		36133 38133 39123	20.1 20.1
337 P4000000 337 P4000000 337 P4000000	Ratios Anna E Ratios Anna E	Tokassa Ukan Non-Tokassa Ukan Tokassa Ukan Non-Tokassa Ukan Tokassa Ukan Non-Tokassa Ukan	- 1	2012 2113 2016	40.1 40.7 46.1
3387 PH0040010 3387 PH0040010 3387 PH0040010	Ration Associated States Assoc	Tokana Charling Schana Char Tokana Charling Schana Char Tokana Charling Schana Char		483 484	100.0 100.0 100.0
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33F PA0040010 33F PA0040010	Balandard Balandard	Tokana UserNon Tokana User Tokana UserNon Tokana User Tokana UserNon Tokana User			- EU
3387 PRO600000 3387 PRO600000 3387 PRO600000	Rains Ann I Rains Ann I Rains Ann I	Tokassa Ukan Non-Tokassa Ukan Tokassa Ukan Non-Tokassa Ukan Tokassa Ukan Non-Tokassa Ukan	-	100 to 107 to	201
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3387 P10060010 3387 P10060010 3387 P10040010	Rates Ass I Rates Ass I Rates Ass I	Tokassa Ukar-Non-Tokassa Ukar Tokassa Ukar-Non-Tokassa Ukar Tokassa Ukar-Non-Tokassa Ukar		61674 61736 71651	10.1
3387 PH0060010 3387 PH0060010 3387 PH0060010	Ration Area II Ration Area II Ration Area II	Tokassa Ukan Non-Tokassa Ukan Tokassa Ukan Non-Tokassa Ukan Tokassa Ukan Non-Tokassa Ukan		701.00 765.38 421.90 884.53	100.3 107.8 1132.1
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3367 PR0000010 3367 PR0000010 3367 PR0000010	Ration Area II Martine Area II Martine Area II	Tokassa Dane Nov. Tokassa Dane Tokassa Dane Nov. Tokassa Dane Tokassa Dane Nov. Tokassa Dane		86530 90013 90448	077.4 129.6
3387 P10060010 3387 P10060010 3387 P10060010	Ration Associated Ration Associated	Tokassa Ukar-Non-Tokassa Ukar- Tokassa Ukar-Non-Tokassa Ukar- Tokassa Ukar-Non-Tokassa Ukar-	- 6	1063 1063	1120
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3387 PRO000013 3387 PR0000013 3387 PR0000013	Ration Area II	The second secon		30143 30176 20176	395 395
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3387 PR0000013 3387 PR0000013 3387 PR0000013	Ratins Ama II Ratins Ama II	Tokana Danillo School Dan Tokana Danillo School Dan Tokana Danillo School Dan	20	120 17 130 M 13747 144 M 144 M	- 100
3387 PH0060013 3387 PH0060013 3387 PH0060013	Ration Asso S Ration Asso S Ration Asso S	Patrice Vander School Com- Patrice Vander School Com- Patrice Vander School Com-	- 1	141.00 142.01	60.2 60.2 60.2
3387 PR0000013 3387 PR0000013 3387 PR0000013	Ration Area II Martine Area II Martine Area II	Polaron Unas Non-School Char- Falance Unas Non-School Char- Polaron Unas Non-School Char- Polaron Unas Non-School Char- Polaron Unas Non-School Char		605.03 606.03	107 107 108
3387 PH0000013 3387 PH0000013 3387 PH0000013	Ratio Acc 1 Ratio Acc 1 Ratio Acc 2	Taken Daniel Street Street		151	19.5
3387 PRO000013 3387 PRO000013 3387 PRO000013	Rates Ass I Rates Ass I Rates Ass I	Takana Danika Salama Dani Salama Danika Salama Dani Salama Danika Salama		60034 50036 57036	74.1
3387 PH0040013 3387 PH0040013 3387 PH0040013	Ratio Ann I Ratio Ann I	Tokana Unable Tokana Ukar Tokana Ukar Nor Tokana Ukar Tokana Ukar Nor Tokana Ukar Tokana Ukar Nor Tokana Ukar	i	67322 67322 73346	185 185
3387 PH0060013 3387 PH0060013 3387 PH0060013	Ratio Acad Ratio Acad Ratio Acad	Taken Taken Sales Sales Sales		101.07 101.07	1100.1
3387 PH0040013 3387 PH0040013 3387 PH0040013	Rains Ann I Rains Ann I Rains Ann I	Tokasan Dane Non-Tokasan Dane Tokasan Dane Non-Tokasan Dane Tokasan Dane Non-Tokasan Dane	-	100	1301 1301
3387 PRO000013 3387 PRO000013 3387 PR0000013	Ration Asso II Ration Asso II Ration Asso II	Tokana Danibin Tokana Dan Tokana Danibin Tokana Dan		868.71 000.85 987.07 083.74	128.1 128.2 188.3
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3387 PH0060013 3387 PH0060013 3387 PH0060013	Ratios Area B Ratios Area B Ratios Area B	Tokassa Ukar-Nor Tokassa Ukar Tokassa Ukar-Nor Tokassa Ukar Tokassa Ukar-Nor Tokassa Ukar		08118 08118	1794 1793 1801
3367 P10040013 3367 P10040014 3367 P10040014	Martine Same S Martine Same S Martine Same S	Patrice Van No. School San Patrice Van St. School San Patrice Van St. School San		18232 18232	1823 1923
33F P10043014 33F P10043014 33F P10043014	Return from 1	Tokana Dankin Shana Dan		20241 21336 21721	20.4 20.5

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3387 PHO060014 3387 PHO060014	Ratio Ann I Ratio Ann I	Tokana Danika Salama D	Ξ		231.00 238.10 238.10 238.10	200 a
33F PHO000014 33F PHO00014	Ratio Ass I Ratio Ass I	Table State State St	Ξ	- 3	238.16 238.16 238.16	267.86 267.86 268.56
3387 PH0060014 3387 PH0060014	Ratios Associa	Tokana Daniba Salama D			243.91 319.82	275.20 285.83
33F PHO000014 33F PHO00014	Ratio Ass I Ratio Ass I	Table State State St	Ξ	-	208.81 208.83 279.30	201.38 200.81 317.86
3387 PH0040014 3387 PH0040014	Ratio Ann E Ratio Ann E	Tokana Daniba Salama D	=	- V	27606 38178	326.37 337.54
3387 PHO060014 3387 PHO060014	Ratio Ass I	Tables Sharing Street St.	Ξ		276.06 281.76 288.36 288.16 280.07	335.77 340.21
3387 PHO060014 3387 PHO060014	Ratios Area B Ratios Area B	Tokana UserNon-Schause U	=	-	3025	31121
3387 PHO040014 3387 PH0040014					3004E 2014T	363.20 372.60
3387 PHO060014 3387 PHO060014	Rains Ama B	Polania Chan No. Nobeau Chan N	-	- 8	210.12 316.60 323.20	175.00 126.01
3387 PHO040014 3387 PH0040014	Ratio Ass I	Tabana Handley School III		= =	33279 34330	437.43 421.33
3387 PHO040014 3387 PH0040014	Raine Ann II	Tokana UserNon-Schoon U Tokana UserNon-Schoon U	Ξ		31729 31729 38944	192.50 192.50
33F PH0040014 33F PH0040014	Ratio Ass II	Tabana Handley School III	Ξ	- 2	201.31 201.31	100.00
3387 PH0040014 3387 PH0040014	Ratios Area B Ratios Area B	Polani Chan No. School III Feliani Chan No. School III	Ξ		44522 445.91 455.91 455.72 455.72 455.72 455.73 455	\$38.50 886.0
3387 PH0040014 3387 PH0040014	Ratio Ass I	Tabana Handley School III	Ξ		508.54 531.14	690.34 730.31
3387 PH0040014 3387 PH0040014	Rains Ann II	Tokana Usan Non-Salama U Tokana Usan Non-Salama U	=	= :	E8527 60691	39.11 831.60
3M7 PHO040014 3M7 PHO040014	Ratio Asset				60031 64641	80.11 88.27 870.11
3387 PH0040014 3387 PH0040014	Rains Ama II Malan Ama II	Tokano UserNon-Schaus U Tokano UserNon-Schaus U	-		20314	560.81 560.81
33/7 PA0043015 33/7 PA0043015	Falsa San F	Police Standard School 11 Police Standard School 12	Ξ	100	27535 27536 20043	693,14 702,15 703,15 703,15 703,15 703,15 703,15 703,15 703,15 703,15 703,15 703,15 703,15 703,15 703,15 703,15 703,15 703,15 703,15 703,15
337 PAGGEORS 337 PAGGEORS 337 PAGGEORS	Rains Ann II Rains Ann II	Tokana Dan Non-School U.	=	_	21521 21546 32510	319.21 319.40 329.60
3387 PADGESONS 3387 PADGESONS	Ratio Acc 2 Ratio Acc 2	Tabana Handley School III	Ξ	- 1	33541 31037	335.41 360.67
3387 PHO040016 3387 PHO040016	Halos Ann I	Tokana Daniba Salama D			36536 36536	490.11 490.11
3387 PHO060016 3387 PH0060016 3387 PH0060016	Ratio Ass I Ratio Ass I	Patrick Control of Con		i	3030 3030 3030	53
3307 PADDAGO15 3307 PADDAGO15	Ration Associa	Tabana Danible School II	Ξ	- 5	37833 38338	425.10 417.31
3387 PRO000015 3387 PRO000015	Ratio Ann I	Tokana UserNer Schaue U	Ξ	- :	609.82 418.28	49/31 59/31
3387 PHO060016 3387 PH0060016 3387 PH0060016	Ratio Acc 5	**************************************			4036 4036	501.64 504.03
3M7 PADGEOUS 3M7 PADGEOUS	Ratios Anna S Ratios Anna S	February Character School Co. Sch	-	- 1	3603 50 50 50 50 50 50 50 50 50 50 50 50 50	3211
337 PAGGEORS 337 PAGGEORS 337 PAGGEORS	Ratio Ass I Ratio Ass I	Table State State St	Ξ	- 1	415.76 415.66 615.66	126.56 126.56 126.56
XMT PAGGEOUS	Ratios Ann E Ratios Ann E	Tokana UserNon Schaue U	-		841.22 253.88	1910
3307 PAGGEOGIS 3307 PAGGEOGIS	Rates Ass 1	Patrick Control of Con	Ξ	= 2	461 32 465 88 478 18 48 18 18 18 18 18 18 18 18 18 18 18 18 18	500.00 677.02
AMP PAGGEOUS 3MP PAGGEOUS 3MP PAGGEOUS	Ration Area S Ration Area S	Tokana Danika Salama D Tokana Danika Salama D	-		D15 015 000	69.40 60.11 89.31
3307 PRO060016 3307 PRO060016	Roter Acc 2	Patrick Continue School of				720.84 796.23
3367 PRO063015 3367 PRO063015	Rains Ann I Rains Ann I	Tokana Dan Non-Tokana U Tokana Dan Non-Tokana U	in.		111.75 414.67 475.54 704.48	100 20 100 20 100 20
3367 PAGGEOGIS 3367 PAGGEOGIS 3367 PAGGEOGIS	Reference S	Patrick Control Science 19	-		73624 77532	10/0.32 10/0.27
3M7 PADGEDOIS 3M7 PADGEDOIS	Rains Ann E Balon Ann E	And the second s	har.	- :	77513 80481 81184 87531	1909 AT 1909 A
AMP PAGGEOUS XMP PAGGEOUS XMP PAGGEOUS	Ration Associated Inches Inches Associated Inches In	Patricia Cardina School 11 Patricia Cardina School 11 Patricia Cardina School 11	-		\$18.00 \$18.00 \$18.00	G8.41 G8.71 Gara
3367 PRODESCIS 3367 PRODESCIS	Ratins Ama B Mallon Ama B	Tokana Dan Non-Tokana U Tokana Dan Non-Tokana U	-		403	121.0
3M7 PAGGGGGG		Patricia State State of State			10434 104270 20431	146.80 146.71 256.81
3M7 PAGGEORIE 3M7 PAGGEORIE 3M7 PAGGEORIE	Ratins Anna E Marine Anna E	Section 1 and 1 an			28811 200.37 204.32 204.32 317.78 317.62 317.62 317.62 318.52 318.52 318.52	201.20 200.27 100.10
XMT PADGEODIS XMT PADGEODIS	Ratio Acc 2 Ratio Acc 2	Tabasa Daniba Salama D		==	2003 2043 21738	200.00 500.00 217.60
3367 PRO060016 3367 PRO060016	Marine Ann I Marine Ann I	Date of the Control o	-		31776 31730 31730	107.74 380.14 380.14
33F PADGEDONS 33F PADGEDONS 33F PADGEDONS	Ration from B Ration from B	Tables States States 11		- 3	33730	380.50
3387 PHO060016 3387 PHO060016	Ratio Ass I	Tables Tables Tables 1	Ξ	= 9	34633 314.14	385.28 386.41
3387 PHO060016 3387 PH0060016 3387 PH0060016	Ratio Ass I Ratio Ass I	Patrick Control of the Control of th			264.14 267.33 278.13 383.64 301.65	41323 625.60
3387 PHO040016 3387 PHO040016	Ratio Ass I	Tabana Handley School III			301.41 309.74	48.10
3387 PRO000016 3387 PRO000016	Ratio Ann I	Tokana UserNer Schaue U	Ξ	- 1	41923 41234	480.13 480.20
3387 PHO060016 3387 PH0060016 3387 PH0060016	Ratio Acc 5	**************************************	Ξ	- i	399.7s 419.22 419.23 411.64 411.65 411.65 411.65 411.65 411.65 411.65 417.65 41	48.3
3387 PRO060016 3387 PRO060016	Ratios Associa	Tokana Daniba Salama D	Ξ	7	O18	901.54 129.11
337 PADGEDONE 3387 PADGEDONE 3387 PADGEDONE	Ratio Ass I Ratio Ass I	Table State State St	Ξ		447.74 618.96	136.47 148.40 60.73
3387 PADD40016 3387 PADD40016	Ratio Ann E Ratio Ann E	Tokana Dan Non-Tokana D	=	- 4	47237 48738	1021
3M7 PHO063016 3M7 PH0063016				= :	124.17 132.17	627.01 627.01
3307 PRO000016 3307 PRO000016 3307 PRO000016	Ration Area II	Tokana Usan Nasa Salama U	Ξ	- 8	175.48 655.53 636.22	79.20 13.11
33F PADGEOOM 33F PADGEOOM	Ratio Ass II	Tabana Handley School III	Ξ		6552 6953	600.14 647.47
3387 PRO060016 3387 PRO060016	Rains Ann I Rains Ann I	Tokana Dan Non-Tokana U	Ξ		96582 74637	109/11
3387 PHO060016 3387 PH0060016 3387 PH0060016	Ratio Acc 5	**************************************			#23.51 #13.22	110.33
3367 PRO060016 3367 PRO060016	Rains Ann II Rains Ann I	Tokana UserNon-Schaus U Tokana UserNon-Schaus U	=		\$1771 \$45.56	GE-13 130.44
3M7 PHO063016 3M7 PH0063016	Ration from 1	Public State State 11 Tabasas State State 11 Tabasas State State Tabasas U Tabasas State State 11			6532 6532 771-66 771-67 763-77 76	107.62 109.62
3367 PAGGEGGT 3367 PAGGEGGT 3367 PAGGEGGTT	Sales Ana I Males Ana II	Tokana Dan Non-Schaue U	-	- 14	3134 3174	30.8 30.30
3387 PHO060017 3387 PHO060017	Ratio Assid	Tables Tables Tables 1				36.0 39.6
XMP PROCESSOR XMP PROCESSOR	Ration Area II Ration Area II	Tokana Danisha Salama D	Ξ		363-72 344-93 344-93 415-36 41	307.30 407.30
XMT PROGRESS T XMT PROGRESS T XMT PROGRESS T	Returned to 1	Tabasa Handley School III		- 3	41536 41536	40.50
3387 PHO060017 3387 PHO060017	Ratio Ass I	Tables Tables Tables 1		= \$	41134 40116	40.43 47.47
XMP PROGRESSIT XMP PROGRESSIT	Ratio Ann I	Tokana Dan No. School III	Ξ		2010 2013	80.74 80.75 816.03
XMP PHOCESORY XMP PHOCESORY	Ratio Acc 5	**************************************	Ξ	- "	2014 2014	12.10 10.30
3387 PHO060017 3387 PHO060017	Ration Area B	Tokana UserNov-Tokana U	Ξ	- 3	67536 68138 69136 69136 60138	677.86 685.37
3387 PHO060017 3387 PHO060017 3387 PHO060017	Ratio Ass I Ratio Ass I	Table State State St	Ξ			\$10.50 \$10.50 \$96.64
XMF PROGRESS T	Ratios Area B	Tokana UserNon-Schaus U	=	-	11120 11745 11745	8927
XMT PAGGGGGT	Ratio Acc 2 Ratio Acc 2	March Marc	Ξ		1021 1021	
AMP PROCESSIT SMP PROCESSIT	Ration Area S Ration Area S	Tokana Danika Salama D Tokana Danika Salama D	-	===	83421 84521 84572 81542 81543 84730 87344 87344 87344 87344 87344 87344	60.11 70.14 72.74
3387 PRO060017 3387 PRO060017	Robert Aug 1	Patrick Continue School of			6150 6150	763.63 785.00
3MF PROGRESS!	Rains Anna E Balon Anna E	Tokana Dan Non-Tokana U Tokana Dan Non-Tokana U	À		2336 2637 7326	\$27.78 \$17.27 1007.88
AMP PAGGEOUT XMP PAGGEOUT XMP PAGGEOT**	Ration Associated Inches Inches Associated Inches Inche	Patricia Cardina School 11 Patricia Cardina School 11 Patricia Cardina School 11	-		N6.21 800.91 great	1000.00 1100.00 1100.00
3387 PRO060017 3387 PRO060017	Ratins Ama B Mallon Ama B	Tokana Daw Non-Tokana U Tokana Daw Non-Tokana U	-		27556 81637	USE28
XMT PAGGEOUT XMT PAGGEOUT	Ratio Acc 2 Ratio Acc 2	Tabasa Daniba Salama D			#1723 89530 104544	105.00 105.80 1407.40
XMT PROMODIT	Marine Ann I Marine Ann I	Tokana Danilla Salama II Takana Danilla Salama II		-	10.631 1113.66 1303.6	148.1 167.1 168.5
XMT PROMOUT XMT PROMOUT XMT PROMOTE	Nation Associated States Assoc	Table 19 Sept. 19 Sep	-		117879 91121	1620.EL
THE PRODUCTS	Nation Associa			1. M	200121 91213	207.00 207.00 207.00
3367 PADGESONS 3367 PADGESONS	Rates Ann E Rates Ann E	Tokana UserNon Tokana U	-		277.0 286.32 286.38	277.81 246.32 296.38
AMP PAGGEORS SMP PAGGEORS SMP PAGGEORS	Ration Associated Inches Inches Associated Inches Inche	Tokana Daniba Salama D	-		304.44 31332 21110	304.41 313.42 311.17
3367 PAGGEOGIA 3367 PAGGEOGIA 3367 PAGGEOGIA	Ration Area E Ration Area E	Tokana Dan Non-Tokana U Tokana Dan Non-Tokana U	-	- 3	3313	181
3367 PAGGEOGIA 3367 PAGGEOGIA	Rates Ass I	Patricia Cardina Salama (1)	Ξ		33483 33129	38.0 38.0
AMP PROGRESS IN XMP PROGRESS IN	Ratios Anna S Ratios Anna S Ratios Anna S	Tokana Dan Non-Tokana U Tokana Dan Non-Tokana U Tokana Dan Non-Tokana U	ha-		311.68 311.68	30.44 30.41 20.31
3387 PRO060018 3387 PRO060018	Robertson F	Patrick Control of Con			30721 27137	49.47 40.10
3367 PAGGEOGIA 3367 PAGGEOGIA	Rains Anna E Balon Anna E	Tokana Dan Non-Tokana U Tokana Dan Non-Tokana U	À		36778 38738 36877	49.71 49.40 40.50
AMP PAGGEORS SMP PAGGEORS SMP PAGGEORS	Ration Associated Inches Inches Associated Inches Inche	Patricia Cardina School 11 Patricia Cardina School 11 Patricia Cardina School 11	-		362.77 361.38 367.64 400.53 401.72 401.72	400.00 407.00 419.41
XMT PAGGEOUS XMT PAGGEOUS	Rains Ann II Nation Ann II	Tokana Dawline School U.	-		265 to 468.28	1938 1933
XMF PADGEODIA XMF PADGEODIA	Ratio Asset Ratio Asset	Patrick Control of Con	Ξ			1931 \$26.00
3367 PRO040018 3367 PRO040018	Marine Ann I Marine Ann I Marine Ann I	Tokana Danilla Salama II Takana Danilla Salama II	-		67124 62448 63533 41137 41734	10.0 10.0 17.0
3367 PRO060018 3367 PRO060018 3367 PRO06	Ratio Ass I Ratio Ass I	Tables Sanday Sales III			645.50 905.68	100.20 519.61
3387 PAGGEOGIA 3387 PAGGEOGIA	Ratio Acc 1	Pubmic Parallel School II	-		81134 87740	67LU
AMP PROGRESS IN SMP PROGRESS IN	Ration from 8 Ration from 8	Tokana Daniba Salam III Dalam Daniba Salam III	-		E0140 E0150	80 10 80 10 80 10
XMT PAGGEOGIA XMT PAGGEOGIA	Rates Ass II Rates Ass II	Pubmic Parking School 19			690.74 731.67	645.76 600.03
33F PROGRESSIA 33F PROGRESSIA	Ration Asso S Ration Asso S	Tokana Dan Non-Tokana U	-	- 1	7856 2856	105 H
XMT PROMODIA	Robert Acc 1			= =	80 to 87836 8813	1107.00 1207.33 1207.34
3387 PRO060018 3387 PRO060018 3387 PRO06	Ration Area E Ration Area E	Tokana Danillo Tokana U Tokana Danillo Tokana U	-		\$29.50 \$15.50 \$75.16 362.61	833
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XMF PAG COOKS	Rains Ann II	Salaran Danillon Salaran D Salaran Danillon Salaran D			49.0 49.0	12.0
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MAT PAG COOKS	Rains Ann II Nation Ann II	Tokana Dawline School U.	-		265 H	10.0 10.0
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SMF PAG COOKS	Ratio Asset Ratio Asset	Tabana Daniba Salama D	Ė		17.0 17.0	60.70 60.70
MET PAGE COOKS	Refer for E	Tokana Daniba Salama D	-		101.28 104.36 (24.16	20.50 70.50
XMT PAG COOKS XMT PAG COOKS XMT PAG COOKS	Nation Associated States Assoc	Tokana Daniba Salam III Danim Daniba Salam III	-		\$1534 \$1438	777.60 727.60
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	MANAGEMENT MANAGEMENT MANAGEMENT	Table State S	Mario markin faller one		-	
	BANACHER BANACHER BANACHER		Total Inches Control of		900 900 900	
	BANGURAN BANGURAN BANGURAN	Tarrent .	Total Section Sections The Control of the Control o		10.5 10.5	- 1
	MANAGEMENT MANAGEMENT MANAGEMENT	Terrore 1	Taken marker taken over taken marker taken over taken marker taken over		100	ä
	MATCHESON MATCHE				103	- 1
	BANADAM BANADAM BANADAM	Particular	Total Indian State of the State		10.0	
	BANAGES BANAGE BANAGES BANAGES BANAGES BANAGES BANAGES BANAGES BANAGES BANAGES		THE RESERVE AND THE		-	-
	SACALISM SACALISM SACALISM	Tana and	topic marks topic our			-
	BANGURAN BANGURAN BANGURAN	Terrent .	Topic marks there are their marks their rise their marks their rise		10.5	-
	MATCHES STATES		THE RESERVE AND THE		900	- 2
	MANAGEMENT MANAGEMENT MANAGEMENT	terran t	Takes the State State of the		1015	20
	BEACHTERN STATES		Total Section Sections The Control of the Control o		611.0 611.0	203 203
	SATURNA SATURNA SATURNA SATURNA	Tarra Sana S	Total Section Sections Total Section Sections Total Section Sections Total Section Sections		171 172	-
	BANAPAR BANAPAR	Terrore 1	THE REST OF THE PARTY OF		100 to 10	-
	SANATURE SANATURE SANATURE	termination of the second	Total Inches Common or Total		01.5 01.5	- 8
	SA CALCESTA SA CALCESTA SA CALCESTA	Terrore 1	Total to the Total		10.5	
	BANACISM BANACISM BANACISM		THE RESERVE AND THE PARTY NAMED IN COLUMN TWO PARTY NAMED IN COLUMN TW			
	BANACISCA BANACISCA BANACISCA	Paramet .	Total Section Security Total Section Security Total Section Security		10.0	27 25
	SA CAPERS	Terrore 1	Total Section Sections Total Section Sections Total Section Sections Total Section Sections		70.8	
	BANADARA BANADARA	terrent 	THE RESERVE AND THE		10.5	
	MATAGEMEN MATAGEMEN MATAGEMEN	Tarra Start	Total I market feller color Total I market feller color Total I market feller color		10 A	- 10
	20-04-1000 20-04-1000 20-04-1000		Total Inches Common or Total		100	-
	22-74-1000 22-74-1000 22-74-1000		Total Section Sections Total Section Sections Total Section Sections		124	1
	BANAPARA BANAPARA		1041 1470 1041 104 1041 1470 1041 104 1041 1470 1041 104		-	-
	BANGERS SANGERS		Total Section Sections The Control of the Control o		977	200
			THE RESERVE AND THE PARTY AND		100	-
	DATALONS DATALONS			=	- 10	
	BANADUS BANADU	Territoria Territoria	team made team or		- 11	
	SECULIARIS			=		
	MATTER STATE OF THE STATE OF TH	Table State 5	Manufacture Manufacture		- 41	
	##************************************		team marker beauting		91	-
	20000000000000000000000000000000000000					
	RATTACION DE LA CONTRACTACION DE LA CONTRACTAC	Paris State 5	their metin there are their metin their me		015 015	
	DATALONS DATALONS				10.0 10.0	
	##1747 mm		team marks become			- 11
	BANNATURE BANNATURE BANNATURE	Toronto I	Total marks have	Ħ	86	
	BANKATHIN BANKATHIN				10.9	- 9
	BANACISTA BANACISTA BANACISTA		tern nate terms		100	
	BANACHER BANACHER BANACHER			=		
	2000 CO	Constant	The court for the		- 41	
	22-74-7500 22-74-7500 22-74-7500		team marker beauting		- 10 A	
	887047888 887047888 887747888		team mater team or			
	22000000000000000000000000000000000000	Territoria de la constanta de	team marker beautiful			- 11
	22-74-100 22-74-100 22-74-100				10.0 10.0 10.0	-
	##74/### ##74/###	Terrore 1	team marker beautiful		91	-
	##1747999 ##1747999	Total Control	Total mark		- 51	
	BANKATHAN BANKATHAN	Part State Co.	team mater team or		90	11
	NATIONAL PROPERTY OF THE PARTY	Territoria de la constanta de	toes note toes or			
	##7747999 ##7747999					
	22-74-7400 22-74-7400 22-74-7400		tern nate terms		825	- 6
	##17479000 ##17479000				-	
	##************************************	Part and	team mater teaming		167 187	-
	12-74-1100 12-74-1100	Part State 1	to the same to the same		1010	_
10 10 10 10 10 10 10 10		Part and a	Management to the same			-
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	BACALINA BACALINA				- 67	_
1	##1747 mmg	-	then note thereto		-	_ =
	22-70-1000 22-70-7000 22-70-7000	Terrana Control	toes note toes		914	
### 1	SECULIAR SECU			=	- 13	
	SANAPSKI SANAPSKI		teen meter teen our			

MANAGEM N				
-		teer meter teer o	914 914	
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	Tana and	team marker team or	11.2 11.2	
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HAVE THE	Tanana t	teen meter teen no	- 11	
#2000	Terrore 1	ter nete term	83	I
SECURIOR SEC			91.5 91.5 91.5	
	Tarra Sand	tean make team to	105	.,,
#*************************************	===		- 112	-
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147747111	Terrore 1	tean make teams	018 018	
			50.5	
-		teamments thereto	918 918	
-	Tanana a	team marker below to	94	
		tean make teams	175.0 105.0 105.0	
1000	Table State S	tern nets term	22	
-	Part and a	teamments thereto	25 23	
		teen make beauty	8.1	
			102	
-	Territoria Territoria	then be to the con-	- 21	
	Territoria de la constanta de	The state has	90.0 90.0 90.0	
	Tanana t	Manufacture Manufacture	- 100 100 100	
-	-	the court the co	191.0 191.0 191.0 191.0 191.0	
-			#25 #3	
-	Para such	then make the co.	200	- 1
		teau meta teorra	81	
	terminal to the same of the sa	team marks team on	113 113	
	Terrorian I Terrorian I	team marker team on team marker team on	10.7	-
RECOURSE RECOURSE RECOURSE			- 10	
RECOURSE RECOURSE RECOURSE		terrante terra	107	
DECOMPOSITION OF THE PARTY OF T		terment term	86	
			- 23	
	Terrores I	tean make team to	013 017	
	Table 1	teen make teen on	90.0 90.0	
	termina to the same of the sam	team marker beauting	70.5 70.5	-
RECOURSE SERVICE	I territoria	line i ne to the	10.0	
RECOURSE RECOURSE RECOURSE		tour nate tours	973 974	
SECURIOR SEC	terminal to the same of the sa	team marker beauting	107	- 1
	Tarra	toes selectories toes selectories	200	
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1477471111 1477471111		team marker teamore.	-	
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-	Para San S	then make the co.	80 H	
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	Part and a second	Sees marker beautiful	-	
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-	Party State 5	Main marker beautiful feature marker beautiful feature marker beautiful	93	
-			80.5 80.5 90.5	
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-	Para Sana	then make the co.	61.0 61.0	-
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12000	Territoria de la constanta de	tean make team to	- 11	
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-	Party State 5	tean marker beauting	10 A 10 A 10 A	
1470/1111 1470/1111	Total Control	tone meter to	83	
			200 200 200 200 200	
-	Para Sana	teamments teams	103 103 103	-
14774 THE			50.0	
	Party State 5	Main marker beautiful feature marker beautiful feature marker beautiful	010 003 003	
1470/1111 1470/1111	Toronto Control	then belon to	10.0 10.0	
SATURNIS SATURNAS SAT			0.2 0.2	-
	Terrana I	teen make beauty	800 V 800 V 800 V	9
12000000			107.0	
			974	- 6
	Management of the state of the	teer nate teers	944 944 944	i
	Manual State	Total labor facility	01.0 01.0 01.0 01.0 01.0 01.0 01.0 01.0	
	Account of the control of the contro	Total Santa	01.5 01.5 01.5 01.5 01.5 01.5 01.5 01.5	

		ATTACAMA				- 17	-
		*******	Partie State 5	See to be before		99	- £1
		*******				- 50	- 6
		*******	Partie State 5	See to be before		91	- 2
	3	AVAPES A				111.0	- 1
		********	Party State 5	then be to the one		83	- 1
	3	AVAPES A				913 913	- 1
		*******	Party State 5	then be to the one		90.0	41
	3	AVAPES A				100 M	
		ACCUPANT OF THE PARTY OF T	Terra mana	Total makes become		76.6	-
		********				807	100
		ATTACKS.	Terrena I	Total Delivery Services		103	D
		474				93	100
		ATAMES A	Terra mana	Total makes become		818	-
		474		team techn become		97.8 97.8	1
		#70aman	Terro con 1	team marker beautiful		11.0	22.2
		AVAPUA AVAPUA	Participant Control	tops make tops out	=	10.0 10.0	- 12 10
		ATTACKS ATTACKS				90	- 10
		MATERIAL SECTION SECTI				75.9	-
		ANAPINE ANAPINE				219	
		ATTACKS ATTACKS				100 E	- 1
		ATTACTOR ATTACTOR				103	-
		MANAGEMENT MANAGEMENT MANAGEMENT	Territoria S	team mater team out		910 910	-
		ATTACKS ATTACKS				100	- 2
		AVAILURE AVAILURE	Territoria S	team mater team out		107.0	31
		ACCOUNT NAME OF THE PERSON NAME				- 100	
		470000	Patricipa d	Manusche Mounts		_	
		#7000 INC					
		-		State that the color		- 10	
		ATTENDED ATTENDED				- 53	
		**********	Party State 5	Many marker beautiful Many marker beautiful		- 17	
		#7000000 #7000000					
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		AND THE	Terro con t	See to be be become		109	
		ACAPTED					-
		ACCOUNTS ON	Party Start	Total marks total our		83	- 2
		ACAPTED					90 90 90 90 90 90 90
		**********	Party State 5	then be to the one		1918 1918	31
		ACAPTED				00.0 00.0	
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		*********	Terro con 1	teen nebe teen or		1113	
		AVAILURE AVAILURE			-	90	21 22
		#700mm	Terrores 1	San he's become		98	-
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		ANAPISA ANAPISA				913 153	10 10 10 10 10 10 10 10 10 10 10 10 10 1
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	3	ANTANIAN I	Table State S	team makes teaming	=		
						900	-
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Part .	**************************************	-	~	talanatar'	to the state of th
Santa Sa	Appeal Section Section 2	Septed Se	Registed Security of controlled algebra for Security	And to device a strategy for Lance of the following state or a	Registed Street Service Company of the product of the party of the par
18 A 1 A 1 A 1 A 1 A 1 A 1 A 1 A 1 A 1 A	Section Sect	Total Inches for the last of t		97.5 97.5 97.5	
BANAZISIA BANAZISIA BANAZISIA BANAZISIA	Section 1992 Se	Tolland State Tolland State Makes State Make		67	
BANGERSON BANGERSON		Total Section Source of the Control		113 113	
86.7-1-2-2-2-2-2-2-2-2-2-2-2-2-2-2-2-2-2-2-		Total Inches Sections		101 S 101 S 101 S 101 S	
MATTER STATES		THE RESERVE		800	I
BACCACHINA BACCACHINA	Terrore 1	Total Service Service Service Service Service Service Service Service	=	10.0	
MATTACHER MATTACHER MATTACHER		THE RESERVE AND THE		90.0 10.0 10.4 10.4	
BANACISIA BANACISIA BANACISIA BANACISIA	Tarra State S	Topic topics following		100	
BANKATHAN BANKATHAN		THE REAL PROPERTY.		70.0 70.0 80.4	
MATCHESIA MATCHESIA MATCHESIA MATCHESIA MATCHESIA	Ratio State 5 Ratio State 5	Total Indian Administration of the Control of the C		913	
BANACISIA BANACISIA BANACISIA BANACISIA	Part State	Marie Santon Marie Con- Marie Santon Marie Con- Marie Santon Marie Con- Marie Santon Marie Con-		20.0 20.0	99
BATTACHER BATTACHER	Parts Na. 5	THE RESERVE AND THE		190.0	
BANAMINA BANAMINA BANAMINA BANAMINA BANAMINA		Total tacks the con-	=	100 to 10	
BANGERSON BANGERSON		Total Section Source of the Control		575 E	-
84 A TAN 1997 14 A TAN 1997	Participants	THE RESERVE AND THE		100 100 100 100	
		The course the course		97	
BANACHINA BANACHINA BANACHINA	Party Start	THE RESERVE AND THE		97.5 97.5 98.6 98.6	
2017-02-00000 2017-02-000000 2017-02-000000 2017-02-000000 2017-02-000000 2017-02-0000000 2017-02-00000000000000000000000000000000		THE RESERVE AND THE		00.5 00.5 00.6 00.6	
BANNATHIN BANNATHIN		Total Service Services		818	
BANGERS SANGERS		Total Section Societies Section Section Sections Section Section Sections		07.0 01.0 01.0 01.0 01.0	
BANKATHIN BANKATHIN	Terrore 1	Total tacks there is a taken to a taken tacks the taken tacks the taken taken to a taken t	⊨	86	
BANAZIUSE BANAZIUSE BANAZIUSE BANAZIUSE BANAZIUSE BANAZIUSE		THE RESERVE AND THE		101.0 101.0 101.0 101.0	
RANGE SERVICES	Part and	Marie Markin Marie Color Marie Markin Marie Color Marie Markin Marie Color Marie Markin Marie Color		100	
BANKATURA BANKATURA		Total Inches following		10.0 10.0 10.0 10.0 10.0	
MATTACHER MATTACHER MATTACHER MATTACHER MATTACHER MATTACHER	Ratio State S Ratio State S	THE RESERVE		76.9	
BANAZISINA BANAZISINA BANAZISINA BANAZISINA BANAZISINA	Terra track	Total Service Service Service Service Service Service		91.0 91.0 91.0	
22-74-7509 22-74-7509 22-74-7509	Maria and S	Marie Sarbin Marrison Marie Sarbin Marrison Marrison Marrison		10 to	
BETTACHER BETTACHER BETTACHER		Total Inches following the control of the control o		911	
REPARAMENTS REPARA		Total Service Service Service Service Service Service Service Service		101.0 101.0 101.0	
BANAMINE	Partie State	Maria Maria Maria Maria Maria Maria Maria Maria Maria Maria Maria		101.5 501.5 501.0 501.0	
BANGERS BANGERS		Marie market Marie Co. Marie Sarket Marie Co. Marie Sarket Marie Co.		10.5	
EAT-ACTUAL MATCHARMON MATCHARMON MATCHARMON	Partie State S	THE RESERVE AND THE		100.00 200.00 201.00 201.00 201.00	
##704/###		Total Service Service Service Service Service Service Service Service		- 107	
BANAMENTO BANAME		Marie market Marie Con- Marie Market Marie Con- Marie Market Marie Con-		01.0 01.0 01.0 01.0	
20000000000000000000000000000000000000		THE RESERVE AND THE		011 011 011	
BANAGES STATES	Party State S	Total Service Services		100	
BATTACHER BATTACHER		THE RESERVE AND THE		111 S 101 N 101 N 101 N 101 N 101 N 101 N	
MATTACHEN MATTACHEN MATTACHEN MATTACHEN	Tarra State S	Total to the total total total total to the total tota		90.9 90.5	
BANKARAN BANKARAN		THE RESERVE AND THE		70.0 70.0 70.0 70.0 70.0	
SECULIAR SECU	Patric State 5	Marie Market Marie Con- tinues market Marie Con- tinues market Marie Con- tinues market Marie Con-		101.75 101.75 101.75 101.75 101.75 101.75 101.75	
MATTATION MATTATION MATTATION MATTATION	Residence of the second of the	THE RESERVE AND THE		90.5 90.5	
BANKSHINI BANKSHINI	Patric State 5	Marie Santon Marie Color Marie Santon Marie Color Marie Santon Marie Color Marie Santon Marie Color		90.0 91.0	
MATTACHEN MATTACHEN MATTACHEN MATTACHEN		Total Section Sources		1115 1117 1118 1118 1118	
INTERNATIONS INTER	Ratio State 5	THE RESERVE AND THE	=	001.0 001.0 001.0 001.0 001.0 001.0 001.0	
BANACHIN BANACHIN BANACHIN		Total to the time	=	101	
BATTACHER BATTACHER	Partie State S	THE RESERVE AND THE		100 E	
MATTACHER MATTACHER MATTACHER MATTACHER MATTACHER MATTACHER	Part and P	The court of the court		10.5 10.5 10.6 10.6	
MATTACHER MATTACHER MATTACHER		THE RESERVE AND THE		83	
SA PARTICIONE SIA PARTICINA SI		Total Inches Section of the Control		01.6 01.6 01.6 01.6 01.6	
MATTER STATES		THE RESERVE AND THE		31. R	
MANAGEMEN MANAGEMEN MANAGEMEN	Participant .	Total Section Sections	=	10.0	
DE PARTICIONE DE		Total Section Source of the Control			
BANANINA BANANINA BANANINA BANANINA BANANINA BANANINA BANANINA	Terrore 1	Topic marks for the con-	⊨	956	
MATTACHER MATTACHER MATTACHER		THE RESERVE ASSESSMENT		10.5 10.5	
BANAZISIA BANAZISIA BANAZISIA BANAZISIA	Ratio State S Ratio State S	Marie Markin, Marie Mar Marie Markin, Marie Mar Marie Markin, Marie Mar Marie Markin, Marie Mar		10.0 10.0	
BANATHINA BANATHINA BANATHINA BANATHINA BANATHINA	Parts and B	THE RESERVE AND THE		90.0 91.0 91.0 91.0	
RANGEMEN RANGEMEN RANGEMEN	Parts State 5	Topic marks following		- 100 100 100	
BANGERS SANGERS		Total Inches Section of the Control		100 100 100 100 100 100 100 100 100 100	
0.0 A A A A A A A A A A A A A A A A A A	Ratio State S	THE RESERVE AND THE	=	10.0	
MATTACHER MATTACHER MATTACHER	Terrorea I	Maria Sartin Maria Na Maria Sartin Maria Na Maria Sartin Maria Na		60.0 60.0 60.0 60.0 60.0 60.0	
BANAMENTAL	Part of the Control o	Total Section Source of the Control		1000 1000	
BANKATHAN BANKATHAN	Patricipa di Salah	Marie		100 E	
manners and		And the latest the lat			
BANACHINA BANACHINA BANACHINA BANACHINA		Man marks become		100	
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BANACHINA BANACHINA BANACHINA BANACHINA BANACHINA	Parts State S	teen mater teamour		99	
SECURIOR SEC				101 E 202 E 203 E	
BANAPINE BANAPINE BANAPINE BANAPINE BANAPINE	Barra San S	teen make teen no			
SECULIAR SECU			=	- 100	
SANATURE SANATURE SANATURE SANATURE		team marker team over team marker team over			
257747300 257747300				11.0 10.0 10.0	
MATTACHEN MATTACHEN MATTACHEN MATTACHEN	Patric State 5	Many marker believe the Many marker believe the			
**********				10.0 10.0 10.0 10.0 10.0	
MATTACHEN MATTACHEN MATTACHEN MATTACHEN MATTACHEN		team marker beautiful		668 668	
BANAZISIN BANAZISIN BANAZISIN BANAZISIN			=	10.5 10.7 10.6 10.6 10.6	Ħ
100 PVACUUM 100 PV				900	
SECONDO SECONDO	Terror and a	Man make Manager		90 X	
		Mary harbs black or			
BANACHINI BANACHINI BANACHINI	Participants Pa	Many thanks Many than		- 100 - 100	
##************************************	Parts State S			-	
22000000000000000000000000000000000000	Tarra Start	team marker beauting	=		F
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227472000 227472000 227472000	Partie State S	teen make teen no	==	89	
	Participant Partic	Many thanks Many than the latest than the latest Many thanks Many than the latest Many than t		10.0	
				100 100 100 100 100 100 100 100 100 100	
MATTER STATE OF THE STATE OF TH					
MATTER STATE OF THE STATE OF TH	Parts State 5	then note there are			
BATTATUME BATTAT	Ratio State S	tean make team or		20.5 70.5	
BATTATUME BATTAT	Ratio State S	takes marke taken over		10.0	
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BATTATUME BATTAT	Ratio State S	Total State State of		90	
BATTATUME BATTAT	Section 1	Marin Isa'da Marinina Marin Isa'da Marinina Marin Isa'da Marinina Marin Isa'da Marinina		90	
BATTATUME BATTAT	Parts Name 5	Maria Maria Managara Maria Maria Managara Maria Maria Managara Maria Maria Managara Maria Maria Managara		101 S 201 S	
		Marin Marin Managara		101 S 201 S	
		Man series Mesones		10.5 g	
				101 S 201 S	
		Man said Manistra		20.6 20.7 20.7 20.7 20.7 20.7 20.7 20.7 20.7	
				10.5 g	
				20.6 20.7 20.7 20.7 20.7 20.7 20.7 20.7 20.7	

		tean marks teamour		213 213 213 213 213	1
				100 E	
RECOURSE SERVICES		team marks team no		91.9 90.9	11 10 10
12000000	Terrore I	then be to the one		2014 2014 2014	-
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10000000000000000000000000000000000000	Territoria de la constanta de	team marker team over		975 975 975	51
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##************************************	Territoria de la constanta de	team marker team over team marker team over		- 11	- 4
HATCH THE	Terrores Constitution of the Constitution of t	See to the Section		11.5 20.5 20.5 20.5 20.5 20.5 20.5 20.5 20	-
SECONDO SE				- 100 A	-
14************************************		then make become		93	
	Table State S	team marker beautiful		21 21	
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	Terrore 1	Manager Manager		01.0 01.0 01.0 01.0 01.0 01.0	-
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		team marker beautiful		20.0 20.0 50.0	-
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	Terror I	then no to the one		291.2	- 27
	Part State S	terminate termina		000 000 000 000	
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14************************************	Party State S	team marks team out			
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	Radio State 5 Radio	tan nete tanna		1112 1112 1112 1112 1112 1112 1112 111	
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	2000	Para mark	See to be before	≡	805	- 10
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	RATTER DE				- 100	- 8
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	RATTER DE				000	- 1
	1200 mm	Part and	then be to the one		93	- 1
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	1200 mm	Terrores 1	team marker beautiful		25	386
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	50000000 50000000	Participant Communication Comm	tops make tops out		90.0 70.0	- 2
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	MATTER SECTION				75.8	
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	5870amas	Para sua s	team makes become		80	95
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	MATTER SERVICE				913 913	***
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	8874/100	Part and	team makes beautiful		100 100	- 20
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	##************************************					
	8870/mm	Part and	Manufacture Manufac		865	-
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	BENGETHER BENGETHER	Territoria de la constantina della constantina d	team mater team no		81	- 8
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	1870amin	Terrore 1	Sees to be because		1016	- 4
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	200 COLUMN			=	20.5 20.5	- 1
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	##7000000				201 201	- 8
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March Marc	100 TO 10	Description 1	See that the		10.0	- 8
An Artherman			team marks become	=	900	- 8
		Territoria de la constanta de	See that the	=	10.0	- 2
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		Participants	Marie Lawrine, Marie Van Sander V	Age to the control of	10.5 E	
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	100000	Party State S	Total Inches Section		621 St. 10 101 St. 10 102 St. 10 102 St. 10 102 St. 10 102 St. 10 102 St. 10 103 St. 10 103 St. 10 103 St. 10	
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			Total Indian Section		70.0 70.0 70.0	
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	MATERIAL SERVICES OF THE PARTY NAMED IN COLUMN 1 IN CO	Parts State 5 Parts State 5	THE RESERVE		97.5 97.5	
			Total I service frame of the control		01.5 01.0 01.0 01.0 01.0	
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			Total Service Source of	=	111 17 111 17 11 1	
	RECOURSE RECOURSE	Terrores 1	Marie Harton Marie Color Marie Harton Marie Mari	=	104	
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		Ratio State S Ratio State S	Total Section Security Section		16.6 16.5	I
	SAVACUS SAVACUS		Total Service Services		10.1 10.2 10.2 10.2 10.2	
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		Remarks Remarks	teen make become		1937	
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		Party Name 5	Manus Ingelia Manuscana Manus Ingelia Manuscana Manus Ingelia Manuscana Manus Ingelia Manuscana Manus Ingelia Manuscana Manus Ingelia Manuscana Manus Ingelia Manuscana		20 7 20 20 20 20 20 20 20 20 20 20 20 20 20	
		Party Name 5	Marie Marie Manorae Marie Marie Manorae Marie Marie Manorae Marie Marie Manorae		012 012 012 013	
		Parts State S			20 7 20 20 20 20 20 20 20 20 20 20 20 20 20	

MATCHING THE PARTY NAMED IN				91 E	_
SECURIOR SEC		team mater team out		019	-
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	Terrore T	teen meter teen no		80	- 10
-	See 1			10.0 10.0 10.0	
	Parameter Parame			10.5	- 1
##************************************	Personal Control	Total meter total con-		61.5 61.5 61.5	
RATE OF THE PARTY					
##************************************		term marker beautiful		88	
##************************************				104	
##************************************	Tarra and I	tean mater team or		978 978	
14000000 140000000	Terrores I	tean mater team or		53	
RATE OF THE PARTY				0.1 0.1	=
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RATE OF THE PARTY				200	
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##************************************	Territoria de la constanta de	team mater teamore		- 11	-
1477471111	Terrent .	teen meter teen out		904 914	
RATE OF THE PARTY				97.0 97.0	=
SATURDAY STATE OF THE PARTY OF	Terrore 1	team marker beautiful		11.0 11.0 11.0	_
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-		team mater team on		013 013 013	= 1
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-	Talle State S	then make the one		101.4 101.6 101.5 101.5	
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##************************************	Terrore 1	then make there are		95	
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BANGUISA BANGUISA				- 12	
BANAGEMA BANAGEMA	Territoria de la constanta de	team mater teamore		10.5 10.5 10.5 10.5	-
##************************************	Terrore 1	teen meter teerme		-	-
RATTURES.				27	=
SATURDAY SERVICES		team marker beautiful		100	-
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-	Paris State 2	las as to be a		me	
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RATE OF THE PARTY				975 975	
	Terrore 1	team marker beautiful		101	
RATTURE RATTURE				10.5 10.5	
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Cover Page

HIOS Issuer ID: 33871

HIOS Product IDs: 33871PA004, 33871PA012

Unique Plan Design Supporting Documentation and Justification

ACTUARIAL MEMORANDUM

HIOS Issuer ID: 33871

HIOS Product IDs: 33871PA004, 33871PA012

Applicable HIOS Plan IDs (Standard Component): 33871PA0040002, 33871PA0120002, 33871PA0120004, 33871PA0040014, 33871PA0040005, 33871PA0120005, 33871PA0040006, 33871PA0120007, 33871PA0120008, 33871PA0040010, 33871PA0040016, 33871PA0040015, 33871PA0040017, 33871PA0040013, 33871PA0040018

Purpose of document:

The purpose of this document is to provide CMS with a justification of the methods used in calculating the actuarial value for unique plan designs offered in the individual or small group market for the plan year beginning 1/1/2025. As prescribed by law, the AV calculation was based on the AV calculator to the full extent possible. The AV is meant to represent the average percent of costs paid by the insurer for a standard population and may vary from actual member experience. The resulting AV was based on prescribed methodology and, therefore, may not reasonably reflect the actuary's estimate of the portion of allowed costs covered by the health insurance plan. The AV was determined based on the plan's benefits and coverage data, the standard population, and utilization and continuance tables published by HHS for purposes of thevaluation of AV. This actuarial analysis is not appropriate for any other purposes.

Reasons the plan design is unique (benefits that are not compatible with the parameters of the AV calculator and the materiality of those benefits):

The cost-sharing for inpatient hospital services for a subset of these plans differs by facility and professional claims. Inpatient hospital services account for about 16% of allowed costs in the AV calculation.

The outpatient facility fee cost-sharing for a subset of these plans varies by site of service. Services have different copays for a free-standing facility setting and a hospital setting. Outpatient facility fee accounts for about 13% of allowed costs in the AV calculation.

The cost-sharing for primary care for these plans is a combination of copays for office visits in person and virtual care. Primary care services account for about 3% of allowed costs in the AV calculation.

The cost-sharing for specialist care for these plans is a combination of copays for office visits in person and virtual care. Specialist services account for about 8% of allowed costs in the AV calculation.

The cost-sharing for Outpatient Mental Health and Substance Abuse for these plans varies between Office visits and All Other services. Outpatient Mental Health and Substance Abuse accounts for about 4% of allowed costs in the AV calculation.

The cost-sharing for Generic Drugs for these plans varies between low-cost Generics and normal Generics. Generic Drugs accounts for about 4% of allowed costs in the AV calculation.

A subset of these plans has a three-tier benefit design structure. Plans 33871PA0040005 and 33871PA0120005 have expected utilization of 45% in the third tier. Plans 33871PA0040006, 33871PA0120007, 33871PA0120008, 33871PA0040010, 33871PA0040016, and 33871PA0040018 have expected utilization of 40% in the third tier.

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

Method 156.135(b)(2) was used for inpatient hospital, outpatient facility, primary care, specialist care, outpatient mental health and substance abuse, and generic drugs cost-sharing.

Method 156.135(b)(3) was used to accommodate the three-tier design.

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

I confirm that only in-network cost sharing was considered.

Description of the standardized plan population data used:

For the inpatient hospital utilization, we considered our commercial PPO and HMO data incurred between January 2023 and December 2023.

For the freestanding and hospital utilization data for outpatient facility, we considered our commercial PPO and HMO data incurred between January 2023 and December 2023.

For the primary care and specialist utilization, we used our commercial PPO and HMO data incurred between January 2023 and December 2023.

For the outpatient mental health and substance abuse utilization, we used our commercial HMO data incurred between January 2023 and December 2023.

For the generic drugs utilization, we used our commercial PPO and HMO data incurred between January 2023 and December 2023.

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

Primary Care Copay Differential

For primary care, our recent data indicated that 85% of utilization came from office visits in person and 15% from virtual care. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization at each site.

	Cost - sharing		
HIOS_ID	РСР	Virtual PCP	AV Input
33871PA0040002, 33871PA0120002	\$35	\$25	\$ 33.50
33871PA0040014, 33871PA0120004	\$75	\$50	\$ 71.25
Tier 1: 33871PA0040005, 33871PA0120005	\$15	\$10	\$ 14.25
Tier 2: 33871PA0040005, 33871PA0120005	\$30	\$20	\$ 28.50
Tier 3: 33871PA0040005, 33871PA0120005	\$45	\$30	\$ 42.75
Tier 1: 33871PA0040006	\$40	\$30	\$ 38.50
Tier 2: 33871PA0040006	\$70	\$50	\$ 67.00
Tier 3: 33871PA0040006	\$80	\$55	\$ 76.25
Tier 1: 33871PA0120007	\$40	\$30	\$ 38.50
Tier 2: 33871PA0120007	\$60	\$40	\$ 57.00
Tier 3: 33871PA0120007	\$70	\$50	\$ 67.00
Tier 1: 33871PA0120008	\$40	\$30	\$ 38.50
Tier 2: 33871PA0120008	\$70	\$50	\$ 67.00
Tier 3: 33871PA0120008	\$80	\$55	\$ 76.25
Tier 1: 33871PA0040010	\$50	\$35	\$ 47.75
Tier 2: 33871PA0040010	\$60	\$40	\$ 57.00
Tier 3: 33871PA0040010	\$70	\$50	\$ 67.00
Tier 1: 33871PA0040016	\$50	\$35	\$ 47.75
Tier 2: 33871PA0040016	\$60	\$40	\$ 57.00
Tier 3: 33871PA0040016	\$70	\$50	\$ 67.00
Tier 1: 33871PA0040006-04	\$40	\$30	\$ 38.50
Tier 2: 33871PA0040006-04	\$70	\$50	\$ 67.00
Tier 3: 33871PA0040006-04	\$80	\$55	\$ 76.25
Tier 1: 33871PA0040006-05	\$20	\$15	\$ 19.25
Tier 2: 33871PA0040006-05	\$30	\$20	\$ 28.50
Tier 3: 33871PA0040006-05	\$40	\$30	\$ 38.50
Tier 1: 33871PA0040006-06	\$5	\$0	\$ 4.25
Tier 2: 33871PA0040006-06	\$10	\$5	\$ 9.25
Tier 3: 33871PA0040006-06	\$20	\$15	\$ 19.25
Tier 1: 33871PA0040010-04	\$50	\$35	\$ 47.75
Tier 2: 33871PA0040010-04	\$60	\$40	\$ 57.00
Tier 3: 33871PA0040010-04	\$70	\$50	\$ 67.00

	Со	st - sharing	
HIOS_ID	PCP	Virtual PCP	AV Input
Tier 1: 33871PA0040010-05	\$20	\$15	\$ 19.25
Tier 2: 33871PA0040010-05	\$30	\$20	\$ 28.50
Tier 3: 33871PA0040010-05	\$40	\$30	\$ 38.50
Tier 1: 33871PA0040010-06	\$5	\$0	\$ 4.25
Tier 2: 33871PA0040010-06	\$10	\$5	\$ 9.25
Tier 3: 33871PA0040010-06	\$20	\$15	\$ 19.25
Tier 1: 33871PA0040016-04	\$50	\$35	\$ 47.75
Tier 2: 33871PA0040016-04	\$60	\$40	\$ 57.00
Tier 3: 33871PA0040016-04	\$70	\$50	\$ 67.00
Tier 1: 33871PA0040016-05	\$20	\$15	\$ 19.25
Tier 2: 33871PA0040016-05	\$30	\$20	\$ 28.50
Tier 3: 33871PA0040016-05	\$40	\$30	\$ 38.50
Tier 1: 33871PA0040016-06	\$5	\$0	\$ 4.25
Tier 2: 33871PA0040016-06	\$10	\$5	\$ 9.25
Tier 3: 33871PA0040016-06	\$20	\$15	\$ 19.25
33871PA0040013	\$35	\$25	\$ 33.50
33871PA0040015	\$35	\$25	\$ 33.50
33871PA0040017	\$40	\$25	\$ 37.75
33871PA0040013-04	\$35	\$25	\$ 33.50
33871PA0040013-05	\$30	\$20	\$ 28.50
33871PA0040013-06	\$10	\$5	\$ 9.25
33871PA0040015-04	\$35	\$25	\$ 33.50
33871PA0040015-05	\$20	\$15	\$ 19.25
33871PA0040015-06	\$15	\$10	\$ 14.25
Tier 1: 33871PA0040018	\$50	\$35	\$ 47.75
Tier 2: 33871PA0040018	\$60	\$40	\$ 57.00
Tier 3: 33871PA0040018	\$70	\$50	\$ 67.00
Tier 1: 33871PA0040018-04	\$50	\$35	\$ 47.75
Tier 2: 33871PA0040018-04	\$60	\$40	\$ 57.00
Tier 3: 33871PA0040018-04	\$70	\$50	\$ 67.00
Tier 1: 33871PA0040018-05	\$20	\$15	\$ 19.25
Tier 2: 33871PA0040018-05	\$30	\$20	\$ 28.50
Tier 3: 33871PA0040018-05	\$40	\$30	\$ 38.50
Tier 1: 33871PA0040018-06	\$5	\$0	\$ 4.25
Tier 2: 33871PA0040018-06	\$10	\$5	\$ 9.25
Tier 3: 33871PA0040018-06	\$20	\$15	\$ 19.25

Specialist Copay Differential

For specialist visits, our recent data indicated that 95% of utilization came from office visits in person and 5% from virtual care. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization at each site.

	Cost - sharing			
HIOS_ID	SP	Virtual SP	Α	V Input
33871PA0040002, 33871PA0120002	\$65	\$45	\$	64.00
33871PA0040014, 33871PA0120004	\$150	\$100	\$	147.50
Tier 1: 33871PA0040005, 33871PA0120005	\$40	\$30	\$	39.50
Tier 2: 33871PA0040005, 33871PA0120005	\$60	\$40	\$	59.00
Tier 3: 33871PA0040005, 33871PA0120005	\$80	\$55	\$	78.75
Tier 1: 33871PA0040006	\$90	\$65	\$	88.75
Tier 2: 33871PA0040006	\$140	\$100	\$	138.00
Tier 3: 33871PA0040006	\$150	\$105	\$	147.75
Tier 1: 33871PA0120007	\$80	\$55	\$	78.75
Tier 2: 33871PA0120007	\$120	\$80	\$	118.00
Tier 3: 33871PA0120007	\$140	\$95	\$	137.75
Tier 1: 33871PA0120008	\$90	\$60	\$	88.50
Tier 2: 33871PA0120008	\$140	\$100	\$	138.00
Tier 3: 33871PA0120008	\$150	\$105	\$	147.75
Tier 1: 33871PA0040010	\$90	\$60	\$	88.50
Tier 2: 33871PA0040010	\$120	\$80	\$	118.00
Tier 3: 33871PA0040010	\$140	\$95	\$	137.75
Tier 1: 33871PA0040016	\$100	\$70	\$	98.50
Tier 2: 33871PA0040016	\$120	\$80	\$	118.00
Tier 3: 33871PA0040016	\$140	\$95	\$	137.75
Tier 1: 33871PA0040006-04	\$90	\$65	\$	88.75
Tier 2: 33871PA0040006-04	\$140	\$100	\$	138.00
Tier 3: 33871PA0040006-04	\$150	\$105	\$	147.75
Tier 1: 33871PA0040006-05	\$40	\$30	\$	39.50
Tier 2: 33871PA0040006-05	\$60	\$40	\$	59.00
Tier 3: 33871PA0040006-05	\$80	\$55	\$	78.75
Tier 1: 33871PA0040006-06	\$15	\$10	\$	14.75
Tier 2: 33871PA0040006-06	\$20	\$15	\$	19.75
Tier 3: 33871PA0040006-06	\$40	\$30	\$	39.50
Tier 1: 33871PA0040010-04	\$90	\$60	\$	88.50
Tier 2: 33871PA0040010-04	\$120	\$80	\$	118.00
Tier 3: 33871PA0040010-04	\$140	\$95	\$	137.75

	Cost - sharing			
HIOS_ID	SP	Virtual SP		AV Input
Tier 1: 33871PA0040010-05	\$40	\$30	\$	39.50
Tier 2: 33871PA0040010-05	\$60	\$40	\$	59.00
Tier 3: 33871PA0040010-05	\$80	\$55	\$	78.75
Tier 1: 33871PA0040010-06	\$15	\$10	\$	14.75
Tier 2: 33871PA0040010-06	\$20	\$15	\$	19.75
Tier 3: 33871PA0040010-06	\$40	\$30	\$	39.50
Tier 1: 33871PA0040016-04	\$100	\$70	\$	98.50
Tier 2: 33871PA0040016-04	\$120	\$80	\$	118.00
Tier 3: 33871PA0040016-04	\$140	\$95	\$	137.75
Tier 1: 33871PA0040016-05	\$40	\$30	\$	39.50
Tier 2: 33871PA0040016-05	\$60	\$40	\$	59.00
Tier 3: 33871PA0040016-05	\$80	\$55	\$	78.75
Tier 1: 33871PA0040016-06	\$15	\$10	\$	14.75
Tier 2: 33871PA0040016-06	\$20	\$15	\$	19.75
Tier 3: 33871PA0040016-06	\$40	\$30	\$	39.50
33871PA0040013	\$80	\$55	\$	78.75
33871PA0040015	\$80	\$55	\$	78.75
33871PA0040017	\$80	\$55	\$	78.75
33871PA0040013-04	\$70	\$50	\$	69.00
33871PA0040013-05	\$60	\$40	\$	59.00
33871PA0040013-06	\$20	\$15	\$	19.75
33871PA0040015-04	\$80	\$55	\$	78.75
33871PA0040015-05	\$40	\$30	\$	39.50
33871PA0040015-06	\$30	\$20	\$	29.50
Tier 1: 33871PA0040018	\$100	\$70	\$	98.50
Tier 2: 33871PA0040018	\$120	\$80	\$	118.00
Tier 3: 33871PA0040018	\$140	\$95	\$	137.75
Tier 1: 33871PA0040018-04	\$100	\$70	\$	98.50
Tier 2: 33871PA0040018-04	\$120	\$80	\$	118.00
Tier 3: 33871PA0040018-04	\$140	\$95	\$	137.75
Tier 1: 33871PA0040018-05	\$40	\$30	\$	39.50
Tier 2: 33871PA0040018-05	\$60	\$40	\$	59.00
Tier 3: 33871PA0040018-05	\$80	\$55	\$	78.75
Tier 1: 33871PA0040018-06	\$15	\$10	\$	14.75
Tier 2: 33871PA0040018-06	\$20	\$15	\$	19.75
Tier 3: 33871PA0040018-06	\$40	\$30	\$	39.50

Combination of Copays and Coinsurance for IP Hospital

The copays for inpatient hospital facility claims were combined with the coinsurance on professional claims to calculate equivalent copays for inpatient claims.

First, we took the allowed PMPY inpatient costs and divided that by the utilization by admit PMPY to calculate the average cost per admit. We also took the utilization by day PMPY and divided that by the utilization by admit PMPY to calculate the average length of stay.

The average cost per admit was divided by the average length of stay to calculate the average cost per day. Based on our data, we assumed that 85% of the cost was from facility claims and the remaining 15% was from professional claims.

The professional coinsurance was multiplied by the professional portion of the daily inpatient cost to calculate equivalent daily copay for that piece. Because there is a 5-day maximum on our plans' inpatient copays, an effective copay factor was calculated by dividing the PMPY cost sharing from a \$100 per day inpatient copay with a 5-day maximum by the PMPY cost sharing from a \$100 per day inpatient copay without any maximum. The equivalent daily professional copay amount was then divided by this factor in order to determine the final professional copay reflecting a 5-day maximum.

The final professional copay was then added onto the facility copay in order to determine the equivalent overall IP hospital copay amount. The exhibit below shows this calculation.

HIOS IDs	33871PA0040002, 33871PA0120002	33871PA0040014, 33871PA0120004	33871PA0040005, 33871PA0120005	33871PA0040005, 33871PA0120005	33871PA0040006, 33871PA0040006-04, 33871PA0120007, 33871PA0120008, 33871PA0040010, 33871PA0040010-04, 33871PA0040016, 33871PA0040016, 33871PA0040018, 33871PA0040018,	33871PA0040006, 33871PA0040006-04, 33871PA0120007, 33871PA0120008, 33871PA0040010, 33871PA0040010-04, 33871PA0040016, 33871PA0040016-04, 33871PA0040018, 33871PA0040018-04
IP Cost Sharing	Ċ7F(¢700	¢700	¢1 100	ćooo	¢1 200
Facility Professional	\$750 20%	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	• •		• •
Professional		50%	20%	30%	5%	10%
AVC Continuance Table	Gold	Bronze	Gold	Gold	Silver	Silver
PMPY for IP	\$1,321	\$855	\$1,321	\$1,321	\$1,057	\$1,057
Admit PMPY	0.05	0.03				
Claim per Admit	\$27,080	\$26,054	\$27,080	\$27,080	\$26,960	\$26,960
Average LOS (days)	1.6	1.6		1.6		· ·
Effective Copay Factor for 5 days	0.42	. 0.43	0.41	0.41	0.43	3 0.43
Assumption from Data						
% Facility Cost	85%	85%	85%	85%	85%	85%
% Professional Cost	15%	15%	15%	15%	5 15%	5 15%
Calculations						
Professional Claim per Admit	\$4,062	\$3,908	\$4,062	\$4,062	\$4,044	\$4,044
Professional Claim per Day	\$2,476		\$2,476	\$2,476	·	
Equiv. Copay per Day no max	\$495	\$1,213	\$495	\$743	\$129	· ·
Equiv. Copay per Day, 5-day max	\$1,217	\$2,831	\$1,217	\$1,826		•
Total Copay per Day, 5-day max	\$1,967	\$3,531	\$1,917	\$2,926	\$1,199	\$1,898

	33871PA0040006-05,	33871PA0040006-05	, 33871PA004	40006-06,	33871PA0040006-06,
	33871PA0040010-05,	33871PA0040010-05	, 33871PA00	40010-06,	33871PA0040010-06,
HIOS IDs	33871PA0040016-05,	33871PA0040016-05	, 33871PA00	40016-06,	33871PA0040016-06,
	33871PA0040018-05	33871PA0040018-05	33871PA00	40018-06	33871PA0040018-06
IP Cost Sharing					
Facility	\$5	00	\$900	\$250	\$500
Professional		5%	10%	5%	10%
AVC Continuance Table	Gold	Gold	Platinum		Platinum
PMPY for IP	\$1,3	21	\$1,321	\$1,462	\$1,462
Admit PMPY	0.	05	0.05	0.05	0.05
Claim per Admit	\$27,0	\$0 \$	27,080	\$26,628	\$26,628
Average LOS (days)	:	1.6	1.6	1.7	1.7
Effective Copay Factor for 5 days	C	0.41	0.41	0.39	0.39
Assumption from Data					
% Facility Cost	8	35%	85%	85%	85%
% Professional Cost	1	5%	15%	15%	15%
Calculations					
Professional Claim per Admit	\$4,0	62	\$4,062	\$3,994	\$3,994
Professional Claim per Day	\$2 <i>,</i> 4	76	\$2,476	\$2,403	\$2,403
Equiv. Copay per Day no max	\$1	24	\$248	\$120	\$240
Equiv. Copay per Day, 5-day max	\$3	04	\$609	\$306	\$612
Total Copay per Day, 5-day max	\$8	04	\$1,509	\$556	\$1,112

Combination of Copays for Outpatient Facility Fee

For the outpatient facility site of service cost-sharing, our recent data indicated that 55% of outpatient facility utilization came from the hospital setting. The cost-sharing entered into the AV calculator is a blend of the copay in a hospital setting and the copay in an ambulatory surgery center.

		Cost-shar		
HIOS ID	Service Type	ASC	Hospital	AV Input
33871PA0040002, 33871PA0120002	OP Fac.	\$300	\$700	\$520.00
33871PA0040017	OP Fac.	\$300	\$700	\$520.00
33871PA0040013	OP Fac.	\$400	\$800	\$620.00
33871PA0040014, 33871PA0120004	OP Fac.	\$750	\$1,000	\$887.50
33871PA0040013-04	OP Fac.	\$400	\$800	\$620.00
33871PA0040013-05	OP Fac.	\$200	\$400	\$310.00
33871PA0040013-06	OP Fac.	\$40	\$80	\$62.00

Combination of Cost-sharing for Outpatient Mental Health and Substance Abuse

For the outpatient mental health and substance abuse cost-sharing, our recent data indicated that 75% of outpatient mental health utilization came from office visits. The cost-sharing entered into the AV calculator is a blend of the cost-sharing for outpatient mental health office visits and the cost-sharing for all other outpatient mental health services.

	Cost - sharing			
	MH/SA	MH/SA		
HIOS_ID	Office	Other	AV	Input
33871PA0040002,				
33871PA0120002	\$65	\$65	\$	65.00
33871PA0040005,				
33871PA0120005	\$40	\$40	\$	40.00
33871PA0040017	\$80	\$80	\$	80.00
33871PA0040013	\$80	\$80	\$	80.00
33871PA0040006	\$90	\$90	\$	90.00
33871PA0040010	\$90	\$90	\$	90.00
33871PA0040016	\$100	\$100	\$	100.00
33871PA0120008	\$90	\$90	\$	90.00
33871PA0120007	\$80	\$80	\$	80.00
33871PA0040014,				
33871PA0120004	\$150	\$150	\$	150.00
33871PA0040013-04	\$70	\$70	\$	70.00
33871PA0040013-05	\$60	\$60	\$	60.00
33871PA0040013-06	\$20	\$20	\$	20.00
33871PA0040006-04	\$90	\$90	\$	90.00
33871PA0040006-05	\$40	\$40	\$	40.00
33871PA0040006-06	\$15	\$15	\$	15.00
33871PA0040010-04	\$90	\$90	\$	90.00
33871PA0040010-05	\$40	\$40	\$	40.00
33871PA0040010-06	\$15	\$15	\$	15.00
33871PA0040016-04	\$100	\$100	\$	100.00
33871PA0040016-05	\$40	\$40	\$	40.00
33871PA0040016-06	\$15	\$15	\$	15.00
33871PA0040018	\$100	\$100	\$	100.00
33871PA0040018-04	\$100	\$100	\$	100.00
33871PA0040018-05	\$40	\$40	\$	40.00
33871PA0040018-06	\$15	\$15	\$	15.00
33871PA0040015	\$80	\$120	\$	90.00
33871PA0040015-04	\$80	\$120	\$	90.00
33871PA0040015-05	\$40	\$70	\$	47.50
33871PA0040015-06	\$30	\$30	\$	30.00

Generic Drugs Copay Differential

For generic drugs, our recent data indicated that 40% of utilization came from low-cost generic drugs. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization for low-cost generic drugs and normal generic drugs.

HIOS_ID	Low-Cost Generic	Low-Cost Generic Generic		Input
33871PA0040002,				
33871PA0120002	\$3	\$20	\$	13.20
33871PA0040005,				
33871PA0120005	\$3	\$20	\$	13.20
33871PA0040017	\$3	\$20	\$	13.20
33871PA0040015	\$3	\$20	\$	13.20
33871PA0040013	\$3	\$20	\$	13.20
33871PA0040006	\$7	\$25	\$	17.80
33871PA0040010	\$5	\$20	\$	14.00
33871PA0040016	\$5	\$20	\$	14.00
33871PA0120008	\$5	\$25	\$	17.00
33871PA0120007	\$5	\$20	\$	14.00
33871PA0040014, 33871PA0120004	\$5	\$25	\$	17.00
33871PA0040013-04	\$3	\$15	\$	10.20
33871PA0040013-05	\$3	\$10	\$	7.20
33871PA0040013-06	\$3	\$4	\$	3.60
33871PA0040006-04	\$7	\$25	\$	17.80
33871PA0040006-05	\$3	\$10	\$	7.20
33871PA0040006-06	\$1	\$4	\$	2.80
33871PA0040010-04	\$5	\$20	\$	14.00
33871PA0040010-05	\$3	\$10	\$	7.20
33871PA0040010-06	\$1	\$4	\$	2.80
33871PA0040016-04	\$5	\$20	\$	14.00
33871PA0040016-05	\$3	\$10	\$	7.20
33871PA0040016-06	\$1	\$4	\$	2.80
33871PA0040015-04	\$3	\$15	\$	10.20
33871PA0040015-05	\$3	\$10	\$	7.20
33871PA0040015-06	\$3	\$4	\$	3.60
33871PA0040018	\$5	\$25	\$	17.00
33871PA0040018-04	\$5	\$20	\$	14.00
33871PA0040018-05	\$3	\$15	\$	10.20
33871PA0040018-06	\$1	\$10	\$	6.40

If the method described in 156.135(b)(3) was used, a description of the data and method used to develop the adjustments:

Using the AV calculator and the methods described above, we calculated the AV for each tier in each plan, as follows. Based on the average actual tier utilization experience over the past three years of data (2021, 2022, and 2023), we projected expected utilization by tier for the plans. The final AV for the plan was then calculated by taking the weighted average of the tier AVs using the utilization by tier. The following exhibits details this calculation.

Utilization	Tier 1	Tier 2	Tier 3	Total
33871PA0040005, 33871PA0120005,	45%	10%	45%	100%
33871PA0040006, 33871PA0120007, 33871PA0120008, 33871PA0040010, 33871PA0040016, 33871PA0040018	50%	10%	40%	100%

	Actuarial Value				
HIOS ID	Tier 1	Tier 2	Tier 3	Average	
33871PA0040005, 33871PA0120005	84.14%	79.46%	78.08%	80.95%	
33871PA0040006	73.16%	69.02%	68.59%	70.92%	
33871PA0040006-04	74.83%	71.57%	71.15%	73.03%	
33871PA0040006-05	89.24%	87.16%	86.57%	87.96%	
33871PA0040006-06	95.99%	93.25%	92.38%	94.27%	
33871PA0120007	72.28%	70.67%	69.86%	71.15%	
33871PA0120008	73.34%	69.06%	68.63%	71.03%	
33871PA0040010	71.58%	70.40%	69.66%	70.69%	
33871PA0040010-04	74.04%	72.99%	72.01%	73.12%	
33871PA0040010-05	88.61%	87.55%	86.98%	87.85%	
33871PA0040010-06	95.99%	93.25%	92.38%	94.27%	
33871PA0040016	70.95%	70.18%	69.37%	70.24%	
33871PA0040016-04	73.72%	73.14%	72.16%	73.04%	
33871PA0040016-05	88.60%	87.53%	86.96%	87.84%	
33871PA0040016-06	95.91%	93.23%	92.37%	94.23%	
33871PA0040018	70.92%	70.26%	69.34%	70.22%	
33871PA0040018-04	74.12%	73.42%	72.45%	73.38%	
33871PA0040018-05	88.70%	87.51%	86.95%	87.88%	
33871PA0040018-06	95.79%	94.43%	93.76%	94.84%	

Certification Language:

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

The analysis was

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

I am an employee of the issuer, I meet the *Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States* promulgated by the American Academy of Actuaries, and I have the education and experience necessary to perform this work. All AVs herein were determined in accordance with the ASOPs established by the Actuarial Standards Board and comply with applicable laws and regulations; furthermore, all metal levels herein were appropriately assigned based on applicable law.

Actuary sign	ature:		
	4 137		
Actuary Prin	ted Name:		
Date:	4/29/2024		

AV screenshots redacted.

A Reinsurance Morbidity Adjustment of 1.000 was used. An Individual Morbidity Adjustment of 1.000 was used.

No adjustment was made for the impact of COVID in the Experience Period that we do not expect to recur in the Projection Period.

The change in demographics was calculated considering changes to age, geography, and tobacco use.

The change in the average age was measured by comparing the average age factor calculated in this filing, based on February 2024 enrollments, to the average age factor calculated for the prior annual filing.

	2024	2025	
	Filing	Filing Ch	nange
Age Factor	1.712	1.697	0.991
Geographic Factor	1.000	1.000	1.000
Tobacco Factor	1.004	1.004	1.000
Total change			0.991

No changes were assumed for this filing.

The network factors used in Table 10 are based on the network differentials from the prior filing.

The network factor used for Keystone HMO was 1.100.

The network factor used for Proactive was 1.000.

The factors used in Table 10 recalibrate the values so that the differentials between the factors remains constant, and the composite factor equals 1.000.

Table 10 factors: HMO 1.076

Proactive 0.979

REDACTION JUSTIFICATION – KHPE CONSUMER

DOCUMENT

<u>URRT Part III – Federal Actuarial Memorandum</u>

Redacted Name of opining actuary (pages 8 and 9)
Redacted Company Contact Information (page 1) – name, telephone number, email address

PA Actuarial Memorandum

Redacted Name of opining actuary (pages 8 and 9)
Redacted Company Contact Information (page 1) – name, telephone number, email address

PA Actuarial Memo Rate Exhibits

Column C through E in Tabs "II.a. Reins Table – Exp" and "II.b. Reins Table – Proj" – confidential and proprietary information

Cover Letter

Redacted names and contact information (page 2)

AV Screenshots

Entire File Redacted

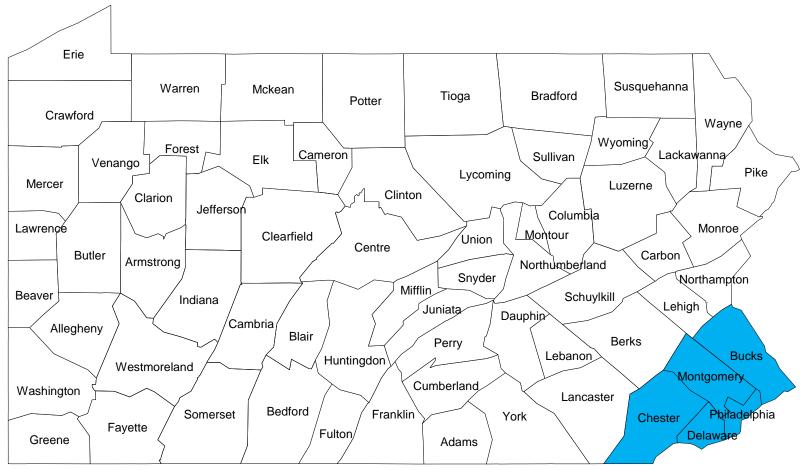
Unique AV Justification file

Redacted name of opining actuary (page 15) Redacted AV Screenshots (all)

2024 and 2025 Service Area

Issuer: Keystone Health Plan East

Market: Individual



Key (modify as needed)

: On-exchange service area

: Off-exchange only service area

Responses to Section E, Standard Questions

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

We do not project that 2025 membership will differ significantly from the current membership.

2. <u>a. Experience Period Claims</u>: a. Please confirm that all claims which are capitated have been removed from the experience period claims.

We confirm that capitated claims have been removed.

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

We confirm that non-EHB claims have been removed.

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 work with our PBM to forecast rx rebate increases from the base period to the rating period. These projected increases are fully reflected in the trend component of the rate development.

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

We confirm there is no COVID adjustment in Tables 2-4. No COVID adjustment was made in Table 5.

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.

N/A

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

N/A

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.

We confirm that we used a Federal Income Tax rate of 21% in this calculation.

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

We confirm that these factors are consistent.

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 confirm that the commission PMPM is consistent between the four options.

6. Pricing AVs

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

We confirm that the Pricing AV's were calculated using a single risk pool.

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

Metal AV is a national average AV which is not intended for pricing purposes per CMS Guidance (noted below). Please see attached model for Pricing AV calculation. The metal AV is based on the AV calculator which is calibrated to national average costs. The Philadelphia market is significantly more expensive than the national average from a cost of services standpoint. The same deductible or copay is worth significantly less as a percentage of total allowed cost in the Philadelphia market compared to the national average. This leads to different Pricing AVs for the same metal level.

Pricing based on local data should give a more accurate result than pricing using national data. Our pricing model is using data that is more aligned with of how members buying these plans in this area will use them than another model which relies on national data.

In addition, CMS continues to state that "the AV Calculator is intended to establish a comparison tool and was not developed for pricing purposes" in its Actuarial Calculator Methodology.

This is further supported by the Society of Actuaries paper, "A Summary of the 2020 Actuarial Value Calculator", which states " It is important to remember that the AV calculator was designed to determine if specific benefit designs meet the de minimis criteria and not for plan pricing."

7. Expanded Bronze Plans

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

Please see the attached "EBP" exhibit.

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.

The proposed geographic area rating factors shown in Tab V are the same as those used in the previous year.

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

The proposed network factors shown in Tab V are the same as those used in the previous year. Within Table 10, they are normalized using the membership in Table 10 to result in a composite factor of 1.000.

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. Pricing is the information which was projected in the final annual filing for the given year (i.e., 2021 pricing information is from the plan year 2021 annual filing submitted in 2020)
- 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. Pricing is the information which was projected in the final annual filing for the given year (i.e., 2020 pricing information is from the plan year 2020 annual filing submitted in 2019)

	M	MLR		Months
Calendar Year	Actual	Pricing	Actual	Pricing
2020	79.6%	84.5%	1,306,255	1,692,948
2021	76.8%	84.8%	1,349,656	1,395,000
2022	76.8%	84.5%	1,348,764	1,338,960

10. Plan of Withdrawal:

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

No withdrawals are proposed in this filing.

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.

There are no transitional plans.

12. Copay Adjustment Programs

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

Yes, IBX has copay card maximizer and accumulator adjustment programs in place.

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

The manufacturer coupon programs are used to reduce/eliminate the member cost share and save on the cost of the medication. Because they are not an out of pocket expense for the member they do not count towards MOOP.

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

We reduced our pharmacy trend by 0.7%. This was based on guidance provided to us by our PBM rather than an internal study.

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

These plans satisfy the requirements by providing first dollar coverage (before deductible) as follows:

KHPEHIOS IDsPlan Marketing NameFDC Generic Rx

33871PA0120004, 33871PA0040014 Keystone HMO Bronze X

Completeness and Redaction Justification Checklist

Issuer Name: Keystone Health Plan East

Market: Individual HMO SERFF ID: INAC-134056069

			Redaction Justification			
TOC#	Description	Completed (Mark with "X")	Redacted (Y/N)	Page # in Public PDF	Justification submitted (Y/NA)	
Federal Documents Required to Be Filed with PID						
	RFJ Part I - Unified Rate Review Template	Х				
A.2.	RFJ Part II – Consumer Friendly Justification					
A.Z.	RFJ Part III – Actuarial Memorandum	Х	Υ	31-39	Υ	
	Federal Rates Template	Х				
Summary I	Documents/Confirmation of HIOS & SERFF Submissions					
A.2.B.	HIOS Submission	Х				
A.2.C.	SERFF Submission	Х				
A.2.D.	SERFF Rate/Rule Schedule Tab	Х				
В.	Cover Letter & PA Bulletin Information	Х				
PA Actuari	al Memorandum and Rate Exhibits					
D.1.A.	Company Information	Х	Υ	4	Υ	
D.1.B.	Rate History & Proposed Variation in Rate Changes	Х	N	5	N/A	
D.1.C.	Average Rate Change	Х	N	5	N/A	
D 4 D	Membership Count	Х	N	5	N/A	
D.1.D.	PA Act. Exhibits Table 1	Х	N	13	N/A	
D.1.E.	Benefit Changes	Х	N	5	N/A	
	Experience Period Claims & Premium	Х	N	5-6	N/A	
D.1.F.	PA Act. Exhibits Table 2	Х	N	13	N/A	
	Credibility of Data	Х	N	7	N/A	
D.1.G.	PA Act. Exhibits Tables 2b, 3b, 4b (if applicable)	Х	N	14	N/A	
	Trend Identification	Х	N	7	N/A	
D.1.H.	PA Act. Exhibits Table 3	Х	N	13	N/A	
	Historical Experience	X	N	7	N/A	
D.1.I.	PA Act. Exhibits Table 4	X	N	13	N/A	
	Development of PAIR, MAIR and Total Allowed Claims	Х	N	8-9	N/A	
D.2.A.	PA Act. Exhibits Table 5	Х	N	17	N/A	
	Retention Items	Х	N	9	N/A	
D.2.B.	PA Act. Exhibits Table 6	Х	N	17	N/A	
	Normalized Market-Adjusted Projected Allowed Total Claims	Х	N	10	N/A	
D.2.C.	PA Act. Exhibits Table 7	Х	N	17	N/A	
	Components of Rate Change	Х	N	10	N/A	
D.2.D.	PA Act. Exhibits Table 8	Х	N	17	N/A	
	PA Act. Exhibits Table 9	Х	N	17	N/A	
	Plan Rate Development	Х	N	10	N/A	
D.3.	PA Act. Exhibits Table 10	Х	N	19	N/A	
	Plan Premium Development for 21-Year-Old Non-Tobacco User	Х	N	11	N/A	
D.4.	PA Act. Exhibits Table 11	Х	N	20-21	N/A	
	Age and Tobacco Factors	X	N	11	N/A	
D.5.A.	PA Act. Exhibits Table 12	Х	N	22	N/A	
	Geographic Factors	Х	N	11	N/A	
D.5.B.	PA Act. Exhibits Table 13	X	N	22	N/A	
	Network Factors	X	N	11	N/A	
D.5.C.	PA Act. Exhibits Table 14	X	N	22	N/A	
	Rate Change Request Summary	X	N	23	N/A	
D.5.D	PA Act. Exhibits Table 15	X	N	23	N/A	
D.5.E.	Service Area Composition	X	N	11	N/A	
D.5.F	Composite Rating	X	N	11	N/A	
D.6.	Actuarial Certifications	X	Y	11-12	Y	
Additional			<u> </u>		·	
	Department Plan Design Summary & Rate Tables	х	N	25-27	N/A	
E.	Service Area Map	X	N	76	N/A	
Summary	Documents/Confirmation of HIOS & SERFF Submissions	X	···		Y	
y .	,				'	