

## Partners Insurance Company, Inc. – Individual Plans

Rate request filing ID # PICI-134521223 – 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:	-10.06%
Revised requested average rate change: <sup>1</sup>	-10.06%
Range of requested:	-13.29% to -8.60%
Effective date:	January 1, 2026
Mapped members:	116
Available in:	Rating Areas 3, 6, and 8

### Key Information

#### Jan. 2024 – Dec. 2024 financial experience

Premiums	\$0
Claims	\$0
Administrative Expenses	\$0
Taxes & Fees	\$0
Insurer made (after taxes)	\$0

#### How insurer plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2026

Claims:	85%
Administrative:	9%
Taxes & Fees:	5%
Profit:	0%

The insurer expects its annual medical costs to increase 8.1%.

### Explanation of Requested Rate Change:

<sup>1</sup> 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.



May 15, 2025

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

**RE: Partners Insurance Company, dba Jefferson Health Plans  
NAIC Company ID#: 17416  
Rate Filing for Individual Health Plans Effective 1/1/2026  
PICI-134521223**

Dear Ms. Swartz,

This rate filing contains the requested premium rate information for Partners Insurance Company, dba Jefferson Health Plans' (JHP) ACA-compliant individual health plans. The proposed rates are effective January 1, 2026. This filing has been submitted in SERFF under the tracking number PICI-134521223.

Attached are the 2026 rate filing documents, per Federal and Pennsylvania guidelines. Included within this filing are the United Rate Review Submissions Parts I and III (Part II is not applicable), Rate Tables, Department Plan Design Summary and Rate Tables, Unique Plan Design Justification and Supporting Documentation, Department Standard Questions, PAAM Exhibits (including and excluding the impacts of American Rescue Plan subsidies ending), and public rate filing redaction justification and checklist. JHP has elected to submit a single consolidated actuarial memorandum, which fully meets all the standards of both the Federal URRT instructions and the state instructions laid out in the PA 2026 ACA Final Rate Filing Guidance. We have included a crosswalk in the memorandum appendix that outlines in which sections the Federal requirements are satisfied.

Per guidance from the Pennsylvania Insurance Department (PID), this filing reflects a CSR defunding adjustment factor of 1.22 on all silver on-exchange plans, the prescribed induced demand formula, and an adjustment for reinsurance using the prescribed 2026 parameters. JHP intends to resubmit these documents with updated plan year 2026 reinsurance parameters once received from PID.

As plan year 2026 is JHP's second year offering a PPO plan in the Pennsylvania Individual Market, we are requesting a rate change of -10.1%.

Information for the Pennsylvania Bulletin:

1. Company Name and NAIC Number	Partners Insurance Company, dba Jefferson Health Plans 17416
2. Market	Individual
3. On/Off or Off Exchange	On and Off
4. Effective Date of Coverage	January 1, 2026 to December 31, 2026
5. Average Rate Change Requested	-10.1%
6. Range of Rate Changes Requested	-13.3% to -8.6%
7. Total Additional Annual Revenue Generated from Proposed Rate Change	-\$96,261
8. Products	PPO
9. Rating Areas and Any Changes from 2025	Rating Area 3, 6 and 8 Expanding to Rating Areas 3 and 8 since 2025
10. Metal Levels and Catastrophic Plans	Gold, Silver, Bronze
11. Current Covered Lives and Policyholders as of February 1, 2025	116
12. Number of Plans Offered in 2026 and Change from 2025	9 Plans in 2026 No changes from 2025
13. Corresponding Contract Form Number, SERFF and Binder ID Numbers	Form #: PICI-134503320 SERFF Filing #: PICI-134521223 Binder ID #: PICI-PA26-125120001
14. HIOS Issuer ID Number and Submission Tracking Number	HIOS Issuer ID: 19702 State Tracking #: PICI-134503320

Please contact [REDACTED] and [REDACTED] with any questions regarding this filing.

Sincerely,

[REDACTED]

Date: May 15, 2025

## Actuarial Memorandum

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

Issuer ID #19702

Pennsylvania Individual Health Insurance 2026 Premium Rate  
Filing: REDACTED

Date: May 14, 2025

Rates Effective: January 1, 2026

Developed by:

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

**[REDACTED]**

**[REDACTED]**

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## Executive Summary

This actuarial memorandum and the accompanying appendices represent documentation to support the filing of premium rates for Partners Insurance Company, dba Jefferson Health Plans (JHP) individual ACA products effective January 1, 2026. **This actuarial memorandum fulfills the requirements for both the United Rate Review Part III Actuarial Memorandum and the Pennsylvania Actuarial Memorandum.** As such, only one actuarial memorandum has been submitted with this filing. In Appendix A, we provided a crosswalk from the Pennsylvania Actuarial Memorandum to the United Rate Review Part III Actuarial Memorandum to ensure compliance with both sets of instructions and assist with review.

Per Pennsylvania Insurance Department (PID) guidance, the premium rates contained in this memorandum include the impact of the state-based reinsurance program, as defined within the 1332 waiver approved in 2021. **The 2026 reinsurance parameters to be included in this filing reflect an attachment point of \$60,000, a cap of \$100,000, and a coinsurance percentage of 30%, as outlined in the final rate filing guidance received by PID on April 9<sup>th</sup>, 2025.** PID announced during an issuer call on May 12<sup>th</sup> that the final coinsurance percentage for 2026 is 43%. Given the short timeframe between that announcement and the filing date, Wakely and JHP will update this coinsurance during round one re-submission of rates, or as requested by PID.

**The rates associated with this actuarial memorandum assume that the enhanced premium subsidies put forth by the introduction of the American Rescue Plan in 2021 expire at the end of 2025 and are not in place for 2026.** Per PID guidance, JHP is submitting an additional set of the PAAM Exhibits that assume the enhanced subsidies continue in 2026. Both sets of rates utilize the expanded de minimis and higher MOOP limits outlined in the Department of Health and Human Services (HHS) proposed Marketplace Integrity and Affordability rule. There is a section later in this memorandum, “Enhanced Subsidy Expiration Impacts”, that outlines the factors that differ between the two sets of rates.

**The rates included in this submission do not include any adjustments related to the potential appropriation of cost-sharing reduction (CSR) funds, as mentioned in the CMS bulletin released May 2<sup>nd</sup>.** In an email sent on May 9<sup>th</sup> PID requested an estimate of plan year 2024 actual CSR payments and a narrative regarding the expected magnitude and direction of assumption impacts if Congress appropriates CSR funds for 2026. Given JHP was a new plan in 2025, there are no actual 2024 payments to report. Wakely has not conducted detailed modeling regarding the potential appropriation of CSRs in 2026; however, we anticipate that silver premiums would decrease substantially following the elimination of the CSR load, as well as large shifts in claims and risk adjustment due to morbidity and plan metal level purchasing patterns changing. Wakely and JHP will provide a more quantitative and thorough response to PID by June 2<sup>nd</sup> or as requested by PID.

**JHP intends to include off-exchange-only silver plans in their subsequent rate filing submission in accordance with PID's May 9<sup>th</sup> guidance and would like to reserve the right to add off-exchange-only gold and bronze plans in the event that emerging guidance requires broad loading rather than silver loading.**

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

**[REDACTED]**

Additionally, with the likely expiration of the Enhanced Premium Tax Credits and likely implementation of the Marketplace Integrity Rule, there may be significant shifts in enrollment, especially of low-income members, out of the ACA market. While assumptions have been modeled regarding demographic and morbidity shifts, there is significant uncertainty regarding the morbidity of this population and how it will impact both JHP and other carriers within the state, which influences both claims costs and risk adjustment. JHP will continue to analyze potential impacts as more experience is gained. If subsequent information become available that would materially affect this rate filing submission, JHP requests the right to revise pricing assumptions and resubmit with more appropriate premium rates.

This filing presents premium rates for renewing products only. To be compliant with the ACA single risk pool regulation, on- and off-Exchange premium rates were developed together. The JHP products include gold, silver, and bronze plans. In total, JHP is filing 9 plans, plus CSR variants for all silver plans. Plans will be offered in Rating Areas 3, 6, and 8. All plans will be offered on- and off-Exchange, as shown in Table 1 below.

Plan designs include 2026 EHBs. Plans do not include pediatric dental as there are standalone pediatric dental plans available in JHP's service area already. There are no additional non-EHBs included in any plan designs. All plans are PPO with benefits offered in and out of network.

**Table 1: 2026 Proposed Plans**

Plan ID	Plan Name	Exchange	Rating Areas
19702PA0010006	Jefferson Health Plans + Total + Silver + PPO	On and Off	3, 6, 8
19702PA0010005	Jefferson Health Plans + Balanced + Silver + PPO	On and Off	3, 6, 8
19702PA0010004	Jefferson Health Plans + \$0 Deductible + Silver + PPO	On and Off	3, 6, 8
19702PA0010001	Jefferson Health Plans + \$0 Deductible + Bronze + PPO	On and Off	3, 6, 8

Plan ID	Plan Name	Exchange	Rating Areas
19702PA0010002	Jefferson Health Plans + Total + Bronze + PPO	On and Off	3, 6, 8
19702PA0010007	Jefferson Health Plans + \$0 Deductible + Gold + PPO	On and Off	3, 6, 8
19702PA0010008	Jefferson Health Plans + Total + Gold + PPO	On and Off	3, 6, 8
19702PA0010009	Jefferson Health Plans + Value + Gold + PPO	On and Off	3, 6, 8
19702PA0010003	Jefferson Health Plans + Value + Bronze + PPO	On and Off	3, 6, 8

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

## 1. Basic Information and Data

### A. COMPANY INFORMATION

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

State: PA

HIOS Issuer ID: 19702

Market: Individual

Effective Dates: January 1, 2026 – December 31, 2026

#### Company Contact Information

[REDACTED]

#### Responsible Actuary Information

[REDACTED]

#### SERFF Rate Review Detail

Projected Earned Premium: \$6,198,820.

Projected Incurred Claims: \$5,241,569.



Proposed Rate Premium PMPM: Min: \$220.50. Max: \$1,624.39. Weighted Average: \$712.10.

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

### **Other General Information**

Type of Filing: Renewal

Type of Plan: PPO On and Off-Exchange; Renewal Plans

Months of Rate Guarantee: These rates will be guaranteed until December 31, 2026.

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

JHP's proposed rate change in 2026 is included in Table 2 below. As JHP was new to the Pennsylvania market in 2025, there are no historical rate increases to report .

**Table 2: JHP Rate History**

Filing Year	SERFF Filing #	Rate Change (Age 21 non-tobacco)
2026	PICI-134521223	-10.1%

As shown in PAAM Table 10, the proposed rate change varies by plan. The variation in rate change across plans does not reflect variation in plan-specific morbidity. Changes in population morbidity were applied uniformly to the index rate, in accordance with single-risk-pool ACA rating rules. Rather, the variation in rate change by plan is due to changes in plan-level pricing factors such as changes in administrative expense PMPM and actuarial values. Variation in plan-level pricing factors can be seen in Table 10.

Quantification of the premium rate drivers are shown in Table 8 and listed below. Per Table 8 there are six main components of the rate change. This breakdown is intended only for explanatory purposes and is distinct from the development of rates.

- A. Change in base period allowed claims (before normalization) = 10.3%
- B. Change in normalization factors = -6.0%
- C. Change in allowed claim adjustment components (trend, morbidity, other, etc.) = -14.3%

D. Change in plan level adjustment components (pricing AV, network, etc.) = -2.3%

E. Change in retention = 2.0%

F. Change in miscellaneous (mix differences) = 5.0%

## C. AVERAGE RATE CHANGE

The average rate change in 21-year-old-non-tobacco premium PMPM is -10.1%, as shown in PAAM Table 11. The average rate change, accounting for differences in average age and tobacco usage, is -10.6%, as shown in PAAM Table 10.

## D. MEMBERSHIP COUNT

JHP was a new plan in 2025 and, therefore, does not have any experience period membership to report. Current 2025 and projected 2026 membership by metal is included in Table 1 of the PAAM Exhibits. Actual enrollment is highly dependent on consumer decisions and the competitiveness of rates in the market.

Table 2 shows 2026 JHP individual enrollment projections by plan.

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

Plan ID	Plan Name	2026 Projected Member Months
19702PA0010006	Jefferson Health Plans + Total + Silver + PPO	100
19702PA0010005	Jefferson Health Plans + Balanced + Silver + PPO	100
19702PA0010004	Jefferson Health Plans + \$0 Deductible + Silver + PPO	100
19702PA0010001	Jefferson Health Plans + \$0 Deductible + Bronze + PPO	762
19702PA0010002	Jefferson Health Plans + Total + Bronze + PPO	687
19702PA0010007	Jefferson Health Plans + \$0 Deductible + Gold + PPO	1,770
19702PA0010008	Jefferson Health Plans + Total + Gold + PPO	3,045
19702PA0010009	Jefferson Health Plans + Value + Gold + PPO	1,912
19702PA0010003	Jefferson Health Plans + Value + Bronze + PPO	229

## **E. BENEFIT CHANGES**

JHP's 2026 rates assume no change in covered EHB or non-EHBs relative to those offered in 2025. There were, however, updates to cost sharing that are reflected in the 2026 actuarial values for each plan.

In addition, some of JHP's 2026 plan designs incorporate the low end of the expanded de minimis and higher maximum out-of-pocket (MOOP) limits outlined in the Department of Health and Human Services (HHS) proposed Marketplace Integrity and Affordability rule.

A list of key benefit changes by plan are included in Appendix B.

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

JHP began offering products effective January 1, 2025; therefore, there is no JHP experience to report. For this reason, Tables 2-4 of the PAAM Exhibits and Sections I and II of Worksheet I of the URRT have been left blank. The 2026 rates are based entirely on a manual rate as discussed in the next section of this memorandum, and as shown in Tables 2b-4b of the PAAM Exhibits.

### **Current Period Information**

Current enrollment and premium PMPM estimates as shown in Section 2, Worksheet 2 of the URRT are as of February 1, 2025. Current enrollment in the URRT equals the current period members in Table 1 of the PAAME.

### **Projection Factors**

Initial products will be effective January 1, 2026; therefore, projection factors for purposes of moving the experience forward to the projection period are not applicable. In the Rate Development & Change section of this report, we discuss the development of claim costs used within the base periods and factors applied from the base period to the projection period as a basis for the development of the index rate and base rate.

## **G. CREDIBILITY OF DATA**

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

### **Base Period Claims**

Allowed PMPM medical and pharmacy claim costs were developed using 2023 PA ACA individual statewide incurred claims from 2025 URRTs. This represents the most recent year of Pennsylvania ACA data available publicly. Pharmacy payments are assumed to be reduced for rebates. Claims have been adjusted to exclude non-EHBs. This data is assumed to be complete.

Wakely believes this data is reasonable and actuarially sound for purposes of the rate development. The data presented in Table 2b of the PAAM exhibits represents the 2023 statewide base period data, as used for the rate development, before the adjustments discussed below were applied.

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

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

## **H. TREND IDENTIFICATION**

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

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

## **I. HISTORICAL EXPERIENCE**

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

The historical experience used to fill out Table 4b is from Pennsylvania Individual URRT data from 2023, as described in section 1G. Please note that the data in the URRT is provided on an annual basis only. The monthly splits shown in Table 4b are for illustrative purposes only. Some sections of Table 4b, such as the GLP-1 data and category of service utilization data, were left blank as Wakely is unable to value those components within the URRT data.

The 2024 section is not able to be filled in as that data is not available yet.

## 2. Rate Development and Change

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

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

#### **Total Allowed Claims**

Section 1G describes the source for the base period total allowed EHB claims in cell D11 of Table 5. The adjustment factors described below are used to calculate the projected index rate of \$916.18 in cell C27 of Table 5.

#### ***TREND FACTORS***

Trend estimates used in the JHP 2026 rate development were based on a review of prospective claim cost trend information published in the 2025 Pennsylvania URRT individual rate filings. A range of reasonable trend assumptions was identified before selecting the used trends.

Medical unit cost and utilization trends were calculated as the weighted average of Pennsylvania Individual Market Issuers' trends from the 2025 URRT.

The pharmacy trends were based on two data sources. First, Wakely reviewed pharmacy unit cost and utilization trends for other PA Market Individual Issuers in the 2025 URRT, as was done for medical utilization. Next, Wakely reviewed trends from the 2025 Segal survey.<sup>1</sup> Wakely's final pharmacy utilization and unit cost trends considered an average of these two sources. A range of reasonable trend assumptions was identified before selecting the used trends.

The value in D12 of Table 5 represents a weighted average trend factor for two years assuming the base period is on a 2024 basis.

#### ***CHANGES IN MORBIDITY***

**[REDACTED]**

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<sup>1</sup> <https://www.segalco.com/consulting-insights/2025-health-plan-cost-trend-survey>

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

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

A two-step approach was taken to account for changes in membership mix by age band, metal tier, and geographic location between the base period Pennsylvania Individual market statewide experience and the 2026 JHP estimated membership. Allowed claims were adjusted based on changes in membership mix across metal tiers and age between the base period URRT experience and the 2026 JHP estimated membership in Pennsylvania. We took the following steps using relativities based on allowed claims:

- 1) Adjusted from the base year (2023) statewide Pennsylvania enrollment mix by rating area to JHP's projected rating area mix in their 2026 service area.
- 2) Adjusted from the base year statewide Pennsylvania enrollment mix by age band and metal to JHP's projected age band and metal mix in their 2026 service area.

Adjustment 1) uses the 2023 Final Risk Adjustment Report (RAR) relativities released by CMS on March 14<sup>th</sup>, 2024 to calculate an average statewide geographic cost factor. The corresponding relativities were then weighted by the estimated membership mix in JHP's service area. The ratio of the average cost factor for JHP's distribution within its service area to that of the statewide distribution represents the geographic adjustments. Wakely considered both 2023 and 2024 RAR relativities in the development of the geographic cost factor but considered 2023 factors to be more reflective of true geographic cost differences.

Adjustment 2) represents utilization differences based on variance between the starting age and metal distribution and the ending age and metal distribution. Utilization differences by age band and metal tier were derived using Wakely's proprietary database which consists of a nationally-representative sample of approximately 41.3 million member months comprised of individual data for ACA-compliant plans. This data set is considered fully credible at each metal level. The database is subsequently referred to as the "Wakely ACA Database" throughout this memorandum.

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

The factor shown in D18 of Table 5 within the PAAM exhibits represents the product of the adjustments 1) and 2). Adjustment 2) varies between the version of the PAAME where enhanced subsidies continue and enhanced subsidies expire due to differences in projected metal and age mix between the two scenarios. More details regarding the quantification of differences and

reason for the change are outlined in the “Enhanced Subsidies Expiration Impact” section of this memorandum.

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

**[REDACTED]**

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

A multiplicative factor was applied to reduce the base period claims by the average amount of non-EHB claims in the base periods, as defined in the 2025 URRT submissions. The same methodology was used to remove non-EHB claims from our manual base period. A reduction of \$2.16 PMPM is already accounted for in cell D11 of Table 5, so it is not included as an adjustment factor in cells D15:D21.

No other adjustments were made as there have been no changes in EHBs or state mandated benefits in Pennsylvania since before the base period year. JHP is not offering benefits in addition to the EHBs in 2026, so cell C38 of Table 5 is \$0.

### ***CHANGE IN OTHER***

No other adjustments were made to the index rate.

### ***PEDIATRIC DENTAL COSTS***

No adjustments were made to account for pediatric dental costs.

### ***INCLUSION OF CAPITATION PAYMENT***

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

### **Paid to Allowed Ratio**

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

The mandated CSR load of 22% for individuals enrolled within silver cost-share reduction variant plans was applied to all silver on-Exchange plan pricing AVs. A load of 22% was applied to comply with PID's mandated range of 22% to 30%; however, the actual CSR load using PID's mandated induced utilization formula and JHP's pricing AVs and projected CSR mix and assuming that the enhanced subsidies expire is 16.4%. A demonstration of the calculated CSR load is in Appendix L.

We then applied the pricing actuarial value for each plan to the JHP 2026 index rate for premium rate development.

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

### **Projected Risk Adjustment PMPM**

The risk adjustment transfer amount was calculated to arrive at an estimated transfer amount for JHP's population. Various adjustments such as risk adjustment model methodology changes, age and metal mix distribution shifts, geographic differences, and statewide average premium increases from the base period to 2026 were incorporated to obtain an estimated 2026 risk adjustment transfer. Wakely updated the statewide factors to match those provided in an email from PID on May 8, 2025.

### **[REDACTED]**

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

- At the metal and CSR variant level, each factor of the risk transfer formula was calculated separately for JHP's expected population and the statewide Pennsylvania 2026 estimates.
- **ARF** - Age Rating Factors for JHP and Pennsylvania statewide were calculated based on the same enrollment mix by age band as was assumed in the claims buildup.
- **AV** - Actuarial Value for Pennsylvania statewide was based on the same statewide Pennsylvania metal mix as was assumed in the claims buildup.
- **PLRS** - Plan Liability Risk Score for statewide Pennsylvania and JHP started from the average PLRS in the Wakely ACA database data, specifically for members with the same age and metal mix as either statewide Pennsylvania or JHP's expected population in 2026.  
**[REDACTED]**
- **GCF** – Geographic Cost Factors for JHP reflect their proposed service area.



- Using the above factors and an estimated statewide average premium, an estimated risk transfer for JHP was calculated at the metal level. This transfer amount was then weighted by JHP's expected metal mix in Pennsylvania in 2026.
- Then, a load was added to the risk adjustment transfer to account for the estimated high-cost risk pooling charge in 2026, calculated as a percent of premium.
- Finally, the risk adjustment transfer PMPM was converted from a paid to an allowed amount (dividing by expected actuarial value) necessary to capture sufficient premiums to cover anticipated transfer payments.

### **[REDACTED]**

The 2026 risk adjustment user fee of \$0.20 PMPM was included in the taxes and fees section of the rate development.

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

The projected exchange user fees were calculated using a 3.0% exchange fee, per PID guidance. JHP is projecting that 100% of their 2026 membership will be on the exchange, so the effective exchange user fee is 3.0%.

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

This refiling includes an adjustment for the state-based reinsurance program with an attachment point of \$60,000, a cap of \$100,000, and a coinsurance rate of 30%. Below describes our methodology for quantifying the impact of the state-based reimbursement.

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

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

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

### **Enhanced Subsidy Expiration Impacts**

[REDACTED]

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

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

The projected allowed claim costs net of reinsurance was added to the projected risk adjustment transfer and exchange user fees to arrive at the total market-adjusted projected allowed cost PMPM (claims and risk adjustment) equal to \$792.99 PMPM. The MAIR presented between the PAAME, URRT, and Appendix of this memorandum may vary by a few pennies due to rounding.

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

## **B. RETENTION ITEMS**

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

### **Administrative Expense Load**

We incorporated a retention load for general administrative expenses, commissions, and quality improvement initiatives. These costs in total are equal to \$66.74 PMPM in the 2026 rate development, which corresponds to 9.4% of premium in aggregate. It was confirmed with JHP that the assumptions for 2026 administrative costs are reasonable estimates based on the estimation of covered members, although per PID guidance, the flat PMPM does not reflect the allocation methodology by plan in which JHP anticipates administrative costs to be spent.

The administrative expense load is split into three components:

- General and claims: 6.1%
- Agent/Broker Fees and Commissions: 2.5%
- Quality Improvement Initiatives: 0.8%

### **[REDACTED]Profit / Contribution to Surplus & Risk Margin**

Overall, the profit margin is equal to 1.0% of proposed 2026, prior to federal income taxes. This amount was confirmed with JHP to align with the overall company strategy. After accounting for federal income taxes, this amount decreases to 0.8%.

## **Taxes and Fees**

Taxes and regulatory fees included in the development of 2026 rates include the following:

1. Federal Income Tax = 21.0% of taxable income.
2. Risk Adjustment User Fee = \$0.20 PMPM
3. Health Insurance Marketplace User Fee = 3%. We have included this amount in our pricing of premium for all policies sold within the Marketplace. This fee was spread across all plans in the risk pool. We assumed that 100% of JHP's individual policies would be sold within the Marketplace. This resulted in a Marketplace User Fee of 3.0% of premiums, applied to policies sold in and outside the Marketplace.
4. Premium tax = 2% of premiums
5. PCORI Fee = \$0.30 PMPM

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

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

Component	% of Premium
Commissions	2.5%
Administration	6.9%
Premium Tax	2.0%
Risk Adjustment Fee	0.03%
Exchange User Fee	3.0%
PCORI Fee	0.04%
Profit/Risk Margin	1.0%
Total Retention	15.4%
Target Loss Ratio	84.6%
Federal Loss Ratio	90.1%

### **Projected Loss Ratio**

The Anticipated Loss Ratio (ALR) is defined as being the present value of expected benefits over the present value of expected premiums for the time period that the premiums are effective. Wakely estimates the ALR to be 84.6%. This calculation does not exclude any regulatory fees or taxes from premiums, which is why it is lower than the federal MLR calculation.

Based on the federal MLR methodology, the loss ratio is estimated to be 90.1%; therefore, JHP does not anticipate paying consumer rebates for the 2026 plan year. Regulatory fees and taxes were excluded from premiums in the calculation of this value.

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

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

The development of the 2026 normalization factors is included within Appendix F.

#### **Age Calibration**

Per the instructions, plan adjusted index rates were next calibrated to age 21. To bring the experience to age 21 rate, we divided the plan adjusted index rate by the weighted average age factor. The age factor was calculated using the Federal ACA age factors, as adopted by Pennsylvania, weighted by the estimated enrollment by age for JHP’s Pennsylvania population in 2026. The age associated with this factor is between 50 and 51 years. Once calibrated, the standard federal age factors can be applied on a multiplicative basis to get to the rates for other ages.

#### **Tobacco Rating**

The plan adjusted index rate must be on a non-tobacco user basis. Wakely looked at the proportion of JHP 2025 open enrollees who admitted to smoking and are paying a tobacco loaded premium rate in 2025. This is 3.3% of total membership. The final factor is intended to convert the rates to a non-tobacco basis. To bring the experience to an age 21 rate, we divided the plan adjusted index rate by the weighted average tobacco usage factor of 1.003.

The tobacco rate-up factor is 1.003. We applied the same factor for all ages (21+) that are allowed to have a smoking factor.

## **Geographic Factors**

Geographic rating area factors are required in the CY2026 premium rates given plans are now offered in Rating Areas 3, 6, and 8. The projected cost differentials by region, not accounting for morbidity differences, are included in the geographic factors. The 2023 Final Risk Adjustment Report GCF factors by rating area were used as the basis for the geographic factors and adjusted considering average provider reimbursement cost differentials. As mentioned above, Wakely considered both 2023 and 2024 RAR relativities in the development of the geographic cost factor but considered 2023 factors to be more reflective of true geographic cost differences.

The development of the geographic factors by region are shown in Appendix F. The geographic factors normalize to a 1.0 in total, so the values in cells K50 of Table 7 and T5 of Table 10 are both 1.0.

## **Network Factor**

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

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

Please see Tables 8 and 9 of the PAAM Exhibits for the buildup of the components of rate change.

In Table 9, all values in the “2025” column match what was provided in the corresponding 2025 column in the plan year 2025 filing except the Pricing AV value. The pricing AV value in the 2025 filing of 0.818 represented the straight average of the pricing AVs with the CSR load calculated in cell K15 of Table 10. However, the value calculated in K16 of Table 10, 0.840, was more in-line with our 2025 pricing methodology. Therefore, the value in cell J83 of Table 9 shows 0.840 instead of 0.818.

In Table 8, there is a “Change in Miscellaneous Items” for 2025 in cell C97. The “Change in Miscellaneous Items” accounts for the difference in projected 2025 membership mix and current 2025 membership mix by plan that the calculation is derived from. The table below demonstrates the calculation of the reconciling item that leads row H to approximate row 8 of Table 8. The amounts shown in the 2025 column of Table 9 match those provided in the plan year 2025 rate filing.

Component	Value
Average CPAIR from 2025 Rate Filing, Weighted by 2025 Projected Membership	\$461.72
Average CPAIR from 2025 Rate Filing, Weighted by 2025 Current Membership (Cell Z15 of Table 10)	\$439.85

Component	Value
Impact of Membership Mix Changes (Cell C97 of Table 8)	\$(21.87)

The remaining differences between rows 71 and 100 of Table 8 are due to rounding differences in the intermediate factors. Additional detail on the drivers of the rate change are included in section 1B.

### 3. Plan Rate Development

#### **Single Risk Pool**

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

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

JHP has no experience in Pennsylvania in 2024. Therefore, there is no experience period index rate.

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

The projection period claims portion of the index rate is estimated to be \$916.18 PMPM. This was calculated based on projected allowed claims for essential health benefits for the single risk pool population during the projection period.

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

We then included the impact of risk adjustment, converted to an allowed basis, and the equivalent Marketplace User Fee (as described above), to calculate the 2026 market adjusted index rate. The market adjusted index rate is \$792.99 PMPM.

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

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

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

The 2026 Federal Actuarial Value Calculator (AVC) was used to generate the AV metal tiers (URRT, Worksheet 2). We have incorporated the expanded 2026 de minimis range and maximum out of pocket (MOOP) values outlined in the 2025 Marketplace Integrity and Affordability Proposed Rule to the allowed plans.<sup>2</sup>

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

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

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

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

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

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

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

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<sup>2</sup> <https://www.cms.gov/newsroom/fact-sheets/2025-marketplace-integrity-and-affordability-proposed-rule>

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

### **Consumer Adjusted Index rate**

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

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

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

## 5. Plan Factors

### **A. AGE AND TOBACCO FACTORS**

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

### **B. GEOGRAPHIC FACTORS**

A description of these factors is included in section 2C. See table 13 of the PAAM exhibits for the geographic factors used in the rate development process.

### **C. NETWORK FACTORS**

A description of these factors is included in section 2C. See table 14 of the PAAM exhibits for the network factors used in the rate development process. As JHP only has one network in 2026, the network factor is 1.0.

## **D. RATE CHANGE SUMMARY**

See the “Overview” and “Key Information” sections of tab “VI Rate Change Summary” of the PAAM exhibits for a summary of the requested rate change. The requested average rate change is -10.1%, with variation by plan ranging from -13.3% to -8.6%.

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

## **E. SERVICE AREA COMPOSITION**

In addition to their existing service area of Lehigh and Northampton counties, JHP will be entering Philadelphia, Montgomery, Bucks, Delaware, Carbon, Monroe, and Schuylkill counties in 2026. This is reflected in the service area map.

## **F. COMPOSITE RATING**

JHP is not using composite rating in 2026.

## **G. CONNECTIVITY FACTORS**

JHP’s 2026 products do not include connectivity features, and as such no connectivity factors are included in this rate filing.

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

There will be no plans terminated in 2026.

## **7. URRT Warnings**

There are no warnings appearing in the URRT.

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

Additional information available upon request.

## 9. Reliance

Jefferson Partner Plans (JHP) has provided Wakely Consulting Group, LLC, an HMA Company, 8000 South Chester Street, Suite 650, Centennial, CO 80112 (Wakely) with information used to develop the 2026 Pennsylvania individual commercial product premium rates. This information includes, but is not limited to, the following:

- Estimated 2026 enrollment figures by rating area, metal, variant, network, and exchange status assuming the enhanced subsidies continue, and confirmation that the rating area and network distribution will not vary if the enhanced subsidies expire; and
- Geographic region to be covered in 2026; and
- Benefit designs illustrating Federal metal level compliance and compliance with Pennsylvania specific regulations; and
- Federal actuarial value calculator (AVC) inputs, inclusive of the expanded de minimis ranges and MOOP limits; and
- General administrative expenses, profit margin, and other retention components, resulting in an estimated federal MLR equal to 90.1%; and
- Quality initiatives (QI) allowed to be treated as QI under regulatory rules; and
- Product design information including a statement that 2026 coverage will only include EHBs, and will not cover pediatric dental, and
- Estimated contract reimbursements for in-network providers; and
- PBM contracts and assumptions for items not yet determined; and
- Impact of coding initiatives on projected 2026 risk score improvements; and
- Out-of-network (OON) utilization and unit cost assumptions; and
- Proportion of CSR members estimated to be enrolled in JHP plans in 2026; and
- Plan design documentation and the method of plan adjudication.

## 10. Actuarial Certification

### [REDACTED]

1. The premium rates filed are in compliance with applicable laws, rules and guidelines of the State of Pennsylvania.
2. The premium rates filed are reasonable in relation to the benefits provided and are not excessive, inadequate, or unfairly discriminatory based on the provisions of the ACA as currently implemented. The actuarial soundness of the block of business is dependent on projected membership distribution by plan, which we received from JHP.
3. The premium rates are calculated on the basis of sound actuarial principles.
4. The premium rates are reasonable when related to the applicable coverage and characteristics of the applicable class of enrollees.
5. The projected index rates are developed in accordance with all applicable State and federal statutes and regulations (45 CFR 156.80 and 147.102) and with allowable modifiers used in the development of plan specific premium rates.
6. The premium rates filed are in compliance with the Actuarial Standards of Practice (ASOPs) promulgated by the Actuarial Standards Board that are listed below:
  - ASOP No. 5, Incurred Health and Disability Claims
  - ASOP No. 8, Regulatory Filings for Health Plan Entities
  - ASOP No. 12, Risk Classification
  - ASOP No. 23, Data Quality
  - ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
  - ASOP No. 41, Actuarial Communication
  - ASOP No. 42, Determining Health and Disability Liabilities Other Than Liabilities for Incurred Claims
  - ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
  - ASOP No. 56, Modeling

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

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

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

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

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

Sincerely,

**[REDACTED]**

Date: May 14, 2025

## **Appendices**

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

**Appendix B – Key Benefit Changes by Plan**

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

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

**Appendix E – Development of the 2026 Index Rate**

**Appendix F – Development of the 2026 Normalization Factors**

**Appendix G – Federal Actuarial Values**

**Appendix H – Induced Utilization Factors**

**Appendix I – Rate Manual and Rate Formula**

**Appendix J – Projected Reinsurance Impact**

**Appendix K – Enhanced Subsidy Expiration Impacts**

**Appendix L – Development of 2026 CSR Load**

## Appendix A

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

Federal Memorandum Requirements	Corresponding Federal Memo Section	Pennsylvania Memo Requirement	Pennsylvania Section Number
General Information	Company Identifying Information	Basic Information and Data - Company Information	1A
	Company Contact Information		
Proposed Rate Changes	Reason for Rate Increase(s)	Basic Information and Data - Rate History and Proposed Variations in Rate Changes	1B
		Basic Information and Data - Average Rate Change	1C
		Rate Development & Change - Components of Rate Change	2D
		Plan Factors - Rate Change Summary	5D
Experience and Current Period Premium, Claims, and Enrollment	Paid through Date	Basic Information and Data - Experience Period Claims and Premium	1F
	Current Date		
	Allowed and Incurred Claims Incurred During the Experience Period		
Benefit Categories	Benefit Categories	Basic Information and Data - Experience Period Claims and Premium	1F
Projection Factors	Trend Factors (Cost and utilization)	Basic Information and Data - Trend Identification	1H/2A
	Morbidity Adjustment	Rate Development & Change - Projected Index Rate, Market-Adjusted Index Rate & Total Allowed Claims	2A
	Demographic Shift		
	Plan Design Changes		
Manual Rate Adjustments	Source and Appropriateness of Experience Data Used	Basic Information and Data - Historical Experience	1I
	Adjustments Made to the Data	Rate Development & Change - Projected Index Rate, Market-Adjusted Index Rate &	2A
	Inclusion of Capitation Payments		
Credibility of Experience	Description of the credibility methodology used	Basic Information and Data - Credibility of Data	1G
	Resulting credibility level assigned to the base period experience		
Establishing the Index Rate	Establishing the Index Rate	Rate Development & Change - Projected Index Rate, Market-Adjusted Index Rate & Total Allowed Claims	2A
	Small Group Quarterly Rate Filings	N/A	N/A
Development of the Market-wide Adjusted Index Rate	Development of the Market-wide Adjusted Index Rate	Rate Development & Change - Projected Index Rate, Market-Adjusted Index Rate & Total Allowed Claims	2A
	Reinsurance		
	Risk Adjustment Payment/Charge		
	Exchange User Fees		
Plan Level Adjusted Index Rate	Plan Level Adjusted Index Rate	Rate Development & Change -Retention Items	2B
		Plan Rate Development	3
Calibration	Age Curve Calibration	Rate Development & Change - Normalized Market-Adjusted Projected Allowed Total Claims	2C
	Geographic Factor Calibration		
	Tobacco Use Rating Factor Calibration		
	The Calibration Adjustments are to be applied Uniformly to all plans		
Consumer Adjusted Premium Rate Development	Consumer Adjusted Premium Rate Development	Plan Premium Development for 21-Year-Old Non-Tobacco User	4
		Plan Factors	5A-C
Projected Loss Ratio	Projected Loss Ratio	Rate Development & Change -Retention Items	2B
		Plan Rate Development	3
Plan Product Information	AV Metal Values	Basic Information and Data - Benefit Changes	1E
	Membership Projections	Basic Information and Data - Membership Count	1D
	Terminated Plans and Products	Terminated Plans and Products	6
	Plan Type	Basic Information and Data - Company Information	1A
Miscellaneous Instructions	Reliance	N/A	9
	Actuarial Certification	Actuarial Certification	10

## Appendix B

### Key Benefit Changes by Plan

The tables below illustrate key benefit differences for each plan between 2025 and 2026. Benefits that changed are highlighted in yellow. Coinsurance percentages represent the portion paid by the member. Benefits for each plan are presented as INN / OON.

#### Base Plans

Plan ID	19702PA0010001		19702PA0010002		19702PA0010003		19702PA0010004		19702PA0010005		19702PA0010006		19702PA0010007		19702PA0010008		19702PA0010009	
Plan Name	\$0 Deductible + Bronze + PPO		Total + Bronze + PPO		Value + Bronze + PPO		\$0 Deductible + Silver + PPO		Balanced + Silver + PPO		Total + Silver + PPO		\$0 Deductible + Gold + PPO		Total + Gold + PPO		Value + Gold + PPO	
Benefit	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026
Medical Deductible	\$0 / \$10000	\$0 / \$10000	n/a	n/a	n/a	n/a	\$0 / \$5000	\$0 / \$5000	\$2900 / \$10000	\$2900 / \$10000	\$4900 / \$10000	\$4900 / \$10000	\$0 / \$0	\$0 / \$5000	\$500 / \$10000	\$500 / \$10000	\$1500 / \$10000	\$1500 / \$10000
Rx Deductible	\$5000 / na	\$5000 / na	n/a	n/a	n/a	n/a	\$5000 / na	\$5000 / na	\$600 / na	\$600 / na	\$600 / na	\$600 / na	\$0 / na	\$0 / na	\$1000 / na	\$500 / na	\$500 / na	\$750 / \$0
Integrated Deductible	n/a	n/a	\$7450 / \$14900	\$9000 / \$18000	\$8000 / \$16000	\$8500 / \$17000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
MOOP	\$9200 / \$18400	\$10600 / \$21200	\$9200 / \$18400	\$10600 / \$21200	\$8000 / \$16000	\$8500 / \$17000	\$9200 / \$18400	\$10600 / \$21200	\$9200 / \$18400	\$10600 / \$21200	\$9200 / \$18400	\$10600 / \$21200	\$9200 / \$15000	\$10600 / \$21200	\$9200 / \$18400	\$10600 / \$21200	\$9200 / \$18400	\$10600 / \$21200
Primary Care Visit	\$100 / 50%	\$100 / 50%	\$60 / 50%	\$60 / 50%	0% / 0%	0% / 0%	\$55 / 50%	\$55 / 50%	\$45 / 50%	\$45 / 50%	\$40 / 50%	\$40 / 50%	\$25 / 50%	\$25 / 50%	\$20 / 50%	\$20 / 50%	\$15 / 50%	\$15 / 50%
Specialist Visit	\$150 / 50%	\$150 / 50%	\$95 / 50%	\$95 / 50%	0% / 0%	0% / 0%	\$95 / 50%	\$95 / 50%	\$90 / 50%	\$90 / 50%	\$90 / 50%	\$85 / 50%	\$65 / 50%	\$65 / 50%	\$50 / 50%	\$50 / 50%	\$45 / 50%	\$45 / 50%
ER	\$1500 / 50%	\$1500 / 50%	50% / 50%	50% / 50%	0% / 0%	0% / 0%	\$975 / 50%	\$600 / 50%	\$900 / 50%	\$550 / 50%	\$900 / 50%	\$500 / 50%	\$350 / 50%	\$350 / 50%	\$300 / 50%	\$300 / 50%	\$250 / 50%	\$250 / 50%
Urgent Care	\$150 / 50%	\$150 / 50%	\$95 / 50%	\$95 / 50%	0% / 0%	0% / 0%	\$95 / 50%	\$95 / 50%	\$90 / 50%	\$90 / 50%	\$90 / 50%	\$85 / 50%	\$65 / 50%	\$65 / 50%	\$50 / 50%	\$50 / 50%	\$45 / 50%	\$45 / 50%
Outpatient Surgery	\$1000 / 50%	\$1000 / 50%	\$750 / 50%	\$750 / 50%	0% / 0%	0% / 0%	\$450 / 50%	\$500 / 50%	\$350 / 50%	\$450 / 50%	\$300 / 50%	\$400 / 50%	\$300 / 50%	\$300 / 50%	\$250 / 50%	\$250 / 50%	\$200 / 50%	\$200 / 50%
Inpatient Facility	\$2000 / 50%	\$2000 / 50%	\$850 / 50%	50% / 50%	0% / 0%	0% / 0%	\$595 / 50%	\$975 / 50%	\$550 / 50%	\$950 / 50%	\$500 / 50%	\$900 / 50%	\$600 / 50%	\$600 / 50%	\$500 / 50%	\$500 / 50%	\$400 / 50%	\$400 / 50%
SNF	\$2000 / 50%	\$2000 / 50%	\$850 / 50%	50% / 50%	0% / 0%	0% / 0%	\$595 / 50%	\$975 / 50%	\$550 / 50%	\$950 / 50%	\$500 / 50%	\$900 / 50%	\$600 / 50%	\$600 / 50%	\$500 / 50%	\$500 / 50%	\$400 / 50%	\$400 / 50%
Maternity	\$2000 / 50%	\$2000 / 50%	\$850 / 50%	50% / 50%	0% / 0%	0% / 0%	\$595 / 50%	\$975 / 50%	\$550 / 50%	\$950 / 50%	\$500 / 50%	\$900 / 50%	\$600 / 50%	\$600 / 50%	\$500 / 50%	\$500 / 50%	\$400 / 50%	\$400 / 50%
PT/OT/ST	\$150 / 50%	\$150 / 50%	\$135 / 50%	\$135 / 50%	0% / 0%	0% / 0%	\$100 / 50%	\$125 / 50%	\$100 / 50%	\$90 / 50%	\$100 / 50%	\$85 / 50%	\$75 / 50%	\$75 / 50%	\$60 / 50%	\$60 / 50%	\$50 / 50%	\$50 / 50%
MH/SA	\$150 / 50%	\$150 / 50%	\$95 / 50%	\$95 / 50%	0% / 0%	0% / 0%	\$95 / 50%	\$95 / 50%	\$90 / 50%	\$90 / 50%	\$90 / 50%	\$85 / 50%	\$65 / 50%	\$65 / 50%	\$50 / 50%	\$50 / 50%	\$45 / 50%	\$45 / 50%
Lab	\$100 / 50%	\$100 / 50%	\$75 / 50%	\$75 / 50%	0% / 0%	0% / 0%	\$60 / 50%	\$65 / 50%	\$60 / 50%	\$60 / 50%	\$50 / 50%	\$50 / 50%	\$25 / 50%	\$25 / 50%	\$20 / 50%	\$20 / 50%	0% / 50%	\$15 / 50%
X-Rays	\$200 / 50%	\$250 / 50%	\$175 / 50%	\$175 / 50%	0% / 0%	0% / 0%	\$150 / 50%	\$150 / 50%	\$150 / 50%	\$150 / 50%	\$150 / 50%	\$150 / 50%	\$75 / 50%	\$75 / 50%	\$60 / 50%	\$60 / 50%	\$50 / 50%	\$50 / 50%
Chiropractor	\$150 / 50%	\$150 / 50%	\$95 / 50%	\$95 / 50%	0% / 0%	0% / 0%	\$95 / 50%	\$95 / 50%	\$90 / 50%	\$90 / 50%	\$90 / 50%	\$85 / 50%	\$65 / 50%	\$65 / 50%	\$50 / 50%	\$50 / 50%	\$45 / 50%	\$45 / 50%
Rx - Generics Tier 1	\$35 / n/a	\$35 / n/a	\$35 / n/a	\$35 / n/a	\$35 / n/a	\$35 / n/a	\$10 / n/a	\$10 / n/a	\$5 / n/a	\$5 / n/a	\$5 / n/a	\$5 / n/a	0% / n/a	0% / n/a	0% / n/a	0% / n/a	0% / n/a	0% / n/a
Rx - Generics Tier 2	\$35 / n/a	\$35 / n/a	\$35 / n/a	\$35 / n/a	\$35 / n/a	\$35 / n/a	\$30 / n/a	\$30 / n/a	\$20 / n/a	\$25 / n/a	\$20 / n/a	\$25 / n/a	\$20 / n/a	\$20 / n/a	\$20 / n/a	\$20 / n/a	\$20 / n/a	\$20 / n/a
Rx - Preferred Brand	\$200 / n/a	\$200 / n/a	\$150 / n/a	\$150 / n/a	0% / n/a	0% / n/a	\$100 / n/a	\$100 / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	\$50 / n/a	\$50 / n/a	\$50 / n/a	\$50 / n/a	\$50 / n/a	\$50 / n/a
Rx - Non-Preferred Brand	\$250 / n/a	\$250 / n/a	50% / n/a	50% / n/a	0% / n/a	0% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a
Rx - Specialty	50% / n/a	50% / n/a	50% / n/a	50% / n/a	0% / n/a	0% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a



## Appendix B

### Key Benefit Changes by Plan

#### CSR Variants

Plan ID	19702PA0010004-04		19702PA0010004-05		19702PA0010004-06		19702PA0010005-04		19702PA0010005-05		19702PA0010005-06		19702PA0010006-04		19702PA0010006-05		19702PA0010006-06	
Plan Name	\$0 Deductible + Silver + PPO + 73%		\$0 Deductible + Silver + PPO + 87%		\$0 Deductible + Silver + PPO + 94%		Balanced + Silver + PPO + 73%		Balanced + Silver + PPO + 87%		Balanced + Silver + PPO + 94%		Total + Silver + PPO + 73%		Total + Silver + PPO + 87%		Total + Silver + PPO + 94%	
Benefit	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026
Medical Deductible	\$0 / \$5000	\$0 / \$5000	\$0 / \$5000	\$0 / \$5000	\$0 / \$5000	\$0 / \$5000	\$2500 / \$10000	\$2900 / \$10000	\$500 / \$10000	\$500 / \$10000	\$0 / \$10000	\$0 / \$10000	\$4900 / \$10000	\$4900 / \$10000	\$1500 / \$10000	\$1250 / \$10000	\$0 / \$10000	\$0 / \$10000
Rx Deductible	\$5000 / na	\$5000 / na	\$500 / na	\$500 / na	\$500 / na	\$0 / na	\$600 / na	\$600 / na	\$500 / na	\$500 / na	\$500 / na	\$250 / na	\$600 / na	\$600 / na	\$500 / na	\$250 / na	\$500 / na	\$500 / na
Integrated Deductible	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na
MOOP	\$7350 / \$15000	\$8450 / \$15000	\$3050 / \$15000	\$3500 / \$15000	\$1250 / \$15000	\$3500 / \$15000	\$7350 / \$15000	\$8450 / \$15000	\$3050 / \$15000	\$3500 / \$7000	\$1250 / \$15000	\$3500 / \$15000	\$7350 / \$15000	\$8450 / \$15000	\$3050 / \$15000	\$3500 / \$15000	\$1250 / \$15000	\$3500 / \$7000
Primary Care Visit	\$45 / 50%	\$55 / 50%	\$30 / 50%	\$30 / 50%	0% / 50%	0% / 50%	\$35 / 50%	\$45 / 50%	\$30 / 50%	\$30 / 50%	\$5 / 50%	0% / 50%	\$30 / 50%	\$40 / 50%	\$25 / 50%	\$25 / 50%	\$5 / 50%	0% / 50%
Specialist Visit	\$90 / 50%	\$95 / 50%	\$65 / 50%	\$60 / 50%	\$20 / 50%	0% / 50%	\$90 / 50%	\$90 / 50%	\$65 / 50%	\$60 / 50%	\$20 / 50%	0% / 50%	\$85 / 50%	\$85 / 50%	\$60 / 50%	\$60 / 50%	\$20 / 50%	0% / 50%
ER	\$950 / 50%	\$600 / 50%	\$900 / 50%	\$500 / 50%	\$500 / 50%	\$350 / 50%	\$900 / 50%	\$550 / 50%	\$850 / 50%	\$500 / 50%	\$500 / 50%	\$350 / 50%	\$900 / 50%	\$500 / 50%	\$800 / 50%	\$450 / 50%	\$500 / 50%	\$300 / 50%
Urgent Care	\$90 / 50%	\$95 / 50%	\$65 / 50%	\$60 / 50%	\$20 / 50%	0% / 50%	\$90 / 50%	\$90 / 50%	\$65 / 50%	\$60 / 50%	\$20 / 50%	0% / 50%	\$85 / 50%	\$85 / 50%	\$60 / 50%	\$60 / 50%	\$20 / 50%	0% / 50%
Outpatient Surgery	\$450 / 50%	\$500 / 50%	\$350 / 50%	\$400 / 50%	\$300 / 50%	\$250 / 50%	\$350 / 50%	\$450 / 50%	\$300 / 50%	\$350 / 50%	\$300 / 50%	\$250 / 50%	\$300 / 50%	\$400 / 50%	\$300 / 50%	\$300 / 50%	\$250 / 50%	\$250 / 50%
Inpatient Facility	\$595 / 50%	\$975 / 50%	\$500 / 50%	\$850 / 50%	\$400 / 50%	\$450 / 50%	\$550 / 50%	\$850 / 50%	\$450 / 50%	\$850 / 50%	\$400 / 50%	\$450 / 50%	\$500 / 50%	\$900 / 50%	\$450 / 50%	\$800 / 50%	\$350 / 50%	\$400 / 50%
SNF	\$595 / 50%	\$975 / 50%	\$500 / 50%	\$850 / 50%	\$400 / 50%	\$450 / 50%	\$550 / 50%	\$850 / 50%	\$450 / 50%	\$850 / 50%	\$400 / 50%	\$450 / 50%	\$500 / 50%	\$900 / 50%	\$450 / 50%	\$800 / 50%	\$350 / 50%	\$400 / 50%
Maternity	\$595 / 50%	\$975 / 50%	\$500 / 50%	\$850 / 50%	\$400 / 50%	\$450 / 50%	\$550 / 50%	\$850 / 50%	\$450 / 50%	\$850 / 50%	\$400 / 50%	\$450 / 50%	\$500 / 50%	\$900 / 50%	\$450 / 50%	\$800 / 50%	\$350 / 50%	\$400 / 50%
PT/OT/ST	\$100 / 50%	\$125 / 50%	\$65 / 50%	\$60 / 50%	\$25 / 50%	\$15 / 50%	\$100 / 50%	\$90 / 50%	\$65 / 50%	\$60 / 50%	\$25 / 50%	\$15 / 50%	\$90 / 50%	\$85 / 50%	\$60 / 50%	\$60 / 50%	\$20 / 50%	\$15 / 50%
MH/SA	\$90 / 50%	\$95 / 50%	\$65 / 50%	\$60 / 50%	\$20 / 50%	0% / 50%	\$90 / 50%	\$90 / 50%	\$65 / 50%	\$60 / 50%	\$20 / 50%	0% / 50%	\$85 / 50%	\$85 / 50%	\$60 / 50%	\$60 / 50%	\$20 / 50%	0% / 50%
Lab	\$60 / 50%	\$65 / 50%	\$25 / 50%	\$50 / 50%	\$15 / 50%	0% / 50%	\$50 / 50%	\$60 / 50%	\$25 / 50%	\$50 / 50%	\$15 / 50%	0% / 50%	\$50 / 50%	\$50 / 50%	\$25 / 50%	\$25 / 50%	\$10 / 50%	0% / 50%
X-Rays	\$150 / 50%	\$150 / 50%	\$75 / 50%	\$125 / 50%	\$75 / 50%	\$30 / 50%	\$150 / 50%	\$150 / 50%	\$75 / 50%	\$100 / 50%	\$75 / 50%	\$30 / 50%	\$150 / 50%	\$150 / 50%	\$75 / 50%	\$75 / 50%	\$50 / 50%	\$25 / 50%
Chiropractor	\$90 / 50%	\$95 / 50%	\$65 / 50%	\$60 / 50%	\$20 / 50%	0% / 50%	\$90 / 50%	\$90 / 50%	\$65 / 50%	\$60 / 50%	\$20 / 50%	0% / 50%	\$85 / 50%	\$85 / 50%	\$60 / 50%	\$60 / 50%	\$20 / 50%	0% / 50%
Rx - Generics Tier 1	\$10 / n/a	\$10 / n/a	0% / n/a	0% / n/a	0% / n/a	0% / n/a	\$5 / n/a	\$5 / n/a	0% / n/a	0% / n/a	0% / n/a	0% / n/a	\$5 / n/a	\$5 / n/a	0% / n/a	0% / n/a	0% / n/a	0% / n/a
Rx - Generics Tier 2	\$30 / n/a	\$30 / n/a	\$10 / n/a	\$10 / n/a	0% / n/a	0% / n/a	\$20 / n/a	\$25 / n/a	\$10 / n/a	\$10 / n/a	0% / n/a	0% / n/a	\$20 / n/a	\$25 / n/a	\$10 / n/a	\$10 / n/a	0% / n/a	0% / n/a
Rx - Preferred Brand	\$100 / n/a	\$100 / n/a	\$50 / n/a	\$50 / n/a	\$25 / n/a	\$25 / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	\$25 / n/a	\$25 / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	\$20 / n/a	\$20 / n/a
Rx - Non-Preferred Brand	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a
Rx - Specialty	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a	50% / n/a

## Appendix C

### Development of Single Risk Pool Adjustment Factors

#### *CHANGES IN DEMOGRAPHICS (GEOGRAPHIC MIX)*

Rating Area	2023 Statewide Distribution	2023 GCF	JHP 2026 Projected Membership
Rating Area 1	4.6%	0.924	
Rating Area 2	0.4%	1.285	
Rating Area 3	8.1%	1.139	4%
Rating Area 4	22.8%	0.843	
Rating Area 5	3.9%	1.015	
Rating Area 6	7.7%	1.255	92%
Rating Area 7	9.8%	1.340	
Rating Area 8	36.7%	0.976	4%
Rating Area 9	6.0%	1.318	
Total Statewide Factor		1.037	1.239
HPP Geographic Adjustment		= 1.239 / 1.037	1.195

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

[REDACTED]

## Appendix C

### Development of Single Risk Pool Adjustment Factors

#### CHANGES IN DEMOGRAPHICS (MEMBERSHIP MIX)

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

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

##### Change in Demographic Factor

Allowed PMPM from Wakely Proprietary ACA Data								
	Catastrophic	Bronze	Silver 70%	Silver 73%	Silver 87%	Silver 94%	Gold	Platinum
Age 0-17	\$171.85	\$106.54	\$209.38	\$167.94	\$189.87	\$146.83	\$246.96	\$498.32
Age 18-25	\$150.77	\$100.92	\$257.26	\$16.35	\$178.67	\$165.40	\$244.39	\$440.61
Age 26-34	\$133.30	\$132.63	\$993.53	\$42.91	\$299.28	\$288.22	\$410.22	\$1,122.54
Age 35-44	\$375.25	\$170.16	\$447.09	\$74.07	\$373.60	\$368.97	\$475.66	\$1,147.98
Age 45-54	\$348.01	\$246.25	\$593.10	\$125.49	\$499.21	\$516.97	\$605.62	\$1,330.58
Age 55-64	\$483.82	\$430.15	\$836.22	\$205.14	\$758.08	\$733.10	\$862.51	\$1,665.41
Age GE65	\$422.74	\$482.59	\$1,145.98	\$252.63	\$850.90	\$798.27	\$1,258.43	\$2,403.09

Base Period PMPM	Projection Period PMPM	Adjustment Factor
\$481.99	\$536.16	1.1124

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

PA Individual Statewide 2023								
	Catastrophic	Bronze	Silver 70%	Silver 73%	Silver 87%	Silver 94%	Gold	Platinum
Metal Mix	0%	24%	6%	3%	12%	14%	40%	0%
Age 0-17	6%	6%	5%	5%	5%	5%	6%	6%
Age 18-25	7%	7%	7%	7%	7%	7%	6%	6%
Age 26-34	17%	17%	16%	16%	16%	16%	15%	15%
Age 35-44	16%	16%	17%	17%	17%	17%	15%	15%
Age 45-54	17%	17%	20%	20%	20%	20%	17%	17%
Age 55-64	36%	36%	33%	33%	33%	33%	40%	40%
Age GE65	1%	1%	2%	2%	2%	2%	1%	1%

PA Individual Statewide 2023							
Catastrophic	Bronze Limited	Silver 70%	Silver 73%	Silver 87%	Silver 94%	Gold	Platinum
\$0.04	\$0.00	\$0.58	\$0.29	\$1.14	\$1.06	\$5.94	\$0.00
\$0.04	\$0.00	\$1.00	\$0.04	\$1.51	\$1.67	\$5.88	\$0.00
\$0.08	\$0.00	\$3.50	\$0.24	\$5.74	\$6.65	\$24.67	\$0.00
\$0.27	\$0.00	\$4.22	\$0.44	\$7.62	\$9.05	\$28.36	\$0.00
\$0.23	\$0.00	\$6.59	\$0.88	\$11.98	\$14.91	\$41.28	\$0.00
\$0.65	\$0.00	\$15.33	\$2.38	\$30.01	\$34.89	\$138.32	\$0.00
\$0.02	\$0.00	\$1.27	\$0.18	\$2.04	\$2.30	\$5.05	\$0.00

Allowed PMPM
\$481.99

PA Individual JHP Projected 2026								
	Catastrophic	Bronze	Silver 70%	Silver 73%	Silver 87%	Silver 94%	Gold	Platinum
Metal Mix	0%	19%	0%	0%	1%	2%	77%	0%
Age 0-17	0%	7%	6%	6%	6%	6%	7%	0%
Age 18-25	0%	7%	7%	8%	8%	8%	7%	0%
Age 26-34	0%	18%	17%	16%	16%	16%	15%	0%
Age 35-44	0%	16%	18%	18%	18%	18%	15%	0%
Age 45-54	0%	17%	19%	19%	19%	19%	17%	0%
Age 55-64	0%	34%	30%	30%	30%	30%	38%	0%
Age GE65	0%	1%	2%	2%	2%	2%	1%	0%

PA Individual JHP Projected 2026							
Catastrophic	Bronze Limited	Silver 70%	Silver 73%	Silver 87%	Silver 94%	Gold	Platinum
\$0.00	\$0.00	\$0.04	\$0.03	\$0.12	\$0.16	\$13.70	\$0.00
\$0.00	\$0.00	\$0.06	\$0.00	\$0.15	\$0.24	\$12.83	\$0.00
\$0.00	\$0.00	\$0.21	\$0.03	\$0.21	\$0.83	\$48.81	\$0.00
\$0.00	\$0.00	\$0.25	\$0.04	\$0.71	\$1.19	\$54.71	\$0.00
\$0.00	\$0.00	\$0.35	\$0.07	\$1.00	\$1.76	\$79.62	\$0.00
\$0.00	\$0.00	\$0.79	\$0.19	\$2.39	\$3.94	\$250.01	\$0.00
\$0.00	\$0.00	\$0.08	\$0.02	\$0.19	\$0.30	\$10.65	\$0.00

Allowed PMPM
\$536.16

## **Appendix D**

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

**[REDACTED]**

## Appendix E

### Development of the 2026 Index Rate

Step	Formula	Description	Statewide PA 2023 URRT
1		Base Period Claims Allowed PMPM, with IBNR, Net of Rx Rebates	\$659.30
2		Allowed Claim Cost and Geographic Adjustment (to JHP Projected Age, Metal, and Risk, in JHP Service Area)	1.335
3		Market Morbidity Adjustment	
4a		Average Annual Trend, Medical + Rx	8.1%
4b		Number of Years of Trend	3
4c		Final Trend Adjustment	1.262
5		Provider Contracting	
6	= [1] * [2] * [3] * [4c] * [5]	2026 Allowed Claim Cost PMPM, Gross of State Based Reinsurance, Weighted by Method	
7		2026 State Based Reinsurance Recovery on an Allowed Basis	\$26.46
8	= [6] - [7]	2026 Allowed Claim Cost PMPM, Reduced for State Based Reinsurance, Weighted by Method	
9		2026 Risk Adjustment Transfer PMPM Pre-HCRP	
10		High Cost Risk Pool Fee	\$3.58
11	= [9] + [10]	2026 Risk Adjustment Transfer PMPM Post-HCRP	
12		Projection Period AV	78.6%
13	= 1 / [12]	Convert Paid to Allowed	1.272
14	= [11] * [13]	2026 Risk Adjustment Component of Allowed Costs	
15	= [8] + [14]	2025 JHP Allowed Claim Cost and Risk Adjustment Transfer and Reinsurance PMPM (Market Adj Index Rate)	<b>\$765.82</b>
16		Exchange Fee	3.43%
17	= [15] / (1 - [16] )	Final Market Adjusted Index Rate	<b>\$792.99</b>

## Appendix F

### Development of the 2026 Normalization Factors

#### Age Calibration

Age	Age Curve	2024 Projected Age Distribution	Weighted Average Age Calibration Factor	1.8056
0	0.765	0.4%		
1	0.765	0.4%		
2	0.765	0.4%		
3	0.765	0.4%		
4	0.765	0.4%		
5	0.765	0.4%		
6	0.765	0.4%		
7	0.765	0.4%		
8	0.765	0.4%		
9	0.765	0.4%		
10	0.765	0.4%		
11	0.765	0.4%		
12	0.765	0.4%		
13	0.765	0.4%		
14	0.765	0.4%		
15	0.833	0.4%		
16	0.859	0.4%		
17	0.885	0.4%		
18	0.913	0.9%		
19	0.941	0.9%		
20	0.970	0.9%		
21	1.000	0.9%		
22	1.000	0.9%		
23	1.000	0.9%		
24	1.000	0.9%		
25	1.004	0.9%		
26	1.024	1.8%		
27	1.048	1.8%		
28	1.087	1.8%		
29	1.119	1.8%		
30	1.135	1.8%		
31	1.159	1.8%		
32	1.183	1.8%		
33	1.198	1.8%		
34	1.214	1.8%		
35	1.222	1.5%		
36	1.230	1.5%		
37	1.238	1.5%		
38	1.246	1.5%		
39	1.262	1.5%		
40	1.278	1.5%		
41	1.302	1.5%		
42	1.325	1.5%		
43	1.357	1.5%		
44	1.397	1.5%		
45	1.444	1.7%		
46	1.500	1.7%		
47	1.563	1.7%		
48	1.635	1.7%		
49	1.706	1.7%		
50	1.786	1.7%		
51	1.865	1.7%		
52	1.952	1.7%		
53	2.040	1.7%		
54	2.135	1.7%		
55	2.230	3.7%		
56	2.333	3.7%		
57	2.437	3.7%		
58	2.548	3.7%		
59	2.603	3.7%		
60	2.714	3.7%		
61	2.810	3.7%		
62	2.873	3.7%		
63	2.952	3.7%		
64	3.000	3.7%		
65+	3.000	1.1%		

## Appendix F

### Development of the 2026 Normalization Factors

#### Tobacco Calibration

Age	2024 Projected Age Distribution	Tobacco Factor
0	0.4%	1.000
1	0.4%	1.000
2	0.4%	1.000
3	0.4%	1.000
4	0.4%	1.000
5	0.4%	1.000
6	0.4%	1.000
7	0.4%	1.000
8	0.4%	1.000
9	0.4%	1.000
10	0.4%	1.000
11	0.4%	1.000
12	0.4%	1.000
13	0.4%	1.000
14	0.4%	1.000
15	0.4%	1.000
16	0.4%	1.000
17	0.4%	1.000
18	0.9%	1.000
19	0.9%	1.000
20	0.9%	1.000
21	0.9%	1.100
22	0.9%	1.100
23	0.9%	1.100
24	0.9%	1.100
25	0.9%	1.100
26	1.8%	1.100
27	1.8%	1.100
28	1.8%	1.100
29	1.8%	1.100
30	1.8%	1.100
31	1.8%	1.100
32	1.8%	1.100
33	1.8%	1.100
34	1.8%	1.100
35	1.5%	1.100
36	1.5%	1.100
37	1.5%	1.100
38	1.5%	1.100
39	1.5%	1.100
40	1.5%	1.100
41	1.5%	1.100
42	1.5%	1.100
43	1.5%	1.100
44	1.5%	1.100
45	1.7%	1.100
46	1.7%	1.100
47	1.7%	1.100
48	1.7%	1.100
49	1.7%	1.100
50	1.7%	1.100
51	1.7%	1.100
52	1.7%	1.100
53	1.7%	1.100
54	1.7%	1.100
55	3.7%	1.100
56	3.7%	1.100
57	3.7%	1.100
58	3.7%	1.100
59	3.7%	1.100
60	3.7%	1.100
61	3.7%	1.100
62	3.7%	1.100
63	3.7%	1.100
64	3.7%	1.100
65+	1.1%	1.100

Component	Value
Tobacco rating factor (for smokers only)	1.090
% of people who admit to smoking	3.3%
Total rate-up based on admitted tobacco usage	1.003

## Appendix F

### Development of the 2026 Normalization Factors

#### Geographic Calibration

Rating Area	JHP 2026 Mix	[REDACTED]	Final Geographic Factors, Normalized
Rating Area 6	92%		1.006
Rating Area 8	4%		0.893
Rating Area 3	4%	[REDACTED]	0.960
<b>Total, Membership Weighted</b>	<b>100%</b>		<b>1.000</b>

#### Network Calibration

Network	Network Factor
JHP Network	1.000
Total, Membership Weighted	1.000



## Appendix G

### Federal Actuarial Values

HIOS ID	Federal AV
19702PA0010006	70.2%
19702PA0010005	69.4%
19702PA0010004	71.9%
19702PA0010001	64.7%
19702PA0010002	62.8%
19702PA0010007	80.3%
19702PA0010008	79.2%
19702PA0010009	79.1%
19702PA0010003	63.1%

## Appendix H

### Induced Utilization Factors

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

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

Plan ID	Induced Demand Factor	Induced Demand Factor (Normalized)
19702PA0010006	1.122	1.044
19702PA0010005	1.125	1.047
19702PA0010004	1.166	1.086
19702PA0010001	1.026	0.955
19702PA0010002	1.018	0.947
19702PA0010007	1.100	1.024
19702PA0010008	1.081	1.007
19702PA0010009	1.076	1.001
19702PA0010003	1.017	0.947
Total	1.074	1.000

## Appendix I

### Rate Manual and Rate Formula

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

Consumer Plan Adjusted Index Rate	
HIOS ID	Factor
19702PA0010006	444.86
19702PA0010005	448.12
19702PA0010004	489.15
19702PA0010001	335.06
19702PA0010002	323.12
19702PA0010007	423.12
19702PA0010008	402.80
19702PA0010009	396.48
19702PA0010003	322.63

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

Area Factors	
Area Number	Factor
Rating Area 6	1.006
Rating Area 8	0.893
Rating Area 3	0.960

## Appendix I

### Rate Manual and Rate Formula

**RATE Formula:**

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

Example: 21 year old with plan 19702PA0010006 in Rating Area 6, non-smoker = $444.8644509 * 1.000 * 1.006323 * 1.00$ = \$447.6772
---

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

## Appendix J

### Projected Reinsurance Impact

This filing should reflect rates with the proposed 2025 reinsurance parameters as outlined in the final rate filing guidance provided by PID on April 9<sup>th</sup>, 2025. The subsequent rate submission will be updated to include the coinsurance percentage of 43% as provided by PID on May 9<sup>th</sup>. The calculated impact of the priced parameters is below.

Rating Area	Attachment Point	Cap	Coinsurance	Impact to Market Adjusted Index Rate
All	\$60,000	\$100,000	30%	-2.9%

**Appendix K**

**Enhanced Subsidy Expiration Impacts**

**[REDACTED]**

## Appendix L

### Development of 2026 CSR Load

<b>Total</b>	100%	78.3%	77.9%	0.6%	0.6%
<b>Total Silver</b>	3%	84.3%	72.4%	16.5%	16.5%

16-Digit Plan ID	Metal / CSR	Silver Flag	Projected Membership	Pricing AV - Variant	Pricing AV - Base Silver	Calculated CSR Load	Priced CSR Load	Final Pricing AV
19702PA0010006	Silver (70%)	1	0.1%	70.7%	70.7%	18.9%	18.9%	84.1%
19702PA0010006-04	Silver (73%)	1	0.1%	73.1%	70.7%	18.9%	18.9%	84.1%
19702PA0010006-05	Silver (87%)	1	0.3%	82.5%	70.7%	18.9%	18.9%	84.1%
19702PA0010006-06	Silver (94%)	1	0.6%	89.2%	70.7%	18.9%	18.9%	84.1%
19702PA0010005	Silver (70%)	1	0.1%	71.1%	71.1%	17.7%	17.7%	83.7%
19702PA0010005-04	Silver (73%)	1	0.1%	73.2%	71.1%	17.7%	17.7%	83.7%
19702PA0010005-05	Silver (87%)	1	0.3%	83.2%	71.1%	17.7%	17.7%	83.7%
19702PA0010005-06	Silver (94%)	1	0.6%	88.0%	71.1%	17.7%	17.7%	83.7%
19702PA0010004	Silver (70%)	1	0.1%	75.4%	75.4%	12.8%	12.8%	85.1%
19702PA0010004-04	Silver (73%)	1	0.1%	77.2%	75.4%	12.8%	12.8%	85.1%
19702PA0010004-05	Silver (87%)	1	0.3%	83.6%	75.4%	12.8%	12.8%	85.1%
19702PA0010004-06	Silver (94%)	1	0.6%	89.0%	75.4%	12.8%	12.8%	85.1%
19702PA0010001	Bronze	0	8.8%	68.9%	68.9%	0.0%	0.0%	68.9%
19702PA0010002	Bronze	0	7.9%	66.6%	66.6%	0.0%	0.0%	66.6%
19702PA0010007	Gold	0	20.3%	83.2%	83.2%	0.0%	0.0%	83.2%
19702PA0010008	Gold	0	35.0%	80.2%	80.2%	0.0%	0.0%	80.2%
19702PA0010009	Gold	0	22.0%	79.3%	79.3%	0.0%	0.0%	79.3%
19702PA0010003	Bronze	0	2.6%	66.5%	66.5%	0.0%	0.0%	66.5%

## E. Standard Questions

### 1. Membership:

- a. If the projected membership for plan year 2026 significantly differs from the current 2/1/2025 membership, please explain why.

Projected membership for plan year 2026 does not significantly differ from current 2/1/2025 membership, aside from reductions due to enhanced subsidies expiring and the inclusion of expansion regions Rating Area 3 and 8.

### 2. Experience Period Claims:

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

JHP entered the market in plan year 2025 and does not have a full year of experience period claims. Since the manual claims are based on statewide costs across all ACA individual products, we do not know the proportion of costs that were capitated vs fee for service in the base period. We believe that our base period allowed claims should capture all claims data, as reported on Worksheet 1 of the URRT. Excluding these claims would result in an artificially low allowed base rate. This methodology relies on accurate carrier reporting in the URRTs.

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

JHP entered the market in plan year 2025 and does not have a full year of experience period claims. We confirm that all non-EHB claims have been removed from the manual claims, based on reported data within the URRT.

- c. How are drug rebates projected to change from the base period to the rating period? How has this change been reflected in the rate development?

JHP entered the market in plan year 2025 and does not have a full year of experience period claims. We are assuming that JHP's drug rebates will be equivalent to market levels in 2026. For that reason, no adjustment has been applied to the rate development to account for projected drug rebates.

### 3. Trend:

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



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

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

4. Table 6 – Retention:

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

[REDACTED]

- b. Please confirm that the Risk Adjustment User Fee PMPM is consistent with HHS Final Notice of Benefit and Payment Parameters for plan year 2026.

[REDACTED]

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

[REDACTED]

5. Pricing AVs:

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

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

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

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

Federal AVC. Further, the pricing AVs include valuation of both in-network and out-of-network benefits, whereas the Federal AV calculator only values in-network benefits. Finally, due to mandated factors, we have included a 22% load to silver on exchange plans.

6. Expanded Bronze Plans:

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

Per our understanding, to qualify as an expanded bronze, a plan must pay for at least one major service before the deductible is met. All three bronze plans that JHP is offering in 2026 offer one free PCP visit before cost sharing begins and cover PCP visits, specialist visits, generic drugs, and preferred brand drugs pre-deductible. Please see the Federal AV screenshots incorporated with this filing for an exhibit of this benefit coverage.

7. 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 CY2025 rates had a 1.0 geographic factor given JHP only filed rates in one region. Geographic rating area factors are required in the CY2026 premium rates given plans are now offered in Rating Areas 3, 6 and 8. The cost differentials by region, not accounting for morbidity differences, are included in the geographic factors. The 2023 Final Risk Adjustment Report GCF factors by rating area were used as the basis for the geographic factors and adjusted considering average provider reimbursement cost differentials. Wakely considered both 2023 and 2024 RAR relativities in the development of the geographic cost factor but considered 2023 factors to be more reflective of true geographic cost differences. The development of the 2026 geographic factors is included in Appendix F of the Actuarial Memorandum included with this submission.

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

The network factor is consistent with the previous year's network factor. Both are a 1.0 as JHP only has one network.

8. Plan of Withdrawal:

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

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

JHP is not submitting a Plan of Withdrawal as no plans are being withdrawn midway through the filing period.

9. Copay Adjustment Programs:

- a. Does the company use a copay adjustment program (also known as a copay accumulator program)?
  - i. If the company uses a copay adjustment program, please provide a detailed narrative that describes how the program works and the motivation behind implementing the program.
- b. How does the company handle copay assistance coupons? For example, does the coupon apply to the MOOP?
- c. If any change to such a program has resulted in a pricing impact, please include a narrative describing how the impact has been included within the rate development and a detailed quantitative exhibit supporting the impact.

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

10. PBM and Act 77 of 2024 Compliance: The Department expects insurers to work closely with their PBM to conduct a good faith effort at collecting the requested data below.

- a. Is the PBM handling any part of the negotiations that impacts the cost of drugs?
- b. What is the email address, name, and phone number for the PBM contact?
- c. What is the amount of funds the PBM recouped from pharmacies due to Scrivener's errors?
- d. Use the same pharmacy for all affiliated data. Use the same pharmacy for all non-affiliated data. In Table 18 of the PAAME, using last year's PA claims data:
  - i. Complete cells P7-R16 to show the minimum, maximum, and average allowed amounts paid by the PBM to a retail pharmacy that is affiliated to the PBM.
  - ii. Complete cells S7-U16 to show the minimum, maximum, and average allowed amounts paid by the PBM to a retail pharmacy that is not affiliated to the PBM.
  - iii. Complete cells V7-X16 to show the minimum, maximum, and average allowed amounts paid by the PBM to an entity participating in the

program under section 340(B) of 58 Stat. 682. 42 U.S.C. Section 256(B).

- iv. Complete cells Y7-AA16 to show the minimum, maximum, and average allowed amounts paid by the PBM to an entity not participating in the program under section 340(B) of 58 Stat. 682. 42 U.S.C. Section 256(B).
  - v. Complete cells AG7-AI12 to show the minimum, maximum, and average allowed amounts paid by the PBM to a retail pharmacy that is affiliated to the PBM.
  - vi. Complete cells AJ7-AL12 to show the minimum, maximum, and average allowed amounts paid by the PBM to a retail pharmacy that is not affiliated to the PBM.
- e. The following questions pertain to rebates:
- i. Please provide the total amount of rebates remitted to the PBM in cell AO5 of Table 18.
  - ii. Please provide the total amount of funds (rebates, etc.) remitted to the insurer by the PBM for the previous claim year in cell AO6 of Table 18. If there are funds in addition to the rebates, please specify what those funds represent.
  - iii. Please provide the total amount of rebates remitted to the insurer by the PBM for the previous claim year in cell AO7 of Table 18.
- f. What is the percent of rebates remitted to the insurer by the PBM for the previous claim year based on your response to parts i and iii above? Please confirm that this answer matches cell AO8 of Table 18.
- g. Does the health plan have an arrangement with the PBM where the insurer has to meet specific contract requirements, such as reaching a threshold of filled scripts?
- i. If yes, what is the total amount of funds remitted for the previous claim year to the PBM by the insurer for unexpected fees, penalties, etc.? Please state this value in cell AO10 of Table 18.
- h. In aggregate for the previous claim year, how much funds in total were received from non-affiliate pharmacies for post-sale or retroactive Direct and Indirect Renumeration?
- i. In aggregate for the previous claim year, how much funds in total were received from affiliate pharmacies for post-sale or retroactive Direct and Indirect Renumeration?

This question is not applicable as JHP has no experience in 2024.

PA Rate Template Part I  
Data Relevant to the Rate Filing

## Table 0. Identifying information

Carrier Name:	Partners Insurance Company, aka Jefferson Health Plans		
Product(s):	HP2		
Market Segment:	Individual		
Rate Effective Date:	1/1/2006	Yes	12/16/2024
Rate Period Start Date:	1/1/2006	Yes	12/16/2024

## Table 1. Number of Members

Average Age	Maximum activity	Maximum	Maximum activity
	Experiment Period	General Period (n of 60-65, 2020)	Prepared Safety Period
0-10	0	0.2	0.1
10-20	0	0.2	0.1
20-30	0	0.2	0.1
30-40	0	0.2	0.1
40-50	0	0.2	0.1
50-60	0	0.2	0.1
60-70	0	0.2	0.1
70-80	0	0.2	0.1
80-90	0	0.2	0.1
90-100	0	0.2	0.1

## Table 2. Experience Period Claims and Premiums

Table 1: Expected vs Actual Claims and Expenses											
Expected Period	Actual Claims	Ultimate Incurred Claims	Months Elapsed	Estimated Loss Sharing (Months 1-24)	Allowed Claims (Net CapExcess)	Non-DB portion of Allowed Claims	Total Prescription Drug Rebate*	Total DB CapExcess	Total Non-DB CapExcess	Estimated Risk Adjustment	Estimated Reinsurance Recovery
Expected Period Total Allowed DB Claims + DB CapExcess (PDRP) (not of prescription drug rebate)											
(4) (5) (6)	(7) (8) (9) (10) (11) (12) (13) (14) (15)										

## Table 2. Trend Components

Variable Categories	Start	End	Interval Interval	Component to Trend	Interval
Population (thousands)				1990-1995	
Population (thousands)				1995-2000	
Population (thousands)				2000-2005	
Population (thousands)				2005-2010	
Population (thousands)				2010-2015	
Population (thousands)				2015-2020	
Population (thousands)				2020-2025	
Population (thousands)				2025-2030	
Population (thousands)				2030-2035	
Population (thousands)				2035-2040	
Population (thousands)				2040-2045	
Population (thousands)				2045-2050	
Population (thousands)				2050-2055	
Population (thousands)				2055-2060	
Population (thousands)				2060-2065	
Population (thousands)				2065-2070	
Population (thousands)				2070-2075	
Population (thousands)				2075-2080	
Population (thousands)				2080-2085	
Population (thousands)				2085-2090	
Population (thousands)				2090-2095	
Population (thousands)				2095-2100	

## Table 6. Historical Experience

[illegible]

Entity Name  
Entity Type  
Entity Location  
Entity Address

Entity Name  
Entity Type  
Entity Location  
Entity Address

Table 2b. Manual Experience Period Claims and Priorities

Manual Experience Periods		Manual Experience Periods (2015-2016)					
Period Number	Period Name	Period Start Date	Period End Date	Period Status	Period Type	Period Category	Period Sub-Category
1	2015-2016	2015-01-01	2015-12-31	Active	Manual	Manual	Manual
2	2016-2017	2016-01-01	2016-12-31	Active	Manual	Manual	Manual
3	2017-2018	2017-01-01	2017-12-31	Active	Manual	Manual	Manual
4	2018-2019	2018-01-01	2018-12-31	Active	Manual	Manual	Manual
5	2019-2020	2019-01-01	2019-12-31	Active	Manual	Manual	Manual
6	2020-2021	2020-01-01	2020-12-31	Active	Manual	Manual	Manual
7	2021-2022	2021-01-01	2021-12-31	Active	Manual	Manual	Manual
8	2022-2023	2022-01-01	2022-12-31	Active	Manual	Manual	Manual
9	2023-2024	2023-01-01	2023-12-31	Active	Manual	Manual	Manual
10	2024-2025	2024-01-01	2024-12-31	Active	Manual	Manual	Manual
11	2025-2026	2025-01-01	2025-12-31	Active	Manual	Manual	Manual
12	2026-2027	2026-01-01	2026-12-31	Active	Manual	Manual	Manual
13	2027-2028	2027-01-01	2027-12-31	Active	Manual	Manual	Manual
14	2028-2029	2028-01-01	2028-12-31	Active	Manual	Manual	Manual
15	2029-2030	2029-01-01	2029-12-31	Active	Manual	Manual	Manual
16	2030-2031	2030-01-01	2030-12-31	Active	Manual	Manual	Manual
17	2031-2032	2031-01-01	2031-12-31	Active	Manual	Manual	Manual
18	2032-2033	2032-01-01	2032-12-31	Active	Manual	Manual	Manual
19	2033-2034	2033-01-01	2033-12-31	Active	Manual	Manual	Manual
20	2034-2035	2034-01-01	2034-12-31	Active	Manual	Manual	Manual
21	2035-2036	2035-01-01	2035-12-31	Active	Manual	Manual	Manual
22	2036-2037	2036-01-01	2036-12-31	Active	Manual	Manual	Manual
23	2037-2038	2037-01-01	2037-12-31	Active	Manual	Manual	Manual
24	2038-2039	2038-01-01	2038-12-31	Active	Manual	Manual	Manual
25	2039-2040	2039-01-01	2039-12-31	Active	Manual	Manual	Manual
26	2040-2041	2040-01-01	2040-12-31	Active	Manual	Manual	Manual
27	2041-2042	2041-01-01	2041-12-31	Active	Manual	Manual	Manual
28	2042-2043	2042-01-01	2042-12-31	Active	Manual	Manual	Manual
29	2043-2044	2043-01-01	2043-12-31	Active	Manual	Manual	Manual
30	2044-2045	2044-01-01	2044-12-31	Active	Manual	Manual	Manual
31	2045-2046	2045-01-01	2045-12-31	Active	Manual	Manual	Manual
32	2046-2047	2046-01-01	2046-12-31	Active	Manual	Manual	Manual
33	2047-2048	2047-01-01	2047-12-31	Active	Manual	Manual	Manual
34	2048-2049	2048-01-01	2048-12-31	Active	Manual	Manual	Manual
35	2049-2050	2049-01-01	2049-12-31	Active	Manual	Manual	Manual
36	2050-2051	2050-01-01	2050-12-31	Active	Manual	Manual	Manual
37	2051-2052	2051-01-01	2051-12-31	Active	Manual	Manual	Manual
38	2052-2053	2052-01-01	2052-12-31	Active	Manual	Manual	Manual
39	2053-2054	2053-01-01	2053-12-31	Active	Manual	Manual	Manual
40	2054-2055	2054-01-01	2054-12-31	Active	Manual	Manual	Manual
41	2055-2056	2055-01-01	2055-12-31	Active	Manual	Manual	Manual
42	2056-2057	2056-01-01	2056-12-31	Active	Manual	Manual	Manual
43	2057-2058	2057-01-01	2057-12-31	Active	Manual	Manual	Manual
44	2058-2059	2058-01-01	2058-12-31	Active	Manual	Manual	Manual
45	2059-2060	2059-01-01	2059-12-31	Active	Manual	Manual	Manual
46	2060-2061	2060-01-01	2060-12-31	Active	Manual	Manual	Manual
47	2061-2062	2061-01-01	2061-12-31	Active	Manual	Manual	Manual
48	2062-2063	2062-01-01	2062-12-31	Active	Manual	Manual	Manual
49	2063-2064	2063-01-01	2063-12-31	Active	Manual	Manual	Manual
50	2064-2065	2064-01-01	2064-12-31	Active	Manual	Manual	Manual
51	2065-2066	2065-01-01	2065-12-31	Active	Manual	Manual	Manual
52	2066-2067	2066-01-01	2066-12-31	Active	Manual	Manual	Manual
53	2067-2068	2067-01-01	2067-12-31	Active	Manual	Manual	Manual
54	2068-2069	2068-01-01	2068-12-31	Active	Manual	Manual	Manual
55	2069-2070	2069-01-01	2069-12-31	Active	Manual	Manual	Manual
56	2070-2071	2070-01-01	2070-12-31	Active	Manual	Manual	Manual
57	2071-2072	2071-01-01	2071-12-31	Active	Manual	Manual	Manual
58	2072-2073	2072-01-01	2072-12-31	Active	Manual	Manual	Manual
59	2073-2074	2073-01-01	2073-12-31	Active	Manual	Manual	Manual
60	2074-2075	2074-01-01	2074-12-31	Active	Manual	Manual	Manual
61	2075-2076	2075-01-01	2075-12-31	Active	Manual	Manual	Manual
62	2076-2077	2076-01-01	2076-12-31	Active	Manual	Manual	Manual
63	2077-2078	2077-01-01	2077-12-31	Active	Manual	Manual	Manual
64	2078-2079	2078-01-01	2078-12-31	Active	Manual	Manual	Manual
65	2079-2080	2079-01-01	2079-12-31	Active	Manual	Manual	Manual
66	2080-2081	2080-01-01	2080-12-31	Active	Manual	Manual	Manual
67	2081-2082	2081-01-01	2081-12-31	Active	Manual	Manual	Manual
68	2082-2083	2082-01-01	2082-12-31	Active	Manual	Manual	Manual
69	2083-2084	2083-01-01	2083-12-31	Active	Manual	Manual	Manual
70	2084-2085	2084-01-01	2084-12-31	Active	Manual	Manual	Manual
71	2085-2086	2085-01-01	2085-12-31	Active	Manual	Manual	Manual
72	2086-2087	2086-01-01	2086-12-31	Active	Manual	Manual	Manual
73	2087-2088	2087-01-01	2087-12-31	Active	Manual	Manual	Manual
74	2088-2089	2088-01-01	2088-12-31	Active	Manual	Manual	Manual
75	2089-2090	2089-01-01	2089-12-31	Active	Manual	Manual	Manual
76	2090-2091	2090-01-01	2090-12-31	Active	Manual	Manual	Manual
77	2091-2092	2091-01-01	2091-12-31	Active	Manual	Manual	Manual
78	2092-2093	2092-01-01	2092-12-31	Active	Manual	Manual	Manual
79	2093-2094	2093-01-01	2093-12-31	Active	Manual	Manual	Manual
80	2094-2095	2094-01-01	2094-12-31	Active	Manual	Manual	Manual
81	2095-2096	2095-01-01	2095-12-31	Active	Manual	Manual	Manual
82	2096-2097	2096-01-01	2096-12-31	Active	Manual	Manual	Manual
83	2097-2098	2097-01-01	2097-12-31	Active	Manual	Manual	Manual
84	2098-2099	2098-01-01	2098-12-31	Active	Manual	Manual	Manual
85	2099-2100	2099-01-01	2099-12-31	Active	Manual	Manual	Manual
86	2100-2101	2100-01-01	2100-12-31	Active	Manual	Manual	Manual
87	2101-2102	2101-01-01	2101-12-31	Active	Manual	Manual	Manual
88	2102-2103	2102-01-01	2102-12-31	Active	Manual	Manual	Manual
89	2103-2104	2103-01-01	2103-12-31	Active	Manual	Manual	Manual
90	2104-2105	2104-01-01	2104-12-31	Active	Manual	Manual	Manual
91	2105-2106	2105-01-01	2105-12-31	Active	Manual	Manual	Manual
92	2106-2107	2106-01-01	2106-12-31	Active	Manual	Manual	Manual
93	2107-2108	2107-01-01	2107-12-31	Active	Manual	Manual	Manual
94	2108-2109	2108-01-01	2108-12-31	Active	Manual	Manual	Manual
95	2109-2110	2109-01-01	2109-12-31	Active	Manual	Manual	Manual
96	2110-2111	2110-01-01	2110-12-31	Active	Manual	Manual	Manual
97	2111-2112	2111-01-01	2111-12-31	Active	Manual	Manual	Manual
98	2112-2113	2112-01-01	2112-12-31	Active	Manual	Manual	Manual
99	2113-2114	2113-01-01	2113-12-31	Active	Manual	Manual	Manual
100	2114-2115	2114-01-01	2114-12-31	Active	Manual	Manual	Manual
101	2115-2116	2115-01-01	2115-12-31	Active	Manual	Manual	Manual
102	2116-2117	2116-01-01	2116-12-31	Active	Manual	Manual	Manual
103	2117-2118	2117-01-01	2117-12-31	Active	Manual	Manual	Manual
104	2118-2119	2118-01-01	2118-12-31	Active	Manual	Manual	Manual
105	2119-2120	2119-01-01	2119-12-31	Active	Manual	Manual	Manual
106	2120-2121	2120-01-01	2120-12-31	Active	Manual	Manual	Manual
107	2121-2122	2121-01-01	2121-12-31	Active	Manual	Manual	Manual
108	2122-2123	2122-01-01	2122-12-31	Active	Manual	Manual	Manual
109	2123-2124	2123-01-01	2123-12-31	Active	Manual	Manual	Manual
110	2124-2125	2124-01-01	2124-12-31	Active	Manual	Manual	Manual
111	2125-2126	2125-01-01	2125-12-31	Active	Manual	Manual	Manual
112	2126-2127	2126-01-01	2126-12-31	Active	Manual	Manual	Manual
113	2127-2128	2127-01-01	2127-12-31	Active	Manual	Manual	Manual
114	2128-2129	2128-01-01	2128-12-31	Active	Manual	Manual	Manual
115	2129-2130	2129-01-01	2129-12-31	Active	Manual	Manual	Manual
116	2130-2131	2130-01-01	2130-12-31	Active	Manual	Manual	Manual
117	2131-2132	2131-01-01	2131-12-31	Active	Manual	Manual	Manual
118	2132-2133	2132-01-01	2132-12-31	Active	Manual	Manual	Manual
119	2133-2134	2133-01-01	2133-12-31	Active	Manual	Manual	Manual
120	2134-2135	2134-01-01	2134-12-31	Active	Manual	Manual	Manual
121	2135-2136	2135-01-01	2135-12-31	Active	Manual	Manual	Manual
122	2136-2137	2136-01-01	2136-12-31	Active	Manual	Manual	Manual
123	2137-2138	2137-01-01	2137-12-31	Active	Manual	Manual	Manual
124	2138-2139	2138-01-01	2138-12-31	Active	Manual	Manual	Manual
125	2139-2140	2139-01-01	2139-12-31	Active	Manual	Manual	Manual
126	2140-2141	2140-01-01	2140-12-31	Active	Manual	Manual	Manual
127	2141-2142	2141-01-01	2141-12-31	Active	Manual	Manual	Manual
128	2142-2143	2142-01-01	2142-12-31	Active	Manual	Manual	Manual
129	2143-2144	2143-01-01	2143-12-31	Active	Manual	Manual	Manual
130	2144-2145	2144-01-01	2144-12-31	Active	Manual	Manual	Manual
131	2145-2146	2145-01-01	2145-12-31	Active	Manual	Manual	Manual
132	2146-2147	2146-01-01	2146-12-31	Active	Manual	Manual	Manual
133	2147-2148	2147-01-01	2147-12-31	Active	Manual	Manual	Manual
134	2148-2149	2148-01-01	2148-12-31	Active	Manual	Manual	Manual
135	2149-2150	2149-01-01	2149-12-31	Active	Manual	Manual	Manual
136	2150-2151	2150-01-01	2150-12-31	Active	Manual	Manual	Manual
137	2151-2152	2151-01-01	2151-12-31	Active	Manual	Manual	Manual
138	2152-2153	2152-01-01	2152-12-31	Active	Manual	Manual	Manual
139	2153-2154	2153-01-01	2153-12-31	Active	Manual	Manual	Manual
140	2154-2155	2154-01-01	2154-12-31	Active	Manual	Manual	Manual
141	2155-2156	2155-01-01	2155-12-31	Active	Manual	Manual	Manual
142	2156-2157	2156-01-01	2156-12-31	Active	Manual	Manual	Manual
143	2157-2158	2157-01-01	2157-12-31	Active	Manual	Manual	Manual
144	2158-2159	2158-01-01	2158-12-31	Active	Manual	Manual	Manual
145	2159-2160	2159-01-01	2159-12-31	Active	Manual	Manual	Manual
146	2160-2161	2160-01-01	2160-12-31	Active	Manual	Manual	Manual
147	2161-2162	2161-01-01	2161-12-31	Active	Manual	Manual	Manual
148	2162-2163	2162-01-01	2162-12-31	Active	Manual	Manual	Manual
149	2163-2164	2163-01-01	2163-12-31	Active	Manual	Manual	Manual
150	2164-2165	2164-01-01	2164-12-31	Active	Manual	Manual	Manual
151	2165-2166	2165-01-01	2165-12-31	Active	Manual	Manual	Manual
152	2166-2167	2166-01-01	2166-12-31	Active	Manual	Manual	Manual
153							

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

Carrier Name:	Partners Insurance Company, dba Jefferson Health Plans	Attachment Point:	\$60,000
Product(s):	PPO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinurance Rate:	30%
Rate Effective Date:	1/1/2026		
Incurred Dates:	1/1/2024 to 12/31/2024	Proj. Incurred Claim Impact:	0.0%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2024 to 12/31/2024					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$0
\$30,000	\$34,999				\$0
\$35,000	\$39,999				\$0
\$40,000	\$44,999				\$0
\$45,000	\$49,999				\$0
\$50,000	\$54,999				\$0
\$55,000	\$59,999				\$0
\$60,000	\$64,999				\$0
\$65,000	\$69,999				\$0
\$70,000	\$74,999				\$0
\$75,000	\$79,999				\$0
\$80,000	\$84,999				\$0
\$85,000	\$89,999				\$0
\$90,000	\$94,999				\$0
\$95,000	\$99,999				\$0
\$100,000	\$109,999				\$0
\$110,000	\$119,999				\$0
\$120,000	\$129,999				\$0
\$130,000	\$139,999				\$0
\$140,000	\$149,999				\$0
\$150,000	\$159,999				\$0
\$160,000	\$169,999				\$0
\$170,000	\$179,999				\$0
\$180,000	\$189,999				\$0
\$190,000	\$199,999				\$0
\$200,000	\$209,999				\$0
\$210,000	\$219,999				\$0
\$220,000	\$229,999				\$0
\$230,000	\$239,999				\$0
\$240,000	\$249,999				\$0
\$250,000	\$259,999				\$0
\$260,000	\$269,999				\$0
\$270,000	\$279,999				\$0
\$280,000	\$289,999				\$0
\$290,000	\$299,999				\$0
\$300,000	\$324,999				\$0
\$325,000	\$349,999				\$0
\$350,000	\$374,999				\$0
\$375,000	\$399,999				\$0
\$400,000	\$424,999				\$0
\$425,000	\$449,999				\$0
\$450,000	\$474,999				\$0
\$475,000	\$499,999				\$0
\$500,000	\$599,999				\$0
\$600,000	\$699,999				\$0
\$700,000	\$799,999				\$0
\$800,000	\$899,999				\$0
\$900,000	\$999,999				\$0
\$1,000,000+					\$0
Total		0	0	\$0	\$0

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

Carrier Name:	Partners Insurance Company, dba Jefferson Health Plans	Attachment Point:	\$60,000
Product(s):	PPO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinurance Rate:	30%
Rate Effective Date:	1/1/2026		
		Proj. Incurred Claim Impact:	-2.9%
		Proj. Morbidity Impact:	0.0%

Reinsurance Program Impact Continuance Table Development - Plan Year 2026				
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims with Reinsurance
\$0	\$29,999			\$11,739,777,933
\$30,000	\$34,999			\$983,498,293
\$35,000	\$39,999			\$913,671,412
\$40,000	\$44,999			\$825,146,325
\$45,000	\$49,999			\$762,170,343
\$50,000	\$54,999			\$705,590,150
\$55,000	\$59,999			\$673,644,122
\$60,000	\$64,999			\$658,887,612
\$65,000	\$69,999			\$622,985,157
\$70,000	\$74,999			\$553,790,299
\$75,000	\$79,999			\$496,588,947
\$80,000	\$84,999			\$457,271,044
\$85,000	\$89,999			\$430,036,117
\$90,000	\$94,999			\$384,953,019
\$95,000	\$99,999			\$369,137,514
\$100,000	\$109,999			\$700,360,180
\$110,000	\$119,999			\$673,959,752
\$120,000	\$129,999			\$619,547,184
\$130,000	\$139,999			\$556,924,103
\$140,000	\$149,999			\$491,591,305
\$150,000	\$159,999			\$453,747,189
\$160,000	\$169,999			\$422,935,453
\$170,000	\$179,999			\$385,290,911
\$180,000	\$189,999			\$361,826,322
\$190,000	\$199,999			\$354,332,747
\$200,000	\$209,999			\$323,341,811
\$210,000	\$219,999			\$311,384,436
\$220,000	\$229,999			\$303,109,235
\$230,000	\$239,999			\$277,530,396
\$240,000	\$249,999			\$283,627,814
\$250,000	\$259,999			\$254,645,002
\$260,000	\$269,999			\$250,678,352
\$270,000	\$279,999			\$244,251,705
\$280,000	\$289,999			\$241,176,827
\$290,000	\$299,999			\$211,628,068
\$300,000	\$324,999			\$535,415,087
\$325,000	\$349,999			\$470,475,636
\$350,000	\$374,999			\$415,003,218
\$375,000	\$399,999			\$356,096,572
\$400,000	\$424,999			\$327,748,919
\$425,000	\$449,999			\$301,654,784
\$450,000	\$474,999			\$268,319,698
\$475,000	\$499,999			\$241,444,877
\$500,000	\$599,999			\$843,753,008
\$600,000	\$699,999			\$631,974,760
\$700,000	\$799,999			\$459,526,126
\$800,000	\$899,999			\$337,643,898
\$900,000	\$999,999			\$254,310,769
\$1,000,000+				\$1,571,541,688
Total		5,437,297	50,512,854	\$36,364,090,848
				\$35,313,946,116



PA Rate Template Part II  
Rate Development and Change

Carrier Name: Partners Insurance Company, dba Jefferson Health Plans  
Product(s): PPO  
Market Segment: Individual  
Rate Effective Date: 1/1/2026

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

Development of the Projected Index Rate		Actual Experience Data	Manual Data
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$	-	\$ 659.30
Two year trend projection factor		1.000	1.262
Unadjusted Projected Allowed EHB Claims PMPM	\$	-	\$ 832.15
Single Risk Pool Adjustment Factor			
Change in Morbidity - Impact of Reinsurance Program		1.000	1.000
Change in Morbidity - All Other			
Total Non-Morbidity Changes		0.000	1.002
Change in Demographics			1.325
Change in Network			
Change in Benefits			1.000
Change in Other			1.000
Total Adjusted Projected Allowed EHB Claims PMPM	\$	-	\$ 916.18
Credibility Factors		0%	100%
Blended Projected EHB Claims PMPM			
Blended Projected EHB Claims PMPM	\$	-	\$ 916.18
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$	916.18	Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio		0.789	
Projected Incurred EHB Claims PMPM	\$	720.38	
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM			
Projected Incurred Exchange User Fee PMPM			
Projected Incurred Reinsurance Recoveries PMPM			
Market-Adjusted Projected Incurred EHB Claims PMPM	\$	623.50	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$	792.99	Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM			
Catastrophic Eligibility Adjustment		1.000	
Market-Adjusted Projected Incurred Total Claims PMPM		623.4998797	
Market-Adjusted Projected Allowed Total Claims PMPM	\$	792.99	

Table 6. Retention

Retention Basis - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	9.40%	\$67.37
General and Claims	6.40%	\$43.88
Agent/Broker Fees and Commissions	2.42%	\$17.24
Quality Improvement Initiatives	0.80%	\$5.74
Taxes and Fees	2.28%	\$16.21
Risk Adjustment User Fee	0.00%	\$0.30
ACOM Fee	0.04%	\$0.30
PA Premium & Other Taxes (if applicable)	2.00%	\$14.24
Federal Income Tax	0.21%	\$1.50
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	0.79%	\$5.65
Total Retention	12.52%	\$89.25
Projected Required Revenue PMPM		\$ 712.75

Table 8. Components of Rate Change

Rate Components	2025	2026	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 435.85	\$ 393.00	\$ (46.75)	-10.6%
B. Base period allowed claims before normalization	\$ 634.03	\$ 659.30	\$ 45.29	10.3%
C. Normalization factor component of change	\$ (268.88)	\$ (295.24)	\$ (26.37)	-6.0%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 345.13	\$ 364.05	\$ 18.92	4.3%
D2. URRT Trend	\$ 72.45	\$ 95.45	\$ 23.00	5.2%
D3. URRT Morbidity	\$ 3.83	\$ 3.83	\$ 0.0%	0.0%
D4. URRT Other	\$ 120.62	\$ 42.57	\$ (78.05)	-27.7%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (22.48)	\$ (68.42)	\$ (45.94)	-10.4%
D6. Normalized Exchange User Fee on an allowed basis	\$ 14.94	\$ 15.00	\$ 0.16	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ (28.61)	\$ (14.61)	\$ (15.00)	3.4%
D8. Subtotal - Sum(D1-D7)	\$ 500.95	\$ 437.88	\$ (63.08)	-14.3%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (80.13)	\$ (84.29)	\$ (14.17)	-3.2%
E3. Benefit Richness	\$ (13.02)	\$ (0.00)	\$ 3.87	0.0%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Benefits in Addition to EHB	\$ -	\$ -	\$ -	0.0%
E6. Subtotal - Sum(E1-E5)	\$ (84.04)	\$ (84.30)	\$ (10.30)	-2.3%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 31.00	\$ 37.16	\$ 6.15	1.4%
F2. Taxes and Fees	\$ 9.15	\$ 8.96	\$ (0.19)	0.0%
F3. Profit and/or Contingency	\$ 8.85	\$ 3.13	\$ 2.75	0.6%
F4. Subtotal - Sum(F1-F3)	\$ 40.15	\$ 49.21	\$ 8.72	2.0%
G. Change in Miscellaneous Items	\$ (21.85)		\$ 21.87	5.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 435.54	\$ 392.76	\$ (42.79)	-8.7%

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 659.30	Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 9,263,138,473.24	
Blended Loss Ratio	85.21%	

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

Effective Date	6/1/2026	6/1/2026	7/1/2026	8/1/2026	Total Single Risk Pool
End of Member Months Renewing in Quarter					
Adjusted Projected Allowed EHB Claims PMPM	\$ 916.18	\$ 916.18	\$ 916.18	\$ 916.18	\$ 916.18
Months of Trend	3	6	9		
Annual Trend	12.30%	12.30%	12.30%		
Single Risk Pool Projected Allowed Claims	\$ 916.18	\$ 943.21	\$ 971.09	\$ 999.77	-
Quarterly Trend Factor	1.000	1.034	1.060	1.084	0.000

Table 5B. Exchange User Fee Calculation

Exchange User Fee Percentage	5.78%
Expected On-Exchange Enrollment Percentage	100%
Projected Required Revenue PMPM	\$ 712.10
Adjustment for Catastrophic Eligibility and Benefits in Addition to EHB (if applicable)	1.000
Projected Incurred Exchange User Fee PMPM	\$ 23.36

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2025	2026
Average Age Factor	1.175	1.000
Average Geographic Factor	1.000	1.000
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 891.22	\$ 792.99
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 500.96	\$ 437.88

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

	2025	2026	
Paid to Allowed	\$ 1,845	\$ 1,790	
URRT Trend (Total Applied Trend Factor)	1.210	1.262	URRT WL 52
URRT Morbidity	1.000	1.000	URRT WL 52
URRT "Other"	1.283	1.093	
Risk Adjustment	\$ (33.60)	\$ (97.42)	URRT WL 53
Exchange User Fee	\$ 22.18	\$ 21.36	URRT WL 53
Reinsurance Recoveries	\$ 44.71	\$ 20.80	URRT WL 52
Capitation	\$ -		
Network	1.000	1.000	For 2025 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Pricing AV	0.844	0.788	
Benefit Richness	0.991	1.000	
Catastrophic Eligibility	1.000	1.000	
Benefits in Addition to EHB	1.000	1.000	
Administrative Expenses	7.65%	9.45%	
Taxes and Fees	2.08%	2.28%	
Profit and/or Contingency	0.08%	0.79%	

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[illegible]


N/A	N/A

N/A	N/A
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[illegible][illegible][illegible]



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## PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	Partners Insurance Company, dba Jefferson Health Plans
Product(s):	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2026

### Table 12. Age and Tobacco Factors

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

\*PA follows the federal default age curve.

**Table 13. Geographic Factors and Adjusted Loss Ratios**

[illegible]

### Table 14. Network Factors

[illegible]

PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	-0.100641252
Revised Requested Average Rate Change:	-10.06%
Minimum Requested Rate Change:	-13.29%
Maximum Requested Rate Change:	-8.60%
Mapped Members:	116
Available in Rating Areas:	Rating Areas 3, 6, and 8

Key Information

Jan. 2024 - Dec. 2024 Financial Experience		
Premium	\$	-
Claims	\$	-
Administrative Expenses		
Taxes & Fees		
Company Made After Taxes	\$	-

The company expects its annual medical costs to increase: 0.00%

Explanation of requested rate change:

Carrier Name:	Partners Insurance Company, dba Jefferson Health Plans
Product(s):	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2026

How It Plans to Spend Your Premium

This is how the company plans to spend the premium it collects in 2026:	
Claims:	85%
Administrative Expenses:	9%
Taxes & Fees:	5%
Profit:	1%

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

Component	Non-Catastrophic		Catastrophic	
	Statewide	Insurer Specific	Statewide	Insurer Specific
State Average Monthly Premium Before Adjustment	\$99.53	\$120.51	\$128.01	\$128.01
Administrative Cost Adjustment	0.00	0.00	0.00	0.00
Average Monthly Premium	\$99.53	\$120.51	\$128.01	\$128.01
Adjusted Value (AV)	0.72	0.57	0.57	0.57
Plan Liability Risk Score (PLRS)	2.46	2.46	2.46	2.46
Adjusted Net Rate Factor (ANRF)	2.76	2.03	2.03	2.03
Indicated Demand Factor (IDF)	3.02	3.02	3.02	3.02
Geographic Load Factor (GLF)	3.05	3.05	3.05	3.05
Factors Including Risk Score	8.83	8.83	8.83	8.83
Factors Excluding Risk Score	3.45	3.45	3.45	3.45
GEF Risk Adjustment Transfer PMPM				
Combined Ref Risk Adjustment Transfer PMPM				
GEF Average Premiums PMPM				
Transfer Percentage				
Finalized Average Premium PMPM				
Risk Adjustment Transfer PMPM				
Insurer Specific Manual Adjustment PMPM				
High Cost Risk Pool Adjustment PMPM				
Total Risk Adjustment Transfer				

## MLR and Rebate Calculation

Carrier Name: Partners Insurance Company, dba Jefferson Health Plans  
Product(s): PPO  
Market Segment: Individual  
Rate Effective Date: 1/1/2026  
Historical Claims as-of Date:

Line Description	Health Insurance Coverage Total	Health Insurance Coverage 2022	Health Insurance Coverage 2023	Health Insurance Coverage 2024	Health Insurance Coverage Projections 2025	Health Insurance Coverage Projections 2026
<b>1. Medical Loss Ratio Numerator</b>						
1.2 Adjusted incurred claims	\$0				\$4,560,696	\$6,089,592
1.3 Improving Health Care Quality Expenses	\$0				\$39,426	\$49,591
1.4 Reconciled payments of cost-sharing reductions	\$0				\$0	\$0
1.5 Federal Transitional Reinsurance Program payments from HHS	\$0				\$0	\$0
1.6 Federal Risk Adjustment Program net payments expected from HHS / (charges payable to HHS)	\$0					
1.8 Shared Savings payments to enrollees	\$0				\$0	\$0
<b>1.9 MLR numerator</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$4,398,546</b>	<b>\$5,291,160</b>
<b>2. Medical Loss Ratio Denominator</b>						
2.1 Premium earned including Federal and State high risk programs and adjusted for net premium stabilization program payments / (charges)	\$0				\$4,928,489	\$6,198,820
2.2 Federal and State taxes and licensing or regulatory fees	\$0				\$232,674	\$327,325
<b>2.3 MLR Denominator (Lines 2.1 - 2.2)</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$4,695,815</b>	<b>\$5,871,494</b>
<b>3. Credibility Adjustment</b>						
3.1 Life-years	0					
3.2 Base credibility factor						
3.3 Average deductible						
3.4 Deductible factor						
3.5 Credibility adjustment (Lines 3.2 x 3.4 (do not round))	0.0%					
<b>4. MLR Calculation (for issuers with at least 1,000 life years in the Total column of Line 3.1)</b>						
4.1 Preliminary MLR (Lines 1.9 / 2.3)	0.0%	0.0%	0.0%	0.0%	93.7%	90.1%
4.2 Credibility adjustment (Line 3.5, if applicable)	0.0%					
<b>4.3 Credibility-adjusted MLR (Lines 4.1 + 4.2)</b>	<b>0.0%</b>					
<b>5. Rebate Calculation</b>						
5.1 MLR standard	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%
5.2 Credibility-adjusted MLR (Line 4.3)	0.0%					
5.3 Adjusted earned premium (Lines 2.1 - 2.2 CY)	\$0					
<b>5.4 Rebate amount if credibility-adjusted MLR is less than MLR standard (Lines (5.1 - 5.2) x 5.3)</b>	<b>\$0.00</b>					

Table 1 - Base Credibility Adjustment Factors	
Life Years	Base credibility factor
-	0.0%
1,000	8.3%
2,500	5.2%
5,000	3.7%
10,000	2.6%
25,000	1.6%
50,000	1.2%
75,000	0.0%

Table 2 - Deductible Factors	
Average Health Plan Deductible	Deductible factor
\$0	1.000
\$2,500	1.164
\$5,000	1.402
\$10,000	1.736



**Table 17-1. Projected Historical Experience from the Plan Year 2025 Filing**

Month-Year	Total Annual Premium	Ultimate Incurred Claims	Members	Prescription Drug Rebates**	Variance (\$) - Premium	Variance (%) - Premium	Variance (\$) - Claims	Variance (%) - Claims	Variance (\$) - Drug Rebates	Variance (%) - Drug Rebates
Jan-21										
Feb-21										
Mar-21										
Apr-21										
May-21										
Jun-21										
Jul-21										
Aug-21										
Sep-21										
Oct-21										
Nov-21										
Dec-21										
Jan-22					\$ -	0.0%	\$ -	0.0%	\$ -	0.0%
Feb-22										
Mar-22										
Apr-22										
May-22										
Jun-22										
Jul-22										
Aug-22										
Sep-22										
Oct-22										
Nov-22										
Dec-22										
Jan-23					\$ -	0.0%	\$ -	0.0%	\$ -	0.0%
Feb-23										
Mar-23										
Apr-23										
May-23										
Jun-23										
Jul-23										
Aug-23										
Sep-23										
Oct-23										
Nov-23										
Dec-23										

**Table 17-2. Assessment of Actual to Projected for Paid Claims, Risk Adjustment, and Reinsurance**

Plan Year	Category	Projected PMPM *	Actual PMPM	Variance
2024	Ultimate Incurred Claims	\$ -	\$ -	\$ -
	Drug Rebates	\$ -	\$ -	\$ -
	Risk Adjustment	\$ -	\$ -	\$ -
	Reinsurance	\$ -	\$ -	\$ -
	TOTAL	\$ -	\$ -	\$ -

\* Projected PMPMs should come from PY24 filing.

Table 18. Drug Data

Drug	Drug of Interest					
	Drug Name	Strength	Usual Adult Dose	Usual Adult Rx	Indication	Notes
Drug	Drug					
	Drug					
	Drug					
	Drug					
Drug	Drug					
	Drug					
	Drug					
	Drug					

Drug	Drug of Interest					
	Drug Name	Strength	Usual Adult Dose	Usual Adult Rx	Indication	Notes
Drug	Drug					
	Drug					
	Drug					
	Drug					
Drug	Drug					
	Drug					
	Drug					
	Drug					

Drug	Drug of Interest					
	Drug Name	Strength	Usual Adult Dose	Usual Adult Rx	Indication	Notes
Drug	Drug					
	Drug					
	Drug					
	Drug					
Drug	Drug					
	Drug					
	Drug					
	Drug					

Drug	Drug of Interest					
	Drug Name	Strength	Usual Adult Dose	Usual Adult Rx	Indication	Notes
Drug	Drug					
	Drug					
	Drug					
	Drug					

Notes: Includes drug names of parent and immediate-release, but not parent or generic (i.e., immediate, etc.)  
Notes include drug name, strength, dosage, and route of administration.

[illegible]

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

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
19702PA0010006	Jefferson Health Plans + Total + Silver + PPO	PPO	Silver	On/Off	JHP Network	Rating Area 3,6 and 8	Philadelphia, Montgomery, Bucks, Delaware, Lehigh, Northampton, Schuylkill, Carbon, Monroe
19702PA0010005	Jefferson Health Plans + Balanced + Silver + PPO	PPO	Silver	On/Off	JHP Network	Rating Area 3,6 and 8	Philadelphia, Montgomery, Bucks, Delaware, Lehigh, Northampton, Schuylkill, Carbon, Monroe
19702PA0010004	Jefferson Health Plans + \$0 Deductible + Silver + PPO	PPO	Silver	On/Off	JHP Network	Rating Area 3,6 and 8	Philadelphia, Montgomery, Bucks, Delaware, Lehigh, Northampton, Schuylkill, Carbon, Monroe
19702PA0010001	Jefferson Health Plans + \$0 Deductible + Bronze + PPO	PPO	Bronze	On/Off	JHP Network	Rating Area 3,6 and 8	Philadelphia, Montgomery, Bucks, Delaware, Lehigh, Northampton, Schuylkill, Carbon, Monroe
19702PA0010002	Jefferson Health Plans + Total + Bronze + PPO	PPO	Bronze	On/Off	JHP Network	Rating Area 3,6 and 8	Philadelphia, Montgomery, Bucks, Delaware, Lehigh, Northampton, Schuylkill, Carbon, Monroe
19702PA0010007	Jefferson Health Plans + \$0 Deductible + Gold + PPO	PPO	Gold	On/Off	JHP Network	Rating Area 3,6 and 8	Philadelphia, Montgomery, Bucks, Delaware, Lehigh, Northampton, Schuylkill, Carbon, Monroe
19702PA0010008	Jefferson Health Plans + Total + Gold + PPO	PPO	Gold	On/Off	JHP Network	Rating Area 3,6 and 8	Philadelphia, Montgomery, Bucks, Delaware, Lehigh, Northampton, Schuylkill, Carbon, Monroe
19702PA0010009	Jefferson Health Plans + Value + Gold + PPO	PPO	Gold	On/Off	JHP Network	Rating Area 3,6 and 8	Philadelphia, Montgomery, Bucks, Delaware, Lehigh, Northampton, Schuylkill, Carbon, Monroe
19702PA0010003	Jefferson Health Plans + Value + Bronze + PPO	PPO	Bronze	On/Off	JHP Network	Rating Area 3,6 and 8	Philadelphia, Montgomery, Bucks, Delaware, Lehigh, Northampton, Schuylkill, Carbon, Monroe



# ACA - 2026: Product Strategy Service Area Update

## PPO Service Area

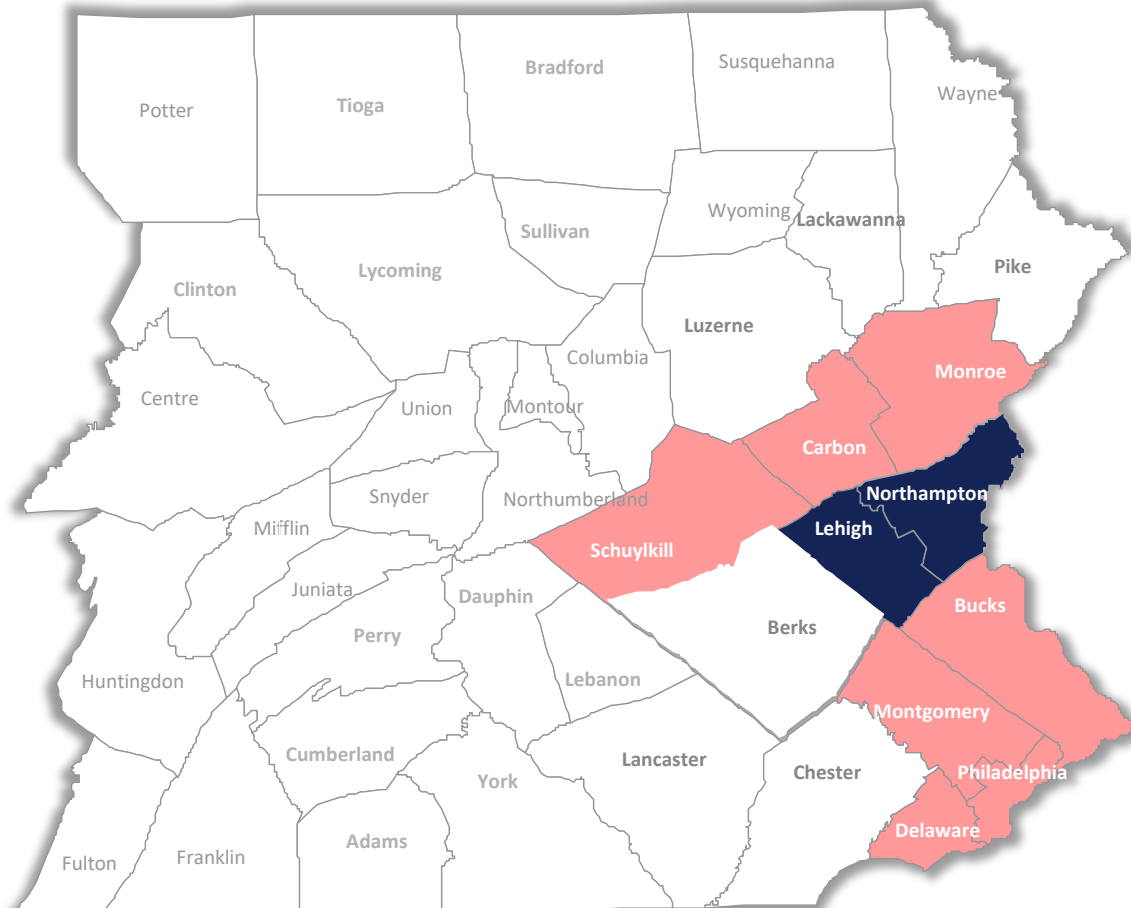
- Expanding PPO portfolio:
  - Bucks, Carbon, Monroe, Montgomery, Philadelphia & Schuylkill



- PY2025 Service Area



- Target New Entrance 2026



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Unified Rate Review v6.1

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

HIOS Issuer ID:19702State:PA

Effective Date of Rate Change(s):1/1/2026Market:Individual

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:1/1/2024to12/31/2024PMPM

Allowed Claims	\$0.00	#DIV/0!
Reinsurance	\$0.00	#DIV/0!
Incurred Claims in Experience Period	\$0.00	#DIV/0!
Risk Adjustment	\$0.00	#DIV/0!
Experience Period Premium	\$0.00	#DIV/0!
Experience Period Member Months	0	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	\$0.00	1.000	1.000	1.000	1.000	\$0.00
Outpatient Hospital	\$0.00	1.000	1.000	1.000	1.000	\$0.00
Professional	\$0.00	1.000	1.000	1.000	1.000	\$0.00
Other Medical	\$0.00	1.000	1.000	1.000	1.000	\$0.00
Capitation	\$0.00	1.000	1.000	1.000	1.000	\$0.00
Prescription Drug	\$0.00	1.000	1.000	1.000	1.000	\$0.00
Total	\$0.00					\$0.00

Morbidity Adjustment	1.000
Demographic Shift	1.000
Plan Design Changes	1.000
Other	1.000
Adjusted Trended EHB Allowed Claims PMPM for1/1/2026	\$0.00

Manual EHB Allowed Claims PMPM	\$916.17
Applied Credibility %	0.00%

Projected Period Totals

Projected Index Rate for1/1/2026	\$916.17	\$7,975,259.85
Reinsurance	\$26.46	\$230,316.11
Risk Adjustment Payment/Charge	\$123.90	\$1,078,549.50
Exchange User Fees	3.43%	\$236,578.69
Market Adjusted Index Rate	\$792.99	\$6,902,972.93

Projected Member Months	8,705
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To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.  
To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.  
To validate, select the Validate button or Ctrl + Shift + I.  
To finalize, select the Finalize button or Ctrl + Shift + F.

1 of 4

Product-Plan Data Collection

Company Legal Name: Partners Insurance Company, dba Jefferson Health Plans  
HIOS Issuer ID: 19702 State: PA  
Effective Date of Rate Change(s): 1/1/2026 Market: 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.

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

To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.

To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name	Individual PPO									
1.2 Product ID	19702PA001									
1.3 Plan Name	Plans + Total +	Plans + Balanced +	Plans + S0	Plans + S0	Plans + Total +	Plans + S0	Plans + Total +	Plans + Value +	Plans + Value +	Plans + Value +
1.4 Plan ID (Standard Component ID)	19702PA0010006	19702PA0010005	19702PA0010004	19702PA0010001	19702PA0010002	19702PA0010007	19702PA0010008	19702PA0010009	19702PA0010003	19702PA0010003
1.5 Metal	Silver	Silver	Silver	Bronze	Bronze	Gold	Gold	Gold	Gold	Bronze
1.6 AV Metal Value	0.702	0.694	0.719	0.647	0.628	0.803	0.792	0.791	0.791	0.631
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
1.8 Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
1.9 Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
1.10 Effective Date of Proposed Rates	1/1/2026	1/1/2026	1/1/2026	1/1/2026	1/1/2026	1/1/2026	1/1/2026	1/1/2026	1/1/2026	1/1/2026
1.11 Cumulative Rate Change % (over 12 mos prior)	-13.29%	-12.99%	-10.50%	-8.67%	-11.16%	-8.97%	-10.06%	-11.18%	-11.18%	-8.60%
1.12 Product Rate Increase %	-10.07%									
1.13 Submission Level Rate Increase %	-10.07%									

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

2.1 Plan ID (Standard Component ID)	Total	19702PA0010006	19702PA0010005	19702PA0010004	19702PA0010001	19702PA0010002	19702PA0010007	19702PA0010008	19702PA0010009	19702PA0010003
2.2 Allowed Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.7 Risk Adjustment Transfer Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.8 Premium	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.9 Experience Period Member Months	0	0	0	0	0	0	0	0	0	0
2.10 Current Enrollment	116	1	1	1	10	9	24	43	24	3
2.11 Current Premium PMPM	\$687.13	\$1,548.80	\$637.50	\$1,025.69	\$740.78	\$600.62	\$684.59	\$646.75	\$707.59	\$819.61
2.12 Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Per Member Per Month										
2.13 Allowed Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.14 Reinsurance	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.15 Member Cost Sharing	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.16 Cost Sharing Reduction	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.17 Incurred Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.18 Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.19 Premium	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	19702PA0010006	19702PA0010005	19702PA0010004	19702PA0010001	19702PA0010002	19702PA0010007	19702PA0010008	19702PA0010009	19702PA0010003
3.2 Market Adjusted Index Rate						\$792.99			
3.3 AV and Cost Sharing Design of Plan	0.9006	0.9079	0.9987	0.6575	0.6311	0.8525	0.8075	0.7935	0.6300
3.4 Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs									
3.6 Administrative Expense	8.28%	8.22%	7.53%	11.00%	11.41%	8.71%	9.15%	9.29%	11.42%
3.7 Taxes and Fees	2.28%	2.28%	2.28%	2.28%	2.28%	2.28%	2.28%	2.28%	2.28%
3.8 Profit & Risk Load	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate	\$805.64	\$811.54	\$885.84	\$606.79	\$585.16	\$766.27	\$729.46	\$718.01	\$584.28
Age Calibration									
3.11 Age Calibration Factor	0.553830422	0.5538							
Geographic Calibration									
3.12 Geographic Calibration Factor	1	1.0000							
Tobacco Calibration									
3.13 Tobacco Calibration Factor	0.997032418	0.9970							
3.14 Calibrated Plan Adjusted Index Rate	\$444.86	\$448.12	\$489.15	\$335.06	\$323.12	\$423.12	\$402.80	\$396.48	\$322.63

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total	19702PA0010006	19702PA0010005	19702PA0010004	19702PA0010001	19702PA0010002	19702PA0010007	19702PA0010008	19702PA0010009	19702PA0010003
4.2 Allowed Claims	\$7,975,301	\$94,985	\$95,214	\$98,175	\$671,686	\$601,663	\$1,654,557	\$2,805,038	\$1,753,478	\$200,504
4.3 Reinsurance	\$181,080	\$2,080	\$2,080	\$2,080	\$15,852	\$14,292	\$36,821	\$63,345	\$39,775	\$4,764
4.4 Member Cost Sharing	\$1,704,619	\$14,163	\$13,838	\$9,820	\$198,151	\$188,695	\$289,473	\$561,906	\$365,537	\$63,036
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$6,089,592	\$78,741	\$79,296	\$86,275	\$457,683	\$398,677	\$1,328,263	\$2,179,787	\$1,348,166	\$132,704
4.7 Risk Adjustment Transfer Amount	\$848,023	\$9,742	\$9,742	\$9,742	\$74,232	\$66,926	\$172,430	\$296,637	\$186,263	\$22,309
4.8 Premium	\$6,198,920	\$80,564	\$81,154	\$88,584	\$487,373	\$400,003	\$1,356,293	\$2,221,204	\$1,372,844	\$133,801
4.9 Projected Member Months	8,705	100	100	762	687	1,770	3,045	1,912	229	229
4.10 Loss Ratio	86.42%	87.19%	87.24%	87.74%	85.29%	85.02%	86.89%	86.57%	86.47%	85.01%
Per Member Per Month										
4.11 Allowed Claims	\$916.17	\$949.85	\$952.14	\$981.75	\$881.48	\$875.78	\$934.78	\$921.19	\$917.09	\$875.56
4.12 Reinsurance	\$20.80	\$20.80	\$20.80	\$20.80	\$20.80	\$20.80	\$20.80	\$20.80	\$20.80	\$20.80
4.13 Member Cost Sharing	\$195.82	\$141.63	\$138.38	\$98.20	\$260.04	\$274.66	\$163.54	\$184.53	\$191.18	\$275.27
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
4.15 Incurred Claims	\$699.55	\$787.41	\$792.96	\$862.75	\$600.63	\$580.32	\$750.43	\$715.86	\$705.11	\$579.49
4.16 Risk Adjustment Transfer Amount	\$97.42	\$97.42	\$97.42	\$97.42	\$97.42	\$97.42	\$97.42	\$97.42	\$97.42	\$97.42
4.17 Premium	\$712.10	\$805.64	\$811.54	\$885.84	\$606.79	\$585.16	\$766.27	\$729.46	\$718.01	\$584.28



Rating Area Data Collection

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

Rating Area	Rating Factor
Rating Area 3	0.9602
Rating Area 6	1.0063
Rating Area 8	0.8934

SERFF Inputs:

8,705 Projected member months

REQUESTED RATE CHANGE INFORMATION

Change Period: 1/1/2026 - 12/31/2026

Projected Period Covered Lives: 725

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

Min: -13.29%

Max: -8.60%

Wtd Avg: -9.90%

Written Premium Change: -\$94,696

PRIOR RATE:

Total Earned Premium \$956,480

Total Incurred Claims \$845,981

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

Min: \$271.74

Max: \$1,814.90

Wtd Avg: \$687.13

REQUESTED RATE

Projected Earned Premium \$6,198,820 << matches URRT WS2

Projected Incurred Claims \$5,241,569

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

Min: \$220.50 << 19702PA0010003, Rating Area 8, Age 0-14, Non-Smoker

Max: \$1,624.39 << 19702PA0010004, Rating Area 6, Age 64 and Older, Smoker

Wtd Avg: \$712.10 << Smoker and non-smoker average premium

2026 Rates Table Template v15.0		All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*		19702			
Rate Effective Date*		1/1/2026			
Rate Expiration Date*		12/31/2026			
Rating Method*		Age-Based Rates			
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*
Individual Tobacco Rate*					
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
Required: Enter the rate of an Individual tobacco enrollee on a plan					
19702PA0010006		Rating Area 3	Tobacco User/Non-Tobacco User	0-14	326.76
19702PA0010006		Rating Area 3	Tobacco User/Non-Tobacco User	15	355.81
19702PA0010006		Rating Area 3	Tobacco User/Non-Tobacco User	16	366.92
19702PA0010006		Rating Area 3	Tobacco User/Non-Tobacco User	17	378.02
19702PA0010006		Rating Area 3	Tobacco User/Non-Tobacco User	18	389.98
19702PA0010006		Rating Area 3	Tobacco User/Non-Tobacco User	19	401.94
19702PA0010006		Rating Area 3	Tobacco User/Non-Tobacco User	20	414.33
19702PA0010006		Rating Area 3	Tobacco User/Non-Tobacco User	21	427.14
19702PA0010006		Rating Area 3	Tobacco User/Non-Tobacco User	22	427.14
19702PA0010006		Rating Area 3	Tobacco User/Non-Tobacco User	23	427.14
19702PA0010006		Rating Area 3	Tobacco User/Non-Tobacco User	24	427.14
19702PA0010006		Rating Area 3	Tobacco User/Non-Tobacco User	25	428.85
19702PA0010006		Rating Area 3	Tobacco User/Non-Tobacco User	26	437.40
19702PA0010006		Rating Area 3	Tobacco User/Non-Tobacco User	27	447.65
19702PA0010006		Rating Area 3	Tobacco User/Non-Tobacco User	28	464.31
19702PA0010006		Rating Area 3	Tobacco User/Non-Tobacco User	29	477.97
19702PA0010006		Rating Area 3	Tobacco User/Non-Tobacco User	30	484.81
19702PA0010006		Rating Area 3	Tobacco User/Non-Tobacco User	31	495.06
19702PA0010006		Rating Area 3	Tobacco User/Non-Tobacco User	32	505.31
19702PA0010006		Rating Area 3	Tobacco User/Non-Tobacco User	33	511.72
19702PA0010006		Rating Area 3	Tobacco User/Non-Tobacco User	34	518.55
19702PA0010006		Rating Area 3	Tobacco User/Non-Tobacco User	35	521.97
19702PA0010006		Rating Area 3	Tobacco User/Non-Tobacco User	36	525.39
19702PA0010006		Rating Area 3	Tobacco User/Non-Tobacco User	37	528.80
19702PA0010006		Rating Area 3	Tobacco User/Non-Tobacco User	38	532.22
19702PA0010006		Rating Area 3	Tobacco User/Non-Tobacco User	39	539.06
19702PA0010006		Rating Area 3	Tobacco User/Non-Tobacco User	40	545.89
19702PA0010006		Rating Area 3	Tobacco User/Non-Tobacco User	41	556.14
19702PA0010006		Rating Area 3	Tobacco User/Non-Tobacco User	42	565.97
19702PA0010006		Rating Area 3	Tobacco User/Non-Tobacco User	43	579.63

19702PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	44	596.72	656.39
	Rating Area 3	Tobacco User/Non-Tobacco User	45	616.80	678.48
	Rating Area 3	Tobacco User/Non-Tobacco User	46	640.72	704.79
	Rating Area 3	Tobacco User/Non-Tobacco User	47	667.63	734.39
	Rating Area 3	Tobacco User/Non-Tobacco User	48	698.38	768.22
	Rating Area 3	Tobacco User/Non-Tobacco User	49	728.71	801.58
	Rating Area 3	Tobacco User/Non-Tobacco User	50	762.88	839.17
	Rating Area 3	Tobacco User/Non-Tobacco User	51	796.62	876.28
	Rating Area 3	Tobacco User/Non-Tobacco User	52	833.78	917.16
	Rating Area 3	Tobacco User/Non-Tobacco User	53	871.37	958.51
	Rating Area 3	Tobacco User/Non-Tobacco User	54	911.95	1003.15
	Rating Area 3	Tobacco User/Non-Tobacco User	55	952.53	1047.78
	Rating Area 3	Tobacco User/Non-Tobacco User	56	996.53	1096.18
	Rating Area 3	Tobacco User/Non-Tobacco User	57	1040.95	1145.05
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1088.36	1197.20
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1111.85	1223.04
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1159.27	1275.20
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1200.27	1320.30
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1227.18	1349.90
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1260.93	1387.02
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1281.42	1409.56
	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	329.16	329.16
19702PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	15	358.42	358.42
	Rating Area 3	Tobacco User/Non-Tobacco User	16	369.60	369.60
	Rating Area 3	Tobacco User/Non-Tobacco User	17	380.79	380.79
	Rating Area 3	Tobacco User/Non-Tobacco User	18	392.84	392.84
	Rating Area 3	Tobacco User/Non-Tobacco User	19	404.89	404.89
	Rating Area 3	Tobacco User/Non-Tobacco User	20	417.37	417.37
	Rating Area 3	Tobacco User/Non-Tobacco User	21	430.27	473.30
	Rating Area 3	Tobacco User/Non-Tobacco User	22	430.27	473.30
	Rating Area 3	Tobacco User/Non-Tobacco User	23	430.27	473.30
	Rating Area 3	Tobacco User/Non-Tobacco User	24	430.27	473.30
	Rating Area 3	Tobacco User/Non-Tobacco User	25	431.99	475.19
	Rating Area 3	Tobacco User/Non-Tobacco User	26	440.60	484.66
	Rating Area 3	Tobacco User/Non-Tobacco User	27	450.93	496.02
	Rating Area 3	Tobacco User/Non-Tobacco User	28	467.71	514.48
	Rating Area 3	Tobacco User/Non-Tobacco User	29	481.48	529.63
	Rating Area 3	Tobacco User/Non-Tobacco User	30	488.36	537.20
	Rating Area 3	Tobacco User/Non-Tobacco User	31	498.69	548.56
	Rating Area 3	Tobacco User/Non-Tobacco User	32	509.01	559.91
	Rating Area 3	Tobacco User/Non-Tobacco User	33	515.47	567.02
	Rating Area 3	Tobacco User/Non-Tobacco User	34	522.35	574.59
	Rating Area 3	Tobacco User/Non-Tobacco User	35	525.79	578.37
	Rating Area 3	Tobacco User/Non-Tobacco User	36	529.24	582.16
	Rating Area 3	Tobacco User/Non-Tobacco User	37	532.68	585.95
	Rating Area 3	Tobacco User/Non-Tobacco User	38	536.12	589.73
	Rating Area 3	Tobacco User/Non-Tobacco User	39	543.01	597.31
	Rating Area 3	Tobacco User/Non-Tobacco User	40	549.89	604.88
	Rating Area 3	Tobacco User/Non-Tobacco User	41	560.22	616.24

	19702PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	42	570.11	627.12
	19702PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	43	583.88	642.27
	19702PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	44	601.09	661.20
	19702PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	45	621.32	683.45
	19702PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	46	645.41	709.95
	19702PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	47	672.52	739.77
	19702PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	48	703.50	773.85
	19702PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	49	734.05	807.46
	19702PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	50	768.47	845.32
	19702PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	51	802.46	882.71
	19702PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	52	839.89	923.88
	19702PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	53	877.76	965.54
	19702PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	54	918.63	1010.49
	19702PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	55	959.51	1055.46
	19702PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	56	1003.83	1104.21
	19702PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	57	1048.58	1153.44
	19702PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	58	1096.34	1205.97
	19702PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	59	1120.00	1232.00
	19702PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	60	1167.76	1284.54
	19702PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	61	1209.07	1329.98
	19702PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	62	1236.18	1359.80
	19702PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	63	1270.17	1397.19
	19702PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1290.81	1419.89
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	359.29	359.29
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	15	391.23	391.23
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	16	403.44	403.44
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	17	415.65	415.65
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	18	428.80	428.80
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	19	441.95	441.95
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	20	455.58	455.58
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	21	469.67	516.64
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	22	469.67	516.64
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	23	469.67	516.64
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	24	469.67	516.64
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	25	471.54	518.69
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	26	480.94	529.03
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	27	492.21	541.43
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	28	510.53	561.58
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	29	525.56	578.12
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	30	533.07	586.38
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	31	544.34	598.77
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	32	555.61	611.17
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	33	562.66	618.93
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	34	570.17	627.19
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	35	573.93	631.32
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	36	577.69	635.46
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	37	581.45	639.60
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	38	585.20	643.72
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	39	592.72	651.99

	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	40	600.23	660.25
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	41	611.50	672.65
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	42	622.31	684.54
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	43	637.34	701.07
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	44	656.12	721.73
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	45	678.20	746.02
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	46	704.50	774.95
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	47	734.09	807.50
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	48	767.90	844.69
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	49	801.25	881.38
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	50	838.82	922.70
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	51	875.93	963.52
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	52	916.79	1008.47
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	53	958.12	1053.93
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	54	1002.73	1103.00
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	55	1047.35	1152.09
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	56	1095.73	1205.30
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	57	1144.57	1259.03
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	58	1196.71	1316.38
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	59	1222.54	1344.79
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	60	1274.67	1402.14
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	61	1319.76	1451.74
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	62	1349.35	1484.29
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	63	1386.45	1525.10
	19702PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1409.00	1549.90
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	246.11	246.11
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	15	267.99	267.99
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	16	276.35	276.35
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	17	284.72	284.72
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	18	293.72	293.72
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	19	302.73	302.73
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	20	312.06	312.06
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	21	321.71	353.88
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	22	321.71	353.88
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	23	321.71	353.88
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	24	321.71	353.88
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	25	323.00	355.30
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	26	329.44	362.38
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	27	337.16	370.88
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	28	349.70	384.67
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	29	360.00	396.00
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	30	365.15	401.67
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	31	372.87	410.16
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	32	380.59	418.65
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	33	385.41	423.95
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	34	390.56	429.62
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	35	393.13	432.44
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	36	395.71	435.28
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	37	398.28	438.11

	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	38	400.86	440.95
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	39	406.00	446.60
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	40	411.15	452.27
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	41	418.87	460.76
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	42	426.27	468.90
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	43	436.57	480.23
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	44	449.43	494.37
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	45	464.55	511.01
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	46	482.57	530.83
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	47	502.84	553.12
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	48	526.00	578.60
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	49	548.84	603.72
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	50	574.58	632.04
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	51	600.00	660.00
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	52	627.99	690.79
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	53	656.30	721.93
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	54	686.86	755.55
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	55	717.42	789.16
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	56	750.56	825.62
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	57	784.02	862.42
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	58	819.73	901.70
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	59	837.42	921.16
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	60	873.13	960.44
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	61	904.02	994.42
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	62	924.28	1016.71
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	63	949.70	1044.67
	19702PA0010001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	965.13	1061.64
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	237.34	237.34
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	15	258.43	258.43
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	16	266.50	266.50
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	17	274.57	274.57
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	18	283.25	283.25
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	19	291.94	291.94
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	20	300.94	300.94
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	21	310.24	341.26
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	22	310.24	341.26
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	23	310.24	341.26
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	24	310.24	341.26
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	25	311.49	342.64
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	26	317.69	349.46
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	27	325.14	357.65
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	28	337.24	370.96
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	29	347.16	381.88
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	30	352.13	387.34
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	31	359.57	395.53
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	32	367.02	403.72
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	33	371.67	408.84
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	34	376.64	414.30
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	35	379.12	417.03

	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	36	381.60	419.76
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	37	384.08	422.49
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	38	386.57	425.23
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	39	391.53	430.68
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	40	396.49	436.14
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	41	403.94	444.33
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	42	411.07	452.18
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	43	421.00	463.10
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	44	433.41	476.75
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	45	447.99	492.79
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	46	465.37	511.91
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	47	484.91	533.40
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	48	507.25	557.98
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	49	529.28	582.21
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	50	554.10	609.51
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	51	578.61	636.47
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	52	605.60	666.16
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	53	632.90	696.19
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	54	662.37	728.61
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	55	691.85	761.04
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	56	723.80	796.18
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	57	756.07	831.68
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	58	790.50	869.55
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	59	807.57	888.33
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	60	842.00	926.20
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	61	871.79	958.97
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	62	891.33	980.46
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	63	915.84	1007.42
	19702PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	930.72	1023.79
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	310.79	310.79
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	15	338.42	338.42
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	16	348.98	348.98
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	17	359.55	359.55
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	18	370.92	370.92
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	19	382.30	382.30
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	20	394.08	394.08
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	21	406.27	446.90
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	22	406.27	446.90
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	23	406.27	446.90
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	24	406.27	446.90
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	25	407.89	448.68
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	26	416.02	457.62
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	27	425.77	468.35
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	28	441.61	485.77
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	29	454.61	500.07
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	30	461.11	507.22
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	31	470.86	517.95
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	32	480.61	528.67
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	33	486.71	535.38



	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	34	493.21	542.53
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	35	496.46	546.11
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	36	499.71	549.68
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	37	502.96	553.26
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	38	506.21	556.83
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	39	512.71	563.98
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	40	519.21	571.13
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	41	528.96	581.86
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	42	538.30	592.13
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	43	551.31	606.44
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	44	567.56	624.32
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	45	586.65	645.32
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	46	609.40	670.34
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	47	635.00	698.50
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	48	664.25	730.68
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	49	693.09	762.40
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	50	725.59	798.15
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	51	757.69	833.46
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	52	793.03	872.33
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	53	828.79	911.67
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	54	867.38	954.12
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	55	905.98	996.58
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	56	947.82	1042.60
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	57	990.07	1089.08
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	58	1035.17	1138.69
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	59	1057.52	1163.27
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	60	1102.61	1212.87
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	61	1141.61	1255.77
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	62	1167.21	1283.93
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	63	1199.30	1319.23
	19702PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1218.80	1340.68
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	295.87	295.87
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	15	322.17	322.17
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	16	332.22	332.22
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	17	342.28	342.28
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	18	353.11	353.11
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	19	363.93	363.93
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	20	375.15	375.15
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	21	386.75	425.43
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	22	386.75	425.43
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	23	386.75	425.43
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	24	386.75	425.43
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	25	388.30	427.13
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	26	396.03	435.63
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	27	405.32	445.85
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	28	420.40	462.44
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	29	432.78	476.06
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	30	438.96	482.86
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	31	448.25	493.08

	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	32	457.53	503.28
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	33	463.33	509.66
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	34	469.52	516.47
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	35	472.61	519.87
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	36	475.71	523.28
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	37	478.80	526.68
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	38	481.89	530.08
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	39	488.08	536.89
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	40	494.27	543.70
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	41	503.55	553.91
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	42	512.45	563.70
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	43	524.82	577.30
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	44	540.29	594.32
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	45	558.47	614.32
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	46	580.13	638.14
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	47	604.49	664.94
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	48	632.34	695.57
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	49	659.80	725.78
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	50	690.74	759.81
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	51	721.29	793.42
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	52	754.94	830.43
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	53	788.98	867.88
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	54	825.72	908.29
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	55	862.46	948.71
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	56	902.29	992.52
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	57	942.52	1036.77
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	58	985.45	1084.00
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	59	1006.72	1107.39
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	60	1049.65	1154.62
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	61	1086.78	1195.46
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	62	1111.14	1222.25
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	63	1141.69	1255.86
	19702PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1160.25	1276.28
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	291.22	291.22
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	15	317.11	317.11
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	16	327.01	327.01
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	17	336.91	336.91
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	18	347.57	347.57
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	19	358.22	358.22
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	20	369.26	369.26
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	21	380.68	418.75
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	22	380.68	418.75
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	23	380.68	418.75
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	24	380.68	418.75
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	25	382.21	420.43
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	26	389.82	428.80
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	27	398.96	438.86
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	28	413.80	455.18
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	29	425.99	468.59

	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	30	432.08	475.29
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	31	441.21	485.33
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	32	450.35	495.39
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	33	456.06	501.67
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	34	462.15	508.37
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	35	465.20	511.72
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	36	468.24	515.06
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	37	471.29	518.42
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	38	474.33	521.76
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	39	480.42	528.46
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	40	486.52	535.17
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	41	495.65	545.22
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	42	504.41	554.85
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	43	516.59	568.25
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	44	531.82	585.00
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	45	549.71	604.68
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	46	571.03	628.13
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	47	595.01	654.51
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	48	622.42	684.66
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	49	649.45	714.40
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	50	679.90	747.89
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	51	709.98	780.98
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	52	743.10	817.41
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	53	776.60	854.26
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	54	812.76	894.04
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	55	848.93	933.82
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	56	888.14	976.95
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	57	927.73	1020.50
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	58	969.99	1066.99
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	59	990.92	1090.01
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	60	1033.18	1136.50
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	61	1069.72	1176.69
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	62	1093.71	1203.08
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	63	1123.78	1236.16
	19702PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1142.04	1256.24
	19702PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	236.98	236.98
	19702PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	15	258.05	258.05
	19702PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	16	266.10	266.10
	19702PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	17	274.16	274.16
	19702PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	18	282.83	282.83
	19702PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	19	291.50	291.50
	19702PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	20	300.49	300.49
	19702PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	21	309.78	340.76
	19702PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	22	309.78	340.76
	19702PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	23	309.78	340.76
	19702PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	24	309.78	340.76
	19702PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	25	311.02	342.12
	19702PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	26	317.22	348.94
	19702PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	27	324.65	357.12

19702PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	28	336.73	370.40
	Rating Area 3	Tobacco User/Non-Tobacco User	29	346.65	381.32
	Rating Area 3	Tobacco User/Non-Tobacco User	30	351.60	386.76
	Rating Area 3	Tobacco User/Non-Tobacco User	31	359.04	394.94
	Rating Area 3	Tobacco User/Non-Tobacco User	32	366.47	403.12
	Rating Area 3	Tobacco User/Non-Tobacco User	33	371.12	408.23
	Rating Area 3	Tobacco User/Non-Tobacco User	34	376.07	413.68
	Rating Area 3	Tobacco User/Non-Tobacco User	35	378.55	416.41
	Rating Area 3	Tobacco User/Non-Tobacco User	36	381.03	419.13
	Rating Area 3	Tobacco User/Non-Tobacco User	37	383.51	421.86
	Rating Area 3	Tobacco User/Non-Tobacco User	38	385.99	424.59
	Rating Area 3	Tobacco User/Non-Tobacco User	39	390.94	430.03
	Rating Area 3	Tobacco User/Non-Tobacco User	40	395.90	435.49
	Rating Area 3	Tobacco User/Non-Tobacco User	41	403.33	443.66
	Rating Area 3	Tobacco User/Non-Tobacco User	42	410.46	451.51
	Rating Area 3	Tobacco User/Non-Tobacco User	43	420.37	462.41
	Rating Area 3	Tobacco User/Non-Tobacco User	44	432.76	476.04
	Rating Area 3	Tobacco User/Non-Tobacco User	45	447.32	492.05
	Rating Area 3	Tobacco User/Non-Tobacco User	46	464.67	511.14
	Rating Area 3	Tobacco User/Non-Tobacco User	47	484.19	532.61
	Rating Area 3	Tobacco User/Non-Tobacco User	48	506.49	557.14
	Rating Area 3	Tobacco User/Non-Tobacco User	49	528.49	581.34
	Rating Area 3	Tobacco User/Non-Tobacco User	50	553.27	608.60
	Rating Area 3	Tobacco User/Non-Tobacco User	51	577.74	635.51
	Rating Area 3	Tobacco User/Non-Tobacco User	52	604.69	665.16
	Rating Area 3	Tobacco User/Non-Tobacco User	53	631.95	695.15
	Rating Area 3	Tobacco User/Non-Tobacco User	54	661.38	727.52
	Rating Area 3	Tobacco User/Non-Tobacco User	55	690.81	759.89
	Rating Area 3	Tobacco User/Non-Tobacco User	56	722.72	794.99
	Rating Area 3	Tobacco User/Non-Tobacco User	57	754.94	830.43
	Rating Area 3	Tobacco User/Non-Tobacco User	58	789.32	868.25
	Rating Area 3	Tobacco User/Non-Tobacco User	59	806.36	887.00
	Rating Area 3	Tobacco User/Non-Tobacco User	60	840.75	924.83
	Rating Area 3	Tobacco User/Non-Tobacco User	61	870.48	957.53
	Rating Area 3	Tobacco User/Non-Tobacco User	62	890.00	979.00
	Rating Area 3	Tobacco User/Non-Tobacco User	63	914.47	1005.92
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	929.34	1022.27
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	342.47	342.47
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	15	372.92	372.92
	Rating Area 6	Tobacco User/Non-Tobacco User	16	384.55	384.55
	Rating Area 6	Tobacco User/Non-Tobacco User	17	396.19	396.19
	Rating Area 6	Tobacco User/Non-Tobacco User	18	408.73	408.73
	Rating Area 6	Tobacco User/Non-Tobacco User	19	421.26	421.26
	Rating Area 6	Tobacco User/Non-Tobacco User	20	434.25	434.25
	Rating Area 6	Tobacco User/Non-Tobacco User	21	447.68	492.45
	Rating Area 6	Tobacco User/Non-Tobacco User	22	447.68	492.45
	Rating Area 6	Tobacco User/Non-Tobacco User	23	447.68	492.45
	Rating Area 6	Tobacco User/Non-Tobacco User	24	447.68	492.45
	Rating Area 6	Tobacco User/Non-Tobacco User	25	449.47	494.42

19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	26	458.42	504.26
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	27	469.17	516.09
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	28	486.63	535.29
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	29	500.95	551.05
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	30	508.11	558.92
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	31	518.86	570.75
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	32	529.60	582.56
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	33	536.32	589.95
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	34	543.48	597.83
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	35	547.06	601.77
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	36	550.64	605.70
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	37	554.22	609.64
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	38	557.81	613.59
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	39	564.97	621.47
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	40	572.13	629.34
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	41	582.88	641.17
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	42	593.17	652.49
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	43	607.50	668.25
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	44	625.41	687.95
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	45	646.45	711.10
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	46	671.52	738.67
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	47	699.72	769.69
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	48	731.95	805.15
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	49	763.74	840.11
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	50	799.55	879.51
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	51	834.92	918.41
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	52	873.87	961.26
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	53	913.26	1004.59
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	54	955.79	1051.37
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	55	998.32	1098.15
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	56	1044.43	1148.87
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	57	1090.99	1200.09
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	58	1140.68	1254.75
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	59	1165.30	1281.83
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	60	1215.00	1336.50
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	61	1257.97	1383.77
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	62	1286.18	1414.80
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	63	1321.54	1453.69
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1343.03	1477.33
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	344.98	344.98
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	15	375.65	375.65
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	16	387.37	387.37
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	17	399.10	399.10
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	18	411.72	411.72
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	19	424.35	424.35
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	20	437.43	437.43
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	21	450.96	496.06
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	22	450.96	496.06
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	23	450.96	496.06

	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	24	450.96	496.06
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	25	452.76	498.04
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	26	461.78	507.96
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	27	472.60	519.86
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	28	490.19	539.21
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	29	504.62	555.08
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	30	511.84	563.02
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	31	522.66	574.93
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	32	533.48	586.83
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	33	540.25	594.28
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	34	547.46	602.21
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	35	551.07	606.18
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	36	554.68	610.15
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	37	558.29	614.12
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	38	561.89	618.08
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	39	569.11	626.02
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	40	576.32	633.95
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	41	587.15	645.87
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	42	597.52	657.27
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	43	611.95	673.15
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	44	629.99	692.99
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	45	651.18	716.30
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	46	676.44	744.08
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	47	704.85	775.34
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	48	737.32	811.05
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	49	769.33	846.26
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	50	805.41	885.95
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	51	841.04	925.14
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	52	880.27	968.30
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	53	919.95	1011.95
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	54	962.79	1059.07
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	55	1005.64	1106.20
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	56	1052.08	1157.29
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	57	1098.98	1208.88
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	58	1149.04	1263.94
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	59	1173.84	1291.22
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	60	1223.90	1346.29
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	61	1267.19	1393.91
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	62	1295.60	1425.16
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	63	1331.23	1464.35
	19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1352.87	1488.16
	19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	376.57	376.57
	19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	15	410.04	410.04
	19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	16	422.84	422.84
	19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	17	435.63	435.63
	19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	18	449.42	449.42
	19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	19	463.20	463.20
	19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	20	477.48	477.48
	19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	21	492.24	541.46

19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	22	492.24	541.46
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	23	492.24	541.46
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	24	492.24	541.46
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	25	494.21	543.63
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	26	504.06	554.47
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	27	515.87	567.46
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	28	535.07	588.58
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	29	550.82	605.90
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	30	558.70	614.57
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	31	570.51	627.56
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	32	582.32	640.55
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	33	589.71	648.68
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	34	597.58	657.34
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	35	601.52	661.67
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	36	605.46	666.01
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	37	609.40	670.34
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	38	613.33	674.66
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	39	621.21	683.33
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	40	629.09	692.00
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	41	640.90	704.99
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	42	652.22	717.44
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	43	667.97	734.77
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	44	687.66	756.43
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	45	710.80	781.88
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	46	738.36	812.20
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	47	769.38	846.32
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	48	804.82	885.30
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	49	839.77	923.75
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	50	879.15	967.07
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	51	918.03	1009.83
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	52	960.86	1056.95
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	53	1004.18	1104.60
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	54	1050.94	1156.03
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	55	1097.70	1207.47
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	56	1148.40	1263.24
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	57	1199.60	1319.56
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	58	1254.23	1379.65
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	59	1281.31	1409.44
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	60	1335.95	1469.55
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	61	1383.20	1521.52
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	62	1414.21	1555.63
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	63	1453.10	1598.41
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1476.72	1624.39
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	257.94	257.94
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	15	280.87	280.87
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	16	289.64	289.64
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	17	298.40	298.40
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	18	307.84	307.84
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	19	317.29	317.29

	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	20	327.06	327.06
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	21	337.18	370.90
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	22	337.18	370.90
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	23	337.18	370.90
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	24	337.18	370.90
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	25	338.53	372.38
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	26	345.27	379.80
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	27	353.36	388.70
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	28	366.51	403.16
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	29	377.30	415.03
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	30	382.70	420.97
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	31	390.79	429.87
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	32	398.88	438.77
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	33	403.94	444.33
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	34	409.34	450.27
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	35	412.03	453.23
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	36	414.73	456.20
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	37	417.43	459.17
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	38	420.13	462.14
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	39	425.52	468.07
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	40	430.92	474.01
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	41	439.01	482.91
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	42	446.76	491.44
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	43	457.55	503.31
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	44	471.04	518.14
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	45	486.89	535.58
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	46	505.77	556.35
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	47	527.01	579.71
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	48	551.29	606.42
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	49	575.23	632.75
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	50	602.20	662.42
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	51	628.84	691.72
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	52	658.17	723.99
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	53	687.85	756.64
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	54	719.88	791.87
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	55	751.91	827.10
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	56	786.64	865.30
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	57	821.71	903.88
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	58	859.13	945.04
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	59	877.68	965.45
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	60	915.10	1006.61
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	61	947.47	1042.22
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	62	968.72	1065.59
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	63	995.35	1094.89
	19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1011.54	1112.69
	19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	248.75	248.75
	19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	15	270.86	270.86
	19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	16	279.31	279.31
	19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	17	287.77	287.77



19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	18	296.87	296.87
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	19	305.97	305.97
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	20	315.40	315.40
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	21	325.16	357.68
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	22	325.16	357.68
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	23	325.16	357.68
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	24	325.16	357.68
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	25	326.46	359.11
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	26	332.96	366.26
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	27	340.77	374.85
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	28	353.45	388.80
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	29	363.85	400.24
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	30	369.06	405.97
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	31	376.86	414.55
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	32	384.66	423.13
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	33	389.54	428.49
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	34	394.74	434.21
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	35	397.34	437.07
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	36	399.95	439.95
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	37	402.55	442.81
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	38	405.15	445.67
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	39	410.35	451.39
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	40	415.55	457.11
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	41	423.36	465.70
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	42	430.84	473.92
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	43	441.24	485.36
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	44	454.25	499.68
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	45	469.53	516.48
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	46	487.74	536.51
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	47	508.22	559.04
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	48	531.63	584.79
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	49	554.72	610.19
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	50	580.73	638.80
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	51	606.42	667.06
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	52	634.71	698.18
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	53	663.32	729.65
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	54	694.21	763.63
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	55	725.10	797.61
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	56	758.60	834.46
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	57	792.41	871.65
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	58	828.50	911.35
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	59	846.39	931.03
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	60	882.48	970.73
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	61	913.70	1005.07
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	62	934.18	1027.60
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	63	959.87	1055.86
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	975.48	1073.03
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	325.74	325.74
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	15	354.69	354.69

19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	16	365.76	365.76
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	17	376.83	376.83
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	18	388.75	388.75
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	19	400.68	400.68
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	20	413.02	413.02
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	21	425.80	468.38
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	22	425.80	468.38
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	23	425.80	468.38
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	24	425.80	468.38
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	25	427.50	470.25
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	26	436.02	479.62
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	27	446.24	490.86
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	28	462.84	509.12
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	29	476.47	524.12
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	30	483.28	531.61
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	31	493.50	542.85
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	32	503.72	554.09
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	33	510.11	561.12
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	34	516.92	568.61
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	35	520.32	572.35
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	36	523.73	576.10
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	37	527.14	579.85
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	38	530.54	583.59
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	39	537.36	591.10
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	40	544.17	598.59
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	41	554.39	609.83
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	42	564.18	620.60
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	43	577.81	635.59
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	44	594.84	654.32
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	45	614.85	676.34
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	46	638.70	702.57
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	47	665.52	732.07
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	48	696.18	765.80
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	49	726.41	799.05
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	50	760.47	836.52
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	51	794.11	873.52
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	52	831.16	914.28
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	53	868.63	955.49
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	54	909.08	999.99
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	55	949.53	1044.48
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	56	993.39	1092.73
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	57	1037.67	1141.44
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	58	1084.93	1193.42
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	59	1108.35	1219.19
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	60	1155.62	1271.18
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	61	1196.49	1316.14
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	62	1223.32	1345.65
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	63	1256.96	1382.66
19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1277.39	1405.13

19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	310.09	310.09
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	15	337.65	337.65
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	16	348.19	348.19
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	17	358.73	358.73
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	18	370.08	370.08
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	19	381.43	381.43
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	20	393.18	393.18
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	21	405.34	445.87
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	22	405.34	445.87
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	23	405.34	445.87
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	24	405.34	445.87
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	25	406.97	447.67
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	26	415.07	456.58
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	27	424.80	467.28
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	28	440.61	484.67
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	29	453.58	498.94
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	30	460.07	506.08
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	31	469.79	516.77
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	32	479.52	527.47
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	33	485.60	534.16
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	34	492.09	541.30
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	35	495.33	544.86
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	36	498.57	548.43
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	37	501.82	552.00
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	38	505.06	555.57
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	39	511.54	562.69
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	40	518.03	569.83
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	41	527.76	580.54
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	42	537.08	590.79
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	43	550.05	605.06
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	44	566.27	622.90
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	45	585.32	643.85
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	46	608.02	668.82
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	47	633.55	696.91
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	48	662.74	729.01
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	49	691.52	760.67
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	50	723.95	796.35
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	51	755.97	831.57
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	52	791.23	870.35
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	53	826.90	909.59
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	54	865.41	951.95
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	55	903.92	994.31
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	56	945.67	1040.24
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	57	987.82	1086.60
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	58	1032.82	1136.10
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	59	1055.11	1160.62
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	60	1100.11	1210.12
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	61	1139.02	1252.92
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	62	1164.56	1281.02

19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	63	1196.58	1316.24
19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1216.02	1337.62
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	305.22	305.22
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	15	332.35	332.35
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	16	342.73	342.73
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	17	353.10	353.10
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	18	364.27	364.27
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	19	375.44	375.44
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	20	387.02	387.02
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	21	398.99	438.89
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	22	398.99	438.89
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	23	398.99	438.89
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	24	398.99	438.89
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	25	400.58	440.64
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	26	408.56	449.42
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	27	418.14	459.95
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	28	433.70	477.07
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	29	446.46	491.11
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	30	452.85	498.14
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	31	462.42	508.66
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	32	472.00	519.20
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	33	477.98	525.78
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	34	484.37	532.81
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	35	487.56	536.32
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	36	490.75	539.83
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	37	493.94	543.33
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	38	497.14	546.85
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	39	503.52	553.87
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	40	509.90	560.89
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	41	519.48	571.43
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	42	528.66	581.53
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	43	541.42	595.56
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	44	557.38	613.12
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	45	576.13	633.74
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	46	598.48	658.33
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	47	623.61	685.97
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	48	652.34	717.57
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	49	680.67	748.74
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	50	712.59	783.85
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	51	744.11	818.52
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	52	778.82	856.70
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	53	813.93	895.32
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	54	851.83	937.01
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	55	889.74	978.71
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	56	930.83	1023.91
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	57	972.33	1069.56
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	58	1016.61	1118.27
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	59	1038.56	1142.42
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	60	1082.85	1191.14

19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	61	1121.15	1233.27
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	62	1146.28	1260.91
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	63	1177.80	1295.58
19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1196.96	1316.66
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	248.37	248.37
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	15	270.45	270.45
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	16	278.89	278.89
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	17	287.34	287.34
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	18	296.43	296.43
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	19	305.52	305.52
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	20	314.93	314.93
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	21	324.67	357.14
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	22	324.67	357.14
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	23	324.67	357.14
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	24	324.67	357.14
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	25	325.97	358.57
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	26	332.46	365.71
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	27	340.26	374.29
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	28	352.92	388.21
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	29	363.31	399.64
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	30	368.50	405.35
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	31	376.30	413.93
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	32	384.09	422.50
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	33	388.96	427.86
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	34	394.15	433.57
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	35	396.75	436.43
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	36	399.35	439.29
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	37	401.94	442.13
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	38	404.54	444.99
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	39	409.74	450.71
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	40	414.93	456.42
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	41	422.72	464.99
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	42	430.19	473.21
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	43	440.58	484.64
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	44	453.57	498.93
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	45	468.83	515.71
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	46	487.01	535.71
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	47	507.46	558.21
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	48	530.84	583.92
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	49	553.89	609.28
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	50	579.87	637.86
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	51	605.51	666.06
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	52	633.76	697.14
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	53	662.33	728.56
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	54	693.18	762.50
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	55	724.02	796.42
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	56	757.46	833.21
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	57	791.23	870.35
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	58	827.27	910.00

19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	59	845.12	929.63
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	60	881.16	969.28
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	61	912.33	1003.56
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	62	932.79	1026.07
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	63	958.43	1054.27
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	974.01	1071.41
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	304.04	304.04
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	15	331.07	331.07
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	16	341.40	341.40
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	17	351.73	351.73
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	18	362.86	362.86
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	19	373.99	373.99
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	20	385.52	385.52
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	21	397.44	437.18
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	22	397.44	437.18
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	23	397.44	437.18
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	24	397.44	437.18
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	25	399.03	438.93
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	26	406.98	447.68
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	27	416.52	458.17
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	28	432.02	475.22
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	29	444.73	489.20
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	30	451.09	496.20
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	31	460.63	506.69
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	32	470.17	517.19
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	33	476.13	523.74
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	34	482.49	530.74
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	35	485.67	534.24
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	36	488.85	537.74
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	37	492.03	541.23
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	38	495.21	544.73
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	39	501.57	551.73
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	40	507.93	558.72
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	41	517.46	569.21
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	42	526.61	579.27
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	43	539.32	593.25
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	44	555.22	610.74
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	45	573.90	631.29
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	46	596.16	655.78
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	47	621.20	683.32
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	48	649.81	714.79
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	49	678.03	745.83
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	50	709.82	780.80
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	51	741.22	815.34
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	52	775.80	853.38
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	53	810.77	891.85
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	54	848.53	933.38
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	55	886.29	974.92
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	56	927.22	1019.94

19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	57	968.56	1065.42
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	58	1012.67	1113.94
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	59	1034.53	1137.98
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	60	1078.65	1186.52
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	61	1116.80	1228.48
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	62	1141.84	1256.02
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	63	1173.24	1290.56
19702PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1192.31	1311.54
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	306.27	306.27
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	15	333.49	333.49
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	16	343.90	343.90
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	17	354.31	354.31
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	18	365.52	365.52
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	19	376.73	376.73
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	20	388.34	388.34
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	21	400.35	440.39
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	22	400.35	440.39
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	23	400.35	440.39
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	24	400.35	440.39
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	25	401.95	442.15
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	26	409.96	450.96
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	27	419.57	461.53
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	28	435.18	478.70
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	29	447.99	492.79
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	30	454.40	499.84
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	31	464.01	510.41
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	32	473.61	520.97
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	33	479.62	527.58
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	34	486.03	534.63
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	35	489.23	538.15
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	36	492.43	541.67
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	37	495.63	545.19
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	38	498.84	548.72
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	39	505.24	555.76
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	40	511.65	562.82
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	41	521.26	573.39
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	42	530.46	583.51
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	43	543.28	597.61
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	44	559.29	615.22
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	45	578.11	635.92
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	46	600.53	660.58
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	47	625.75	688.33
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	48	654.57	720.03
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	49	683.00	751.30
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	50	715.03	786.53
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	51	746.65	821.32
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	52	781.48	859.63
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	53	816.72	898.39
19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	54	854.75	940.23

	19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	55	892.78	982.06
	19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	56	934.02	1027.42
	19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	57	975.65	1073.22
	19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	58	1020.09	1122.10
	19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	59	1042.11	1146.32
	19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	60	1086.55	1195.21
	19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	61	1124.99	1237.49
	19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	62	1150.21	1265.23
	19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	63	1181.83	1300.01
	19702PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1201.05	1321.16
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	334.31	334.31
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	15	364.02	364.02
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	16	375.39	375.39
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	17	386.75	386.75
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	18	398.98	398.98
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	19	411.22	411.22
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	20	423.89	423.89
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	21	437.00	480.70
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	22	437.00	480.70
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	23	437.00	480.70
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	24	437.00	480.70
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	25	438.75	482.63
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	26	447.49	492.24
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	27	457.98	503.78
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	28	475.02	522.52
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	29	489.01	537.91
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	30	496.00	545.60
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	31	506.49	557.14
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	32	516.97	568.67
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	33	523.53	575.88
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	34	530.52	583.57
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	35	534.02	587.42
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	36	537.51	591.26
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	37	541.01	595.11
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	38	544.51	598.96
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	39	551.50	606.65
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	40	558.49	614.34
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	41	568.98	625.88
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	42	579.03	636.93
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	43	593.01	652.31
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	44	610.49	671.54
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	45	631.03	694.13
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	46	655.50	721.05
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	47	683.04	751.34
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	48	714.50	785.95
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	49	745.53	820.08
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	50	780.49	858.54
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	51	815.01	896.51
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	52	853.03	938.33



	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	53	891.49	980.64
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	54	933.00	1026.30
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	55	974.52	1071.97
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	56	1019.53	1121.48
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	57	1064.98	1171.48
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	58	1113.48	1224.83
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	59	1137.52	1251.27
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	60	1186.03	1304.63
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	61	1227.98	1350.78
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	62	1255.51	1381.06
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	63	1290.03	1419.03
	19702PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1311.00	1442.10
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	229.00	229.00
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	15	249.35	249.35
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	16	257.13	257.13
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	17	264.92	264.92
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	18	273.30	273.30
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	19	281.68	281.68
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	20	290.36	290.36
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	21	299.34	329.27
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	22	299.34	329.27
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	23	299.34	329.27
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	24	299.34	329.27
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	25	300.54	330.59
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	26	306.52	337.17
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	27	313.71	345.08
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	28	325.38	357.92
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	29	334.96	368.46
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	30	339.75	373.73
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	31	346.94	381.63
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	32	354.12	389.53
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	33	358.61	394.47
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	34	363.40	399.74
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	35	365.79	402.37
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	36	368.19	405.01
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	37	370.58	407.64
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	38	372.98	410.28
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	39	377.77	415.55
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	40	382.56	420.82
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	41	389.74	428.71
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	42	396.63	436.29
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	43	406.21	446.83
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	44	418.18	460.00
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	45	432.25	475.48
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	46	449.01	493.91
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	47	467.87	514.66
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	48	489.42	538.36
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	49	510.68	561.75
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	50	534.62	588.08

	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	51	558.27	614.10
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	52	584.31	642.74
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	53	610.65	671.72
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	54	639.09	703.00
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	55	667.53	734.28
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	56	698.36	768.20
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	57	729.49	802.44
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	58	762.72	838.99
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	59	779.18	857.10
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	60	812.41	893.65
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	61	841.15	925.27
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	62	860.01	946.01
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	63	883.65	972.02
	19702PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	898.02	987.82
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	220.83	220.83
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	15	240.46	240.46
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	16	247.97	247.97
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	17	255.47	255.47
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	18	263.55	263.55
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	19	271.64	271.64
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	20	280.01	280.01
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	21	288.67	317.54
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	22	288.67	317.54
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	23	288.67	317.54
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	24	288.67	317.54
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	25	289.82	318.80
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	26	295.60	325.16
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	27	302.53	332.78
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	28	313.78	345.16
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	29	323.02	355.32
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	30	327.64	360.40
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	31	334.57	368.03
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	32	341.50	375.65
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	33	345.83	380.41
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	34	350.44	385.48
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	35	352.75	388.03
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	36	355.06	390.57
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	37	357.37	393.11
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	38	359.68	395.65
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	39	364.30	400.73
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	40	368.92	405.81
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	41	375.85	413.44
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	42	382.49	420.74
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	43	391.72	430.89
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	44	403.27	443.60
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	45	416.84	458.52
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	46	433.00	476.30
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	47	451.19	496.31
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	48	471.97	519.17

	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	49	492.47	541.72
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	50	515.56	567.12
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	51	538.37	592.21
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	52	563.48	619.83
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	53	588.89	647.78
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	54	616.31	677.94
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	55	643.73	708.10
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	56	673.47	740.82
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	57	703.49	773.84
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	58	735.53	809.08
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	59	751.41	826.55
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	60	783.45	861.80
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	61	811.16	892.28
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	62	829.35	912.29
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	63	852.15	937.37
	19702PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	866.01	952.61
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	289.18	289.18
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	15	314.89	314.89
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	16	324.71	324.71
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	17	334.54	334.54
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	18	345.13	345.13
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	19	355.71	355.71
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	20	366.67	366.67
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	21	378.01	415.81
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	22	378.01	415.81
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	23	378.01	415.81
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	24	378.01	415.81
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	25	379.53	417.48
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	26	387.09	425.80
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	27	396.16	435.78
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	28	410.90	451.99
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	29	423.00	465.30
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	30	429.05	471.96
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	31	438.12	481.93
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	32	447.19	491.91
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	33	452.86	498.15
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	34	458.91	504.80
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	35	461.93	508.12
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	36	464.96	511.46
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	37	467.98	514.78
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	38	471.01	518.11
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	39	477.05	524.76
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	40	483.10	531.41
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	41	492.17	541.39
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	42	500.87	550.96
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	43	512.97	564.27
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	44	528.09	580.90
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	45	545.85	600.44
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	46	567.02	623.72

	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	47	590.84	649.92
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	48	618.05	679.86
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	49	644.89	709.38
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	50	675.13	742.64
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	51	705.00	775.50
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	52	737.88	811.67
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	53	771.15	848.27
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	54	807.06	887.77
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	55	842.97	927.27
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	56	881.91	970.10
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	57	921.22	1013.34
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	58	963.18	1059.50
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	59	983.97	1082.37
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	60	1025.93	1128.52
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	61	1062.22	1168.44
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	62	1086.03	1194.63
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	63	1115.90	1227.49
	19702PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1134.03	1247.43
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	275.29	275.29
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	15	299.76	299.76
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	16	309.12	309.12
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	17	318.47	318.47
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	18	328.55	328.55
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	19	338.62	338.62
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	20	349.06	349.06
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	21	359.86	395.85
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	22	359.86	395.85
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	23	359.86	395.85
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	24	359.86	395.85
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	25	361.30	397.43
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	26	368.49	405.34
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	27	377.13	414.84
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	28	391.16	430.28
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	29	402.68	442.95
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	30	408.44	449.28
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	31	417.07	458.78
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	32	425.71	468.28
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	33	431.11	474.22
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	34	436.87	480.56
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	35	439.74	483.71
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	36	442.62	486.88
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	37	445.50	490.05
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	38	448.38	493.22
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	39	454.14	499.55
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	40	459.90	505.89
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	41	468.53	515.38
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	42	476.81	524.49
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	43	488.33	537.16
	19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	44	502.72	552.99

19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	45	519.63	571.59
19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	46	539.78	593.76
19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	47	562.46	618.71
19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	48	588.37	647.21
19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	49	613.91	675.30
19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	50	642.70	706.97
19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	51	671.13	738.24
19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	52	702.44	772.68
19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	53	734.11	807.52
19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	54	768.29	845.12
19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	55	802.48	882.73
19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	56	839.54	923.49
19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	57	876.97	964.67
19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	58	916.91	1008.60
19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	59	936.71	1030.38
19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	60	976.65	1074.32
19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	61	1011.20	1112.32
19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	62	1033.87	1137.26
19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	63	1062.30	1168.53
19702PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1079.57	1187.53
19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	270.97	270.97
19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	15	295.06	295.06
19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	16	304.27	304.27
19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	17	313.48	313.48
19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	18	323.39	323.39
19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	19	333.31	333.31
19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	20	343.58	343.58
19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	21	354.21	389.63
19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	22	354.21	389.63
19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	23	354.21	389.63
19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	24	354.21	389.63
19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	25	355.63	391.19
19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	26	362.71	398.98
19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	27	371.21	408.33
19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	28	385.03	423.53
19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	29	396.36	436.00
19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	30	402.03	442.23
19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	31	410.53	451.58
19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	32	419.03	460.93
19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	33	424.34	466.77
19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	34	430.01	473.01
19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	35	432.85	476.14
19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	36	435.68	479.25
19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	37	438.51	482.36
19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	38	441.35	485.49
19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	39	447.01	491.71
19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	40	452.68	497.95
19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	41	461.18	507.30
19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	42	469.33	516.26

	19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	43	480.66	528.73
	19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	44	494.83	544.31
	19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	45	511.48	562.63
	19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	46	531.32	584.45
	19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	47	553.63	608.99
	19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	48	579.13	637.04
	19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	49	604.28	664.71
	19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	50	632.62	695.88
	19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	51	660.60	726.66
	19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	52	691.42	760.56
	19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	53	722.59	794.85
	19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	54	756.24	831.86
	19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	55	789.89	868.88
	19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	56	826.37	909.01
	19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	57	863.21	949.53
	19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	58	902.53	992.78
	19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	59	922.01	1014.21
	19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	60	961.33	1057.46
	19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	61	995.33	1094.86
	19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	62	1017.65	1119.42
	19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	63	1045.63	1150.19
	19702PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1062.63	1168.89
	19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	220.50	220.50
	19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	15	240.10	240.10
	19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	16	247.60	247.60
	19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	17	255.09	255.09
	19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	18	263.16	263.16
	19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	19	271.23	271.23
	19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	20	279.59	279.59
	19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	21	288.24	317.06
	19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	22	288.24	317.06
	19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	23	288.24	317.06
	19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	24	288.24	317.06
	19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	25	289.39	318.33
	19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	26	295.16	324.68
	19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	27	302.07	332.28
	19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	28	313.31	344.64
	19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	29	322.54	354.79
	19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	30	327.15	359.87
	19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	31	334.07	367.48
	19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	32	340.99	375.09
	19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	33	345.31	379.84
	19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	34	349.92	384.91
	19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	35	352.23	387.45
	19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	36	354.53	389.98
	19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	37	356.84	392.52
	19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	38	359.14	395.05
	19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	39	363.76	400.14
	19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	40	368.37	405.21

19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	41	375.29	412.82
19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	42	381.91	420.10
19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	43	391.14	430.25
19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	44	402.67	442.94
19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	45	416.22	457.84
19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	46	432.36	475.60
19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	47	450.52	495.57
19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	48	471.27	518.40
19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	49	491.73	540.90
19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	50	514.79	566.27
19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	51	537.56	591.32
19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	52	562.64	618.90
19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	53	588.00	646.80
19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	54	615.39	676.93
19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	55	642.77	707.05
19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	56	672.46	739.71
19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	57	702.44	772.68
19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	58	734.43	807.87
19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	59	750.28	825.31
19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	60	782.28	860.51
19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	61	809.95	890.95
19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	62	828.11	910.92
19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	63	850.88	935.97
19702PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	864.71	951.18

## FEDERAL AV CALCULATOR SCREENSHOTS

### Unique Plan Design Supporting Documentation and Justification

**HIOS Issuer ID:** 19702

**HIOS Product IDs:** 19702PA001

**Applicable HIOS Plan IDs (standard Component):** 19702PA0010001, 19702PA0010002, 19702PA0010003, 19702PA0010004, 19702PA0010005, 19702PA0010006, 19702PA0010007, 19702PA0010008, 19702PA0010009

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

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

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

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

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

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

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

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



## FEDERAL AV CALCULATOR SCREENSHOTS

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

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

On the following plans, JHP intends to offer two generic drug tiers with different copay amounts. For purposes of fitting this plan design into the Federal AVC, the two copay amounts were weighted by a projected utilization split to arrive at an effective copay for the AV input. Wakely's proprietary ACA data indicates that the Tier 1/Tier 2 generic utilization split based on an analysis using JHP's proposed formulary was 45%/55%. Results were rounded to the nearest dollar.

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

Plan HIOS ID	Member Cost Sharing		
	Preferred Generic (Tier 1)	Generic (Tier 2)	AV Input
19702PA0010004	\$10	\$30	\$21.00
19702PA0010004-04	\$10	\$30	\$21.00
19702PA0010004-05	\$0	\$10	\$5.50
19702PA0010005	\$5	\$25	\$16.00
19702PA0010005-04	\$5	\$25	\$16.00
19702PA0010005-05	\$0	\$10	\$5.50
19702PA0010006	\$5	\$25	\$16.00
19702PA0010006-04	\$5	\$25	\$16.00
19702PA0010006-05	\$0	\$10	\$5.50
19702PA0010007	\$0	\$20	\$11.00
19702PA0010008	\$0	\$20	\$11.00
19702PA0010009	\$0	\$20	\$11.00

## FEDERAL AV CALCULATOR SCREENSHOTS

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

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

### Certification Language:

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

The analysis was

- (i) conducted by a member of the American Academy of Actuaries and

## **FEDERAL AV CALCULATOR SCREENSHOTS**

- (ii) performed in accordance with generally accepted actuarial principles and methods.

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

**[REDACTED]**

## **Jefferson Health Plans Redaction Justification – May 15<sup>th</sup>, 2025 filing**

### Cover Letter

- Redacted names and contact information (page 2)

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

- Opining actuary names (page 3, 7, 27, 28)
- Redacted Company Contact Information (page 7) – name, telephone number, email address
- Statements specifying a company's anticipated risk level in relation to the state average risk level (page 12, 15, 16, 17, 35, 36, 45)
- Specific provider contracting information (page 6, 14, 33, 36, 39) – confidential and proprietary information
- Commission schedules (page 17) – confidential and proprietary information

### PA Actuarial Memo Rate Exhibits

- Redacted column C through E in Tabs "II.a. Reins Table – Exp" and "II.a. Reins Table – Prof" – confidential and proprietary information
- Redacted Network Factors in tabs "II Rate Development & Change" and "V Consumer Factors" – confidential and proprietary information
- Redacted Other Factor in tab "II Rate Development & Change" – confidential and proprietary information
- Redacted Projected Risk Adjustment Transfers and PLRS on tabs "II Rate Development & Change", "VII Risk Adjustment", "MLR and Rebate Calculation" – confidential and proprietary information specifying a company's anticipated risk level in relation to the state average risk level.

### Standard Questions

- Redacted question 5 of standard questions, commission schedules (page 48) – confidential and proprietary information

### Unique Plan Design Supporting Documentation and Justification

- Federal AV screenshots (page 106)

## Completeness and Redaction Justification Checklist

Issuer Name: Partners Insurance Company, dba Jefferson Health Plans  
 Market: Individual  
 SERFF ID: PICI-134503320

TOC #	Description	Completed (Mark with "X")	Redaction Justification		
			Redacted (Y/N)	Page # in Public PDF	Justification submitted (Y/NA)
Federal Documents Required to Be Filed with PID					
A.2.	RFJ Part I - Unified Rate Review Template	X			
	RFJ Part II – Consumer Friendly Justification				
	RFJ Part III – Actuarial Memorandum	X	Y	3	Y
	Federal Rates Template	X			
Summary Documents/Confirmation of SERFF Submission					
A.2.B.	SERFF Submission	X			
A.2.C.	SERFF Rate/Rule Schedule Tab	X			
B.	Cover Letter & PA Bulletin Information	X			
PA Actuarial Memorandum and Rate Exhibits					
C.1.A.	Company Information	X	Y	7	Y
C.1.B.	Rate History & Proposed Variation in Rate Changes	X	N	8	NA
C.1.C.	Average Rate Change	X	N	9	NA
C.1.D.	Membership Count	X	N	9	NA
	PA Act. Exhibits Table 1	X	N	52	NA
C.1.E.	Benefit Changes	X	N	10	NA
C.1.F.	Experience Period Claims & Premium	X	N	10	NA
	PA Act. Exhibits Table 2	X	N	52	NA
C.1.G.	Credibility of Data	X	N	10	NA
	PA Act. Exhibits Tables 2b, 3b, 4b (if applicable)	X	N	53	NA
C.1.H.	Trend Identification	X	N	11	NA
	PA Act. Exhibits Table 3	X	N	52	NA
C.1.I.	Historical Experience	X	N	11	NA
	PA Act. Exhibits Table 4	X	N	52	NA
C.2.A.	Development of PAIR, MAIR and Total Allowed Claims	X	Y	12	Y
	PA Act. Exhibits Table 5	X	Y	56	Y
C.2.B.	Retention Items	X	Y	17	Y
	PA Act. Exhibits Table 6	X	N	56	NA
C.2.C.	Normalized Market-Adjusted Projected Allowed Total Claims	X	N	19	NA
	PA Act. Exhibits Table 7	X	N	56	NA
C.2.D.	Components of Rate Change	X	N	20	NA
	PA Act. Exhibits Table 8	X	N	56	NA
	PA Act. Exhibits Table 9	X	N	56	NA
C.3.	Plan Rate Development	X	N	21	NA
	PA Act. Exhibits Table 10	X	N	57	NA
C.4.	Plan Premium Development for 21-Year-Old Non-Tobacco User	X	N	24	NA
	PA Act. Exhibits Table 11	X	N	58	NA
C.5.A.	Age and Tobacco Factors	X	N	24	NA
	PA Act. Exhibits Table 12	X	N	60	NA
C.5.B.	Geographic Factors	X	N	24	NA
	PA Act. Exhibits Table 13	X	N	60	NA
C.5.C.	Network Factors	X	N	24	NA
	PA Act. Exhibits Table 14	X	Y	60	Y
C.5.D.	Rate Change Request Summary	X	N	25	NA
	PA Act. Exhibits Table 15	X	N	61	NA
C.5.E.	Risk Adjustment Calculation	X	Y	15	Y
	PA Act. Exhibits Table 16	X	Y	62	Y
	PA Act. Exhibits Table 16A	X	Y	62	Y
	PA Act. Exhibits Table 16B	X	Y	62	Y
C.5.F.	Service Area Composition	X	N	25	NA
C.5.G.	Composite Rating	X	N	25	NA
C.6.D.	X Drug Data	X	N	65	NA
C.7.	Actuarial Certifications	X	Y	27	Y
E.	Standard Question #10	X	N	50	NA
Additional Exhibits					
D.	Department Plan Design Summary & Rate Tables	X	N	66	NA
	Service Area Map	X	N	69	NA
Redaction Justification (must be submitted if any information is redacted)		X			Y