



May 17, 2023

Mr. Michael Humphreys  
Acting Insurance Commissioner  
Bureau of Life, Accident & Health Insurance  
1326 Strawberry Square  
Harrisburg, PA 17120

Re:	Aetna Life Insurance Company
NAIC #:	60054
Market:	Small Group
Exchange:	Off-Exchange
Effective Date:	01/01/2024
Avg rate change requested:	4.66%
Range of rate change requested:	4.65%- 4.66%
Products:	EPO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	96
Current # policyholders:	57
Number of plans offered vs 2023:	1 in 2023; 1 in 2024
2023 Avg rate change:	-12.3%
HIOS Issuer ID / Binder #:	33906 / AETN-PA24-125116228
Rate Filing Tracking Number:	AETN-133624450
Policy Form(s):	AL SG HCOC-2024-EPO 08 & AL SG SOB EPO 14052804 08
Form Filing Tracking Number:	AETN-133624286

Dear Mr. Humphreys:

The purpose of this filing revision is to provide details of the premium rate development and resulting proposed monthly premium rates for Small Group policies which will be offered off-Exchange in the state of Pennsylvania for effective dates of January 1, 2024 and later. This filing is being provided to comply with regulatory rate filing requirements and is not intended to be used for other purposes.

The health benefit plans proposed in this filing are in compliance with all state-specific benefit requirements and rating regulations, as well as the benefit plan requirements of the Patient Protection and Affordability Act (P.L. 111-148). This rate filing is intended for new business issued through the State of Pennsylvania off-Exchange marketplace effective January 1, 2024.

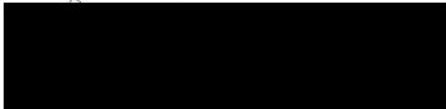


All products and associated proposed monthly premium rates contained within this rate filing will be available to existing business upon their request. Existing business that is not considered grandfathered under PPACA regulation will be converted to the plans and rates in this filing upon renewal.

We have tried to present this information in a manner that will facilitate your Department's review. If there are changes, we can make to improve the process or you would like us to present the information differently in the future, please let us know.

Please feel free to contact me at the above listed telephone number and/or e-mail address if you have any additional questions.

Sincerely,



Aetna Life Insurance Co.

## 2024 Pennsylvania Actuarial Memorandum

### 1. Basic Information and Data

#### A. Company Information

Company Legal Name:	Aetna Life Insurance Company
NAIC #:	60054
Market:	Small Group Off-Exchange
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#### B. Rate History and Proposed Variations in Rate Changes

Effective Date	Rate Change	SERFF Filing Tracking #
January 1, 2014	Introduction of ACA	AETN-129037905
July 1, 2014	Lowered previously filed 3Q14-4Q14 rates by 17%	AETN-129418260
January 1, 2015	Filed a 4% increase	AETN-129621162
July 1, 2015	Lowered previously filed 3Q15-4Q15 rates by 4% by removing commissions and tobacco surcharge load.	AETN-129920145
January 1, 2016	Filed a 5% rate increase	AETN-130046894
April 1, 2016	Increased previously filed 2Q16-4Q16 rates by 4% to add commissions	AETN-130242358
October 1, 2016	Increased previously filed 4Q16 rates by 7.4%	AETN-130565105
January 1, 2017	Filed a 26.6% rate increase	AETN-130533503
January 1, 2018	Filed a 2.1% rate decrease	AETN-131033620
January 1, 2019	Filed a 8.6% rate increase	AETN-131455780
January 1, 2020	Filed a 7.1% rate increase	AETN-131899741



January 1, 2021	Filed a 7.3% rate increase	AETN-132308748
January 1, 2022	Filed a 22.1% rate decrease	AETN-132731340
January 1, 2023	Filed a 12.3% rate decrease	AETN-133230059

**C. Average Rate Change**

The average rate change, as noted in cell AC15 of Table 10 and the percent change rate requested on the SERFF Rate Review Detail screen, is 4.66%. The change in the 21-year-old non-tobacco premium PMPM as stated in cell AN13 on Table 11 is 4.66%.

**D. Membership Count**

Total current membership by age bucket is shown on Table 1.

**E. Benefit Changes**

We are continuing to offer one silver plan for each product; the out-of-pocket maximum on this plan has increased from \$9,100 to \$9,450. The HIOS IDs are as follows:

2023 HIOS Plan ID	2023 Plan Name	2024 HIOS Plan ID	2024 Plan Name
33906PA0160001	PA Silver OAEPO 7000 80%	33906PA0160001	Aetna Silver OAEPO 8000 80%

**F. Experience Period Claims and Premium**

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2022 through December 31, 2022 and paid through February 28, 2023, for ALIC.

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

Our medical adjustment factors are developed using a blend of factors determined during our monthly reserving process, rolling 12 months experience, and year to date experience. For pharmacy, the factors are a combination of rolling 12 months experience and year to date experience. The Pennsylvania factors use Pennsylvania-specific experience and actuarial judgment.”

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

Experience period premiums are date-of-service premiums from our actuarial experience databases for Small Group business in Pennsylvania. Our internal projections indicate that no MLR rebate is expected to be paid in 2023 (for 2022 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB).

The manual experience includes capitation for the same services that are expected to be capitated for the products in this filing in 2024.

Transitional Reinsurance recoveries do not apply to Small Group business. Risk Adjustment transfer is accrued at the issuer and market level based on 2022 Wakely data and our internal projections of how our risk relative to market has changed since that report was issued. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfers scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result.

Pharmacy rebates have been subtracted out of the experience period data. The loss ratio for the experience period is 45.5%.

**G. Credibility of Data**

Due to declining Aetna ACA membership, no credibility is assigned to the experience data. We believe the alternate experience data (manual rate) more accurately captures the essential characteristics of the market for which we are developing rates.

The source data for our manual rate is the experience incurred from January 1, 2022 to December 31, 2022 and paid through February 28, 2023 in the Pennsylvania non-ACA 51-100 HMO & PPO market. The non-ACA 51-100 market experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The data was normalized to be reflective of the Small Group market.

The non-ACA 51-100 experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend.

**H. Trend Identification**

The trend values are:

<b>Service Type</b>	<b>Unit Cost</b>	<b>Utilization</b>
Facility Inpatient	7.5%	3.0%
Facility Outpatient	3.7%	7.0%
Physician	1.8%	6.5%
Capitation	0.0%	0.0%
<b>Medical</b>	4.1%	5.8%
Pharmacy	4.8%	2.6%
<b>Total (Med + Rx)</b>	4.3%	5.2%



The quarterly trend factors for this filing are:

Effective Quarter	Trend Factor
1Q 2024	1.000
2Q 2024	1.027
3Q 2024	1.056
4Q 2024	1.085
Total	1.043

Medical trend factors are based on our Medical Economics Unit’s local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in April 2023. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services is counted by service type and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

Trend factors are developed from annual forward-looking trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2024.

### **I. Historical Experience**

As described above, medical trend factors are based on our Medical Economics Unit’s local trend and network experience, and pharmacy trends are based on national commercial group Rx trend analysis.

The actual to expected MLR for the past three experience years are as follows:

ALIC Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2018	94.00%	87.60%	10,929	2,385
2019	100.20%	89.16%	5,602	3,348
2020	86.90%	89.02%	6,741	3,348
2021	85.70%	85.21%	12,071	2,760

## 2. Rate Development & Change

Please refer to the file titled *PA\_SG\_33906\_Off\_1Q2024\_Exhibits.pdf* for any exhibits referenced in the sections below.

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

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward-looking trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2024. The annual trend for this filing, applied quarterly, is 9.88%. The application of this factor is shown in Table 5A.

Worksheet 1 of the URRT illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment was discussed, previously. The risk adjustment is displayed on a paid-basis and the exchange user fee is estimated as a PMPM based on the target premium rate on Worksheet 1 of the URRT. These values have each been converted to percent of allowed claims in this Exhibit.

#### Single Risk Pool Adjustment Factors:

Change in Morbidity => The experience period data includes experience for community-rated policies issued to small employers in 2022 and medically underwritten policies renewed under the Transitional Policy. We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2024. The factor used is .994, which represents two years of morbidity change, from the 2022 experience period to the 2024 projection period. Included in this factor is an additional adjustment, which normalizes for the difference in risk between the experience and manual data populations.

Change in Demographics => Experience data was normalized for projected changes in the age/gender mix and area mix using internally developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts. The change in demographic factor is 1.083. The increase is due to the changes in geographic factors, which is discussed in section 5B of this memorandum.

Change in Network => Included in 'Change in Other' below.

Change in Benefits => Discussed in Section 1E above.

Change in Other => The 'Other' adjustment includes, but is not limited to, the projected impact of changes in network composition, provider contracts, deductible suppression, and pooling.

Paid-to-Allowed Ratio => The projected paid to allowed ratio is 79.9%. Paid to allowed ratios are based on 2022 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

Risk Adjustment – Projection Period =>

We started with the 2022 CMS Interim report to determine our current risk transfer relative to the market. Using Aetna’s internal risk scores for the entity-specific membership as well as the available TPIR data, the average historical change in risk was observed; based on these data points, the annual change to the risk was determined and applied to the 2022 CMS Interim PLRS starting point (additionally, an average completion factor was applied to the PLRS to account for the historical differences between Interim and Final CMS reports). The remaining entity-specific factors were assumed to be constant.

The entity-specific factors were entered into the risk transfer formula to calculate the projected 2024 risk transfer amount.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2023 Notice of Benefit and Payment Parameters. The 2024 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. We subtracted from that Risk Adjustment transfer 0.5% of premiums for National High Risk pool funding and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have receive

[REDACTED]. This value is shown in Worksheet 1, Section III of the URRT. Note that the risk adjustment value in Table 5 reflects the impact of quarterly premium trend, as the incurred premium over the full year is used as the basis for risk transfer payments.

Reinsurance – Projection Period => There will be no reinsurance recoveries in 2024.

Exchange User Fee => The EUF is not applicable for this filing.

Projected Allowed non-EHB Claims PMPM => The products discussed in this filing provides coverage for only those benefits defined as Essential Health Benefits (EHB).

## **B. Retention Items**

The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2023 projections, and projected changes in expenses, inflation, and membership for 2024 for our National book of Small Group business. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company’s internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2022, as well as Federal income tax and State Premium taxes. The risk adjustment user fee of \$0.21



PMPM is included in the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

### **C. Normalized Market-Adjusted Projected Allowed Total Claims**

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar February 2023 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, we project a premium-weighted average age factor for the 2024 membership using the prescribed age curve and the projected age for each plan, as illustrated on Exhibit C-2. The overall Age Calibration factor is developed in Column E of Exhibit C-2. This factor is based on the weighting of plan-adjusted index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

The average age for the single risk pool is the age that most closely corresponds to the premium weighted overall average age factor.

The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

Exhibit C-2 summarizes the rating area definitions and factors and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor and is applied in column O of Exhibit C-2. Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors.

### **D. Components of Rate Change**

The overall change in the weighted average Calibrated Plan Adjusted Index Rate is 4.5%, as indicated in Table 8 row A. The components of this rate change are as follows:

- The change in normalized allowed claims is worth -11.4%
- The change in allowable plan adjusted level components is worth 15.5%
- The change in retention components is worth 0.5%

## **3. Plan Rate Development**

The following briefly describes how each set of adjustments was determined.

#### *Pricing AV / Benefit Richness:*

These adjustments are discussed in Section 2C above.

#### *Benefits in addition to EHBs:*

The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). The factor for the impact of benefits in addition to EHBs is a 1.00.

#### *Provider Network:*

This adjustment reflects the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

*Catastrophic Eligibility:*

This filing does not include catastrophic plans.

*Tobacco Surcharge Adjustment:*

The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

*Admin Costs / Taxes & Fees / Profit or Contingency:*

These factors reflect the adjustment for projected administrative costs, including sales, marketing, and any commission expense, and profit & risk. These are discussed above in the Retention section.

An AV Certification is included in this filing, titled *PA\_SG\_33906\_AV\_Certification\_Off\_2024\_v1.pdf*.

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

The Calibrated Plan Adjusted Index Rates for 2023 and 2024 are shown in Columns Z and AA of Table 10. The 2024 rates in Column AA differ from the Calibrated Plan Adjusted Index Rates on Exhibit C-1 for two reasons: (1) The CPAIR on Exhibit C-1 are 1/1/2024 rates while the rates in Column AA are average 2024 rates, and (2) our internal modeling incorporates the average trend to develop a Net Risk Adjustment factor as indicated on Worksheet I of the URRT to go from the Projected Index Rate to the Market Adjusted Index Rate. This is not accounted for in Table 5. In addition, age and geographic calibration factors have been used in the rate development as follows:

- Age Calibration: The age calibration factor estimates the average age factor that will be used in the premium calculation for the expected enrollment population. The age calibration factor used to develop the 2024 CPAIR is 1.674. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2023.
- Geographic calibration: The geographic calibration factor estimates the average geographic factor of the expected enrollment population. The geographic calibration factor used to develop the 2024 CPAIR is 1.001. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2023.

#### **5. Plan Factors**

##### **A. Age and Tobacco Factors**

The age factors are based on the HHS Default Standard Age curve. The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed for tobacco rating and factors of 1.0 have been entered.

##### **B. Geographic Factors**

The proposed geographic factors are identical to the current approved factors.

##### **C. Network Factors**

There is only one network included in this filing.

##### **D. Service Area Composition**

The Service Area composition for this rate filing is the same as the current approved 2023 rate filing.

##### **E. Composite Rating**

Pennsylvania has not sought or received approval of composite rating as such, we are not offering this option at this time.

## 6. Actuarial Certifications

### Reliance

While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Supplemental EHB Pricing
- Population Risk Morbidity
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Components of Retention/Administrative Fees
- Value of Network Arrangements
- Experience Period Data – Small Group

### Certification

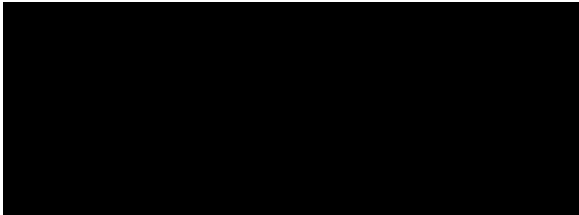
While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally-facilitated marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, [REDACTED], am an Associate of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
  - a. ASOP No. 5, Incurred Health and Disability Claims
  - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
  - c. ASOP No. 12, Risk Classification
  - d. ASOP No. 23, Data Quality
  - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
  - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans



- g. ASOP No. 41, Actuarial Communications
  - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
2. The Projected Index Rate is:
    - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
    - b. Developed in compliance with the applicable Actuarial Standards of Practice,
    - c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
    - d. Neither excessive, deficient, nor unfairly discriminatory.
  3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
  4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
  5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
  6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.



Aetna Life Insurance Company

5/17/23

\_\_\_\_\_  
Date

PA Rate Template Part I  
Data Relevant to the Rate Filing

Table 0. Identifying Information

Center Name	Actual versus average		
Product(s)	PRO		
Market Segment	Small G cap		
Rate Effective Date	4/1/2024	to	12/31/2024
Base Period Start Date	1/1/2022	to	12/31/2022
Date of Most Recent Membership	2/1/2021		

Table 1. Number of Members

	Member months	Member s	Member months
Average Age	Experience Per iod	Current Per iod (End of Dec 31, 2023)	Projected Rating Period
Total	5,376	96	1,152
18	738	16	192
19-24	106	10	120
25-29	6	0	0
30-34	99	7	84
35-39	109	5	60
40-44	78	5	60
45-49	109	12	144
50-54	18	15	180
55-59	142	11	132
60-63	132	11	132
64	71	4	48

Table 2. Experience Period Claims and Premiums

Earned Prem um	Paid Claims	Ultimate Incurred Claims	Member Months	Est mated Cost Sharing (W, B, G, HS)	Allowed Claims (Non-Capitated)	Non EHB part of Allowed	Total Prescription Drug Rebates*	Total EHB Cap tat on	Total Non-EHB Cap tat on	Est mated Risk Adjustment	Est mated Reinsurance Recoveries
\$ 4,926,599.38	\$ 499,154.84	\$ 498,902.05	5,376	214,106.31	\$ 709,936.08	\$	\$ 17,865.75	\$ 2,600.02	\$	\$	\$ 525.00
Experience Per iod Total Allowed EHB Claims	EHB Capitated PMPM (net of prescription drug rebates)										\$ 45.80

\*Exp ess P. esc. pt on D ug Rebates as a negat ve number

Table 3. Trend Components

Sev or Category	Cost*	Unit rat on*	Induced Demand*	Composite Trend	Weights*
Inpat ent Hosp tal	7.13%	3.00%	0.11%	10.87%	20.10%
Outpat ent Hosp tal	1.13%	7.00%	0.11%	11.00%	11.20%
P. office outl	1.84%	6.50%	0.11%	8.58%	21.10%
Other Med cal	3.71%	7.00%	0.11%	11.00%	21.91%
Cap tat on					0.30%
P. esc. pt on D ugs	4.83%	2.63%	0.11%	7.20%	18.80%
Total Annual d EHB				8.29%	100.00%
Months of T. exp.					
Total Appl ed T. and P. o. esc. on Facto				1.20%	

\*Exp ess Cost. UT rat on. Induced UT rat on and We ghts as pe centages

\*\*Should equal 100% T. and

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Cl ms	Completion Factor*	Ult mte Incurred Cl ms	Members	U limate Incurred PMPM	Estimated Annual Cost the Ins (Excl ude P. esc)	Prescription Drug Rebates**	Allowed Claims (Net of Prescrip on D ug Rebates)	A lowed PMPM
Jan-10	\$	204,535.24	0.9982	204,835.51	269	761.47	\$	17,933.21	\$	677.68
Feb-10	\$	92,659.10	0.9990	92,749.69	266	348.69	\$	699.23	\$	459.37
Mar-10	\$	115,525.27	0.9979	114,815.95	257	428.47	\$	113,136.46	\$	698.64
Apr-10	\$	58,073.25	0.9981	58,163.9	252	230.81	\$	86,335.63	\$	379.64
May-10	\$	55,765.04	0.9982	55,855.79	250	222.46	\$	1,900.31	\$	236.49
Jun-10	\$	92,931.14	0.9982	93,044.86	247	376.20	\$	112,867.66	\$	536.34
Jul-10	\$	109,216.81	0.9984	109,606.66	231	470.41	\$	13,917.48	\$	610.01
Aug-10	\$	107,765.08	0.9988	108,151.59	218	496.84	\$	4,907.96	\$	639.61
S. -10	\$	112,895.08	0.9992	113,277.98	216	52	\$	1,096.38	\$	622.73
Oct-10	\$	44,282.07	0.9986	44,409.72	208	212.65	\$	1,354.07	\$	266.24
Nov-10	\$	75,082.14	0.9984	75,261.34	207	364.90	\$	118,516.16	\$	248.81
Dec-10	\$	442,588.77	0.9978	442,251.85	205	696.35	\$	11,657.17	\$	257.67
Jan-20	\$	204,535.24	0.9985	204,436.53	269	751.47	\$	17,933.21	\$	677.68
Feb-20	\$	92,659.10	0.9990	92,749.69	266	348.69	\$	699.23	\$	459.37
Mar-20	\$	115,525.27	0.9979	114,815.95	257	428.47	\$	113,136.46	\$	698.64
Apr-20	\$	58,073.25	0.9981	58,163.9	252	230.81	\$	86,335.63	\$	379.64
May-20	\$	55,765.04	0.9982	55,855.79	250	222.46	\$	1,900.31	\$	236.49
Jun-20	\$	92,931.14	0.9982	93,044.86	247	376.20	\$	112,867.66	\$	536.34
Jul-20	\$	109,216.81	0.9984	109,606.66	231	470.41	\$	13,917.48	\$	610.01
Aug-20	\$	107,765.08	0.9988	108,151.59	218	496.84	\$	4,907.96	\$	639.61
Sep-20	\$	114,895.08	0.9986	114,977.98	216	348.69	\$	14,006.46	\$	632.24
Oct-20	\$	44,282.07	0.9986	44,409.72	208	212.65	\$	1,354.07	\$	266.24
Nov-20	\$	75,082.14	0.9982	75,436.34	207	364.90	\$	128,516.16	\$	258.81
Dec-20	\$	442,588.77	0.9978	442,251.85	205	696.35	\$	11,657.17	\$	257.67
Jan-21	\$	1,099,396	0.9979	1,102,811	171	7,236	\$	29,108.8	\$	388.03
Feb-21	\$	155,372.46	0.9978	155,702.20	171	904.8	\$	12,180.81	\$	1,330.71
Mar-21	\$	33,933.99	0.9985	33,984.22	169	202.29	\$	1,629.12	\$	385.67
Apr-21	\$	71,775.06	0.9989	71,788.00	167	429.87	\$	6,977.17	\$	591.61
May-21	\$	76,454.84	0.9984	76,348.21	163	464.94	\$	8,749.34	\$	384.74
Jun-21	\$	18,862.99	0.9979	18,900.22	160	116.16	\$	1,109.66	\$	201.45
Jul-21	\$	27,055.11	0.9982	27,095.14	160	169.34	\$	21,644.13	\$	247.51
Aug-21	\$	28,472.70	0.9980	28,585.97	163	173.25	\$	4,836.45	\$	284.11
Sep-21	\$	89,504.63	0.9983	89,712.84	164	534.12	\$	11,016.24	\$	641.51
Oct-21	\$	111,086.65	0.9984	111,496.00	147	750.17	\$	11,443.96	\$	806.21
Nov-21	\$	51,021.77	0.9989	51,239.99	138	370.64	\$	11,039.70	\$	214.81
Dec-21	\$	446,767.77	0.9981	445,948.88	104	4,110	\$	101,189.70	\$	431.90
Jan-22	\$	27,927.13	0.9813	28,402.48	151	188.10	\$	4,095.97	\$	239.11
Feb-22	\$	33,717.20	0.9813	33,717.20	151	229.86	\$	1,492.24	\$	300.93
Mar-22	\$	48,932.77	0.9888	49,933.29	138	506.18	\$	10,133.14	\$	749.27
Apr-22	\$	38,633.87	0.9664	40,064.22	109	370.64	\$	24,242.11	\$	346.46
May-22	\$	13,808.24	0.9750	14,576.45	110	133.09	\$	2,170.90	\$	231.86
Jun-22	\$	44,345.23	0.9889	45,046.16	105	439.39	\$	119,485.80	\$	724.27
Jul-22	\$	80,027.34	0.9878	80,260.0	106	76.35	\$	77,151.51	\$	1,074.64
Aug-22	\$	39,525.24	0.9607	41,141.82	106	388.13	\$	4,468.39	\$	677.61
Sep-22	\$	49,396.54	0.9588	51,491.45	107	481.24	\$	4,036.41	\$	611.94
Oct-22	\$	45,199.49	0.9503	47,029.63	100	469.10	\$	466,184.21	\$	648.61
Nov-22	\$	20,838.80	0.9600	21,384.67	98	216.80	\$	883.13	\$	230.71
Dec-22	\$	6,733.8	0.9889	6,938.51	100	69.35	\$	21,105.31	\$	250.91

\*Exp ess Complet on Facto. as a pe centage

\*\*Exp ess P. esc. pt on D ug Rebates as a negat ve number





















**PA Rate Template Part VI - Rate Change Summary**

**Overview**

Initial Requested Average Rate Change	4.66%
Revised Requested Average Rate Change	4.66%
Minimum Requested Rate Change	4.66%
Maximum Requested Rate Change	4.66%
Mapped Members	96
Available Rating Areas	Rating Areas 1 2 3 5 6 7 8 and 9

**Key Information**

<b>Jan. 2022 - Dec. 2022 Financial Experience</b>	
Premium	\$ 1,162,012.47
Claims	\$ 326,768.42
Administrative Expenses	\$ 111,339.02
Taxes & Fees	\$ 248,879.63
Company Made After Taxes	\$ 273,025.41

Carrier Name	Aetna Insurance Co
Product(s)	EPO
Market Segment	Small Group
Rate Effective Date	1/1/2024

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

**How It Plans to Spend Your Premium**

This shows how the company plans to spend the premium it collects in 2024	
Claims	28%
Administrative Expenses	12%
Taxes & Fees	3%
Profit	2%

The company expects its annual medical costs to increase

9.79%

Medical costs are going up, and we are changing our rates to effect this increase. Medical costs go up for two reasons -- providers raise their prices and members get more medical care. Rate increases differ by plan. The exact rate change depends on what benefit plan the group chooses, where the group is located, when the group's contract renews, and the ages and family sizes of enrolling employees. Rates charged to employees also depend upon any change in the amount of premium paid by the employee.

Explanation of requested rate change

Aetna Life Insurance Company  
HIOS Issuer ID: 33906  
Exhibit A-2

**PA Small Group Portfolio | Summary of Benefits**

**Contents**

Aetna Silver OAEPO 8000 80%

2



# Pennsylvania

Aetna Silver OAEPO 8000 80%

## Summary of Features In Network

<b>Deductible</b>	
Individual	\$8,000
Family	\$16,000
<b>Coinsurance</b> <i>(Member Responsibility)</i>	20%
	<i>\$0 once out-of-pocket max. is satisfied</i>
<b>Out-of-Pocket Maximum</b>	
Individual	\$9,450
Family	\$18,900
	<i>All cost sharing accumulates to the Out of Pocket Maximum above</i>
<b>Primary Care Visit to Treat an Injury or Illness</b> <i>(excludes Preventative and X-rays)</i>	\$45 per visit
<b>Specialist Visit</b>	\$85 per visit
<b>All Inpatient Hospital Services</b> <i>(includes Mental/Behavioral Health and Substance Abuse)</i>	20% after deductible
<b>Emergency Room Services</b>	\$500 + 20% after deductible
<b>Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services</b>	\$0 per visit
<b>Imaging (CT/PET Scans, MRIs)</b>	20% after deductible
<b>Rehabilitative Speech Therapy</b>	20% after deductible
<b>Rehabilitative Occupational and Rehabilitative Physical Therapy</b>	20% after deductible
<b>Preventive Care/Screening/Immunization</b>	0%
<b>Laboratory Outpatient and Professional Services</b>	20% after deductible
<b>X-rays and Diagnostic Imaging</b>	20% after deductible
<b>Skilled Nursing Facility</b>	20% after deductible
<b>Outpatient Facility Fee (e.g., Ambulatory Surgery Center)</b>	20% after deductible
<b>Outpatient Surgery Physician/Surgical Services</b>	20% after deductible

## Pharmacy In-Network

<b>Pharmacy Deductible</b>	
Individual	\$0
<b>Generics</b>	\$20
<b>Preferred Brand Drugs</b>	\$85
<b>Non-Preferred Brand Drugs</b>	Generic & Brand (Non-Pref)
<b>Specialty Drugs (i.e. high-cost) Preferred/Non-Preferred</b>	Specialty (Pref) / Specialty (Non-Pref)

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T						
1	<b>Unified Rate Review v6.0</b>															<i>To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.</i>									
2																<i>To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.</i>									
3	Company Legal Name:	Aetna Life Insurance Company															<i>To validate, select the Validate button or Ctrl + Shift + I.</i>								
4	HIOS Issuer ID:	33906	State:	PA																<i>To finalize, select the Finalize button or Ctrl + Shift + F.</i>					
5	Effective Date of Rate Change(s):	1/1/2024	Market:	Small Group																					
6																									
7																									
8	<b>Market Level Calculations (Same for all Plans)</b>																								
9																									
10																									
11	<b>Section I: Experience Period Data</b>																								
12	Experience Period:	1/1/2022	to	12/31/2022																					
13			Total	PMPM																					
14	Allowed Claims		\$722,407.37		\$525.01																				
15	Reinsurance		\$0.00		\$0.00																				
16	Incurred Claims in Experience Period		\$508,302.05		\$369.41																				
17	Risk Adjustment		\$112,422.09		\$81.70																				
18	Experience Period Premium		\$1,049,590.38		\$762.78																				
19	Experience Period Member Months		1,376																						
20																									
21	<b>Section II: Projections</b>																								
22	Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend				Year 2 Trend				Trended EHB Allowed Claims PMPM														
23			Cost	Utilization	Cost	Utilization	Cost	Utilization	Cost	Utilization															
24	Inpatient Hospital	\$107.04	1.075	1.030	1.075	1.030	1.075	1.030	1.075	\$131.23															
25	Outpatient Hospital	\$80.26	1.037	1.070	1.037	1.070	1.037	1.070	1.037	\$98.82															
26	Professional	\$121.73	1.018	1.065	1.018	1.065	1.018	1.065	1.018	\$143.08															
27	Other Medical	\$115.05	1.037	1.070	1.037	1.070	1.037	1.070	1.037	\$141.65															
28	Capitation	\$1.89	1.000	1.000	1.000	1.000	1.000	1.000	1.000	\$1.89															
29	Prescription Drug	\$99.04	1.048	1.026	1.048	1.026	1.048	1.026	1.048	\$114.51															
30	Total	\$525.01								\$631.18															
31																									
32	Morbidity Adjustment																		0.981						
33	Demographic Shift																		1.027						
34	Plan Design Changes																		1.002						
35	Other																		1.051						
36	Adjusted Trended EHB Allowed Claims PMPM for	1/1/2024																	\$669.67						
37																									
38	Manual EHB Allowed Claims PMPM																		\$694.55						
39	Applied Credibility %																		0.00%						
40																									
41																									
42																				<b>Projected Period Totals</b>					
43	Projected Index Rate for	1/1/2024																	\$694.55	\$800,121.60					
44	Reinsurance																		\$0.00	\$0.00					
45	Risk Adjustment Payment/Charge																		\$78.38	\$90,293.76					
46	Exchange User Fees																		0.00%	\$0.00					
47	Market Adjusted Index Rate																		\$616.17	\$709,827.84					
48	Projected Member Months																		1,152						
49																									
50	<b>Information Not Releasable to the Public Unless Authorized by Law:</b> This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																								
51																									

**Product-Plan Data Collection**

Company Legal Name: **Aetna Life Insurance Company**  
 HIOS Issuer ID: **33906** State: **PA**  
 Effective Date of Rate Change(s): **1/1/2024** Market: **Small Group**

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.

To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.

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

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

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

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

**Product/Plan Level Calculations**

Field #	Section I: General Product and Plan Information		
1.1	Product Name		PPO
1.2	Product ID		33906PA016
1.3	Plan Name		Silver
1.4	Plan ID (Standard Component ID)		33906PA0160001
1.5	Metal		Silver
1.6	AV Metal Value		0.690
1.7	Plan Category		Renewing
1.8	Plan Type		EPO
1.9	Exchange Plan?		No
1.10	Effective Date of Proposed Rates		1/1/2024
1.11	Cumulative Rate Change % (over 12 mos prior)		4.53%
1.12	Product Rate Increase %		4.53%
1.13	Submission Level Rate Increase %		4.53%

Worksheet 1 Totals	Section II: Experience Period and Current Plan Level Information		
	2.1 Plan ID (Standard Component ID)	Total	33906PA0160001
\$722,407	2.2 Allowed Claims	\$722,407	\$722,407
\$0	2.3 Reinsurance	\$0	\$0
	2.4 Member Cost Sharing	\$214,105	\$214,105
	2.5 Cost Sharing Reduction	\$0	\$0
\$508,302	2.6 Incurred Claims	\$508,302	\$508,302
\$112,422	2.7 Risk Adjustment Transfer Amount	\$112,422	\$112,422
\$1,049,590	2.8 Premium	\$1,049,590	\$1,049,590
1,376	2.9 Experience Period Member Months	1,376	1,376
	2.10 Current Enrollment	96	96
	2.11 Current Premium PMPM	\$617.89	\$617.89
	2.12 Loss Ratio	43.74%	43.74%
	<b>Per Member Per Month</b>		
	2.13 Allowed Claims	\$525.01	\$525.01
	2.14 Reinsurance	\$0.00	\$0.00
	2.15 Member Cost Sharing	\$155.60	\$155.60
	2.16 Cost Sharing Reduction	\$0.00	\$0.00
	2.17 Incurred Claims	\$369.41	\$369.41
	2.18 Risk Adjustment Transfer Amount	\$81.70	\$81.70
	2.19 Premium	\$762.78	\$762.78

Section III: Plan Adjustment Factors		
3.1 Plan ID (Standard Component ID)		33906PA0160001
3.2 Market Adjusted Index Rate		\$616.17
3.3 AV and Cost Sharing Design of Plan		0.7986
3.4 Provider Network Adjustment		1.0000
3.5 Benefits in Addition to EHB		1.0000
<b>Administrative Costs</b>		
3.6 Administrative Expense		12.27%
3.7 Taxes and Fees		2.99%
3.8 Profit & Risk Load		2.00%
3.9 Catastrophic Adjustment		1.0000
3.10 Plan Adjusted Index Rate		\$594.72

3.11 Age Calibration Factor	0.5974	0.5974
3.12 Geographic Calibration Factor	0.9986	0.9986
3.13 Tobacco Calibration Factor	1.0000	1.0000
3.14 Calibrated Plan Adjusted Index Rate		\$354.79

Section IV: Projected Plan Level Information		
4.1 Plan ID (Standard Component ID)	Total	33906PA0160001
4.2 Allowed Claims	\$800,118	\$800,118
4.3 Reinsurance	\$0	\$0
4.4 Member Cost Sharing	\$161,123	\$161,123
4.5 Cost Sharing Reduction	\$0	\$0
4.6 Incurred Claims	\$638,995	\$638,995
4.7 Risk Adjustment Transfer Amount	\$72,115	\$72,115
4.8 Premium	\$685,144	\$685,144
4.9 Projected Member Months	1,152	1,152
4.10 Loss Ratio	84.38%	84.38%

Per Member Per Month		
4.11 Allowed Claims	\$694.55	\$694.55
4.12 Reinsurance	\$0.00	\$0.00
4.13 Member Cost Sharing	\$139.86	\$139.86
4.14 Cost Sharing Reduction	\$0.00	\$0.00
4.15 Incurred Claims	\$554.68	\$554.68
4.16 Risk Adjustment Transfer Amount	\$62.60	\$62.60
4.17 Premium	\$594.74	\$594.74

## Rating Area Data Collection

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

Rating Area	Rating Factor
Rating Area 1	0.7787
Rating Area 2	0.8192
Rating Area 3	1.0200
Rating Area 4	0.8545
Rating Area 5	0.8370
Rating Area 6	1.0300
Rating Area 7	1.0800
Rating Area 8	1.0000
Rating Area 9	0.9393



Aetna Life Insurance Co.  
Pennsylvania Small Group  
EPO Products

**Summary**

Aetna is filing premium rates for Small Group plans in Pennsylvania.

The new rates will apply to plan years effective in 2024. The current membership and range of rate changes by product are:

<u>Product Name</u>	<u># Members as of February 2023</u>	<u>Range of Rate Changes</u>
Aetna Silver OAEPO 8000 80%	96	4.5% - 4.5%

**Why We Need to Change Premiums**

Medical costs are going up and we are changing our rates to reflect this increase. We expect medical costs to go up 12% excluding the effect of benefit or cost sharing changes. Medical costs go up for two reasons – providers raise their prices and members get more medical care. Examples of increasing medical costs we have experienced over the last year include:

- The cost of an inpatient hospital admission has increased 12.9%.
- The cost of pharmacy prescription has increased 9.1%.

**What Else Affects Our Request to Change Premiums**

The projected demographics of the block are slightly different from our current demographics, and we are changing our rates to reflect this.

Changes to cost-sharing for some plans were made to comply with the actuarial value requirements or make our plans more attractive to consumers.

Our estimate of average population health and the expected risk adjustment transfers for Affordable Care Act (ACA) products have changed to reflect new data on market average premiums and population health. These changes are affected by the movement of business between the ACA market and other options, including transitional coverage.

Finally, changes to our retention formula were incorporated into our rates. These changes include administrative costs, profit, and ACA taxes and fees.

**Will Premiums for All Small Groups Change by 4.5%?**

No, rate changes differ by plan. The exact rate change depends on what benefit plan the group chooses, where the group is located, when the group’s contract renews, and the ages and family sizes of enrolling employees. Rates charged to employees also depend upon any change in the amount of premium paid by the employer.

**How does this request align to Minimum Loss Ratio Requirements (MLR)?**

These rates are expected to produce an MLR equal to or above the 80% requirement for Small Group business. Under the ACA, at least 80% of the premiums collected by health plans are expected to pay for medical care and activities that improve health care quality for members. If the actual MLR turns out to be less than 80%, rebates will be issued to members in accordance with the law.



Aetna makes significant investments that benefit our members that the government does not allow us to use in this calculation. These investments include customer service, health quality activities like disease management programs, and the development of new information technologies.

**What is Aetna doing to keep premiums affordable?**

Aetna strives to keep our products as affordable as possible and to address the underlying cost of health care. We are:

- Developing new agreements, arrangements, and partnerships with health care providers that base provider compensation on the quality of care.
- Creating medical management programs that address potential health issues for members earlier, improving health outcomes and reducing the need for high-cost health care services.
- Working to reduce the ability of out-of-network providers to collect unreasonably excessive payments for services they provide.

We are dedicated to increasing transparency within the health care system and helping members best utilize the plans that they have. Members can access Aetna Navigator, a secure member website, which allows them to research their specific plan benefits, health care providers in a given area, and in some locations, the cost of certain health care services. The Aetna Navigator streamlined mobile app is also available to allow members to take their care on the go.

## Actuarial Memorandum and Certification

### General Information

#### *Company Identifying Information:*

**Company Legal Name:** Aetna Life Insurance Company  
**State:** Pennsylvania  
**HIOS Issuer ID:** 33906  
**Market:** Small Group  
**Effective Date:** 01/01/2024  
**Rate Filing Tracking Number:** AETN-133624450  
**Policy Form(s):** AL SG HCOC-2024-EPO 08 &  
AL SG SOB EPO 14052804 08  
**Form Filing Tracking Number:** AETN-133624286

#### *Company Contact Information:*

**Name:** Joanna Kluza  
**Telephone Number:** 860-273-0099 (Work)  
**Email Address:** kluzaj@aetna.com

### 1. Purpose, Scope, and Effective Date

The purpose of this filing is to:

- 1) Provide support for the development of the Part I Unified Rate Review Template;
- 2) Provide support for the assumptions and premium rate development for the products supported by the policy forms referenced above;
- 3) Request approval of the proposed monthly premium rates; and
- 4) Provide benefit plan design summaries for the products included in this filing.

The development of the rates reflects the impact of the market forces and rating requirements associated with the Patient Protection and Affordable Care Act (PPACA) and subsequent regulation.

These rates are for plans issued in Pennsylvania beginning January 1, 2024. The rates comply with all rating guidelines under federal and state regulations. The filing covers plans that will be offered outside the public Marketplace in Pennsylvania.

### 2. Proposed Rate Increase

Monthly premium rates for Small Group Market products in Pennsylvania are being revised for effective dates January 1, 2024 through December 31, 2024.

#### A. Reason for Rate Increase(s):

Revised rates for these products reflect the following:

- Impact of medical claim trend (including changes in provider unit costs and increased utilization of medical cost services) and pharmacy trend;
- Revisions to our assumptions about market-wide population morbidity and the projected population distribution;
- Revisions to administrative expense projections;
- Modifications in cost sharing to ensure that plans comply with Actuarial Value requirements;
- Updates to our pricing models used to determine the impact of cost sharing designs; and
- Changes in provider networks and contracts.

B. Variation in Rate Changes by Plan/Product:  
Rate changes do not differ by plan.

### 3. Single Risk Pool

The plans and rates included in the Part I URRT are those for all plans we intend to offer in the Small Group market in Pennsylvania through Aetna Life Insurance Company (ALIC). The proposed rates comply with the Single Risk Pool requirements of 45 CFR §156.80(d). Rates for plans that may be renewed outside the Single Risk Pool (due to either being grandfathered or permissible transitional offerings) are not covered in this filing.

### 4. Experience and Current Period Premium, Claims, and Enrollment

A. Paid Through Date:

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2022 through December 31, 2022 and paid through February 28, 2023.

B. Current Date: The current enrollment and premium is reported as of February 28, 2023.

C. Allowed and Incurred Claims Incurred During the Experience Period:

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

In addition to the fee-for-service and capitation payments discussed above, some of our provider contracts include provisions under which we share claim cost differences with the provider relative to a pre-determined target amount. These adjustments serve to increase our claims cost when results are favorable to the target and decrease our claims costs when results are unfavorable. We adjust both allowed and incurred claims by our current estimate of the impact of provider risk sharing provisions.

### 5. Benefit Categories

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in April 2023. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services is counted by service type and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

## 6. Projection Factors

### A. Trend Factors (Cost/Utilization):

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Year 1 and Year 2 trends on Worksheet 1 specify annual trends, with 12 months of trend applied to each year.

Exhibit 8 shows the anticipated annual trend from the experience period to the rating period.

### B. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for:

- Community-rated policies issued to small employers in 2022

We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2024.

### C. Changes in Demographics:

Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts.

### D. Plan Design Changes:

The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for both Single Risk Pool products that have essentially identical benefits and coverage issued outside the Single Risk Pool which does not cover all EHBs. The projection factor reflects the pro-rated impact of these additional benefits, as well as any changes in 2024 State Benchmark EHBs, and newly mandated benefits.

The change in projected utilization due to changes in benefits is also considered. As cost sharing decreases (measured by increasing Actuarial Value), utilization increases. This pattern is reflected in the factors that are built into the federal risk adjustment mechanism that started in 2014. The federal risk adjustment program factors and other proprietary models were considered in the development of the utilization change. The average cost sharing in the experience period was compared with the average cost sharing in the projection period. From the average cost sharing change, an expected utilization change was derived.

Exhibit 4 illustrates the impact of changes in covered benefits, and the weighted-average impact of experience reported on Worksheet 1. It also illustrates the calculation of the adjustment for induced demand related to changes in the level of cost sharing.

### E. Other Adjustments:

The ‘Other’ adjustment includes the projected impact of changes in network composition and provider contracts. Exhibit 7 contains detail on these calculations.

## 7. Manual Rate Adjustments

### A. Source and Appropriateness of Experience Data Used:

The source data for our manual rate is the experience incurred from January 1, 2022 to December 31, 2022 and paid through February 28, 2023 in the Pennsylvania non-ACA 51-100 HMO & PPO market. The non-ACA 51-100 market experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The data was normalized to be reflective of the Small Group market.

### B. Adjustments Made to the Data:

The non-ACA 51-100 experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend, as discussed in Exhibits 4-8.

### C. Inclusion of Capitation Payments:

The manual experience includes capitation for the same services that are expected to be capitated for the products in this filing in 2024.

## 8. Credibility of Experience

Due to declining Aetna ACA membership, no credibility is assigned to the experience data. We believe the alternate experience data (manual rate) more accurately captures the essential characteristics of the market for which we are developing rates.

## 9. Index Rate

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan’s provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

**Small Group Market Trend Adjustments:** Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2024.

## 10. Market-Adjusted Index Rate

Worksheet 1 illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment and Exchange User Fees are discussed in Section 12. The risk adjustment is displayed on an allowed-basis and the exchange user fee is converted to percent of allowed claims in this development.

## 11. Reinsurance

There are no expected reinsurance recoveries.

12. Risk Adjustment

## A. Risk Adjustment – Experience Period

Generally, risk adjustment transfer is accrued at the issuer and market level based on 2022 Wakely data and our internal projections of how our risk relative to market has changed. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfer scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level. For PA ALIC, the risk transfer amount was provided in May 2023.

## B. Risk Adjustment – Projection Period

We started with the 2022 CMS Interim report to determine our current risk transfer relative to the market. Using Aetna’s internal risk scores for the entity-specific membership as well as the available TPIR data, the average historical change in risk was observed; based on these data points, the annual change to the risk was determined and applied to the 2022 CMS Interim PLRS starting point (additionally, an average completion factor was applied to the PLRS to account for the historical differences between Interim and Final CMS reports). The remaining entity-specific factors were assumed to be constant.

The entity-specific factors were entered into the risk transfer formula to calculate the projected 2024 risk transfer amount.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2024 Notice of Benefit and Payment Parameters. The 2024 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. To that transfer, we subtracted 0.5% of premiums for National High Risk pool funding, and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2021-2022 claims as a percent of premium for Silver Off-Exchange plans.

13. Exchange User Fees

Exchange User Fees are not applied in this filing.

14. Plan-Adjusted Index Rates

Section 3 of Worksheet 2 illustrates the development of the Plan Adjusted Index Rates and displays each plan-specific adjustment made to the Market Adjusted Index Rate. The following briefly describes how each set of adjustments was determined.

## A. Actuarial Value, Cost Sharing:

The factors in Column 2 are the product of two adjustments:

1. We used internal models developed on large group claims experience to estimate the impact of different cost sharing designs. We also reviewed the projected experience and the projected membership by plan to estimate an overall paid-to-allowed ratio. The combination of these two analyses is a projection of the relative paid to allowed ratio which also reflects the impact of out of network coverage.
2. We applied an adjustment for the impact different levels of cost sharing have on the use of medical services, which is based in part on the induced utilization factors used in the Risk Adjustment program. These adjustments are first normalized to result in an aggregate factor of 1.0 when applied to the projected 2024 membership.



**B. Distribution and Administrative Costs:**

Section 3 of Worksheet 2 also reflects the adjustment for projected administrative costs, including sales, marketing, and profit & risk. These are discussed below in the ‘Non-Benefit Expenses and Profit & Risk’ section, and include the Risk Adjustment User Fee which is not reflected in the Market-Adjusted Index Rate. These expense and profit assumptions do not vary by plan.

**C. Non-Benefit Expenses and Profit & Risk**

The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2022 projections, and projected changes in expenses, inflation, and membership for 2024 for our National book of Small Group business.

A flat commission per policy per month will be paid to all brokers in Pennsylvania during open enrollment. Commissions do not vary by plan.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2024 as well as Federal income tax and State Premium taxes. The risk adjustment user fee of \$0.21 PMPM is included in the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

The profit and risk load is consistent with the target used in pricing our 2023 plans.

**D. Provider Network, Delivery System, and Utilization Management:**

The factors in Column 4 reflect the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

**E. Benefits in addition to EHBs:**

The factors in Column 5 adjust for the impact of benefits in addition to EHBs. The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). Hence, all factors in Column 5 are 1.00.

**F. Catastrophic Plan Eligibility:**

This filing does not include catastrophic plans

**G. Experience Period Plan Adjusted Index Rates**

Worksheet 2 of the URRT displays the Plan Adjusted Index Rates filed in 2022 for the experience period.

**15. Calibration****A. Age Curve Calibration:**

The age factors are based on the HHS Default Standard Age. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer’s similar January 2023 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, we project a premium-weighted average age factor for the 2024 membership using the prescribed age curve and the projected age for each plan, as illustrated on exhibit C-2, The overall Age Calibration factor is developed in Column E of Exhibit C-2. This factor is

based on the weighting of plan-adjusted Index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

The age that most closely corresponds to the premium weighted overall average age factor is the average age for the single risk pool.

#### B. Geographic Factor Calibration:

Exhibit C-2 summarizes the rating area definitions and factors and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor, which is calculated in column O of Exhibit C-2.

Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors.

#### 16. Consumer-Adjusted Premium Rate Development

Rates are determined using the prescribed member build-up approach. In the event that a family includes more than three child dependents under age 21, only the three oldest child dependents will be considered in determining the family's premium. Additional child dependents (non-billable members) will not be included in the rate calculation.

The premium for each billable member is calculated as:

Calibrated Plan Adjusted Index Rate \* Age Factor \* Area Factor \* Tobacco Factor \* Trend Factor

The resulting rate is rounded to the nearest cent, and rates are then summed for all billable family members.

#### 17. Projected Loss Ratio

The expected 2024 MLR for this filing, as defined by PPACA and before any credibility adjustment, is shown in Exhibit 11.

#### 18. AV Metal Values

The AV Metal Values on Worksheet 2 were based on the 2024 AV Calculator. As applicable, entries were modified to reflect the plan appropriately and/or adjustments were made for plan design features that could not be entered in the calculator per 45 CFR Part 156, §156.135. The accompanying certification discusses how the benefits were modified to fit the parameters and the development of any adjustments. The AV screen shots provide detail on the modified entries and adjustments to AV, as applicable.

#### 19. Membership Projections

Exhibit 15/C-2 summarizes the membership projections by plan. Membership projections are based on historical experience, enrollment in ACA-compliant plans through February 2023, and our expectations for future sales as additional members move to these plans from grandfathered and transitional plans. We assume that total enrollment will be similar to our current enrollment.

#### Terminated Plans and Products

Exhibit 16 provides a plan and product crosswalk from 2022 to 2024. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2023 and 2024.

Consistent with the URRT instructions, experience for non-single risk pool terminated products is reported in aggregate under the terminated product with the largest membership in the experience period.

20. Plan Type

All plans are consistent with the plan type indicated on Worksheet 2.

21. Composite Premiums

Small employers will not be able to elect to have rates set using a composite approach.

22. Benefit Design

This filing includes one Silver plan.

Please refer to the corresponding policy forms for detailed benefit language. Information on the cost-sharing parameters of the covered benefit plans, including deductibles, copays, and Actuarial Values, is summarized in Exhibits A-1 and A-2. All benefit and cost sharing parameters comply with Pennsylvania benefit mandates and the requirements of PPACA, including preventive care benefits, deductible limits, and Actuarial Value requirements.

23. Marketing

Plans will be available outside of the public Marketplace. These plans may be marketed in a variety of means, including HHS Planfinder and our own website. In addition, members of our 2023 plans will be mailed a discontinuance or renewal letter, in accordance with CMS guidelines. Marketing and distribution approaches may change from time to time at management’s discretion.

24. Underwriting

Aetna will verify applicant eligibility for these plans based on any applicable age or geographic limitations.

25. Renewability

These policies are guaranteed renewable as required under §2703 of the Public Health Service Act.

26. Company Financial Condition

As of December 31, 2022, the capital and surplus held by Aetna Life Insurance Company was approximately \$6.1 billion. This amount is disclosed in page 3, line 37 of the Company’s statutory financial statement dated December 31, 2022. The Company issues insurance nationwide for multiple lines of business including, large group medical, Small Group medical, individual medical, and various non-medical products.

The actual to expected MLR for the past three experience years are as follows:

ALIC Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2018	94.00%	87.60%	10,929	2,385
2019	100.20%	89.16%	5,602	3,348
2020	86.90%	89.02%	6,741	3,348
2021	85.70%	85.21%	12,071	2,760

Reliance

While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Experience Period MLR Rebates
- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Administrative Fees
- Experience Period Data – Small Group

Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally-facilitated marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, Joanna Kluza, am an Associate of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
  - a. ASOP No. 5, Incurred Health and Disability Claims
  - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
  - c. ASOP No. 12, Risk Classification
  - d. ASOP No. 23, Data Quality
  - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
  - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
  - g. ASOP No. 41, Actuarial Communications
  - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
  
2. The Projected Index Rate is:

- a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
  - b. Developed in compliance with the applicable Actuarial Standards of Practice,
  - c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
  - d. Neither excessive, deficient, nor unfairly discriminatory.
3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
  4. Adjustments to the MAIR for benefits the plan offers in addition to essential health benefits included in Worksheet 2, Section III were calculated in accordance with actuarial standards of practice.
  5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
  6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.



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Kathleen Snajder, ASA, MAAA  
Aetna Life Insurance Company

May 17, 2023

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Date

2024 Rates Table Template v13.0		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*	33906					
Rate Effective Date*	1/1/2024					
Rate Expiration Date*	3/31/2024					
Rating Method*	Age-Based Rates					
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
<b>Required:</b> Enter the 14-character Plan ID	<b>Required:</b> Select the Rating Area ID	<b>Required:</b> Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	<b>Required:</b> Select the age of a subscriber eligible for the rate	<b>Required:</b> Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	<b>Required:</b> Enter the rate of an Individual tobacco enrollee on a plan	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	211.36	211.36	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	15	230.15	230.15	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	16	237.33	237.33	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	17	244.51	244.51	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	18	252.25	252.25	
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33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	22	276.29	276.29	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	23	276.29	276.29	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	24	276.29	276.29	
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33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	27	289.55	289.55	
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33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	828.58	828.58	
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33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	39	366.78	366.78	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	40	371.43	371.43	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	41	378.41	378.41	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	42	385.09	385.09	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	43	394.39	394.39	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	44	406.02	406.02	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	45	419.68	419.68	
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33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	50	519.07	519.07	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	51	542.03	542.03	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	52	567.32	567.32	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	53	592.89	592.89	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	54	620.50	620.50	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	55	648.11	648.11	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	56	678.05	678.05	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	57	708.28	708.28	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	58	740.54	740.54	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	59	756.52	756.52	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	60	788.78	788.78	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	61	816.68	816.68	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	62	834.99	834.99	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	63	857.95	857.95	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	871.61	871.61	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	276.85	276.85	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	15	301.45	301.45	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	16	310.86	310.86	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	17	320.27	320.27	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	18	330.41	330.41	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	19	340.54	340.54	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	20	351.03	351.03	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	21	361.89	361.89	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	22	361.89	361.89	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	23	361.89	361.89	







33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	29	372.92	372.92
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	30	378.25	378.25
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	31	386.25	386.25
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	32	394.25	394.25
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	33	399.25	399.25
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	34	404.58	404.58
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	35	407.25	407.25
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	36	409.91	409.91
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	37	412.58	412.58
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	38	415.25	415.25
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	39	420.58	420.58
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	40	425.91	425.91
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	41	433.91	433.91
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	42	441.57	441.57
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	43	452.24	452.24
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	44	465.57	465.57
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	45	481.23	481.23
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	46	499.90	499.90
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	47	520.89	520.89
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	48	544.89	544.89
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	49	568.55	568.55
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	50	595.21	595.21
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	51	621.54	621.54
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	52	650.53	650.53
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	53	679.86	679.86
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	54	711.52	711.52
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	55	743.18	743.18
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	56	777.50	777.50
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	57	812.16	812.16
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	58	849.16	849.16
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	59	867.49	867.49
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	60	904.48	904.48
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	61	936.47	936.47
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	62	957.47	957.47
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	63	983.80	983.80
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	999.46	999.46

2024 Rates Table Template v13.0		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*	33906					
Rate Effective Date*	4/1/2024					
Rate Expiration Date*	6/30/2024					
Rating Method*	Age-Based Rates					
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
<b>Required:</b> Enter the 14-character Plan ID	<b>Required:</b> Select the Rating Area ID	<b>Required:</b> Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	<b>Required:</b> Select the age of a subscriber eligible for the rate	<b>Required:</b> Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	<b>Required:</b> Enter the rate of an Individual tobacco enrollee on a plan	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	217.17	217.17	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	15	236.47	236.47	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	16	243.85	243.85	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	17	251.24	251.24	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	18	259.18	259.18	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	19	267.13	267.13	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	20	275.37	275.37	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	21	283.88	283.88	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	22	283.88	283.88	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	23	283.88	283.88	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	24	283.88	283.88	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	25	285.02	285.02	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	26	290.70	290.70	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	27	297.51	297.51	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	28	308.58	308.58	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	29	317.66	317.66	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	30	322.21	322.21	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	31	329.02	329.02	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	32	335.83	335.83	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	33	340.09	340.09	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	34	344.63	344.63	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	35	346.90	346.90	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	36	349.18	349.18	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	37	351.45	351.45	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	38	353.72	353.72	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	39	358.26	358.26	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	40	362.80	362.80	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	41	369.61	369.61	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	42	376.14	376.14	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	43	385.23	385.23	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	44	396.58	396.58	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	45	409.93	409.93	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	46	425.82	425.82	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	47	443.71	443.71	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	48	464.15	464.15	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	49	484.30	484.30	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	50	507.01	507.01	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	51	529.44	529.44	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	52	554.14	554.14	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	53	579.12	579.12	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	54	606.09	606.09	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	55	633.06	633.06	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	56	662.30	662.30	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	57	691.82	691.82	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	58	723.33	723.33	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	59	738.95	738.95	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	60	770.46	770.46	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	61	797.71	797.71	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	62	815.59	815.59	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	63	838.02	838.02	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	851.36	851.36	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	228.45	228.45	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	15	248.75	248.75	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	16	256.52	256.52	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	17	264.28	264.28	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	18	272.64	272.64	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	19	281.01	281.01	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	20	289.67	289.67	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	21	298.62	298.62	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	22	298.62	298.62	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	23	298.62	298.62	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	24	298.62	298.62	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	25	299.82	299.82	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	26	305.79	305.79	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	27	312.96	312.96	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	28	324.60	324.60	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	29	334.16	334.16	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	30	338.94	338.94	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	31	346.11	346.11	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	32	353.27	353.27	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	33	357.75	357.75	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	34	362.53	362.53	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	35	364.92	364.92	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	36	367.31	367.31	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	37	369.70	369.70	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	38	372.09	372.09	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	39	376.86	376.86	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	40	381.64	381.64	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	41	388.81	388.81	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	42	395.68	395.68	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	43	405.23	405.23	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	44	417.18	417.18	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	45	431.21	431.21	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	46	447.94	447.94	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	47	466.75	466.75	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	48	488.25	488.25	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	49	509.45	509.45	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	50	533.34	533.34	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	51	556.93	556.93	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	52	582.91	582.91	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	53	609.19	609.19	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	54	637.56	637.56	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	55	665.93	665.93	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	56	696.69	696.69	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	57	727.75	727.75	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	58	760.89	760.89	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	59	777.32	777.32	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	60	810.47	810.47	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	61	839.13	839.13	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	62	857.95	857.95	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	63	881.54	881.54	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	895.57	895.57	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	284.46	284.46	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	15	309.74	309.74	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	16	319.41	319.41	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	17	329.08	329.08	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	18	339.49	339.49	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	19	349.90	349.90	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	20	360.68	360.68	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	21	371.84	371.84	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	22	371.84	371.84	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	23	371.84	371.84	







33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	29	383.17	383.17
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	30	388.65	388.65
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	31	396.87	396.87
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	32	405.09	405.09
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	33	410.23	410.23
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	34	415.70	415.70
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	35	418.44	418.44
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	36	421.18	421.18
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	37	423.92	423.92
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	38	426.66	426.66
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	39	432.14	432.14
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	40	437.62	437.62
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	41	445.84	445.84
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	42	453.71	453.71
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	43	464.67	464.67
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	44	478.37	478.37
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	45	494.46	494.46
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	46	513.64	513.64
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	47	535.21	535.21
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	48	559.87	559.87
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	49	584.18	584.18
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	50	611.57	611.57
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	51	638.62	638.62
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	52	668.41	668.41
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	53	698.55	698.55
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	54	731.08	731.08
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	55	763.61	763.61
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	56	798.88	798.88
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	57	834.49	834.49
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	58	872.50	872.50
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	59	891.33	891.33
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	60	929.34	929.34
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	61	962.22	962.22
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	62	983.79	983.79
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1010.84	1010.84
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1026.93	1026.93

2024 Rates Table Template v13.0		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*	33906					
Rate Effective Date*	7/1/2024					
Rate Expiration Date*	9/30/2024					
Rating Method*	Age-Based Rates					
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
<b>Required:</b> Enter the 14-character Plan ID	<b>Required:</b> Select the Rating Area ID	<b>Required:</b> Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	<b>Required:</b> Select the age of a subscriber eligible for the rate	<b>Required:</b> Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	<b>Required:</b> Enter the rate of an Individual tobacco enrollee on a plan	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	223.14	223.14	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	15	242.97	242.97	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	16	250.56	250.56	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	17	258.14	258.14	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	18	266.31	266.31	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	19	274.48	274.48	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	20	282.94	282.94	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	21	291.69	291.69	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	22	291.69	291.69	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	23	291.69	291.69	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	24	291.69	291.69	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	25	292.85	292.85	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	26	298.69	298.69	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	27	305.69	305.69	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	28	317.06	317.06	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	29	326.40	326.40	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	30	331.06	331.06	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	31	338.06	338.06	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	32	345.06	345.06	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	33	349.44	349.44	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	34	354.11	354.11	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	35	356.44	356.44	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	36	358.77	358.77	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	37	361.11	361.11	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	38	363.44	363.44	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	39	368.11	368.11	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	40	372.77	372.77	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	41	379.78	379.78	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	42	386.48	386.48	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	43	395.82	395.82	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	44	407.49	407.49	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	45	421.19	421.19	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	46	437.53	437.53	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	47	455.91	455.91	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	48	476.91	476.91	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	49	497.62	497.62	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	50	520.95	520.95	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	51	543.99	543.99	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	52	569.37	569.37	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	53	595.04	595.04	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	54	622.75	622.75	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	55	650.46	650.46	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	56	680.50	680.50	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	57	710.84	710.84	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	58	743.22	743.22	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	59	759.26	759.26	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	60	791.64	791.64	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	61	819.64	819.64	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	62	838.01	838.01	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	63	861.06	861.06	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	874.77	874.77	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	234.73	234.73	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	15	255.59	255.59	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	16	263.57	263.57	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	17	271.55	271.55	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	18	280.14	280.14	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	19	288.73	288.73	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	20	297.63	297.63	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	21	306.83	306.83	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	22	306.83	306.83	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	23	306.83	306.83	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	24	306.83	306.83	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	25	308.06	308.06	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	26	314.20	314.20	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	27	321.56	321.56	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	28	333.53	333.53	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	29	343.35	343.35	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	30	348.26	348.26	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	31	355.62	355.62	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	32	362.98	362.98	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	33	367.59	367.59	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	34	372.50	372.50	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	35	374.95	374.95	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	36	377.40	377.40	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	37	379.86	379.86	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	38	382.31	382.31	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	39	387.22	387.22	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	40	392.13	392.13	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	41	399.50	399.50	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	42	406.55	406.55	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	43	416.37	416.37	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	44	428.65	428.65	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	45	443.07	443.07	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	46	460.25	460.25	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	47	479.58	479.58	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	48	501.67	501.67	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	49	523.46	523.46	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	50	548.00	548.00	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	51	572.24	572.24	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	52	598.94	598.94	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	53	625.94	625.94	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	54	655.09	655.09	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	55	684.24	684.24	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	56	715.84	715.84	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	57	747.75	747.75	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	58	781.81	781.81	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	59	798.69	798.69	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	60	832.75	832.75	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	61	862.20	862.20	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	62	881.53	881.53	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	63	905.77	905.77	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	920.19	920.19	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	292.28	292.28	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	15	318.26	318.26	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	16	328.19	328.19	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	17	338.12	338.12	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	18	348.82	348.82	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	19	359.52	359.52	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	20	370.60	370.60	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	21	382.06	382.06	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	22	382.06	382.06	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	23	382.06	382.06	







33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	29	393.71	393.71
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	30	399.34	399.34
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	31	407.78	407.78
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	32	416.23	416.23
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	33	421.50	421.50
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	34	427.13	427.13
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	35	429.95	429.95
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	36	432.76	432.76
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	37	435.58	435.58
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	38	438.39	438.39
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	39	444.02	444.02
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	40	449.65	449.65
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	41	458.09	458.09
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	42	466.19	466.19
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	43	477.45	477.45
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	44	491.52	491.52
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	45	508.06	508.06
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	46	527.76	527.76
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	47	549.92	549.92
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	48	575.26	575.26
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	49	600.24	600.24
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	50	628.38	628.38
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	51	656.18	656.18
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	52	686.79	686.79
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	53	717.75	717.75
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	54	751.18	751.18
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	55	784.60	784.60
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	56	820.84	820.84
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	57	857.43	857.43
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	58	896.49	896.49
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	59	915.84	915.84
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	60	954.89	954.89
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	61	988.67	988.67
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	62	1010.83	1010.83
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1038.63	1038.63
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1055.16	1055.16

2024 Rates Table Template v13.0		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*	33906					
Rate Effective Date*	10/1/2024					
Rate Expiration Date*	12/31/2024					
Rating Method*	Age-Based Rates					
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
<b>Required:</b> Enter the 14-character Plan ID	<b>Required:</b> Select the Rating Area ID	<b>Required:</b> Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	<b>Required:</b> Select the age of a subscriber eligible for the rate	<b>Required:</b> Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	<b>Required:</b> Enter the rate of an Individual tobacco enrollee on a plan	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	229.27	229.27	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	15	249.65	249.65	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	16	257.45	257.45	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	17	265.24	265.24	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	18	273.63	273.63	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	19	282.02	282.02	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	20	290.71	290.71	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	21	299.70	299.70	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	22	299.70	299.70	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	23	299.70	299.70	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	24	299.70	299.70	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	25	300.90	300.90	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	26	306.90	306.90	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	27	314.09	314.09	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	28	325.78	325.78	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	29	335.37	335.37	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	30	340.16	340.16	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	31	347.36	347.36	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	32	354.55	354.55	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	33	359.05	359.05	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	34	363.84	363.84	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	35	366.24	366.24	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	36	368.64	368.64	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	37	371.03	371.03	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	38	373.43	373.43	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	39	378.23	378.23	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	40	383.02	383.02	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	41	390.22	390.22	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	42	397.11	397.11	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	43	406.70	406.70	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	44	418.69	418.69	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	45	432.77	432.77	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	46	449.56	449.56	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	47	468.44	468.44	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	48	490.02	490.02	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	49	511.30	511.30	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	50	535.27	535.27	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	51	558.95	558.95	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	52	585.02	585.02	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	53	611.40	611.40	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	54	639.87	639.87	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	55	668.34	668.34	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	56	699.21	699.21	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	57	730.38	730.38	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	58	763.65	763.65	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	59	780.13	780.13	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	60	813.40	813.40	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	61	842.17	842.17	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	62	861.05	861.05	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	63	884.73	884.73	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	898.81	898.81	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	241.18	241.18	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	15	262.62	262.62	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	16	270.82	270.82	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	17	279.01	279.01	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	18	287.84	287.84	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	19	296.67	296.67	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	20	305.81	305.81	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	21	315.27	315.27	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	22	315.27	315.27	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	23	315.27	315.27	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	24	315.27	315.27	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	25	316.53	316.53	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	26	322.83	322.83	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	27	330.40	330.40	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	28	342.70	342.70	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	29	352.79	352.79	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	30	357.83	357.83	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	31	365.40	365.40	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	32	372.96	372.96	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	33	377.69	377.69	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	34	382.74	382.74	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	35	385.26	385.26	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	36	387.78	387.78	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	37	390.30	390.30	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	38	392.82	392.82	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	39	397.87	397.87	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	40	402.91	402.91	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	41	410.48	410.48	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	42	417.73	417.73	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	43	427.82	427.82	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	44	440.43	440.43	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	45	455.25	455.25	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	46	472.90	472.90	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	47	492.76	492.76	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	48	515.46	515.46	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	49	537.85	537.85	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	50	563.07	563.07	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	51	587.98	587.98	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	52	615.40	615.40	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	53	643.15	643.15	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	54	673.10	673.10	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	55	703.05	703.05	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	56	735.52	735.52	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	57	768.31	768.31	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	58	803.30	803.30	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	59	820.64	820.64	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	60	855.64	855.64	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	61	885.90	885.90	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	62	905.77	905.77	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	63	930.67	930.67	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	945.49	945.49	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	300.31	300.31	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	15	327.00	327.00	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	16	337.21	337.21	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	17	347.42	347.42	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	18	358.41	358.41	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	19	369.40	369.40	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	20	380.79	380.79	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	21	392.56	392.56	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	22	392.56	392.56	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	23	392.56	392.56	







33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	29	404.53	404.53
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	30	410.32	410.32
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	31	418.99	418.99
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	32	427.67	427.67
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	33	433.09	433.09
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	34	438.87	438.87
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	35	441.77	441.77
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	36	444.66	444.66
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	37	447.55	447.55
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	38	450.44	450.44
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	39	456.23	456.23
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	40	462.01	462.01
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	41	470.69	470.69
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	42	479.00	479.00
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	43	490.57	490.57
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	44	505.03	505.03
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	45	522.02	522.02
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	46	542.27	542.27
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	47	565.04	565.04
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	48	591.07	591.07
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	49	616.74	616.74
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	50	645.66	645.66
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	51	674.22	674.22
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	52	705.67	705.67
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	53	737.48	737.48
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	54	771.83	771.83
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	55	806.17	806.17
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	56	843.41	843.41
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	57	881.00	881.00
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	58	921.13	921.13
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	59	941.01	941.01
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	60	981.14	981.14
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	61	1015.85	1015.85
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	62	1038.62	1038.62
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1067.18	1067.18
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1084.17	1084.17

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Exhibit C-1  
Calibrated Plan Adjusted Index Rates

	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
	Member Months	Pre-Calibrated Plan Adjusted Index Rate	Plan-Level Average Age Factor	Age-Calibrated Plan Adjusted Index Rate	Average Rating Area Factor	Age&Geog.Calib Plan Adjusted Index Rate	Average Tobacco Factor	Consumer Adjusted Index Rates	Calibrated Plan Adjusted Index Rates
Silver Plan 33906PA0160001	1,152	\$620.45	1.674	\$620.45	1.001	\$620.45	1.000	\$620.45	\$370.13
All Plans Aggregate Calibration Factors:			Age 1.674 $= \Sigma((A)x(B)x(C))/\Sigma((A)x(B))$		Geographic 1.001 $= \Sigma((D)x(E)x(A))/\Sigma((D)x(A))$		Tobacco 1.000 $= \Sigma((F)x(G)x(A))/\Sigma((F)x(A))$		

Notes:

- Plan Level Average Age Factor, See Exhibit C-2 for Example
- Age-Calibrated Plan Adjusted Index Rate: Pre-Calibrated Plan Adjusted Index Rate (B) x Plan Specific Average Age Factor (C) / Age Calibration Factor  
Total Premium =  $\Sigma (D) \times (C)$
- Plan Level Average Rating Area Factor, See Exhibit C-2 for Example
- Age & Geographic-Calibrated Plan Adjusted Index Rate: Age-Calibrated Plan Adjusted Index Rate (D) x Plan Specific Rating Area Factor (E) / Geographic Calibration Factor  
Total Premium =  $\Sigma (F) \times (C)$
- Average Tobacco Factor, See Exhibit C-2 for Example
- Consumer Adjusted Index Rates: Age & Geographic-Calibrated Plan Adjusted Index Rate (F) x Plan Specific Tobacco Rating Factor (G) / Tobacco Calibration Factor
- Calibrated Plan Adjusted Index Rates: Plan Adjusted Index Rate (B) / (Age Calibration Factor x Geographic Calibration Factor x Tobacco Calibration Factor)  
Total Premium =  $\Sigma (I) \times (C) \times (A) \times (E) \times (G)$



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**Exhibit C-2**  
**Development of Plan Level Average Factors**  
**Age Rating, Tobacco Rating, and Geographic Rating**

Example:  
Silver Plan 33906PA0160001

Average Age Factor - Silver Plan 33906PA0160001		
Age	% by Age	Age Factor
0-20	1.9%	-
1-14	7.7%	0.765
15	0.0%	0.833
16	2.9%	0.859
17	4.8%	0.885
18	2.9%	0.913
19	1.9%	0.941
20	3.9%	0.970
21	0.0%	1.000
22	0.0%	1.000
23	1.0%	1.000
24	0.0%	1.000
25	0.0%	1.004
26	0.0%	1.024
27	0.0%	1.048
28	0.0%	1.087
29	0.0%	1.119
30	1.0%	1.135
31	1.0%	1.159
32	3.1%	1.183
33	1.0%	1.198
34	1.0%	1.214
35	0.0%	1.222
36	1.0%	1.230
37	1.0%	1.238
38	1.0%	1.246
39	2.1%	1.262
40	1.0%	1.278
41	0.0%	1.302
42	0.0%	1.325
43	2.1%	1.357
44	2.1%	1.397
45	0.0%	1.444
46	4.2%	1.500
47	3.1%	1.563
48	2.1%	1.635
49	3.1%	1.706
50	4.2%	1.786
51	2.1%	1.865
52	2.1%	1.952
53	2.1%	2.040
54	5.2%	2.135
55	4.2%	2.230
56	1.0%	2.333
57	2.1%	2.437
58	2.1%	2.548
59	2.1%	2.603
60	1.0%	2.714
61	3.1%	2.810
62	6.3%	2.873
63	1.0%	2.952
64	0.0%	3.000
65+	4.2%	3.000
<b>Total</b>	<b>100.0%</b>	<b>1.674</b>

Average Tobacco User Factor - Silver Plan 33906PA0160001			
Tobacco No	Tobacco Yes	Avg. Rate	Rate Factor
1.9%	0.0%	1.000	1.000
7.7%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
2.9%	0.0%	1.000	1.000
4.8%	0.0%	1.000	1.000
2.9%	0.0%	1.000	1.000
1.9%	0.0%	1.000	1.000
3.9%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
1.0%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
1.0%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
1.0%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
3.1%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
1.0%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
2.1%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
4.2%	0.0%	1.000	1.000
3.1%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
3.1%	0.0%	1.000	1.000
4.2%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
5.2%	0.0%	1.000	1.000
4.2%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
3.1%	0.0%	1.000	1.000
6.3%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
4.2%	0.0%	1.000	1.000
<b>Total</b>	<b>100.0%</b>	<b>1.000</b>	

Average Rating Area Factor - Silver Plan 33906PA0160001			
Rating Area	Rating Area Names	Rating Area	Rating Area Factors
1	Erie	0.0%	0.779
2	Elk/Cameron/Potter	0.0%	0.819
3	NEPA	10.4%	1.020
4	Pittsburgh	0.0%	0.855
5	Altoona	0.0%	0.837
6	Mid Central plus Lehigh Valley	2.1%	1.030
7	York/Lancaster	0.0%	1.080
8	Greater Philadelphia	85.4%	1.000
9	Harrisburg	2.1%	0.939
<b>Total</b>	<b>-</b>	<b>100.0%</b>	<b>1.001</b>

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Exhibit 4  
Benefit/Induced Demand Change

	Experience	Manual	Projection	Proj/Exp	Proj/Manual
<b>Benefit Change</b>	0.632	0.692	0.635	1.005	0.918
<b>Induced Utilization</b>	0.457	0.502	0.458	1.002	0.912

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Exhibit 5  
Claim Impact due to Demographic Changes

Age	Experience Period Distribution		Experience Demographic Factor		Projected Period Distribution		Projection Demographic Factor	
	Male	Female	Male	Female	Male	Female	Male	Female
0	0.73%	0.15%	1.117	1.114	1.04%	0.00%	1.117	1.114
1	0.00%	0.00%	1.117	1.114	0.00%	0.00%	1.117	1.114
2	0.00%	0.44%	0.511	0.511	0.00%	0.00%	0.511	0.511
3	0.00%	0.44%	0.511	0.511	0.00%	1.04%	0.511	0.511
4	0.00%	0.00%	0.511	0.511	0.00%	0.00%	0.511	0.511
5	0.00%	0.00%	0.379	0.379	0.00%	0.00%	0.379	0.379
6	0.00%	0.29%	0.379	0.379	0.00%	0.00%	0.379	0.379
7	0.44%	0.58%	0.379	0.379	0.00%	1.04%	0.379	0.379
8	0.00%	0.00%	0.379	0.379	0.00%	0.00%	0.379	0.379
9	0.36%	0.65%	0.379	0.379	0.00%	0.00%	0.379	0.379
10	0.73%	0.44%	0.412	0.380	1.04%	1.04%	0.412	0.380
11	0.29%	0.07%	0.412	0.380	0.00%	0.00%	0.412	0.380
12	0.87%	1.02%	0.412	0.380	0.00%	0.00%	0.412	0.380
13	0.80%	0.29%	0.412	0.380	1.04%	0.00%	0.412	0.380
14	0.22%	0.65%	0.412	0.380	1.04%	1.04%	0.412	0.380
15	0.87%	1.16%	0.532	0.591	0.00%	0.00%	0.532	0.591
16	0.87%	2.25%	0.532	0.591	1.04%	2.08%	0.532	0.591
17	1.16%	2.98%	0.532	0.591	1.04%	4.17%	0.532	0.591
18	1.45%	0.22%	0.532	0.591	2.08%	1.04%	0.532	0.591
19	0.58%	2.69%	0.532	0.591	1.04%	1.04%	0.532	0.591
20	0.51%	0.65%	0.479	0.787	1.04%	3.13%	0.479	0.787
21	0.00%	0.00%	0.479	0.787	0.00%	0.00%	0.479	0.787
22	0.58%	0.22%	0.479	0.787	0.00%	0.00%	0.479	0.787
23	0.29%	0.15%	0.479	0.787	1.04%	0.00%	0.479	0.787
24	0.00%	0.36%	0.479	0.787	0.00%	0.00%	0.479	0.787
25	0.00%	0.00%	0.489	1.176	0.00%	0.00%	0.489	1.176
26	0.00%	0.00%	0.489	1.176	0.00%	0.00%	0.489	1.176
27	0.00%	0.00%	0.489	1.176	0.00%	0.00%	0.489	1.176
28	0.00%	0.00%	0.489	1.176	0.00%	0.00%	0.489	1.176
29	0.15%	0.29%	0.489	1.176	0.00%	0.00%	0.489	1.176
30	0.80%	0.58%	0.552	1.393	0.00%	1.04%	0.552	1.393
31	1.82%	0.07%	0.552	1.393	1.04%	0.00%	0.552	1.393
32	1.82%	0.80%	0.552	1.393	3.13%	0.00%	0.552	1.393
33	0.80%	0.00%	0.552	1.393	0.00%	1.04%	0.552	1.393
34	0.51%	0.00%	0.552	1.393	1.04%	0.00%	0.552	1.393
35	1.09%	0.00%	0.670	1.303	0.00%	0.00%	0.670	1.303
36	0.29%	1.24%	0.670	1.303	1.04%	0.00%	0.670	1.303
37	0.51%	0.51%	0.670	1.303	0.00%	1.04%	0.670	1.303
38	1.09%	1.38%	0.670	1.303	1.04%	0.00%	0.670	1.303
39	1.02%	0.80%	0.670	1.303	0.00%	2.08%	0.670	1.303
40	0.36%	0.22%	0.839	1.224	1.04%	0.00%	0.839	1.224
41	0.00%	0.00%	0.839	1.224	0.00%	0.00%	0.839	1.224
42	0.00%	1.82%	0.839	1.224	0.00%	0.00%	0.839	1.224
43	1.53%	0.80%	0.839	1.224	0.00%	2.08%	0.839	1.224
44	0.80%	0.15%	0.839	1.224	2.08%	0.00%	0.839	1.224
45	0.29%	2.47%	1.063	1.314	0.00%	0.00%	1.063	1.314
46	0.80%	2.47%	1.063	1.314	1.04%	3.13%	1.063	1.314
47	1.24%	1.38%	1.063	1.314	0.00%	3.13%	1.063	1.314
48	1.53%	0.22%	1.063	1.314	2.08%	0.00%	1.063	1.314
49	2.33%	1.02%	1.063	1.314	2.08%	1.04%	1.063	1.314
50	1.96%	1.02%	1.456	1.565	3.13%	1.04%	1.456	1.565
51	0.87%	0.36%	1.456	1.565	1.04%	1.04%	1.456	1.565
52	1.02%	0.80%	1.456	1.565	2.08%	0.00%	1.456	1.565
53	1.96%	1.89%	1.456	1.565	0.00%	2.08%	1.456	1.565
54	1.38%	2.11%	1.456	1.565	3.13%	2.08%	1.456	1.565
55	2.11%	1.31%	1.868	1.810	2.08%	2.08%	1.868	1.810
56	1.60%	0.29%	1.868	1.810	1.04%	0.00%	1.868	1.810
57	1.31%	0.73%	1.868	1.810	1.04%	1.04%	1.868	1.810
58	0.29%	1.24%	1.868	1.810	1.04%	1.04%	1.868	1.810
59	1.02%	0.44%	1.868	1.810	0.00%	2.08%	1.868	1.810
60	1.53%	0.94%	2.358	2.227	1.04%	0.00%	2.358	2.227
61	0.94%	2.25%	2.358	2.227	2.08%	1.04%	2.358	2.227
62	1.24%	1.53%	2.358	2.227	2.08%	4.17%	2.358	2.227
63	0.65%	0.65%	2.358	2.227	1.04%	0.00%	2.358	2.227
64	0.44%	0.00%	2.358	2.227	0.00%	0.00%	2.358	2.227
65+	2.33%	2.40%	2.358	2.227	2.08%	2.08%	2.358	2.227

<b>Experience Period Demographic Factor</b>	1.2341
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**Note:**

Experience Period Demographic Factor computed as the weighted average of gender specific Demographic Factor by current population distribution.

<b>Projected Demographic Factor</b>	1.2722
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**Note:**

Projected Demographic Factor computed as the weighted average of gender specific Demographic Factor by projected population distribution.

<b>Demographic Change</b>	1.0309
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**Note:**

Claim Impact due to Demographic Changes computed as the ratio of the Projected Demographic Factor over the Experience Period Demographic Factor.

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**Exhibit 6**  
**Projected Membership Distribution by County**

Rating Area	Counties	Experience Period Membership	Experience Period Area Factor	Projected Membership	Projected Area Factor
1	Clarion	0%	0.779	0%	0.779
1	Crawford	0%	0.779	0%	0.779
1	Erie	0%	0.779	0%	0.779
1	Forest	0%	0.779	0%	0.779
1	Mckean	0%	0.779	0%	0.779
1	Mercer	0%	0.779	0%	0.779
1	Venango	0%	0.779	0%	0.779
1	Warren	0%	0.779	0%	0.779
2	Cameron	0%	0.819	0%	0.819
2	Elk	0%	0.819	0%	0.819
2	Potter	0%	0.819	0%	0.819
3	Bradford	0%	1.020	0%	1.020
3	Carbon	0%	1.020	0%	1.020
3	Clinton	0%	1.020	0%	1.020
3	Lackawanna	0%	1.020	0%	1.020
3	Luzerne	0%	1.020	0%	1.020
3	Lycoming	5%	1.020	6%	1.020
3	Monroe	3%	1.020	4%	1.020
3	Pike	0%	1.020	0%	1.020
3	Sullivan	0%	1.020	0%	1.020
3	Susquehanna	0%	1.020	0%	1.020
3	Tioga	0%	1.020	0%	1.020
3	Wayne	0%	1.020	0%	1.020
3	Wyoming	0%	1.020	0%	1.020
4	Allegheny	0%	0.855	0%	0.855
4	Armstrong	0%	0.855	0%	0.855
4	Beaver	0%	0.855	0%	0.855
4	Butler	0%	0.855	0%	0.855
4	Fayette	0%	0.855	0%	0.855
4	Greene	0%	0.855	0%	0.855
4	Indiana	0%	0.855	0%	0.855
4	Lawrence	0%	0.855	0%	0.855
4	Washington	0%	0.855	0%	0.855
4	Westmoreland	0%	0.855	0%	0.855
5	Bedford	0%	0.837	0%	0.837
5	Blair	0%	0.837	0%	0.837
5	Cambria	0%	0.837	0%	0.837
5	Clearfield	0%	0.837	0%	0.837
5	Huntingdon	0%	0.837	0%	0.837
5	Jefferson	0%	0.837	0%	0.837
5	Somerset	0%	0.837	0%	0.837
6	Centre	0%	1.030	0%	1.030
6	Columbia	0%	1.030	0%	1.030
6	Lehigh	0%	1.030	2%	1.030
6	Mifflin	0%	1.030	0%	1.030
6	Montour	0%	1.030	0%	1.030
6	Northampton	0%	1.030	0%	1.030
6	Northumberland	0%	1.030	0%	1.030
6	Schuylkill	0%	1.030	0%	1.030
6	Snyder	0%	1.030	0%	1.030
6	Union	0%	1.030	0%	1.030
7	Adams	0%	1.080	0%	1.080
7	Berks	1%	1.080	0%	1.080
7	Lancaster	5%	1.080	0%	1.080
7	York	0%	1.080	0%	1.080
8	Bucks	0%	1.000	0%	1.000
8	Chester	37%	1.000	38%	1.000
8	Delaware	6%	1.000	2%	1.000
8	Montgomery	7%	1.000	8%	1.000
8	Philadelphia	34%	1.000	38%	1.000
9	Cumberland	0%	0.939	0%	0.939
9	Dauphin	0%	0.939	0%	0.939
9	Franklin	0%	0.939	0%	0.939
9	Fulton	0%	0.939	0%	0.939
9	Juniata	0%	0.939	0%	0.939
9	Lebanon	2%	0.939	2%	0.939
9	Perry	0%	0.939	0%	0.939

<b>Average Experience Period Area Factor</b>	1.0054
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**Note:**  
Average Experience Period Area Factor computed as the weighted average of Experience Period Area Factors by experience period membership distribution.

<b>Average Projected Area Factor</b>	1.0014
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**Note:**  
Projected Area Factor computed as the weighted average of Projection Period Area Factors by projected membership distribution.

<b>Area Shift Factor</b>	0.9961
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**Note:**  
Area Shift Factor computed as the ratio of the Projected Membership by Area over the Experience Membership by Area.  
Factor represents the impact due to the shift of the population distribution across areas.

<b>Area Factor Change</b>	1.0000
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**Note:**  
Area Factor Change computed as the ratio of the Projected Area Factor over the Experience Area Factor both using experience membership.  
Factor represents the impact due to cost relativity changes, including changes to provider networks and contracts, from the experience period to the rating period.

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Exhibit 7  
Network Projection Factor Shift

Experience Network Name	Experience Period Membership	Experience Period Network Factor
OAEPO	100%	1.000

Projection Network Name	Projected Membership	Projected Network Factor
OAEPO	100%	1.000

Average Experience Period Network Factor	#VALUE!
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Average Projected Network Factor	#VALUE!
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Network Shift Factor	#VALUE!
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Exhibit 8  
Trend Exhibit

Service Type	Unit Cost	Utilization
Facility Inpatient	7.5%	3.1%
Facility Outpatient	3.7%	7.1%
Physician	1.8%	6.6%
Capitation	0.0%	0.1%
<b>Medical</b>	4.1%	5.9%
Pharmacy	4.8%	2.7%
<b>Total (Med + Rx)</b>	4.3%	5.3%

**Aetna Life Insurance Company**  
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**Exhibit 10**  
**Retention as a Percent of Premium and PMPM**

Retention Components	% of Premium	PMPM
<b>Administrative Expense Load</b>	12.27%	\$72.97
<b>Profit &amp; Risk Load</b>	2.00%	\$11.89
Premium Tax	2.39%	\$14.21
User Exchange Fee	0.00%	\$0.00
State Based Exchange Fee	0.00%	\$0.00
HIF	0.00%	\$0.00
Risk Adjustment User Fee and PCORI	0.07%	\$0.42
Federal Income Tax	0.53%	\$3.16
<b>Total Taxes and Fees</b>	2.99%	\$17.80

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**Exhibit 11**  
**MLR Projection**

			<b>Formula</b>
(a)	Premium (pmpm)	\$594.74	
(b)	Medical Cost (pmpm)	\$492.08	
(c)	Medical Benefit Ratio (MBR)	82.7%	= (c) / (b)
(d)	Quality Improvement Action (pmpm)	\$2.97	= (a) x 0.50%
(e)	Taxes and Fees (pmpm)	\$17.80	
(f)	Adjusted Premium (pmpm)	\$576.95	=(a) - (e)
(g)	Adjusted Claims (pmpm)	\$495.06	= (b) + (d)
	<b>Medical Loss Ratio (MLR)</b>	<b>85.8%</b>	=(g) / (f)

Notes:

ACA adjustments for QIA and taxes and fees are estimates based on historical experience and projected expenses.

Values reflect current actuarial projections and will differ from the final reported MLR.

This projection applies to the products included in this filing and is a standalone calculation for the 2024 calendar year. This projection differs from the MLR calculation specified by PPACA which includes three years of experience for all business in the MLR pool.



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**Exhibit 12**  
**Quarterly Trend Factors**

<b>Effective Quarter</b>	<b>Membership</b>	<b>Trend Factor</b>	<b>Index Rate</b>
1Q 2024	27.9%	1.000	\$694.55
2Q 2024	28.4%	1.027	\$713.64
3Q 2024	5.4%	1.056	\$733.26
4Q 2024	38.2%	1.085	\$753.42
Total	100.0%	1.043	\$724.57

**Aetna Life Insurance Company**  
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**Exhibit 14**

**Sample Rate Calculation**

The following steps outline the mathematical formula used to develop the member level rates for a sample small group. The input assumptions and the census provided below are for illustrative purposes only.

**Sample Small Group Information:**

Effective Date: Market:  
 Rating Area: Rating Area 1  
 Plan: Aetna Silver OAEPO 8000 80%

<b><u>Group Census</u></b>	<b>Employee Age</b>	<b>Spouse Age</b>	<b>Child 1 Age</b>	<b>Child 2 Age</b>	<b>Child 3 Age</b>
Employee 1	35	36	5	7	
Employee 2	56	52			
Employee 3	24	21			
Employee 4	52	49	19	17	16
Employee 5	65	65	25		
Employee 6	58	60	24		
Employee 7	56	51			
Employee 8	42	41			
Employee 9	33	34	5	6	7
Employee 10	25	28	2	1	

**Age and Tobacco Factors**

	<b>Age Factors</b>				
	<b>Employee</b>	<b>Spouse</b>	<b>Child 1</b>	<b>Child 2</b>	<b>Child 3</b>
Employee 1	1.222	1.230	0.765	0.765	
Employee 2	2.333	1.952			
Employee 3	1.000	1.000			
Employee 4	1.952	1.706	0.941	0.885	0.859
Employee 5	3.000	3.000	1.004		
Employee 6	2.548	2.714	1.000		
Employee 7	2.333	1.865			
Employee 8	1.325	1.302			
Employee 9	1.198	1.214	0.765	0.765	0.765
Employee 10	1.004	1.087	0.765	0.765	

**Calculation of Monthly Premium**

Step 1: Multiply Market Base Rate x Rating Area Factor x Plan Factor x Effective Date Factor

Market Base Rate =	\$444.26
x Rating Area Factor (Rating Area 1)	0.7787
x Plan Factor	0.7986
x Effective Date Factor	1.0000
<b>Market Base Rate adjusted for Plan/Area/Effective Date =</b>	<b>\$276.29</b>

Step 2: Multiply Adjusted Market Base Rate in Step 1 by the Member level Age and Tobacco Factors:

<b>Member Monthly Rates</b>	<b>Employee</b>	<b>Spouse</b>	<b>Child 1</b>	<b>Child 2</b>	<b>Child 3</b>	<b>Total</b>
Employee 1	\$337.62	\$339.83	\$211.36	\$211.36		\$1,100.17
Employee 2	\$644.58	\$539.31				\$1,183.89
Employee 3	\$276.29	\$276.29				\$552.58
Employee 4	\$539.31	\$471.35	\$259.99	\$244.51	\$237.33	\$1,752.49
Employee 5	\$828.86	\$828.86	\$277.39			\$1,935.11
Employee 6	\$703.98	\$749.84	\$276.29			\$1,730.11

Employee 7	\$644.58	\$515.28				\$1,159.86
Employee 8	\$366.08	\$359.73				\$725.81
Employee 9	\$330.99	\$335.41	\$211.36	\$211.36	\$211.36	\$1,300.48
Employee 10	\$277.39	\$300.32	\$211.36	\$211.36		\$1,000.43
<b>Group Total Monthly Premium:</b>						<b>\$12,440.93</b>

Note: Member level monthly rates are rounded to the nearest penny.

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Exhibit 15  
Product Portfolio & Projected Membership Distribution

HIOS Plan-ID	Network	Plan	Metallic Tier	Actuarial Value	Exchange Offering	Projected Membership Distribution
33906PA0160001	OAEPO	Aetna Silver OAEPO 8000 80%	Silver	69.01%	No	100.00%

Company Name: **AetnaLifeInsuranceCo**  
 Market: **Small Group**  
 Product: **EPO**  
 Effective Date of Rates: **January 1, 2024**

Ending date of Rates: **March 31, 2024**

HIOS Plan ID (On Exchange) >	33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001	
HIOS Plan ID (Off Exchange) >	33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001	
Plan Marketing Name >	PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%	
Form # >																
Rating Area >	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network >	0		0		0		0		0		0		0		0	
Metal >	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible >	\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000	
Coinurance >	20%		20%		20%		20%		20%		20%		20%		20%	
Copays >	\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85	
OOP Maximum >	\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900	
Pediatric Dental (Yes/No) >	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$211.36	\$211.36	\$222.34	\$222.34	\$276.85	\$276.85	\$227.16	\$227.16	\$279.56	\$279.56	\$293.13	\$293.13	\$271.42	\$271.42	\$254.95	\$254.95
15	\$230.15	\$230.15	\$242.10	\$242.10	\$301.45	\$301.45	\$247.36	\$247.36	\$304.41	\$304.41	\$319.19	\$319.19	\$295.54	\$295.54	\$277.61	\$277.61
16	\$237.33	\$237.33	\$249.66	\$249.66	\$310.86	\$310.86	\$255.08	\$255.08	\$313.91	\$313.91	\$329.15	\$329.15	\$304.77	\$304.77	\$286.27	\$286.27
17	\$244.51	\$244.51	\$257.21	\$257.21	\$320.27	\$320.27	\$262.80	\$262.80	\$323.41	\$323.41	\$339.11	\$339.11	\$313.99	\$313.99	\$294.94	\$294.94
18	\$252.25	\$252.25	\$265.35	\$265.35	\$330.41	\$330.41	\$271.11	\$271.11	\$333.64	\$333.64	\$349.84	\$349.84	\$323.93	\$323.93	\$304.27	\$304.27
19	\$259.99	\$259.99	\$273.49	\$273.49	\$340.54	\$340.54	\$279.43	\$279.43	\$343.88	\$343.88	\$360.57	\$360.57	\$333.86	\$333.86	\$313.60	\$313.60
20	\$268.00	\$268.00	\$281.92	\$281.92	\$351.03	\$351.03	\$288.04	\$288.04	\$354.47	\$354.47	\$371.68	\$371.68	\$344.15	\$344.15	\$323.27	\$323.27
21	\$276.29	\$276.29	\$290.63	\$290.63	\$361.89	\$361.89	\$296.95	\$296.95	\$365.44	\$365.44	\$383.18	\$383.18	\$354.79	\$354.79	\$333.26	\$333.26
22	\$276.29	\$276.29	\$290.63	\$290.63	\$361.89	\$361.89	\$296.95	\$296.95	\$365.44	\$365.44	\$383.18	\$383.18	\$354.79	\$354.79	\$333.26	\$333.26
23	\$276.29	\$276.29	\$290.63	\$290.63	\$361.89	\$361.89	\$296.95	\$296.95	\$365.44	\$365.44	\$383.18	\$383.18	\$354.79	\$354.79	\$333.26	\$333.26
24	\$276.29	\$276.29	\$290.63	\$290.63	\$361.89	\$361.89	\$296.95	\$296.95	\$365.44	\$365.44	\$383.18	\$383.18	\$354.79	\$354.79	\$333.26	\$333.26
25	\$277.39	\$277.39	\$291.80	\$291.80	\$363.34	\$363.34	\$298.13	\$298.13	\$366.90	\$366.90	\$384.71	\$384.71	\$356.21	\$356.21	\$334.60	\$334.60
26	\$282.92	\$282.92	\$297.61	\$297.61	\$370.57	\$370.57	\$304.07	\$304.07	\$374.21	\$374.21	\$392.37	\$392.37	\$363.31	\$363.31	\$341.26	\$341.26
27	\$289.55	\$289.55	\$304.58	\$304.58	\$379.26	\$379.26	\$311.20	\$311.20	\$382.98	\$382.98	\$401.57	\$401.57	\$371.82	\$371.82	\$349.26	\$349.26
28	\$300.32	\$300.32	\$315.92	\$315.92	\$393.37	\$393.37	\$322.78	\$322.78	\$397.23	\$397.23	\$416.51	\$416.51	\$385.66	\$385.66	\$362.26	\$362.26
29	\$309.17	\$309.17	\$325.22	\$325.22	\$404.95	\$404.95	\$332.28	\$332.28	\$408.92	\$408.92	\$428.78	\$428.78	\$397.01	\$397.01	\$372.92	\$372.92
30	\$313.59	\$313.59	\$329.87	\$329.87	\$410.74	\$410.74	\$337.03	\$337.03	\$414.77	\$414.77	\$434.91	\$434.91	\$402.69	\$402.69	\$378.25	\$378.25
31	\$320.22	\$320.22	\$336.85	\$336.85	\$419.43	\$419.43	\$344.16	\$344.16	\$423.54	\$423.54	\$444.10	\$444.10	\$411.21	\$411.21	\$386.25	\$386.25
32	\$326.85	\$326.85	\$343.82	\$343.82	\$428.12	\$428.12	\$351.29	\$351.29	\$432.31	\$432.31	\$453.30	\$453.30	\$419.72	\$419.72	\$394.25	\$394.25
33	\$330.99	\$330.99	\$348.18	\$348.18	\$433.54	\$433.54	\$355.74	\$355.74	\$437.79	\$437.79	\$459.05	\$459.05	\$425.04	\$425.04	\$399.25	\$399.25
34	\$335.41	\$335.41	\$352.83	\$352.83	\$439.33	\$439.33	\$360.49	\$360.49	\$443.64	\$443.64	\$465.18	\$465.18	\$430.72	\$430.72	\$404.58	\$404.58
35	\$337.62	\$337.62	\$355.16	\$355.16	\$442.23	\$442.23	\$362.87	\$362.87	\$446.56	\$446.56	\$468.24	\$468.24	\$433.56	\$433.56	\$407.25	\$407.25
36	\$339.83	\$339.83	\$357.48	\$357.48	\$445.12	\$445.12	\$365.24	\$365.24	\$449.49	\$449.49	\$471.31	\$471.31	\$436.40	\$436.40	\$409.91	\$409.91
37	\$342.04	\$342.04	\$359.81	\$359.81	\$448.02	\$448.02	\$367.62	\$367.62	\$452.41	\$452.41	\$474.37	\$474.37	\$439.23	\$439.23	\$412.58	\$412.58
38	\$344.25	\$344.25	\$362.13	\$362.13	\$450.91	\$450.91	\$370.00	\$370.00	\$455.33	\$455.33	\$477.44	\$477.44	\$442.07	\$442.07	\$415.25	\$415.25
39	\$348.67	\$348.67	\$366.78	\$366.78	\$456.70	\$456.70	\$374.75	\$374.75	\$461.18	\$461.18	\$483.57	\$483.57	\$447.75	\$447.75	\$420.58	\$420.58
40	\$353.09	\$353.09	\$371.43	\$371.43	\$462.49	\$462.49	\$379.50	\$379.50	\$467.03	\$467.03	\$489.70	\$489.70	\$453.43	\$453.43	\$425.91	\$425.91
41	\$359.73	\$359.73	\$378.41	\$378.41	\$471.18	\$471.18	\$386.62	\$386.62	\$475.80	\$475.80	\$498.90	\$498.90	\$461.94	\$461.94	\$433.91	\$433.91
42	\$366.08	\$366.08	\$385.09	\$385.09	\$479.50	\$479.50	\$393.45	\$393.45	\$484.20	\$484.20	\$507.71	\$507.71	\$470.10	\$470.10	\$441.57	\$441.57
43	\$374.92	\$374.92	\$394.39	\$394.39	\$491.08	\$491.08	\$402.96	\$402.96	\$495.90	\$495.90	\$519.97	\$519.97	\$481.45	\$481.45	\$452.24	\$452.24
44	\$385.97	\$385.97	\$406.02	\$406.02	\$505.56	\$505.56	\$414.83	\$414.83	\$510.52	\$510.52	\$535.30	\$535.30	\$495.65	\$495.65	\$465.57	\$465.57
45	\$398.96	\$398.96	\$419.68	\$419.68	\$522.57	\$522.57	\$428.79	\$428.79	\$527.69	\$527.69	\$553.31	\$553.31	\$512.32	\$512.32	\$481.23	\$481.23
46	\$414.43	\$414.43	\$435.95	\$435.95	\$542.83	\$542.83	\$445.42	\$445.42	\$548.16	\$548.16	\$574.77	\$574.77	\$532.19	\$532.19	\$499.90	\$499.90
47	\$431.84	\$431.84	\$454.26	\$454.26	\$565.63	\$565.63	\$464.13	\$464.13	\$571.18	\$571.18	\$598.91	\$598.91	\$554.54	\$554.54	\$520.89	\$520.89
48	\$451.73	\$451.73	\$475.19	\$475.19	\$591.69	\$591.69	\$485.51	\$485.51	\$597.49	\$597.49	\$626.49	\$626.49	\$580.09	\$580.09	\$544.89	\$544.89
49	\$471.35	\$471.35	\$495.82	\$495.82	\$617.38	\$617.38	\$506.59	\$506.59	\$623.44	\$623.44	\$653.70	\$653.70	\$605.28	\$605.28	\$568.55	\$568.55
50	\$493.45	\$493.45	\$519.07	\$519.07	\$646.33	\$646.33	\$530.35	\$530.35	\$652.67	\$652.67	\$684.35	\$684.35	\$633.66	\$633.66	\$595.21	\$595.21
51	\$515.28	\$515.28	\$542.03	\$542.03	\$674.92	\$674.92	\$553.81	\$553.81	\$681.54	\$681.54	\$714.63	\$714.63	\$661.69	\$661.69	\$621.54	\$621.54
52	\$539.31	\$539.31	\$567.32	\$567.32	\$706.41	\$706.41	\$579.64	\$579.64	\$713.33	\$713.33	\$747.96	\$747.96	\$692.56	\$692.56	\$650.53	\$650.53
53	\$563.63	\$563.63	\$592.89	\$592.89	\$738.25	\$738.25	\$605.77	\$605.77	\$745.49	\$745.49	\$781.68	\$781.68	\$723.78	\$723.78	\$679.86	\$679.86
54	\$589.87	\$589.87	\$620.50	\$620.50	\$772.63	\$772.63	\$633.98	\$633.98	\$780.21	\$780.21	\$818.08	\$818.08	\$757.48	\$757.48	\$711.52	\$711.52
55	\$616.12	\$616.12	\$648.11	\$648.11	\$807.01	\$807.01	\$662.19	\$662.19	\$814.93	\$814.93	\$854.48	\$854.48	\$791.19	\$791.19	\$743.18	\$743.18
56	\$644.58	\$644.58	\$678.05	\$678.05	\$844.29	\$844.29	\$692.78	\$692.78	\$852.57	\$852.57	\$893.95	\$893.95	\$827.73	\$827.73	\$777.50	\$777.50
57	\$673.31	\$673.31	\$708.28	\$708.28	\$881.92	\$881.92	\$723.66	\$723.66	\$890.57	\$890.57	\$933.80	\$933.80	\$864.63	\$864.63	\$812.16	\$812.16
58	\$703.98	\$703.98	\$740.54	\$740.54	\$922.09	\$922.09	\$756.62	\$756.62	\$931.13	\$931.13	\$976.34	\$976.34	\$904.01	\$904.01	\$849.16	\$849.16
59	\$719.18	\$719.18	\$756.52	\$756.52	\$942.00	\$942.00	\$772.95	\$772.95	\$951.23	\$951.23	\$997.41	\$997.41	\$923.53	\$923.53	\$867.49	\$867.49
60	\$749.84	\$749.84	\$788.78	\$788.78	\$982.17	\$982.17	\$805.91	\$805.91	\$991.80	\$991.80	\$1,039.94	\$1,039.94	\$962.91	\$962.91	\$904.48	\$904.48
61	\$776.37	\$776.37	\$816.68	\$816.68	\$1,016.91	\$1,016.91	\$834.42	\$834.42	\$1,026.88	\$1,026.88	\$1,076.73	\$1,076.73	\$996.97	\$996.97	\$936.47	\$936.47
62	\$793.77	\$793.77	\$834.99	\$834.99	\$1,039.71	\$1,039.71	\$853.13	\$853.13	\$1,049.90	\$1,049.90	\$1,100.87	\$1,100.87	\$1,019.32	\$1,019.32	\$957.47	\$957.47
63	\$815.60	\$815.60	\$857.95	\$857.95	\$1,068.30	\$1,068.30	\$876.59	\$876.59	\$1,078.77	\$1,078.77	\$1,131.14	\$1,131.14	\$1,047.35	\$1,047.35	\$983.80	\$983.80
64+	\$828.58	\$828.58	\$871.61	\$871.61	\$1,085.31	\$1,085.31	\$890.54	\$890.54	\$1,095.95	\$1,095.95	\$1,149.15	\$1,149.15	\$1,064.03	\$1,064.03	\$999.46	\$999.46

AetnaLifeInsuranceCo  
 Small Group  
 Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33906PA0160001	PA Silver OAEPO 8000 80%	EPO	Silver	Off	0	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland





Company Name: **AetnaLifeInsuranceCo**  
 Market: **Small Group**  
 Product: **EPO**  
 Effective Date of Rates: **April 1, 2024**

Ending date of Rates: **June 30, 2024**

HIOS Plan ID (On Exchange) >	33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001	
HIOS Plan ID (Off Exchange) >	33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001	
Plan Marketing Name >	PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%	
Form # >																
Rating Area >	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network >	0		0		0		0		0		0		0		0	
Metal >	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible >	\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000	
Coinurance >	20%		20%		20%		20%		20%		20%		20%		20%	
Copays >	\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85	
OOP Maximum >	\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900	
Pediatric Dental (Yes/No) >	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$217.17	\$217.17	\$228.45	\$228.45	\$284.46	\$284.46	\$233.41	\$233.41	\$287.24	\$287.24	\$301.19	\$301.19	\$278.88	\$278.88	\$261.96	\$261.96
15	\$236.47	\$236.47	\$248.75	\$248.75	\$309.74	\$309.74	\$254.16	\$254.16	\$312.78	\$312.78	\$327.96	\$327.96	\$303.67	\$303.67	\$285.24	\$285.24
16	\$243.85	\$243.85	\$256.52	\$256.52	\$319.41	\$319.41	\$262.09	\$262.09	\$322.54	\$322.54	\$338.20	\$338.20	\$313.15	\$313.15	\$294.14	\$294.14
17	\$251.24	\$251.24	\$264.28	\$264.28	\$329.08	\$329.08	\$270.02	\$270.02	\$332.30	\$332.30	\$348.43	\$348.43	\$322.62	\$322.62	\$303.05	\$303.05
18	\$259.18	\$259.18	\$272.64	\$272.64	\$339.49	\$339.49	\$278.57	\$278.57	\$342.82	\$342.82	\$359.46	\$359.46	\$332.83	\$332.83	\$312.63	\$312.63
19	\$267.13	\$267.13	\$281.01	\$281.01	\$349.90	\$349.90	\$287.11	\$287.11	\$353.33	\$353.33	\$370.48	\$370.48	\$343.04	\$343.04	\$322.22	\$322.22
20	\$275.37	\$275.37	\$289.67	\$289.67	\$360.68	\$360.68	\$295.96	\$295.96	\$364.22	\$364.22	\$381.90	\$381.90	\$353.61	\$353.61	\$332.15	\$332.15
21	\$283.88	\$283.88	\$298.62	\$298.62	\$371.84	\$371.84	\$305.11	\$305.11	\$375.48	\$375.48	\$393.71	\$393.71	\$364.55	\$364.55	\$342.43	\$342.43
22	\$283.88	\$283.88	\$298.62	\$298.62	\$371.84	\$371.84	\$305.11	\$305.11	\$375.48	\$375.48	\$393.71	\$393.71	\$364.55	\$364.55	\$342.43	\$342.43
23	\$283.88	\$283.88	\$298.62	\$298.62	\$371.84	\$371.84	\$305.11	\$305.11	\$375.48	\$375.48	\$393.71	\$393.71	\$364.55	\$364.55	\$342.43	\$342.43
24	\$283.88	\$283.88	\$298.62	\$298.62	\$371.84	\$371.84	\$305.11	\$305.11	\$375.48	\$375.48	\$393.71	\$393.71	\$364.55	\$364.55	\$342.43	\$342.43
25	\$285.02	\$285.02	\$299.82	\$299.82	\$373.33	\$373.33	\$306.33	\$306.33	\$376.99	\$376.99	\$395.29	\$395.29	\$366.01	\$366.01	\$343.80	\$343.80
26	\$290.70	\$290.70	\$305.79	\$305.79	\$380.76	\$380.76	\$312.43	\$312.43	\$384.49	\$384.49	\$403.16	\$403.16	\$373.30	\$373.30	\$350.64	\$350.64
27	\$297.51	\$297.51	\$312.96	\$312.96	\$389.69	\$389.69	\$319.76	\$319.76	\$393.51	\$393.51	\$412.61	\$412.61	\$382.05	\$382.05	\$358.86	\$358.86
28	\$308.58	\$308.58	\$324.60	\$324.60	\$404.19	\$404.19	\$331.65	\$331.65	\$408.15	\$408.15	\$427.96	\$427.96	\$396.26	\$396.26	\$372.22	\$372.22
29	\$317.66	\$317.66	\$334.16	\$334.16	\$416.09	\$416.09	\$341.42	\$341.42	\$420.17	\$420.17	\$440.56	\$440.56	\$407.93	\$407.93	\$383.17	\$383.17
30	\$322.21	\$322.21	\$338.94	\$338.94	\$422.04	\$422.04	\$346.30	\$346.30	\$426.17	\$426.17	\$446.86	\$446.86	\$413.76	\$413.76	\$388.65	\$388.65
31	\$329.02	\$329.02	\$346.11	\$346.11	\$430.96	\$430.96	\$353.62	\$353.62	\$435.19	\$435.19	\$456.31	\$456.31	\$422.51	\$422.51	\$396.87	\$396.87
32	\$335.83	\$335.83	\$353.27	\$353.27	\$439.88	\$439.88	\$360.95	\$360.95	\$444.20	\$444.20	\$465.76	\$465.76	\$431.26	\$431.26	\$405.09	\$405.09
33	\$340.09	\$340.09	\$357.75	\$357.75	\$445.46	\$445.46	\$365.52	\$365.52	\$449.83	\$449.83	\$471.67	\$471.67	\$436.73	\$436.73	\$410.23	\$410.23
34	\$344.63	\$344.63	\$362.53	\$362.53	\$451.41	\$451.41	\$370.40	\$370.40	\$455.84	\$455.84	\$477.96	\$477.96	\$442.56	\$442.56	\$415.70	\$415.70
35	\$346.90	\$346.90	\$364.92	\$364.92	\$454.39	\$454.39	\$372.84	\$372.84	\$458.84	\$458.84	\$481.11	\$481.11	\$445.48	\$445.48	\$418.44	\$418.44
36	\$349.18	\$349.18	\$367.31	\$367.31	\$457.36	\$457.36	\$375.29	\$375.29	\$461.84	\$461.84	\$484.26	\$484.26	\$448.39	\$448.39	\$421.18	\$421.18
37	\$351.45	\$351.45	\$369.70	\$369.70	\$460.34	\$460.34	\$377.73	\$377.73	\$464.85	\$464.85	\$487.41	\$487.41	\$451.31	\$451.31	\$423.92	\$423.92
38	\$353.72	\$353.72	\$372.09	\$372.09	\$463.31	\$463.31	\$380.17	\$380.17	\$467.85	\$467.85	\$490.56	\$490.56	\$454.23	\$454.23	\$426.66	\$426.66
39	\$358.26	\$358.26	\$376.86	\$376.86	\$469.26	\$469.26	\$385.05	\$385.05	\$473.86	\$473.86	\$496.86	\$496.86	\$460.06	\$460.06	\$432.14	\$432.14
40	\$362.80	\$362.80	\$381.64	\$381.64	\$475.21	\$475.21	\$389.93	\$389.93	\$479.87	\$479.87	\$503.16	\$503.16	\$465.89	\$465.89	\$437.62	\$437.62
41	\$369.61	\$369.61	\$388.81	\$388.81	\$484.13	\$484.13	\$397.25	\$397.25	\$488.88	\$488.88	\$512.61	\$512.61	\$474.64	\$474.64	\$445.84	\$445.84
42	\$376.14	\$376.14	\$395.68	\$395.68	\$492.69	\$492.69	\$404.27	\$404.27	\$497.52	\$497.52	\$521.67	\$521.67	\$483.02	\$483.02	\$453.71	\$453.71
43	\$385.23	\$385.23	\$405.23	\$405.23	\$504.58	\$504.58	\$414.03	\$414.03	\$509.53	\$509.53	\$534.27	\$534.27	\$494.69	\$494.69	\$464.67	\$464.67
44	\$396.58	\$396.58	\$417.18	\$417.18	\$519.46	\$519.46	\$426.24	\$426.24	\$524.55	\$524.55	\$550.01	\$550.01	\$509.27	\$509.27	\$478.37	\$478.37
45	\$409.93	\$409.93	\$431.21	\$431.21	\$536.93	\$536.93	\$440.58	\$440.58	\$542.20	\$542.20	\$568.52	\$568.52	\$526.41	\$526.41	\$494.46	\$494.46
46	\$425.82	\$425.82	\$447.94	\$447.94	\$557.76	\$557.76	\$457.67	\$457.67	\$563.22	\$563.22	\$590.57	\$590.57	\$546.82	\$546.82	\$513.64	\$513.64
47	\$443.71	\$443.71	\$466.75	\$466.75	\$581.18	\$581.18	\$476.89	\$476.89	\$586.88	\$586.88	\$615.37	\$615.37	\$569.79	\$569.79	\$535.21	\$535.21
48	\$464.15	\$464.15	\$488.25	\$488.25	\$607.95	\$607.95	\$498.85	\$498.85	\$613.92	\$613.92	\$643.72	\$643.72	\$596.03	\$596.03	\$559.87	\$559.87
49	\$484.30	\$484.30	\$509.45	\$509.45	\$634.36	\$634.36	\$520.52	\$520.52	\$640.57	\$640.57	\$671.67	\$671.67	\$621.92	\$621.92	\$584.18	\$584.18
50	\$507.01	\$507.01	\$533.34	\$533.34	\$664.10	\$664.10	\$544.93	\$544.93	\$670.61	\$670.61	\$703.17	\$703.17	\$651.08	\$651.08	\$611.57	\$611.57
51	\$529.44	\$529.44	\$556.93	\$556.93	\$693.48	\$693.48	\$569.03	\$569.03	\$700.28	\$700.28	\$734.27	\$734.27	\$679.88	\$679.88	\$638.62	\$638.62
52	\$554.14	\$554.14	\$582.91	\$582.91	\$725.83	\$725.83	\$595.57	\$595.57	\$732.94	\$732.94	\$768.52	\$768.52	\$711.60	\$711.60	\$668.41	\$668.41
53	\$579.12	\$579.12	\$609.19	\$609.19	\$758.55	\$758.55	\$622.42	\$622.42	\$765.99	\$765.99	\$803.17	\$803.17	\$743.68	\$743.68	\$698.55	\$698.55
54	\$606.09	\$606.09	\$637.56	\$637.56	\$793.87	\$793.87	\$651.41	\$651.41	\$801.66	\$801.66	\$840.57	\$840.57	\$778.31	\$778.31	\$731.08	\$731.08
55	\$633.06	\$633.06	\$665.93	\$665.93	\$829.20	\$829.20	\$680.40	\$680.40	\$837.33	\$837.33	\$877.97	\$877.97	\$812.94	\$812.94	\$763.61	\$763.61
56	\$662.30	\$662.30	\$696.69	\$696.69	\$867.50	\$867.50	\$711.82	\$711.82	\$876.00	\$876.00	\$918.53	\$918.53	\$850.49	\$850.49	\$798.88	\$798.88
57	\$691.82	\$691.82	\$727.75	\$727.75	\$906.17	\$906.17	\$743.55	\$743.55	\$915.05	\$915.05	\$959.47	\$959.47	\$888.40	\$888.40	\$834.49	\$834.49
58	\$723.33	\$723.33	\$760.89	\$760.89	\$947.44	\$947.44	\$777.42	\$777.42	\$956.73	\$956.73	\$1,003.17	\$1,003.17	\$928.87	\$928.87	\$872.50	\$872.50
59	\$738.95	\$738.95	\$777.32	\$777.32	\$967.89	\$967.89	\$794.20	\$794.20	\$977.38	\$977.38	\$1,024.83	\$1,024.83	\$948.92	\$948.92	\$891.33	\$891.33
60	\$770.46	\$770.46	\$810.47	\$810.47	\$1,009.17	\$1,009.17	\$828.07	\$828.07	\$1,019.06	\$1,019.06	\$1,068.53	\$1,068.53	\$989.38	\$989.38	\$929.34	\$929.34
61	\$797.71	\$797.71	\$839.13	\$839.13	\$1,044.86	\$1,044.86	\$857.36	\$857.36	\$1,055.11	\$1,055.11	\$1,106.33	\$1,106.33	\$1,024.38	\$1,024.38	\$962.22	\$962.22
62	\$815.59	\$815.59	\$857.95	\$857.95	\$1,068.29	\$1,068.29	\$876.58	\$876.58	\$1,078.76	\$1,078.76	\$1,131.13	\$1,131.13	\$1,047.34	\$1,047.34	\$983.79	\$983.79
63	\$838.02	\$838.02	\$881.54	\$881.54	\$1,097.67	\$1,097.67	\$900.68	\$900.68	\$1,108.43	\$1,108.43	\$1,162.23	\$1,162.23	\$1,076.14	\$1,076.14	\$1,010.84	\$1,010.84
64+	\$851.36	\$851.36	\$895.57	\$895.57	\$1,115.14	\$1,115.14	\$915.03	\$915.03	\$1,126.07	\$1,126.07	\$1,180.74	\$1,180.74	\$1,093.28	\$1,093.28	\$1,026.93	\$1,026.93

AetnaLifeInsuranceCo  
 Small Group  
 Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33906PA0160001	PA Silver OAEPO 8000 80%	EPO	Silver	Off		PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland



Company Name: **AetnaLifeInsuranceCo**  
 Market: **Small Group**  
 Product: **EPO**  
 Effective Date of Rates: **July 1, 2024**

Ending date of Rates: **September 30, 2024**

HIOS Plan ID (On Exchange) >	33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001	
HIOS Plan ID (Off Exchange) >	33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001	
Plan Marketing Name >	PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%	
Form # >																
Rating Area >	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network >	0		0		0		0		0		0		0		0	
Metal >	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible >	\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000	
Coinurance >	20%		20%		20%		20%		20%		20%		20%		20%	
Copays >	\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85	
OOP Maximum >	\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900	
Pediatric Dental (Yes/No) >	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$223.14	\$223.14	\$234.73	\$234.73	\$292.28	\$292.28	\$239.83	\$239.83	\$295.14	\$295.14	\$309.47	\$309.47	\$286.54	\$286.54	\$269.16	\$269.16
15	\$242.97	\$242.97	\$255.59	\$255.59	\$318.26	\$318.26	\$261.14	\$261.14	\$321.38	\$321.38	\$336.98	\$336.98	\$312.02	\$312.02	\$293.08	\$293.08
16	\$250.56	\$250.56	\$263.57	\$263.57	\$328.19	\$328.19	\$269.29	\$269.29	\$331.41	\$331.41	\$347.49	\$347.49	\$321.75	\$321.75	\$302.23	\$302.23
17	\$258.14	\$258.14	\$271.55	\$271.55	\$338.12	\$338.12	\$277.45	\$277.45	\$341.44	\$341.44	\$358.01	\$358.01	\$331.49	\$331.49	\$311.38	\$311.38
18	\$266.31	\$266.31	\$280.14	\$280.14	\$348.82	\$348.82	\$286.22	\$286.22	\$352.24	\$352.24	\$369.34	\$369.34	\$341.98	\$341.98	\$321.23	\$321.23
19	\$274.48	\$274.48	\$288.73	\$288.73	\$359.52	\$359.52	\$295.00	\$295.00	\$363.04	\$363.04	\$380.67	\$380.67	\$352.47	\$352.47	\$331.08	\$331.08
20	\$282.94	\$282.94	\$297.63	\$297.63	\$370.60	\$370.60	\$304.09	\$304.09	\$374.23	\$374.23	\$392.40	\$392.40	\$363.33	\$363.33	\$341.28	\$341.28
21	\$291.69	\$291.69	\$306.83	\$306.83	\$382.06	\$382.06	\$313.50	\$313.50	\$385.81	\$385.81	\$404.53	\$404.53	\$374.57	\$374.57	\$351.84	\$351.84
22	\$291.69	\$291.69	\$306.83	\$306.83	\$382.06	\$382.06	\$313.50	\$313.50	\$385.81	\$385.81	\$404.53	\$404.53	\$374.57	\$374.57	\$351.84	\$351.84
23	\$291.69	\$291.69	\$306.83	\$306.83	\$382.06	\$382.06	\$313.50	\$313.50	\$385.81	\$385.81	\$404.53	\$404.53	\$374.57	\$374.57	\$351.84	\$351.84
24	\$291.69	\$291.69	\$306.83	\$306.83	\$382.06	\$382.06	\$313.50	\$313.50	\$385.81	\$385.81	\$404.53	\$404.53	\$374.57	\$374.57	\$351.84	\$351.84
25	\$292.85	\$292.85	\$308.06	\$308.06	\$383.59	\$383.59	\$314.75	\$314.75	\$387.35	\$387.35	\$406.15	\$406.15	\$376.07	\$376.07	\$353.25	\$353.25
26	\$298.69	\$298.69	\$314.20	\$314.20	\$391.23	\$391.23	\$321.02	\$321.02	\$395.06	\$395.06	\$414.24	\$414.24	\$383.56	\$383.56	\$360.28	\$360.28
27	\$305.69	\$305.69	\$321.56	\$321.56	\$400.40	\$400.40	\$328.55	\$328.55	\$404.32	\$404.32	\$423.95	\$423.95	\$392.55	\$392.55	\$368.73	\$368.73
28	\$317.06	\$317.06	\$333.53	\$333.53	\$415.30	\$415.30	\$340.77	\$340.77	\$419.37	\$419.37	\$439.73	\$439.73	\$407.16	\$407.16	\$382.45	\$382.45
29	\$326.40	\$326.40	\$343.35	\$343.35	\$427.52	\$427.52	\$350.80	\$350.80	\$431.72	\$431.72	\$452.67	\$452.67	\$419.14	\$419.14	\$393.71	\$393.71
30	\$331.06	\$331.06	\$348.26	\$348.26	\$433.64	\$433.64	\$355.82	\$355.82	\$437.89	\$437.89	\$459.15	\$459.15	\$425.14	\$425.14	\$399.34	\$399.34
31	\$338.06	\$338.06	\$355.62	\$355.62	\$442.81	\$442.81	\$363.34	\$363.34	\$447.15	\$447.15	\$468.85	\$468.85	\$434.12	\$434.12	\$407.78	\$407.78
32	\$345.06	\$345.06	\$362.98	\$362.98	\$451.98	\$451.98	\$370.87	\$370.87	\$456.41	\$456.41	\$478.56	\$478.56	\$443.11	\$443.11	\$416.23	\$416.23
33	\$349.44	\$349.44	\$367.59	\$367.59	\$457.71	\$457.71	\$375.57	\$375.57	\$462.19	\$462.19	\$484.63	\$484.63	\$448.73	\$448.73	\$421.50	\$421.50
34	\$354.11	\$354.11	\$372.50	\$372.50	\$463.82	\$463.82	\$380.59	\$380.59	\$468.37	\$468.37	\$491.10	\$491.10	\$454.73	\$454.73	\$427.13	\$427.13
35	\$356.44	\$356.44	\$374.95	\$374.95	\$466.88	\$466.88	\$383.09	\$383.09	\$471.45	\$471.45	\$494.34	\$494.34	\$457.72	\$457.72	\$429.95	\$429.95
36	\$358.77	\$358.77	\$377.40	\$377.40	\$469.93	\$469.93	\$385.60	\$385.60	\$474.54	\$474.54	\$497.58	\$497.58	\$460.72	\$460.72	\$432.76	\$432.76
37	\$361.11	\$361.11	\$379.86	\$379.86	\$472.99	\$472.99	\$388.11	\$388.11	\$477.63	\$477.63	\$500.81	\$500.81	\$463.72	\$463.72	\$435.58	\$435.58
38	\$363.44	\$363.44	\$382.31	\$382.31	\$476.05	\$476.05	\$390.62	\$390.62	\$480.71	\$480.71	\$504.05	\$504.05	\$466.71	\$466.71	\$438.39	\$438.39
39	\$368.11	\$368.11	\$387.22	\$387.22	\$482.16	\$482.16	\$395.63	\$395.63	\$486.89	\$486.89	\$510.52	\$510.52	\$472.71	\$472.71	\$444.02	\$444.02
40	\$372.77	\$372.77	\$392.13	\$392.13	\$488.27	\$488.27	\$400.65	\$400.65	\$493.06	\$493.06	\$516.99	\$516.99	\$478.70	\$478.70	\$449.65	\$449.65
41	\$379.78	\$379.78	\$399.50	\$399.50	\$497.44	\$497.44	\$408.17	\$408.17	\$502.32	\$502.32	\$526.70	\$526.70	\$487.69	\$487.69	\$458.09	\$458.09
42	\$386.48	\$386.48	\$406.55	\$406.55	\$506.23	\$506.23	\$415.38	\$415.38	\$511.19	\$511.19	\$536.01	\$536.01	\$496.30	\$496.30	\$466.19	\$466.19
43	\$395.82	\$395.82	\$416.37	\$416.37	\$518.46	\$518.46	\$425.42	\$425.42	\$523.54	\$523.54	\$548.95	\$548.95	\$508.29	\$508.29	\$477.45	\$477.45
44	\$407.49	\$407.49	\$428.65	\$428.65	\$533.74	\$533.74	\$437.96	\$437.96	\$538.97	\$538.97	\$565.13	\$565.13	\$523.27	\$523.27	\$491.52	\$491.52
45	\$421.19	\$421.19	\$443.07	\$443.07	\$551.69	\$551.69	\$452.69	\$452.69	\$557.10	\$557.10	\$584.15	\$584.15	\$540.88	\$540.88	\$508.06	\$508.06
46	\$437.53	\$437.53	\$460.25	\$460.25	\$573.09	\$573.09	\$470.25	\$470.25	\$578.71	\$578.71	\$606.80	\$606.80	\$561.85	\$561.85	\$527.76	\$527.76
47	\$455.91	\$455.91	\$479.58	\$479.58	\$597.16	\$597.16	\$490.00	\$490.00	\$603.01	\$603.01	\$632.29	\$632.29	\$585.45	\$585.45	\$549.92	\$549.92
48	\$476.91	\$476.91	\$501.67	\$501.67	\$624.67	\$624.67	\$512.57	\$512.57	\$630.79	\$630.79	\$661.41	\$661.41	\$612.42	\$612.42	\$575.26	\$575.26
49	\$497.62	\$497.62	\$523.46	\$523.46	\$651.79	\$651.79	\$534.83	\$534.83	\$658.18	\$658.18	\$690.13	\$690.13	\$639.01	\$639.01	\$600.24	\$600.24
50	\$520.95	\$520.95	\$548.00	\$548.00	\$682.36	\$682.36	\$559.91	\$559.91	\$689.05	\$689.05	\$722.50	\$722.50	\$668.98	\$668.98	\$628.38	\$628.38
51	\$543.99	\$543.99	\$572.24	\$572.24	\$712.54	\$712.54	\$584.67	\$584.67	\$719.53	\$719.53	\$754.46	\$754.46	\$698.57	\$698.57	\$656.18	\$656.18
52	\$569.37	\$569.37	\$598.94	\$598.94	\$745.78	\$745.78	\$611.95	\$611.95	\$753.09	\$753.09	\$789.65	\$789.65	\$731.16	\$731.16	\$686.79	\$686.79
53	\$595.04	\$595.04	\$625.94	\$625.94	\$779.40	\$779.40	\$639.54	\$639.54	\$787.04	\$787.04	\$825.25	\$825.25	\$764.12	\$764.12	\$717.75	\$717.75
54	\$622.75	\$622.75	\$655.09	\$655.09	\$815.70	\$815.70	\$669.32	\$669.32	\$823.69	\$823.69	\$863.68	\$863.68	\$799.70	\$799.70	\$751.18	\$751.18
55	\$650.46	\$650.46	\$684.24	\$684.24	\$851.99	\$851.99	\$699.10	\$699.10	\$860.35	\$860.35	\$902.11	\$902.11	\$835.29	\$835.29	\$784.60	\$784.60
56	\$680.50	\$680.50	\$715.84	\$715.84	\$891.35	\$891.35	\$731.39	\$731.39	\$900.08	\$900.08	\$943.78	\$943.78	\$873.87	\$873.87	\$820.84	\$820.84
57	\$710.84	\$710.84	\$747.75	\$747.75	\$931.08	\$931.08	\$763.99	\$763.99	\$940.21	\$940.21	\$985.85	\$985.85	\$912.82	\$912.82	\$857.43	\$857.43
58	\$743.22	\$743.22	\$781.81	\$781.81	\$973.49	\$973.49	\$798.79	\$798.79	\$983.03	\$983.03	\$1,030.75	\$1,030.75	\$954.40	\$954.40	\$896.49	\$896.49
59	\$759.26	\$759.26	\$798.69	\$798.69	\$994.50	\$994.50	\$816.03	\$816.03	\$1,004.25	\$1,004.25	\$1,053.00	\$1,053.00	\$975.00	\$975.00	\$915.84	\$915.84
60	\$791.64	\$791.64	\$832.75	\$832.75	\$1,036.91	\$1,036.91	\$850.83	\$850.83	\$1,047.08	\$1,047.08	\$1,097.90	\$1,097.90	\$1,016.58	\$1,016.58	\$954.89	\$954.89
61	\$819.64	\$819.64	\$862.20	\$862.20	\$1,073.59	\$1,073.59	\$880.93	\$880.93	\$1,084.11	\$1,084.11	\$1,136.74	\$1,136.74	\$1,052.54	\$1,052.54	\$988.67	\$988.67
62	\$838.01	\$838.01	\$881.53	\$881.53	\$1,097.66	\$1,097.66	\$900.68	\$900.68	\$1,108.42	\$1,108.42	\$1,162.23	\$1,162.23	\$1,076.13	\$1,076.13	\$1,010.83	\$1,010.83
63	\$861.06	\$861.06	\$905.77	\$905.77	\$1,127.84	\$1,127.84	\$925.44	\$925.44	\$1,138.90	\$1,138.90	\$1,194.18	\$1,194.18	\$1,105.73	\$1,105.73	\$1,038.63	\$1,038.63
64+	\$874.77	\$874.77	\$920.19	\$920.19	\$1,145.80	\$1,145.80	\$940.18	\$940.18	\$1,157.03	\$1,157.03	\$1,213.20	\$1,213.20	\$1,123.33	\$1,123.33	\$1,055.16	\$1,055.16

AetnaLifeInsuranceCo  
 Small Group  
 Plan Design Summary

9/30/2024

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33906PA0160001	PA Silver OAEPO 8000 80%	EPO	Silver	Off		PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland



Company Name: **AetnaLifeInsuranceCo**  
 Market: **Small Group**  
 Product: **EPO**  
 Effective Date of Rates: **October 1, 2024**

Ending date of Rates: **December 31, 2024**

HIOS Plan ID (On Exchange) >	33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001	
HIOS Plan ID (Off Exchange) >	33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001	
Plan Marketing Name >	PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%		PA Silver OAEPO 8000 80%	
Form # >																
Rating Area >	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network >	0		0		0		0		0		0		0		0	
Metal >	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible >	\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000	
Coinurance >	20%		20%		20%		20%		20%		20%		20%		20%	
Copays >	\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85	
OOP Maximum >	\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900	
Pediatric Dental (Yes/No) >	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$229.27	\$229.27	\$241.18	\$241.18	\$300.31	\$300.31	\$246.42	\$246.42	\$303.25	\$303.25	\$317.98	\$317.98	\$294.42	\$294.42	\$276.56	\$276.56
15	\$249.65	\$249.65	\$262.62	\$262.62	\$327.00	\$327.00	\$268.32	\$268.32	\$330.21	\$330.21	\$346.24	\$346.24	\$320.59	\$320.59	\$301.14	\$301.14
16	\$257.45	\$257.45	\$270.82	\$270.82	\$337.21	\$337.21	\$276.70	\$276.70	\$340.52	\$340.52	\$357.05	\$357.05	\$330.60	\$330.60	\$310.54	\$310.54
17	\$265.24	\$265.24	\$279.01	\$279.01	\$347.42	\$347.42	\$285.07	\$285.07	\$350.82	\$350.82	\$367.85	\$367.85	\$340.61	\$340.61	\$319.94	\$319.94
18	\$273.63	\$273.63	\$287.84	\$287.84	\$358.41	\$358.41	\$294.09	\$294.09	\$361.92	\$361.92	\$379.49	\$379.49	\$351.38	\$351.38	\$330.06	\$330.06
19	\$282.02	\$282.02	\$296.67	\$296.67	\$369.40	\$369.40	\$303.11	\$303.11	\$373.02	\$373.02	\$391.13	\$391.13	\$362.16	\$362.16	\$340.18	\$340.18
20	\$290.71	\$290.71	\$305.81	\$305.81	\$380.79	\$380.79	\$312.45	\$312.45	\$384.52	\$384.52	\$403.19	\$403.19	\$373.32	\$373.32	\$350.67	\$350.67
21	\$299.70	\$299.70	\$315.27	\$315.27	\$392.56	\$392.56	\$322.12	\$322.12	\$396.41	\$396.41	\$415.65	\$415.65	\$384.87	\$384.87	\$361.51	\$361.51
22	\$299.70	\$299.70	\$315.27	\$315.27	\$392.56	\$392.56	\$322.12	\$322.12	\$396.41	\$396.41	\$415.65	\$415.65	\$384.87	\$384.87	\$361.51	\$361.51
23	\$299.70	\$299.70	\$315.27	\$315.27	\$392.56	\$392.56	\$322.12	\$322.12	\$396.41	\$396.41	\$415.65	\$415.65	\$384.87	\$384.87	\$361.51	\$361.51
24	\$299.70	\$299.70	\$315.27	\$315.27	\$392.56	\$392.56	\$322.12	\$322.12	\$396.41	\$396.41	\$415.65	\$415.65	\$384.87	\$384.87	\$361.51	\$361.51
25	\$300.90	\$300.90	\$316.53	\$316.53	\$394.13	\$394.13	\$323.40	\$323.40	\$398.00	\$398.00	\$417.32	\$417.32	\$386.41	\$386.41	\$362.96	\$362.96
26	\$306.90	\$306.90	\$322.83	\$322.83	\$401.98	\$401.98	\$329.85	\$329.85	\$405.93	\$405.93	\$425.63	\$425.63	\$394.10	\$394.10	\$370.19	\$370.19
27	\$314.09	\$314.09	\$330.40	\$330.40	\$411.41	\$411.41	\$337.58	\$337.58	\$415.44	\$415.44	\$435.61	\$435.61	\$403.34	\$403.34	\$378.86	\$378.86
28	\$325.78	\$325.78	\$342.70	\$342.70	\$426.72	\$426.72	\$350.14	\$350.14	\$430.90	\$430.90	\$451.82	\$451.82	\$418.35	\$418.35	\$392.96	\$392.96
29	\$335.37	\$335.37	\$352.79	\$352.79	\$439.28	\$439.28	\$360.45	\$360.45	\$443.58	\$443.58	\$465.12	\$465.12	\$430.66	\$430.66	\$404.53	\$404.53
30	\$340.16	\$340.16	\$357.83	\$357.83	\$445.56	\$445.56	\$365.60	\$365.60	\$449.93	\$449.93	\$471.77	\$471.77	\$436.82	\$436.82	\$410.32	\$410.32
31	\$347.36	\$347.36	\$365.40	\$365.40	\$454.98	\$454.98	\$373.33	\$373.33	\$459.44	\$459.44	\$481.74	\$481.74	\$446.06	\$446.06	\$418.99	\$418.99
32	\$354.55	\$354.55	\$372.96	\$372.96	\$464.40	\$464.40	\$381.06	\$381.06	\$468.95	\$468.95	\$491.72	\$491.72	\$455.30	\$455.30	\$427.67	\$427.67
33	\$359.05	\$359.05	\$377.69	\$377.69	\$470.29	\$470.29	\$385.89	\$385.89	\$474.90	\$474.90	\$497.95	\$497.95	\$461.07	\$461.07	\$433.09	\$433.09
34	\$363.84	\$363.84	\$382.74	\$382.74	\$476.57	\$476.57	\$391.05	\$391.05	\$481.24	\$481.24	\$504.60	\$504.60	\$467.23	\$467.23	\$438.87	\$438.87
35	\$366.24	\$366.24	\$385.26	\$385.26	\$479.71	\$479.71	\$393.63	\$393.63	\$484.41	\$484.41	\$507.93	\$507.93	\$470.31	\$470.31	\$441.77	\$441.77
36	\$368.64	\$368.64	\$387.78	\$387.78	\$482.85	\$482.85	\$396.20	\$396.20	\$487.59	\$487.59	\$511.26	\$511.26	\$473.38	\$473.38	\$444.66	\$444.66
37	\$371.03	\$371.03	\$390.30	\$390.30	\$485.99	\$485.99	\$398.78	\$398.78	\$490.76	\$490.76	\$514.58	\$514.58	\$476.46	\$476.46	\$447.55	\$447.55
38	\$373.43	\$373.43	\$392.82	\$392.82	\$489.13	\$489.13	\$401.36	\$401.36	\$493.93	\$493.93	\$517.91	\$517.91	\$479.54	\$479.54	\$450.44	\$450.44
39	\$378.23	\$378.23	\$397.87	\$397.87	\$495.41	\$495.41	\$406.51	\$406.51	\$500.27	\$500.27	\$524.56	\$524.56	\$485.70	\$485.70	\$456.23	\$456.23
40	\$383.02	\$383.02	\$402.91	\$402.91	\$501.70	\$501.70	\$411.66	\$411.66	\$506.61	\$506.61	\$531.21	\$531.21	\$491.86	\$491.86	\$462.01	\$462.01
41	\$390.22	\$390.22	\$410.48	\$410.48	\$511.12	\$511.12	\$419.39	\$419.39	\$516.13	\$516.13	\$541.18	\$541.18	\$501.09	\$501.09	\$470.69	\$470.69
42	\$397.11	\$397.11	\$417.73	\$417.73	\$520.15	\$520.15	\$426.80	\$426.80	\$525.25	\$525.25	\$550.74	\$550.74	\$509.95	\$509.95	\$479.00	\$479.00
43	\$406.70	\$406.70	\$427.82	\$427.82	\$532.71	\$532.71	\$437.11	\$437.11	\$537.93	\$537.93	\$564.04	\$564.04	\$522.26	\$522.26	\$490.57	\$490.57
44	\$418.69	\$418.69	\$440.43	\$440.43	\$548.41	\$548.41	\$450.00	\$450.00	\$553.79	\$553.79	\$580.67	\$580.67	\$537.66	\$537.66	\$505.03	\$505.03
45	\$432.77	\$432.77	\$455.25	\$455.25	\$566.86	\$566.86	\$465.14	\$465.14	\$572.42	\$572.42	\$600.21	\$600.21	\$555.75	\$555.75	\$522.02	\$522.02
46	\$449.56	\$449.56	\$472.90	\$472.90	\$588.84	\$588.84	\$483.17	\$483.17	\$594.62	\$594.62	\$623.48	\$623.48	\$577.30	\$577.30	\$542.27	\$542.27
47	\$468.44	\$468.44	\$492.76	\$492.76	\$613.58	\$613.58	\$503.47	\$503.47	\$619.59	\$619.59	\$649.67	\$649.67	\$601.54	\$601.54	\$565.04	\$565.04
48	\$490.02	\$490.02	\$515.46	\$515.46	\$641.84	\$641.84	\$526.66	\$526.66	\$648.13	\$648.13	\$679.60	\$679.60	\$629.26	\$629.26	\$591.07	\$591.07
49	\$511.30	\$511.30	\$537.85	\$537.85	\$669.71	\$669.71	\$549.53	\$549.53	\$676.28	\$676.28	\$709.11	\$709.11	\$656.58	\$656.58	\$616.74	\$616.74
50	\$535.27	\$535.27	\$563.07	\$563.07	\$701.12	\$701.12	\$575.30	\$575.30	\$707.99	\$707.99	\$742.36	\$742.36	\$687.37	\$687.37	\$645.66	\$645.66
51	\$558.95	\$558.95	\$587.98	\$587.98	\$732.13	\$732.13	\$600.75	\$600.75	\$739.31	\$739.31	\$775.20	\$775.20	\$717.77	\$717.77	\$674.22	\$674.22
52	\$585.02	\$585.02	\$615.40	\$615.40	\$766.28	\$766.28	\$628.77	\$628.77	\$773.80	\$773.80	\$811.36	\$811.36	\$751.26	\$751.26	\$705.67	\$705.67
53	\$611.40	\$611.40	\$643.15	\$643.15	\$800.83	\$800.83	\$657.12	\$657.12	\$808.68	\$808.68	\$847.94	\$847.94	\$785.13	\$785.13	\$737.48	\$737.48
54	\$639.87	\$639.87	\$673.10	\$673.10	\$838.12	\$838.12	\$687.72	\$687.72	\$846.34	\$846.34	\$887.42	\$887.42	\$821.69	\$821.69	\$771.83	\$771.83
55	\$668.34	\$668.34	\$703.05	\$703.05	\$875.42	\$875.42	\$718.32	\$718.32	\$884.00	\$884.00	\$926.91	\$926.91	\$858.25	\$858.25	\$806.17	\$806.17
56	\$699.21	\$699.21	\$735.52	\$735.52	\$915.85	\$915.85	\$751.50	\$751.50	\$924.83	\$924.83	\$969.72	\$969.72	\$897.89	\$897.89	\$843.41	\$843.41
57	\$730.38	\$730.38	\$768.31	\$768.31	\$956.68	\$956.68	\$785.00	\$785.00	\$966.05	\$966.05	\$1,012.95	\$1,012.95	\$937.92	\$937.92	\$881.00	\$881.00
58	\$763.65	\$763.65	\$803.30	\$803.30	\$1,000.25	\$1,000.25	\$820.75	\$820.75	\$1,010.06	\$1,010.06	\$1,059.09	\$1,059.09	\$980.64	\$980.64	\$921.13	\$921.13
59	\$780.13	\$780.13	\$820.64	\$820.64	\$1,021.84	\$1,021.84	\$838.47	\$838.47	\$1,031.86	\$1,031.86	\$1,081.95	\$1,081.95	\$1,001.80	\$1,001.80	\$941.01	\$941.01
60	\$813.40	\$813.40	\$855.64	\$855.64	\$1,065.42	\$1,065.42	\$874.22	\$874.22	\$1,075.86	\$1,075.86	\$1,128.09	\$1,128.09	\$1,044.53	\$1,044.53	\$981.14	\$981.14
61	\$842.17	\$842.17	\$885.90	\$885.90	\$1,103.10	\$1,103.10	\$905.15	\$905.15	\$1,113.92	\$1,113.92	\$1,167.99	\$1,167.99	\$1,081.47	\$1,081.47	\$1,015.85	\$1,015.85
62	\$861.05	\$861.05	\$905.77	\$905.77	\$1,127.83	\$1,127.83	\$925.44	\$925.44	\$1,138.89	\$1,138.89	\$1,194.18	\$1,194.18	\$1,105.72	\$1,105.72	\$1,038.62	\$1,038.62
63	\$884.73	\$884.73	\$930.67	\$930.67	\$1,158.85	\$1,158.85	\$950.89	\$950.89	\$1,170.21	\$1,170.21	\$1,227.01	\$1,227.01	\$1,136.12	\$1,136.12	\$1,067.18	\$1,067.18
64+	\$898.81	\$898.81	\$945.49	\$945.49	\$1,177.30	\$1,177.30	\$966.03	\$966.03	\$1,188.84	\$1,188.84	\$1,246.55	\$1,246.55	\$1,154.21	\$1,154.21	\$1,084.17	\$1,084.17



AetnaLifeInsuranceCo  
 Small Group  
 Plan Design Summary

12/31/2024

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33906PA0160001	PA Silver OAEPO 8000 80%	EPO	Silver	Off	0	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland





## **2024 Pennsylvania Rate Accreditation Questions**

### **1. Membership:**

a. If the projected membership for plan year 2024 significantly differs from the current 2/1/2023 membership, please explain why.

N/A

### **2. Experience Period Claims:**

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

*We can confirm that all claims which are capitated have been removed from the experience period claims.*

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

*We can confirm that all non-EHB claims have been removed from the experience period claims.*

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

*The experience data (CY 2022 through February 2023) we used for our 1Q24 pricing was net of prescription rebates.*

### **3. COVID:**

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

*We can confirm that there are no COVID adjustments in Table 5.*

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

N/A

### **4. Trend:**

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

the variation.

N/A

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

N/A

**5. Table 6 – Retention:**

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

*We can confirm that the 21% Federal Income Tax Rate was used in the calculation of cell C57 in Table 6.*

b. Please confirm that the Risk Adjustment User Fee PMPM is consistent with HHS Final Notice of Benefit and Payment Parameters for plan year 2024.

*We can confirm that Risk Adjustment User Fee is up to date.*

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

*Please refer to the submitted exhibit titled Commissions\_2024\_ALIC.xlsx*

**6. Pricing AVs:**

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

*We can 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.

N/A

**7. Expanded Bronze Plans:**

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

N/A

**8. PAAM Exhibits – Consumer Factors:**

a. Please provide quantitative and qualitative support for the proposed geographic rating area factors, if different from the previous year.

N/A

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

N/A

**9. Public Health Emergency:**

a. With the Public Health Emergency expected to end on May 11th, how has the rate development been affected? Please provide support for any adjustments, or support for making no adjustments, if applicable.

*The rate development was not affected by the Public Health Emergency scheduled to end on May 11th. The rates were developed assuming no impact.*

b. Furthermore, with the Public Health Emergency scheduled to end on May 11th, has any adjustment been made specifically to the morbidity assumption for Plan Year 2024?

*We do not believe that end of the Public Health Emergency will materially impact our Risk Scores as COVID was consistent throughout the market and caused no major changes to our relative risk.*

c. Please provide commentary on how the Company believes services such as COVID vaccinations and COVID testing will be handled in PY24. Within your response please clarify if these services will be considered preventative and covered at 100%.

*These services will be considered preventative.*

**10. MLR Exhibit:**

a. Please complete table below which summarizes the most recent three years of complete MLR

information.

ALIC	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2019	100.20%	89.16%	5,602	3,348
2020	86.90%	89.02%	6,741	3,348
2021	85.70%	85.21%	12,071	2,760

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

*Actual Member Months are a count at the end of March of the following year, while Pricing Member Months are the Projected Member Months for that pricing year. Pricing MLR is the expected MLR for the pricing year.*

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

*Aetna does not anticipate paying a MLR rebate for ALIC in PA over this timeframe.*

**11. Plan of Withdrawal:**

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

N/A



June 21, 2023

Mr. Michael Hibbert  
Actuarial Review Division  
Bureau of Accident & Health Insurance  
1311 Strawberry Square  
Harrisburg, PA 17120

Subject: Aetna Life Insurance Company  
Small Group Rate Filing  
SERFF # 133624450

Dear Mr. Michael Hibbert:

I am writing in response to your objection letter sent via SERFF regarding our PA ALIC PPO SG filing received on June 09, 2022. For convenience, your comments have been included as part of the response. This letter includes the previously supplied responses as well as additional responses.

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

*The PA Plan design Summary and Rate Table are identical, however due to rounding differences, the PAAM is showing a .01% difference, equating to an approximate \$.03 difference.*

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

*Please refer to tab [Q2] of excel document 06.09.23\_Objection\_Exhibits\_ALIC.xlsx.*

3. The following questions are related to the proposed annual trend rate included in the filing
  - a. Please provide the actual observed trends based on historical allowed claims experience for each benefit category as well as in aggregate for years 2020, 2021, 2022, and 2023 (year to date). We realize 2023 trends will be partially based on estimated claim costs. In providing your response, for each calendar year, provide the total member months, allowed claims, and any normalization adjustments that should be applied to the claims experience. Please provide both raw and COVID-19 adjusted values for 2020 and 2021, as applicable.

*Please refer to the attached document Experience 202102-202301.xlsx for trend by benefit category. No adjustments were made for COVID-19.*

- b. Please compare the proposed annual trend rate to the actual observed trend rates per your response above. To the extent they are significantly different, please explain and justify why it is reasonable that they should be different.

*Due to the size of our population, there is a lot of volatility in the trend by category of service. In addition, the data is not sufficient to provide any trend patterns, as actual observed claim trends are not normalized for large claims, age, gender, or benefit design and are, therefore, not a good indicator of projected claim trends.*

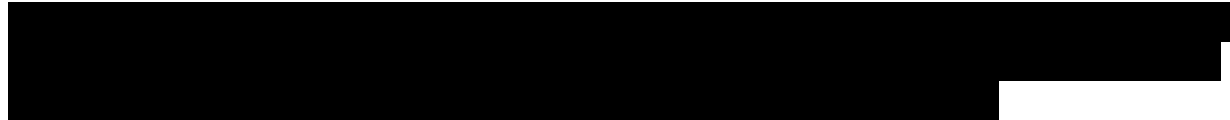




4. The following questions are related to the projected risk adjustment transfer amount:
  - a. Please explain and provide the quantitative development of the [REDACTED]

*Please refer to excel document 06.09.23\_Objection\_Exhibits\_ALIC.xlsx tab Q4.*

- b. Please compare the projected 2024 risk adjustment transfer amount PMPM to the anticipated 2022 risk adjustment transfer amount PMPM, identifying the specific driver(s) of any differences between the two values and providing detailed support for those differences.



5. Please make the following changes to the Public PDF "ALIC Public PDF 2024.pdf" submitted on 5/17/2023 on the Supporting Documentation tab in SERFF:
  - a. Please update the average requested rate change and the range of the rate change to agree with the values from Table 11 of the same PAAM Exhibits file referenced above.

*The state memorandum and cover letter have been updated to reflect the values in table 11 of the PAAM.,*

- b. Please add the standard questions and responses from the file "Rate Accreditation Questions ALIC.pdf" submitted on 5/17/2023 on the Supporting Documentation tab in SERFF.  
The information contained in this public pdf should represent the initially filed information and shouldn't incorporate any updates due to the round 1 objections.

*This has been added to the public PDF.*

6. The Pricing AV from Table 10 of the PAAM Exhibits for last year's filing was .688. For this year's filing the Pricing AV is .799. Please explain the reason for this difference.

*The pricing relativities in the 2024 rate development are calculated using an internal pricing model with an updated methodology compared to the 2023 rate development. Please note that in the 2024 rate development, the experience and interim portfolios were all run through the same, updated model to ensure that all pricing relativities are on the same basis. However, when comparing to last year's pricing relativities using a now out-of-date model, there will be a difference as seen in the comparison of last year's PAAM to the 2024 PAAM.*

**Aetna Life Insurance Company**

**HIOS ISSUER ID: 33906**

**Drivers of Rate Change**

	<b>Impact</b>
Morbidity	-10.7%
Benefit x Induced Utilization	5.9%
Trend (Unit Cost, Utilization, Leveraging)	-0.5%
Projected Risk Adjustment PMPM (+ receivable / - payable)	-0.9%

**Aetna Life Insurance Company**  
**HIOS ISSUER ID: 33906**  
**Risk Adjustment Transfer**

2022			
Bronze	Silver	Gold	All

Member Months  
 PA Entity Specific  
 PLRS  
 IDF  
 GCF  
 ARF  
 AV  
 Aetna Factor Including Risk  
 Aetna Factor Excluding Risk  
 PA Statewide Average  
 PLRS  
 IDF  
 GCF  
 ARF  
 AV  
 State Factor Including Risk  
 State Factor Excluding Risk

[Redacted]			
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Market Average Premium

% premium used in RA transfer formula

Aetna RA Transfer  
 Aetna RA Transfer PMPM

[Redacted]
------------

Aetna Reimbursement from High-Cost Risk Enrollee Pool  
 Aetna Reimbursement from High-Cost Risk Enrollee Pool PMPM

[Redacted]
------------

Aetna Charge for High-Cost Risk Enrollee Pool  
 Aetna Charge for High-Cost Risk Enrollee Pool PMPM

On an Incurred Basis  
 RA Transfer PMPM, net of high risk Pool Premium and Recoveries  
 RA Transfer PMPM, net of high risk Pool Premium and Recoveries PMPM

Change in Risk Profile 22 to '24	2024 Projection
	All

[Redacted]	
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**Explanation of change from 2022 to 2024**

\*The modeling used to determine the 2024 adjustment was done at the legal entity level  
 Assuming similar distribution as 2022

Assuming same State Wide factors for State Term 1; includes completion factor  
 Assuming same State Wide factors for State Term 2; includes completion factor

Assuming same State Wide PMPM as 2021; includes completion factor

Assuming 14% admin

2022 RATEE Report

Slight variance to Worksheet II Item 4 16 due to rounding between this exhibit and our full RA model



July 13, 2023

Mr. Michael Hibbert  
Actuarial Review Division  
Bureau of Accident & Health Insurance  
1311 Strawberry Square  
Harrisburg, PA 17120

Subject: Aetna Life Insurance Company  
Small Group Rate Filing  
SERFF # 133624450

Dear Mr. Michael Hibbert:

I am writing in response to your objection letter sent via SERFF regarding our PA ALIC PPO SG filing received on July 7, 2023. For convenience, your comments have been included as part of the response. This letter includes the previously supplied responses as well as additional responses.

1. Please update the 2022 experience period risk adjustment amount, in Table 2, to reflect the final CMS risk adjustment amount released on June 30th.

*Table 2 has been updated with the CMS final risk transfer amount.*

2. If the projected risk adjustment transfer amount in Table 5 will be modified, due to the final CMS transfer amount published on June 30th, please provide narrative and detailed supporting data to justify the proposed changes.

*No changes to the projected risk transfer amount.*

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

*The PA Plan design Summary and Rate Table are identical, however due to rounding differences, the PAAM is showing a .01% (\$0.03) difference.*

- 4 Please ensure that the 7/14/23 versions of the following items are posted in SERFF with your July 14th response to this data call.

- a. Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.
- b. PA Actuarial Memorandum
- c. PA Actuarial Memorandum Exhibits
- d. Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no "NA")
- e. URRT
- f. Federal Rate Template
- g. Part III: Actuarial Memorandum
- h. Public PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission, in addition to all the above items).

*All documents have been updated in SERFF if there were changes.*

5. In the PAAM Exhibits, please update cell B4 on the VI Rate Change Summary tab to be equal to the value from cell B5 on the VI Rate Change Summary tab from the file



"2024\_SmGrp\_AetnaLifeInsuranceCo\_PAAMExhibits\_051723.xlsm" submitted on 5/17/2023 on the Supporting Documentation tab in SERFF.

*Updated.*

6. Please update the range of the requested increase in the cover letter and the PA actuarial memorandum to reflect the minimum and maximum values shown in cells B6 and B7 of the VI Rate Change Summary tab in the PAAM Exhibits. Also, please update the average requested rate change in these documents to be equal to the value in cell B5 of the VI Rate Change Summary tab in the PAAM Exhibits.

*Updated.*

7. Please update the Minimum % Change and Maximum % Change on the Rate/Rule Schedule tab in SERFF to reflect the updated range from question 6 above. Also, please update the Overall % Rate Impact on the Rate/Rule Schedule tab to reflect the updated average requested rate change from question 6.

*Updated.*

8. The objection exhibits submitted on 6/21/2023 on the Supporting Documentation tab in SERFF were submitted as zip files. For future objection exhibits, please submit the exhibits as an excel file.

*Thank you for this note, we will keep this in mind for future responses.*

9. The following questions relate to the file "06.09.23\_Objection\_Exhibits\_ALIC"

a. The factors listed in cells G20 through G24 on the Q7 tab don't match the 2022 values provided by the Department. Please explain why these factors are different.

*These factors have been updated. please refer to "Risk Transfer PA.xlsx"*

b. Please provide an exhibit supporting the Market Average Premium value used in cell K30 on the Q7 tab.

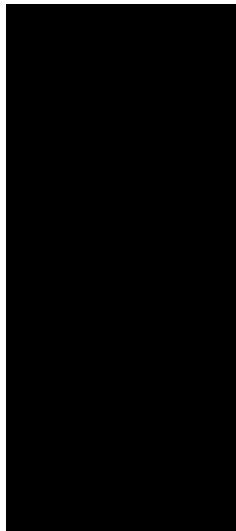
*The market average premium is sourced directly from Wakely's 2022 RATEE Results.*

Risk Adjustment Transfer

2022			
Bronze	Silver	Gold	All

Change in Risk Pool 2022 to 2024	2024 Projection
	All

Member Months  
PLRS  
DF  
GCF  
ARF  
AV  
PA Entity Specific  
Aetna Factor Including Risk  
Aetna Factor Excluding Risk  
PA Statewide Average  
PLRS  
DF  
GCF  
ARF  
AV  
State Factor Including Risk  
State Factor Excluding Risk  
Market Average Premium  
% premium used in RA transfer formula  
Aetna RA Transfer  
Aetna RA Transfer PMPM  
Aetna Reimbursement from High-Cost Risk Enrollee Pool  
Aetna Reimbursement from High-Cost Risk Enrollee Pool PMPM  
Aetna Charge for High-Cost Risk Enrollee Pool  
Aetna Charge for High-Cost Risk Enrollee Pool PMPM  
On an Incurred Basis  
RA Transfer PMPM net of high risk Pool Premium and Recoveries  
RA Transfer PMPM net of high risk Pool Premium and Recoveries PMPM



**Explanation of change from 2022 to 2024**  
\*The modeling used to determine the 2024 adjustment was done at the legal entity level  
Assuming similar distribution as 2022

Assuming same State Wide factors for State Term 1; includes completion factor  
Assuming same State Wide factors for State Term 2; includes completion factor

Assuming same State Wide PMPM as 2022; includes completion factor

Assuming 14% admin

2022 RATEE Report

Slight variance to Worksheet II Item 4.16 due to rounding between this exhibit and our full RA model



July 21, 2023

Mr. Michael Hibbert  
Actuarial Review Division  
Bureau of Accident & Health Insurance  
1311 Strawberry Square  
Harrisburg, PA 17120

Subject: Aetna Life Insurance Co.  
Small Group Rate Filing  
SERFF #AETN-133624450

Dear Mr. Michael Hibbert:

I am writing in response to your objection letter sent via SERFF regarding our PA ALIC PPO SG filing received on July 19, 2023. For convenience, your comments have been included as part of the response. This letter includes the previously supplied responses as well as additional responses.

1. The value in cell D51 of the II Rate Development & Change tab of the PAAM Exhibits doesn't match the PMPM Commissions value from the file "Commissions\_2024\_ALIC.xlsx". Please either update the PAAM Exhibits so these values match or provide an exhibit that demonstrates how the PMPM value in the PAAM Exhibits was determined and an explanation of why the values are different.

*We have updated the PAAM exhibits to reflect the value in the previously provided commissions exhibit.*