
State:	District of Columbia	Filing Company:	Aetna Life Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO		
Product Name:	2024 DC ALIC PPO SG		
Project Name/Number:	2024 Exchanges - Aetna/ALIC		

Filing at a Glance

Company:	Aetna Life Insurance Company
Product Name:	2024 DC ALIC PPO SG
State:	District of Columbia
TOI:	H16G Group Health - Major Medical
Sub-TOI:	H16G.003A Small Group Only - PPO
Filing Type:	Rate
Date Submitted:	05/01/2023
SERFF Tr Num:	AETN-133624222
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	DCALICSG2024
Effective	01/01/2024
Date Requested:	
Author(s):	Laura Stouter, Joanna Kluza, Michelle Wanner, Jackey Chui, Trevor Schuetz
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Effective Date:	
State Filing Description:	

State:	District of Columbia	Filing Company:	Aetna Life Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO		
Product Name:	2024 DC ALIC PPO SG		
Project Name/Number:	2024 Exchanges - Aetna/ALIC		

General Information

Project Name: 2024 Exchanges - Aetna
Project Number: ALIC
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Employer
Filing Status Changed: 05/01/2023
State Status Changed:
Created By: Trevor Schuetz
Corresponding Filing Tracking Number:

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Group
Group Market Size: Small
Overall Rate Impact:

Deemer Date:
Submitted By: Trevor Schuetz

PPACA: Non-Grandfathered Immed Mkt Reforms

PPACA Notes: null

Exchange Intentions:

Includes forms for products to be offered to Small Groups on the DC Health Benefits Exchange.

Filing Description:

Aetna Life Insurance Company 1Q24 Small Group PPO rate filing for DC.

The corresponding forms filing was submitted separately. The SERFF ID Number is AETN-133539874

Company and Contact

Filing Contact Information

Joanna Kluza, Actuarial Analyst
151 Farmington Ave
Hartford, CT 06156

KluzaJ@aetna.com
860-273-0099 [Phone]

Filing Company Information

Aetna Life Insurance Company
151 Farmington Avenue
Hartford, CT 06156
(860) 273-0123 ext. [Phone]

CoCode: 60054
Group Code: 1
Group Name:
FEIN Number: 06-6033492

State of Domicile: Connecticut
Company Type:
State ID Number:

State:	District of Columbia	Filing Company:	Aetna Life Insurance Company
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Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State: District of Columbia

Filing Company: Aetna Life Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO

Product Name: 2024 DC ALIC PPO SG

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Rate Information

Rate data applies to filing.

Filing Method:

Review & Approval

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

5.010%

Effective Date of Last Rate Revision:

01/01/2023

Filing Method of Last Filing:

Review & Approval

SERFF Tracking Number of Last Filing:

AETN-133247387

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Aetna Life Insurance Company	Decrease	-3.960%	-3.960%	\$-42,687	179	\$1,191,429	5.650%	-22.100%

State: District of Columbia **Filing Company:** Aetna Life Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
Product Name: 2024 DC ALIC PPO SG
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Rate Review Detail

COMPANY:

Company Name: Aetna Life Insurance Company
HHS Issuer Id: 77422

PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
DC ALIC PPO SG	77422DC011		179

Trend Factors:

FORMS:

New Policy Forms: AL SG SOB EPO 14052766 HIX 08, AL SG SOB EPO 14052763 HIX 08, AL SG SOB EPO 14052765 HIX 08, AL SG SOB EPO 14052772 HIX 08, AL SG SOB EPO 14052773 HIX 08, AL SG SOB EPO 14052771 HIX 08, AL SG SOB EPO 14052764 HIX 08, AL SG SOB EPO 14052777 HIX 08, AL SG SOB EPO 14052779 HIX 08

Affected Forms:

Other Affected Forms:

REQUESTED RATE CHANGE INFORMATION:

Change Period: Quarterly
Member Months: 2,070
Benefit Change: None
Percent Change Requested: Min: -22.1 Max: 5.65 Avg: -3.96

PRIOR RATE:

Total Earned Premium: 1,234,116.00
Total Incurred Claims: 1,258,236.00
Annual \$: Min: 438.88 Max: 598.20 Avg: 577.77

REQUESTED RATE:

Projected Earned Premium: 1,191,429.00
Projected Incurred Claims: 1,315,188.00
Annual \$: Min: 341.89 Max: 632.00 Avg: 554.89

State: District of Columbia

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO

Product Name: 2024 DC ALIC PPO SG

Project Name/Number: 2024 Exchanges - Aetna/ALIC

Filing Company: Aetna Life Insurance Company

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		DC SG ALIC PPO 2024	AL SG SOB EPO 14052766 HIX 08, AL SG SOB EPO 14052763 HIX 08, AL SG SOB EPO 14052765 HIX 08, AL SG SOB EPO 14052772 HIX 08, AL SG SOB EPO 14052773 HIX 08, AL SG SOB EPO 14052771 HIX 08, AL SG SOB EPO 14052764 HIX 08, AL SG SOB EPO 14052777 HIX 08, AL SG SOB EPO 14052779 HIX 08	Revised	Previous State Filing Number: AETN-133247387 Percent Rate Change Request:	DC_SG_77422_Rates_ON_1Q2024_v1.xlsm, DC_SG_77422_Rates_ON_1Q2024_v1.pdf, DC_SG_77422_Rates_ON_2Q2024_v1.pdf, DC_SG_77422_Rates_ON_3Q2024_v1.pdf, DC_SG_77422_Rates_ON_4Q2024_v1.pdf,

SERFF Tracking #:	AETN-133624222	State Tracking #:		Company Tracking #:	DCALICSG2024
State:	District of Columbia			Filing Company:	Aetna Life Insurance Company
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Product Name:	2024 DC ALIC PPO SG				
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Attachment DC_SG_77422_Rates_ON_1Q2024_v1.xlsm is not a PDF document and cannot be reproduced here.

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*	77422					
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*	
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	375.08	375.08	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	15	375.08	375.08	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	16	375.08	375.08	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	17	375.08	375.08	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	18	375.08	375.08	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	19	375.08	375.08	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	20	375.08	375.08	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	21	416.95	416.95	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	22	416.95	416.95	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	23	416.95	416.95	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	24	416.95	416.95	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	25	416.95	416.95	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	26	416.95	416.95	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	27	416.95	416.95	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	28	426.70	426.70	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	29	435.88	435.88	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	30	446.78	446.78	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	31	458.25	458.25	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	32	468.57	468.57	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	33	479.47	479.47	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	34	490.94	490.94	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	35	502.41	502.41	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	36	513.88	513.88	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	37	525.35	525.35	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	38	531.66	531.66	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	39	537.97	537.97	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	40	559.19	559.19	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	41	580.98	580.98	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	42	603.92	603.92	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	43	627.44	627.44	

	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	44	652.10	652.10
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	45	677.33	677.33
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	46	703.71	703.71
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	47	731.24	731.24
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	48	759.92	759.92
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	49	789.74	789.74
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	50	820.71	820.71
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	51	852.83	852.83
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	52	886.09	886.09
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	53	920.51	920.51
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	54	956.64	956.64
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	55	993.92	993.92
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	56	1032.92	1032.92
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	57	1073.06	1073.06
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	58	1114.93	1114.93
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	59	1158.52	1158.52
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	60	1203.83	1203.83
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	61	1250.80	1250.80
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	62	1250.80	1250.80
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	63	1250.80	1250.80
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1250.22	1250.22
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	313.85	313.85
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	15	313.85	313.85
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	16	313.85	313.85
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	17	313.85	313.85
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	18	313.85	313.85
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	19	313.85	313.85
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	20	313.85	313.85
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	21	348.89	348.89
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	22	348.89	348.89
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	23	348.89	348.89
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	24	348.89	348.89
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	25	348.89	348.89
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	26	348.89	348.89
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	27	348.89	348.89
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	28	357.05	357.05
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	29	364.72	364.72
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	30	373.84	373.84
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	31	383.44	383.44
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	32	392.08	392.08
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	33	401.20	401.20
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	34	410.79	410.79
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	35	420.39	420.39
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	36	429.99	429.99
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	37	439.59	439.59
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	38	444.87	444.87
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	39	450.15	450.15
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	40	467.90	467.90
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	41	486.14	486.14

77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	42	505.33	505.33
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	43	525.01	525.01
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	44	545.65	545.65
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	45	566.76	566.76
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	46	588.84	588.84
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	47	611.87	611.87
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	48	635.87	635.87
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	49	660.82	660.82
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	50	686.74	686.74
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	51	713.61	713.61
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	52	741.45	741.45
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	53	770.24	770.24
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	54	800.47	800.47
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	55	831.67	831.67
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	56	864.30	864.30
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	57	897.89	897.89
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	58	932.93	932.93
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	59	969.40	969.40
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	60	1007.31	1007.31
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	61	1046.61	1046.61
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	62	1046.61	1046.61
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	63	1046.61	1046.61
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1046.13	1046.13
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	397.45	397.45
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	15	397.45	397.45
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	16	397.45	397.45
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	17	397.45	397.45
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	18	397.45	397.45
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	19	397.45	397.45
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	20	397.45	397.45
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77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	22	441.81	441.81
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	23	441.81	441.81
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	24	441.81	441.81
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	25	441.81	441.81
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	26	441.81	441.81
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	27	441.81	441.81
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	28	452.14	452.14
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	29	461.86	461.86
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	30	473.41	473.41
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	31	485.56	485.56
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	32	496.50	496.50
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	33	508.05	508.05
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	34	520.20	520.20
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	35	532.36	532.36
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	36	544.51	544.51
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	37	556.67	556.67
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	38	563.35	563.35
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	39	570.04	570.04

77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	40	592.52	592.52
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	41	615.61	615.61
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	42	639.92	639.92
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	43	664.84	664.84
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	44	690.97	690.97
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	45	717.71	717.71
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	46	745.67	745.67
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	47	774.84	774.84
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	48	805.22	805.22
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	49	836.82	836.82
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	50	869.64	869.64
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	51	903.67	903.67
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	52	938.92	938.92
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	53	975.38	975.38
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	54	1013.67	1013.67
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	55	1053.17	1053.17
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	56	1094.49	1094.49
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	57	1137.03	1137.03
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	58	1181.40	1181.40
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	59	1227.58	1227.58
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	60	1275.59	1275.59
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	61	1325.36	1325.36
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	62	1325.36	1325.36
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	63	1325.36	1325.36
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1324.76	1324.76
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	299.98	299.98
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	15	299.98	299.98
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	16	299.98	299.98
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	17	299.98	299.98
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	18	299.98	299.98
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	19	299.98	299.98
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	20	299.98	299.98
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	21	333.46	333.46
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	22	333.46	333.46
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	23	333.46	333.46
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	24	333.46	333.46
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	25	333.46	333.46
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	26	333.46	333.46
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	27	333.46	333.46
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	28	341.26	341.26
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	29	348.59	348.59
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	30	357.31	357.31
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	31	366.48	366.48
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	32	374.74	374.74
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	33	383.45	383.45
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	34	392.63	392.63
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	35	401.80	401.80
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	36	410.97	410.97
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	37	420.15	420.15

	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	38	425.19	425.19
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	39	430.24	430.24
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	40	447.21	447.21
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	41	464.64	464.64
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	42	482.99	482.99
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	43	501.79	501.79
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	44	521.52	521.52
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	45	541.70	541.70
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	46	562.80	562.80
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	47	584.81	584.81
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	48	607.75	607.75
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	49	631.60	631.60
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	50	656.37	656.37
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	51	682.05	682.05
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	52	708.66	708.66
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	53	736.18	736.18
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	54	765.07	765.07
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	55	794.89	794.89
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	56	826.08	826.08
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	57	858.19	858.19
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	58	891.67	891.67
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	59	926.53	926.53
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	60	962.76	962.76
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	61	1000.33	1000.33
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	62	1000.33	1000.33
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	63	1000.33	1000.33
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	999.87	999.87
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	259.33	259.33
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	15	259.33	259.33
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	16	259.33	259.33
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	17	259.33	259.33
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	18	259.33	259.33
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	19	259.33	259.33
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	20	259.33	259.33
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	21	288.28	288.28
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	22	288.28	288.28
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	23	288.28	288.28
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	24	288.28	288.28
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	25	288.28	288.28
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	26	288.28	288.28
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	27	288.28	288.28
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	28	295.02	295.02
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	29	301.37	301.37
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	30	308.90	308.90
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	31	316.83	316.83
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	32	323.97	323.97
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	33	331.50	331.50
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	34	339.43	339.43
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	35	347.36	347.36

	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	36	355.29	355.29
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	37	363.22	363.22
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	38	367.59	367.59
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	39	371.95	371.95
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	40	386.62	386.62
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	41	401.69	401.69
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	42	417.55	417.55
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	43	433.81	433.81
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	44	450.86	450.86
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	45	468.31	468.31
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	46	486.55	486.55
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	47	505.58	505.58
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	48	525.41	525.41
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	49	546.03	546.03
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	50	567.44	567.44
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	51	589.65	589.65
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	52	612.64	612.64
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	53	636.44	636.44
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	54	661.42	661.42
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	55	687.19	687.19
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	56	714.16	714.16
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	57	741.91	741.91
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	58	770.86	770.86
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	59	801.00	801.00
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	60	832.32	832.32
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	61	864.80	864.80
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	62	864.80	864.80
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	63	864.80	864.80
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	864.40	864.40
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	457.12	457.12
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	15	457.12	457.12
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	16	457.12	457.12
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	17	457.12	457.12
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	18	457.12	457.12
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	19	457.12	457.12
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	20	457.12	457.12
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	21	508.14	508.14
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	22	508.14	508.14
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	23	508.14	508.14
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	24	508.14	508.14
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	25	508.14	508.14
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	26	508.14	508.14
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	27	508.14	508.14
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	28	520.03	520.03
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	29	531.21	531.21
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	30	544.49	544.49
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	31	558.47	558.47
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	32	571.05	571.05
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	33	584.33	584.33

	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	34	598.31	598.31
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	35	612.29	612.29
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	36	626.27	626.27
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	37	640.25	640.25
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	38	647.93	647.93
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	39	655.62	655.62
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	40	681.48	681.48
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	41	708.05	708.05
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	42	736.00	736.00
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	43	764.66	764.66
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	44	794.72	794.72
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	45	825.47	825.47
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	46	857.62	857.62
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	47	891.17	891.17
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	48	926.12	926.12
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	49	962.47	962.47
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	50	1000.21	1000.21
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	51	1039.35	1039.35
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	52	1079.89	1079.89
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	53	1121.83	1121.83
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	54	1165.86	1165.86
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	55	1211.30	1211.30
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	56	1258.82	1258.82
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	57	1307.75	1307.75
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	58	1358.78	1358.78
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	59	1411.90	1411.90
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	60	1467.11	1467.11
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	61	1524.36	1524.36
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	62	1524.36	1524.36
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	63	1524.36	1524.36
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1523.66	1523.66
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	305.50	305.50
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	15	305.50	305.50
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	16	305.50	305.50
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	17	305.50	305.50
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	18	305.50	305.50
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	19	305.50	305.50
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	20	305.50	305.50
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	21	339.59	339.59
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	22	339.59	339.59
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	23	339.59	339.59
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	24	339.59	339.59
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	25	339.59	339.59
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	26	339.59	339.59
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	27	339.59	339.59
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	28	347.54	347.54
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	29	355.01	355.01
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	30	363.88	363.88
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	31	373.23	373.23

	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	32	381.64	381.64
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	33	390.51	390.51
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	34	399.85	399.85
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	35	409.20	409.20
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	36	418.54	418.54
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	37	427.88	427.88
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	38	433.02	433.02
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	39	438.16	438.16
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	40	455.44	455.44
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	41	473.19	473.19
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	42	491.88	491.88
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	43	511.03	511.03
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	44	531.11	531.11
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	45	551.67	551.67
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	46	573.15	573.15
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	47	595.58	595.58
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	48	618.93	618.93
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	49	643.22	643.22
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	50	668.45	668.45
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	51	694.60	694.60
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	52	721.70	721.70
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	53	749.72	749.72
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	54	779.15	779.15
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	55	809.52	809.52
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	56	841.28	841.28
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	57	873.98	873.98
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	58	908.08	908.08
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	59	943.58	943.58
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	60	980.48	980.48
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	61	1018.74	1018.74
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	62	1018.74	1018.74
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	63	1018.74	1018.74
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1018.27	1018.27
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	247.26	247.26
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	15	247.26	247.26
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	16	247.26	247.26
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	17	247.26	247.26
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	18	247.26	247.26
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	19	247.26	247.26
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	20	247.26	247.26
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	21	274.86	274.86
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	22	274.86	274.86
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	23	274.86	274.86
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	24	274.86	274.86
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	25	274.86	274.86
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	26	274.86	274.86
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	27	274.86	274.86
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	28	281.29	281.29
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	29	287.34	287.34

77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	30	294.52	294.52
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	31	302.08	302.08
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	32	308.89	308.89
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	33	316.07	316.07
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	34	323.63	323.63
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	35	331.19	331.19
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	36	338.75	338.75
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	37	346.32	346.32
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	38	350.48	350.48
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	39	354.63	354.63
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	40	368.62	368.62
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	41	382.99	382.99
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	42	398.11	398.11
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	43	413.61	413.61
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	44	429.87	429.87
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	45	446.51	446.51
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	46	463.90	463.90
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	47	482.05	482.05
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	48	500.95	500.95
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	49	520.61	520.61
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	50	541.02	541.02
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	51	562.20	562.20
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	52	584.13	584.13
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	53	606.81	606.81
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	54	630.63	630.63
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	55	655.20	655.20
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	56	680.91	680.91
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	57	707.38	707.38
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	58	734.98	734.98
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	59	763.71	763.71
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	60	793.58	793.58
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	61	824.54	824.54
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	62	824.54	824.54
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	63	824.54	824.54
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	824.16	824.16
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	283.08	283.08
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	15	283.08	283.08
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	16	283.08	283.08
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	17	283.08	283.08
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	18	283.08	283.08
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	19	283.08	283.08
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	20	283.08	283.08
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	21	314.68	314.68
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	22	314.68	314.68
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	23	314.68	314.68
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	24	314.68	314.68
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	25	314.68	314.68
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	26	314.68	314.68
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	27	314.68	314.68

77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	28	322.03	322.03
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	29	328.96	328.96
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	30	337.18	337.18
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	31	345.84	345.84
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	32	353.63	353.63
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	33	361.86	361.86
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	34	370.51	370.51
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	35	379.17	379.17
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	36	387.83	387.83
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	37	396.48	396.48
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	38	401.24	401.24
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	39	406.01	406.01
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	40	422.02	422.02
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	41	438.47	438.47
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	42	455.78	455.78
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	43	473.53	473.53
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	44	492.14	492.14
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	45	511.19	511.19
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	46	531.10	531.10
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	47	551.87	551.87
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	48	573.52	573.52
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	49	596.02	596.02
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	50	619.40	619.40
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	51	643.64	643.64
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	52	668.74	668.74
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	53	694.71	694.71
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	54	721.98	721.98
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	55	750.11	750.11
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	56	779.55	779.55
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	57	809.85	809.85
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	58	841.44	841.44
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	59	874.34	874.34
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	60	908.53	908.53
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	61	943.98	943.98
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	62	943.98	943.98
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	63	943.98	943.98
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	943.55	943.55

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*		77422				
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*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	0-14	382.74	382.74
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	15	382.74	382.74
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	16	382.74	382.74
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	17	382.74	382.74
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	18	382.74	382.74
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	19	382.74	382.74
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	20	382.74	382.74
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	21	425.46	425.46
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	22	425.46	425.46
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	23	425.46	425.46
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	24	425.46	425.46
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	25	425.46	425.46
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	26	425.46	425.46
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	27	425.46	425.46
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	28	435.41	435.41
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	29	444.77	444.77
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	30	455.89	455.89
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	31	467.60	467.60
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	32	478.13	478.13
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	33	489.25	489.25
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	34	500.95	500.95
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	35	512.66	512.66
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	36	524.36	524.36
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	37	536.07	536.07
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	38	542.51	542.51
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	39	548.94	548.94
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	40	570.60	570.60
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	41	592.83	592.83
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	42	616.24	616.24
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	43	640.24	640.24

	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	44	665.40	665.40
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	45	691.15	691.15
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	46	718.07	718.07
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	47	746.16	746.16
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	48	775.43	775.43
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	49	805.86	805.86
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	50	837.46	837.46
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	51	870.23	870.23
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	52	904.18	904.18
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	53	939.29	939.29
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	54	976.16	976.16
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	55	1014.20	1014.20
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	56	1053.99	1053.99
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	57	1094.96	1094.96
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	58	1137.68	1137.68
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	59	1182.16	1182.16
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	60	1228.39	1228.39
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	61	1276.32	1276.32
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	62	1276.32	1276.32
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	63	1276.32	1276.32
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1275.74	1275.74
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	320.26	320.26
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	15	320.26	320.26
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	16	320.26	320.26
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	17	320.26	320.26
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	18	320.26	320.26
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	19	320.26	320.26
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	20	320.26	320.26
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	21	356.01	356.01
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	22	356.01	356.01
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	23	356.01	356.01
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	24	356.01	356.01
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	25	356.01	356.01
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	26	356.01	356.01
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	27	356.01	356.01
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	28	364.33	364.33
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	29	372.17	372.17
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	30	381.47	381.47
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	31	391.26	391.26
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	32	400.08	400.08
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	33	409.38	409.38
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	34	419.18	419.18
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	35	428.97	428.97
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	36	438.76	438.76
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	37	448.56	448.56
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	38	453.94	453.94
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	39	459.33	459.33
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	40	477.45	477.45
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	41	496.06	496.06

77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	42	515.65	515.65
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	43	535.72	535.72
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	44	556.78	556.78
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	45	578.33	578.33
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	46	600.85	600.85
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	47	624.36	624.36
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	48	648.84	648.84
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	49	674.31	674.31
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	50	700.75	700.75
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	51	728.17	728.17
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	52	756.57	756.57
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	53	785.96	785.96
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	54	816.81	816.81
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	55	848.64	848.64
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	56	881.94	881.94
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	57	916.21	916.21
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	58	951.96	951.96
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	59	989.18	989.18
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	60	1027.86	1027.86
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	61	1067.97	1067.97
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	62	1067.97	1067.97
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	63	1067.97	1067.97
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1067.48	1067.48
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	405.56	405.56
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	15	405.56	405.56
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	16	405.56	405.56
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	17	405.56	405.56
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	18	405.56	405.56
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	19	405.56	405.56
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	20	405.56	405.56
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	21	450.82	450.82
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	22	450.82	450.82
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	23	450.82	450.82
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	24	450.82	450.82
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	25	450.82	450.82
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	26	450.82	450.82
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	27	450.82	450.82
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	28	461.37	461.37
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	29	471.29	471.29
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	30	483.07	483.07
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	31	495.47	495.47
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	32	506.63	506.63
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	33	518.42	518.42
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	34	530.82	530.82
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	35	543.22	543.22
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	36	555.62	555.62
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	37	568.03	568.03
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	38	574.85	574.85
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	39	581.67	581.67

	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	40	604.61	604.61
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	41	628.18	628.18
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	42	652.98	652.98
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	43	678.41	678.41
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	44	705.07	705.07
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	45	732.36	732.36
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	46	760.88	760.88
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	47	790.65	790.65
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	48	821.65	821.65
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	49	853.90	853.90
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	50	887.38	887.38
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	51	922.11	922.11
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	52	958.08	958.08
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	53	995.28	995.28
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	54	1034.35	1034.35
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	55	1074.66	1074.66
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	56	1116.83	1116.83
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	57	1160.24	1160.24
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	58	1205.50	1205.50
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	59	1252.63	1252.63
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	60	1301.62	1301.62
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	61	1352.41	1352.41
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	62	1352.41	1352.41
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	63	1352.41	1352.41
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1351.79	1351.79
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	306.10	306.10
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	15	306.10	306.10
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	16	306.10	306.10
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	17	306.10	306.10
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	18	306.10	306.10
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	19	306.10	306.10
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	20	306.10	306.10
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	21	340.26	340.26
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	22	340.26	340.26
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	23	340.26	340.26
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	24	340.26	340.26
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	25	340.26	340.26
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	26	340.26	340.26
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	27	340.26	340.26
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	28	348.22	348.22
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	29	355.71	355.71
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	30	364.60	364.60
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	31	373.96	373.96
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	32	382.39	382.39
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	33	391.28	391.28
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	34	400.64	400.64
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	35	410.00	410.00
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	36	419.36	419.36
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	37	428.72	428.72

	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	38	433.87	433.87
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	39	439.02	439.02
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	40	456.34	456.34
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	41	474.12	474.12
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	42	492.84	492.84
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	43	512.03	512.03
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	44	532.16	532.16
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	45	552.75	552.75
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	46	574.28	574.28
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	47	596.75	596.75
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	48	620.15	620.15
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	49	644.49	644.49
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	50	669.76	669.76
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	51	695.97	695.97
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	52	723.12	723.12
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	53	751.20	751.20
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	54	780.69	780.69
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	55	811.11	811.11
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	56	842.93	842.93
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	57	875.70	875.70
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	58	909.86	909.86
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	59	945.43	945.43
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	60	982.41	982.41
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	61	1020.74	1020.74
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	62	1020.74	1020.74
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	63	1020.74	1020.74
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1020.27	1020.27
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	264.62	264.62
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	15	264.62	264.62
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	16	264.62	264.62
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	17	264.62	264.62
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	18	264.62	264.62
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	19	264.62	264.62
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	20	264.62	264.62
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	21	294.16	294.16
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	22	294.16	294.16
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	23	294.16	294.16
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	24	294.16	294.16
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	25	294.16	294.16
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	26	294.16	294.16
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	27	294.16	294.16
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	28	301.04	301.04
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	29	307.51	307.51
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	30	315.20	315.20
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	31	323.30	323.30
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	32	330.58	330.58
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	33	338.27	338.27
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	34	346.36	346.36
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	35	354.45	354.45

77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	36	362.54	362.54
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	37	370.64	370.64
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	38	375.09	375.09
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	39	379.54	379.54
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	40	394.51	394.51
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	41	409.88	409.88
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	42	426.07	426.07
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	43	442.66	442.66
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	44	460.06	460.06
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	45	477.86	477.86
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	46	496.47	496.47
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	47	515.90	515.90
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	48	536.13	536.13
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	49	557.17	557.17
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	50	579.02	579.02
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	51	601.68	601.68
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	52	625.15	625.15
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	53	649.42	649.42
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	54	674.91	674.91
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	55	701.21	701.21
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	56	728.73	728.73
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	57	757.05	757.05
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	58	786.59	786.59
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	59	817.34	817.34
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	60	849.31	849.31
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	61	882.45	882.45
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	62	882.45	882.45
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	63	882.45	882.45
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	882.04	882.04
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	466.45	466.45
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	15	466.45	466.45
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	16	466.45	466.45
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	17	466.45	466.45
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	18	466.45	466.45
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	19	466.45	466.45
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	20	466.45	466.45
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	21	518.51	518.51
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	22	518.51	518.51
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	23	518.51	518.51
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	24	518.51	518.51
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	25	518.51	518.51
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	26	518.51	518.51
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	27	518.51	518.51
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	28	530.64	530.64
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	29	542.05	542.05
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	30	555.60	555.60
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	31	569.86	569.86
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	32	582.70	582.70
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	33	596.25	596.25

77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	34	610.52	610.52
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	35	624.78	624.78
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	36	639.05	639.05
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	37	653.31	653.31
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	38	661.16	661.16
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	39	669.00	669.00
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	40	695.39	695.39
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	41	722.49	722.49
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	42	751.02	751.02
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	43	780.26	780.26
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	44	810.93	810.93
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	45	842.31	842.31
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	46	875.12	875.12
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	47	909.36	909.36
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	48	945.02	945.02
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	49	982.11	982.11
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	50	1020.62	1020.62
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	51	1060.56	1060.56
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	52	1101.93	1101.93
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	53	1144.72	1144.72
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	54	1189.65	1189.65
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	55	1236.01	1236.01
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	56	1284.51	1284.51
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	57	1334.44	1334.44
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	58	1386.50	1386.50
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	59	1440.71	1440.71
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	60	1497.05	1497.05
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	61	1555.46	1555.46
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	62	1555.46	1555.46
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	63	1555.46	1555.46
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1554.75	1554.75
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	311.73	311.73
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	15	311.73	311.73
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	16	311.73	311.73
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	17	311.73	311.73
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	18	311.73	311.73
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	19	311.73	311.73
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	20	311.73	311.73
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	21	346.52	346.52
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	22	346.52	346.52
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	23	346.52	346.52
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	24	346.52	346.52
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	25	346.52	346.52
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	26	346.52	346.52
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	27	346.52	346.52
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	28	354.63	354.63
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	29	362.25	362.25
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	30	371.31	371.31
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	31	380.84	380.84

	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	32	389.42	389.42
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	33	398.48	398.48
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	34	408.01	408.01
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	35	417.54	417.54
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	36	427.08	427.08
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	37	436.61	436.61
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	38	441.85	441.85
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	39	447.10	447.10
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	40	464.73	464.73
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	41	482.85	482.85
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	42	501.91	501.91
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	43	521.45	521.45
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	44	541.95	541.95
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	45	562.92	562.92
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	46	584.85	584.85
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	47	607.73	607.73
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	48	631.56	631.56
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	49	656.35	656.35
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	50	682.09	682.09
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	51	708.78	708.78
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	52	736.42	736.42
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	53	765.02	765.02
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	54	795.05	795.05
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	55	826.03	826.03
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	56	858.45	858.45
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	57	891.81	891.81
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	58	926.61	926.61
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	59	962.83	962.83
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	60	1000.49	1000.49
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	61	1039.52	1039.52
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	62	1039.52	1039.52
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	63	1039.52	1039.52
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1039.05	1039.05
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	252.31	252.31
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	15	252.31	252.31
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	16	252.31	252.31
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	17	252.31	252.31
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	18	252.31	252.31
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	19	252.31	252.31
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	20	252.31	252.31
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	21	280.47	280.47
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	22	280.47	280.47
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	23	280.47	280.47
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	24	280.47	280.47
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	25	280.47	280.47
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	26	280.47	280.47
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	27	280.47	280.47
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	28	287.03	287.03
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	29	293.20	293.20

	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	30	300.53	300.53
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	31	308.25	308.25
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	32	315.19	315.19
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	33	322.52	322.52
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	34	330.24	330.24
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	35	337.95	337.95
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	36	345.67	345.67
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	37	353.38	353.38
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	38	357.63	357.63
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	39	361.87	361.87
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	40	376.14	376.14
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	41	390.80	390.80
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	42	406.24	406.24
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	43	422.05	422.05
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	44	438.64	438.64
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	45	455.62	455.62
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	46	473.36	473.36
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	47	491.88	491.88
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	48	511.17	511.17
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	49	531.23	531.23
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	50	552.06	552.06
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	51	573.67	573.67
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	52	596.04	596.04
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	53	619.19	619.19
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	54	643.50	643.50
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	55	668.57	668.57
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	56	694.81	694.81
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	57	721.81	721.81
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	58	749.97	749.97
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	59	779.29	779.29
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	60	809.77	809.77
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	61	841.37	841.37
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	62	841.37	841.37
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	63	841.37	841.37
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	840.98	840.98
	77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	288.85	288.85
	77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	15	288.85	288.85
	77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	16	288.85	288.85
	77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	17	288.85	288.85
	77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	18	288.85	288.85
	77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	19	288.85	288.85
	77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	20	288.85	288.85
	77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	21	321.10	321.10
	77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	22	321.10	321.10
	77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	23	321.10	321.10
	77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	24	321.10	321.10
	77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	25	321.10	321.10
	77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	26	321.10	321.10
	77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	27	321.10	321.10

77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	28	328.61	328.61
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	29	335.67	335.67
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	30	344.06	344.06
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	31	352.90	352.90
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	32	360.85	360.85
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	33	369.24	369.24
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	34	378.07	378.07
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	35	386.91	386.91
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	36	395.74	395.74
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	37	404.57	404.57
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	38	409.43	409.43
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	39	414.29	414.29
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	40	430.63	430.63
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	41	447.42	447.42
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	42	465.08	465.08
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	43	483.19	483.19
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	44	502.18	502.18
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	45	521.62	521.62
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	46	541.93	541.93
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	47	563.13	563.13
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	48	585.22	585.22
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	49	608.18	608.18
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	50	632.04	632.04
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	51	656.77	656.77
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	52	682.39	682.39
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	53	708.89	708.89
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	54	736.71	736.71
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	55	765.42	765.42
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	56	795.45	795.45
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	57	826.37	826.37
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	58	858.61	858.61
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	59	892.18	892.18
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	60	927.07	927.07
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	61	963.25	963.25
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	62	963.25	963.25
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	63	963.25	963.25
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	962.80	962.80

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*		77422				
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*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	0-14	390.55	390.55
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	15	390.55	390.55
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	16	390.55	390.55
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	17	390.55	390.55
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	18	390.55	390.55
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	19	390.55	390.55
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	20	390.55	390.55
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	21	434.14	434.14
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	22	434.14	434.14
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	23	434.14	434.14
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	24	434.14	434.14
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	25	434.14	434.14
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	26	434.14	434.14
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	27	434.14	434.14
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	28	444.29	444.29
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	29	453.85	453.85
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	30	465.19	465.19
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	31	477.14	477.14
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	32	487.89	487.89
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	33	499.23	499.23
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	34	511.18	511.18
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	35	523.12	523.12
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	36	535.06	535.06
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	37	547.01	547.01
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	38	553.58	553.58
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	39	560.14	560.14
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	40	582.24	582.24
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	41	604.93	604.93
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	42	628.82	628.82
77422DC0110002		Rating Area 1	Tobacco User/Non-Tobacco User	43	653.30	653.30

	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	44	678.98	678.98
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	45	705.26	705.26
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	46	732.73	732.73
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	47	761.39	761.39
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	48	791.25	791.25
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	49	822.30	822.30
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	50	854.55	854.55
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	51	887.99	887.99
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	52	922.63	922.63
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	53	958.46	958.46
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	54	996.08	996.08
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	55	1034.89	1034.89
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	56	1075.50	1075.50
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	57	1117.30	1117.30
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	58	1160.90	1160.90
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	59	1206.28	1206.28
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	60	1253.46	1253.46
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	61	1302.37	1302.37
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	62	1302.37	1302.37
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	63	1302.37	1302.37
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1301.77	1301.77
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	326.79	326.79
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	15	326.79	326.79
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	16	326.79	326.79
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	17	326.79	326.79
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	18	326.79	326.79
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	19	326.79	326.79
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	20	326.79	326.79
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	21	363.27	363.27
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	22	363.27	363.27
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	23	363.27	363.27
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	24	363.27	363.27
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	25	363.27	363.27
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	26	363.27	363.27
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	27	363.27	363.27
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	28	371.77	371.77
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	29	379.76	379.76
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	30	389.25	389.25
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	31	399.25	399.25
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	32	408.24	408.24
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	33	417.74	417.74
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	34	427.73	427.73
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	35	437.72	437.72
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	36	447.72	447.72
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	37	457.71	457.71
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	38	463.21	463.21
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	39	468.70	468.70
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	40	487.19	487.19
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	41	506.18	506.18

77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	42	526.17	526.17
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	43	546.66	546.66
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	44	568.14	568.14
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	45	590.13	590.13
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	46	613.11	613.11
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	47	637.10	637.10
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	48	662.08	662.08
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	49	688.07	688.07
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	50	715.05	715.05
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	51	743.03	743.03
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	52	772.01	772.01
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	53	801.99	801.99
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	54	833.47	833.47
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	55	865.95	865.95
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	56	899.93	899.93
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	57	934.91	934.91
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	58	971.39	971.39
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	59	1009.36	1009.36
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	60	1048.84	1048.84
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	61	1089.76	1089.76
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	62	1089.76	1089.76
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	63	1089.76	1089.76
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1089.26	1089.26
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	413.83	413.83
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	15	413.83	413.83
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	16	413.83	413.83
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	17	413.83	413.83
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	18	413.83	413.83
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	19	413.83	413.83
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	20	413.83	413.83
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	21	460.02	460.02
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	22	460.02	460.02
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	23	460.02	460.02
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	24	460.02	460.02
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	25	460.02	460.02
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	26	460.02	460.02
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	27	460.02	460.02
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	28	470.78	470.78
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	29	480.90	480.90
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	30	492.93	492.93
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	31	505.58	505.58
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	32	516.97	516.97
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	33	528.99	528.99
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	34	541.65	541.65
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	35	554.31	554.31
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	36	566.96	566.96
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	37	579.62	579.62
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	38	586.58	586.58
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	39	593.54	593.54

77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	40	616.95	616.95
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	41	640.99	640.99
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	42	666.31	666.31
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	43	692.25	692.25
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	44	719.46	719.46
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	45	747.30	747.30
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	46	776.41	776.41
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	47	806.78	806.78
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	48	838.42	838.42
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	49	871.32	871.32
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	50	905.49	905.49
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	51	940.93	940.93
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	52	977.63	977.63
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	53	1015.59	1015.59
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	54	1055.46	1055.46
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	55	1096.59	1096.59
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	56	1139.62	1139.62
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	57	1183.91	1183.91
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	58	1230.10	1230.10
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	59	1278.19	1278.19
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	60	1328.18	1328.18
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	61	1380.01	1380.01
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	62	1380.01	1380.01
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	63	1380.01	1380.01
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1379.37	1379.37
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	312.34	312.34
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	15	312.34	312.34
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	16	312.34	312.34
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	17	312.34	312.34
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	18	312.34	312.34
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	19	312.34	312.34
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	20	312.34	312.34
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	21	347.21	347.21
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	22	347.21	347.21
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	23	347.21	347.21
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	24	347.21	347.21
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	25	347.21	347.21
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	26	347.21	347.21
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	27	347.21	347.21
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	28	355.32	355.32
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	29	362.97	362.97
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	30	372.04	372.04
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	31	381.59	381.59
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	32	390.19	390.19
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	33	399.26	399.26
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	34	408.81	408.81
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	35	418.37	418.37
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	36	427.92	427.92
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	37	437.47	437.47

77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	38	442.72	442.72
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	39	447.98	447.98
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	40	465.65	465.65
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	41	483.80	483.80
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	42	502.90	502.90
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	43	522.48	522.48
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	44	543.02	543.02
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	45	564.03	564.03
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	46	586.00	586.00
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	47	608.92	608.92
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	48	632.80	632.80
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	49	657.64	657.64
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	50	683.43	683.43
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	51	710.17	710.17
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	52	737.87	737.87
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	53	766.53	766.53
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	54	796.62	796.62
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	55	827.66	827.66
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	56	860.13	860.13
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	57	893.57	893.57
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	58	928.43	928.43
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	59	964.73	964.73
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	60	1002.46	1002.46
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	61	1041.57	1041.57
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	62	1041.57	1041.57
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	63	1041.57	1041.57
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1041.09	1041.09
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	270.02	270.02
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	15	270.02	270.02
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	16	270.02	270.02
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	17	270.02	270.02
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	18	270.02	270.02
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	19	270.02	270.02
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	20	270.02	270.02
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	21	300.16	300.16
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	22	300.16	300.16
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	23	300.16	300.16
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	24	300.16	300.16
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	25	300.16	300.16
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	26	300.16	300.16
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	27	300.16	300.16
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	28	307.18	307.18
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	29	313.79	313.79
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	30	321.63	321.63
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	31	329.89	329.89
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	32	337.32	337.32
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	33	345.17	345.17
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	34	353.43	353.43
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	35	361.68	361.68

	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	36	369.94	369.94
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	37	378.20	378.20
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	38	382.74	382.74
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	39	387.28	387.28
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	40	402.56	402.56
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	41	418.25	418.25
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	42	434.76	434.76
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	43	451.69	451.69
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	44	469.45	469.45
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	45	487.61	487.61
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	46	506.61	506.61
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	47	526.42	526.42
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	48	547.07	547.07
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	49	568.54	568.54
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	50	590.83	590.83
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	51	613.95	613.95
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	52	637.90	637.90
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	53	662.67	662.67
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	54	688.69	688.69
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	55	715.52	715.52
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	56	743.60	743.60
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	57	772.50	772.50
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	58	802.64	802.64
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	59	834.02	834.02
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	60	866.64	866.64
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	61	900.45	900.45
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	62	900.45	900.45
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	63	900.45	900.45
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	900.04	900.04
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	475.96	475.96
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	15	475.96	475.96
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	16	475.96	475.96
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	17	475.96	475.96
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	18	475.96	475.96
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	19	475.96	475.96
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	20	475.96	475.96
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	21	529.09	529.09
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	22	529.09	529.09
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	23	529.09	529.09
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	24	529.09	529.09
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	25	529.09	529.09
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	26	529.09	529.09
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	27	529.09	529.09
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	28	541.46	541.46
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	29	553.11	553.11
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	30	566.94	566.94
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	31	581.49	581.49
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	32	594.59	594.59
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	33	608.42	608.42

77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	34	622.98	622.98
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	35	637.53	637.53
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	36	652.09	652.09
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	37	666.64	666.64
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	38	674.65	674.65
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	39	682.65	682.65
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	40	709.58	709.58
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	41	737.24	737.24
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	42	766.35	766.35
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	43	796.19	796.19
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	44	827.48	827.48
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	45	859.50	859.50
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	46	892.98	892.98
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	47	927.91	927.91
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	48	964.30	964.30
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	49	1002.15	1002.15
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	50	1041.45	1041.45
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	51	1082.20	1082.20
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	52	1124.41	1124.41
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	53	1168.08	1168.08
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	54	1213.93	1213.93
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	55	1261.23	1261.23
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	56	1310.72	1310.72
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	57	1361.67	1361.67
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	58	1414.79	1414.79
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	59	1470.10	1470.10
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	60	1527.60	1527.60
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	61	1587.20	1587.20
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	62	1587.20	1587.20
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	63	1587.20	1587.20
77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1586.48	1586.48
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	318.09	318.09
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	15	318.09	318.09
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	16	318.09	318.09
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	17	318.09	318.09
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	18	318.09	318.09
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	19	318.09	318.09
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	20	318.09	318.09
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	21	353.60	353.60
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	22	353.60	353.60
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	23	353.60	353.60
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	24	353.60	353.60
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	25	353.60	353.60
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	26	353.60	353.60
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	27	353.60	353.60
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	28	361.86	361.86
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	29	369.65	369.65
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	30	378.89	378.89
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	31	388.61	388.61

	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	32	397.37	397.37
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	33	406.61	406.61
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	34	416.34	416.34
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	35	426.07	426.07
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	36	435.79	435.79
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	37	445.52	445.52
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	38	450.87	450.87
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	39	456.22	456.22
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	40	474.22	474.22
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	41	492.70	492.70
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	42	512.15	512.15
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	43	532.09	532.09
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	44	553.01	553.01
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	45	574.41	574.41
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	46	596.78	596.78
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	47	620.13	620.13
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	48	644.45	644.45
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	49	669.74	669.74
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	50	696.00	696.00
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	51	723.24	723.24
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	52	751.45	751.45
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	53	780.63	780.63
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	54	811.27	811.27
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	55	842.89	842.89
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	56	875.96	875.96
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	57	910.01	910.01
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	58	945.51	945.51
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	59	982.48	982.48
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	60	1020.90	1020.90
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	61	1060.74	1060.74
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	62	1060.74	1060.74
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	63	1060.74	1060.74
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1060.25	1060.25
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	257.45	257.45
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	15	257.45	257.45
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	16	257.45	257.45
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	17	257.45	257.45
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	18	257.45	257.45
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	19	257.45	257.45
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	20	257.45	257.45
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	21	286.19	286.19
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	22	286.19	286.19
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	23	286.19	286.19
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	24	286.19	286.19
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	25	286.19	286.19
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	26	286.19	286.19
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	27	286.19	286.19
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	28	292.88	292.88
	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	29	299.18	299.18

77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	30	306.66	306.66
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	31	314.54	314.54
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	32	321.62	321.62
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	33	329.10	329.10
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	34	336.97	336.97
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	35	344.85	344.85
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	36	352.72	352.72
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	37	360.59	360.59
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	38	364.92	364.92
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	39	369.25	369.25
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	40	383.82	383.82
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	41	398.78	398.78
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	42	414.53	414.53
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	43	430.67	430.67
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	44	447.59	447.59
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	45	464.91	464.91
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	46	483.02	483.02
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	47	501.92	501.92
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	48	521.60	521.60
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	49	542.07	542.07
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	50	563.33	563.33
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	51	585.37	585.37
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	52	608.21	608.21
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	53	631.83	631.83
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	54	656.63	656.63
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	55	682.22	682.22
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	56	708.98	708.98
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	57	736.54	736.54
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	58	765.28	765.28
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	59	795.20	795.20
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	60	826.30	826.30
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	61	858.54	858.54
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	62	858.54	858.54
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	63	858.54	858.54
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	858.14	858.14
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	294.75	294.75
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	15	294.75	294.75
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	16	294.75	294.75
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	17	294.75	294.75
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	18	294.75	294.75
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	19	294.75	294.75
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	20	294.75	294.75
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	21	327.65	327.65
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	22	327.65	327.65
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	23	327.65	327.65
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	24	327.65	327.65
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	25	327.65	327.65
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	26	327.65	327.65
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	27	327.65	327.65

77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	28	335.31	335.31
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	29	342.52	342.52
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	30	351.08	351.08
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	31	360.10	360.10
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	32	368.21	368.21
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	33	376.77	376.77
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	34	385.79	385.79
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	35	394.80	394.80
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	36	403.81	403.81
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	37	412.83	412.83
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	38	417.79	417.79
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	39	422.74	422.74
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	40	439.42	439.42
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	41	456.55	456.55
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	42	474.57	474.57
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	43	493.05	493.05
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	44	512.43	512.43
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	45	532.26	532.26
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	46	552.99	552.99
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	47	574.63	574.63
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	48	597.16	597.16
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	49	620.60	620.60
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	50	644.93	644.93
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	51	670.17	670.17
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	52	696.31	696.31
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	53	723.35	723.35
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	54	751.74	751.74
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	55	781.04	781.04
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	56	811.69	811.69
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	57	843.23	843.23
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	58	876.13	876.13
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	59	910.39	910.39
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	60	945.99	945.99
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	61	982.90	982.90
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	62	982.90	982.90
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	63	982.90	982.90
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	982.45	982.45

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*	77422					
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*	
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	398.52	398.52	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	15	398.52	398.52	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	16	398.52	398.52	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	17	398.52	398.52	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	18	398.52	398.52	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	19	398.52	398.52	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	20	398.52	398.52	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	21	443.00	443.00	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	22	443.00	443.00	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	23	443.00	443.00	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	24	443.00	443.00	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	25	443.00	443.00	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	26	443.00	443.00	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	27	443.00	443.00	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	28	453.36	453.36	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	29	463.11	463.11	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	30	474.69	474.69	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	31	486.87	486.87	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	32	497.84	497.84	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	33	509.42	509.42	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	34	521.61	521.61	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	35	533.79	533.79	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	36	545.98	545.98	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	37	558.17	558.17	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	38	564.87	564.87	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	39	571.57	571.57	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	40	594.12	594.12	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	41	617.28	617.28	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	42	641.65	641.65	
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	43	666.63	666.63	

	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	44	692.84	692.84
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	45	719.65	719.65
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	46	747.68	747.68
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	47	776.93	776.93
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	48	807.39	807.39
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	49	839.08	839.08
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	50	871.99	871.99
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	51	906.11	906.11
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	52	941.45	941.45
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	53	978.01	978.01
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	54	1016.40	1016.40
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	55	1056.01	1056.01
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	56	1097.45	1097.45
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	57	1140.10	1140.10
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	58	1184.58	1184.58
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	59	1230.89	1230.89
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	60	1279.03	1279.03
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	61	1328.94	1328.94
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	62	1328.94	1328.94
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	63	1328.94	1328.94
	77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1328.33	1328.33
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	333.46	333.46
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	15	333.46	333.46
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	16	333.46	333.46
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	17	333.46	333.46
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	18	333.46	333.46
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	19	333.46	333.46
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	20	333.46	333.46
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	21	370.68	370.68
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	22	370.68	370.68
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	23	370.68	370.68
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	24	370.68	370.68
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	25	370.68	370.68
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	26	370.68	370.68
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	27	370.68	370.68
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	28	379.35	379.35
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	29	387.51	387.51
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	30	397.20	397.20
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	31	407.39	407.39
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	32	416.57	416.57
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	33	426.26	426.26
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	34	436.46	436.46
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	35	446.66	446.66
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	36	456.85	456.85
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	37	467.05	467.05
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	38	472.66	472.66
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	39	478.27	478.27
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	40	497.13	497.13
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	41	516.51	516.51

	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	42	536.90	536.90
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	43	557.81	557.81
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	44	579.73	579.73
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	45	602.17	602.17
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	46	625.62	625.62
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	47	650.10	650.10
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	48	675.59	675.59
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	49	702.11	702.11
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	50	729.64	729.64
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	51	758.19	758.19
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	52	787.77	787.77
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	53	818.36	818.36
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	54	850.48	850.48
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	55	883.62	883.62
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	56	918.30	918.30
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	57	953.99	953.99
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	58	991.21	991.21
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	59	1029.96	1029.96
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	60	1070.24	1070.24
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	61	1112.00	1112.00
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	62	1112.00	1112.00
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	63	1112.00	1112.00
	77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1111.49	1111.49
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	422.27	422.27
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	15	422.27	422.27
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	16	422.27	422.27
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	17	422.27	422.27
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	18	422.27	422.27
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	19	422.27	422.27
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	20	422.27	422.27
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	21	469.41	469.41
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	22	469.41	469.41
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	23	469.41	469.41
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	24	469.41	469.41
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	25	469.41	469.41
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	26	469.41	469.41
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	27	469.41	469.41
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	28	480.39	480.39
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	29	490.72	490.72
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	30	502.99	502.99
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	31	515.90	515.90
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	32	527.52	527.52
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	33	539.79	539.79
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	34	552.70	552.70
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	35	565.62	565.62
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	36	578.53	578.53
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	37	591.44	591.44
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	38	598.55	598.55
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	39	605.65	605.65

	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	40	629.54	629.54
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	41	654.07	654.07
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	42	679.90	679.90
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	43	706.37	706.37
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	44	734.14	734.14
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	45	762.55	762.55
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	46	792.25	792.25
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	47	823.24	823.24
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	48	855.53	855.53
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	49	889.10	889.10
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	50	923.97	923.97
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	51	960.13	960.13
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	52	997.58	997.58
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	53	1036.32	1036.32
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	54	1076.99	1076.99
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	55	1118.96	1118.96
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	56	1162.87	1162.87
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	57	1208.07	1208.07
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	58	1255.20	1255.20
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	59	1304.27	1304.27
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	60	1355.28	1355.28
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	61	1408.16	1408.16
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	62	1408.16	1408.16
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	63	1408.16	1408.16
	77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1407.52	1407.52
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	318.72	318.72
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	15	318.72	318.72
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	16	318.72	318.72
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	17	318.72	318.72
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	18	318.72	318.72
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	19	318.72	318.72
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	20	318.72	318.72
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	21	354.29	354.29
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	22	354.29	354.29
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	23	354.29	354.29
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	24	354.29	354.29
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	25	354.29	354.29
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	26	354.29	354.29
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	27	354.29	354.29
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	28	362.58	362.58
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	29	370.37	370.37
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	30	379.63	379.63
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	31	389.38	389.38
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	32	398.15	398.15
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	33	407.41	407.41
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	34	417.16	417.16
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	35	426.90	426.90
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	36	436.65	436.65
	77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	37	446.40	446.40

77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	38	451.76	451.76
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	39	457.12	457.12
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	40	475.15	475.15
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	41	493.67	493.67
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	42	513.16	513.16
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	43	533.14	533.14
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	44	554.10	554.10
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	45	575.54	575.54
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	46	597.96	597.96
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	47	621.35	621.35
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	48	645.72	645.72
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	49	671.06	671.06
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	50	697.37	697.37
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	51	724.66	724.66
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	52	752.93	752.93
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	53	782.17	782.17
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	54	812.87	812.87
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	55	844.55	844.55
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	56	877.69	877.69
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	57	911.80	911.80
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	58	947.37	947.37
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	59	984.41	984.41
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	60	1022.91	1022.91
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	61	1062.82	1062.82
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	62	1062.82	1062.82
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	63	1062.82	1062.82
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1062.34	1062.34
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	275.53	275.53
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	15	275.53	275.53
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	16	275.53	275.53
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	17	275.53	275.53
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	18	275.53	275.53
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	19	275.53	275.53
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	20	275.53	275.53
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	21	306.29	306.29
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	22	306.29	306.29
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	23	306.29	306.29
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	24	306.29	306.29
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	25	306.29	306.29
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	26	306.29	306.29
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	27	306.29	306.29
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	28	313.45	313.45
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	29	320.19	320.19
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	30	328.20	328.20
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	31	336.62	336.62
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	32	344.21	344.21
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	33	352.21	352.21
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	34	360.64	360.64
77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	35	369.06	369.06

	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	36	377.49	377.49
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	37	385.92	385.92
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	38	390.55	390.55
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	39	395.19	395.19
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	40	410.77	410.77
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	41	426.78	426.78
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	42	443.64	443.64
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	43	460.91	460.91
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	44	479.03	479.03
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	45	497.56	497.56
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	46	516.94	516.94
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	47	537.17	537.17
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	48	558.23	558.23
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	49	580.14	580.14
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	50	602.89	602.89
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	51	626.48	626.48
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	52	650.92	650.92
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	53	676.20	676.20
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	54	702.74	702.74
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	55	730.12	730.12
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	56	758.77	758.77
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	57	788.26	788.26
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	58	819.02	819.02
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	59	851.04	851.04
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	60	884.32	884.32
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	61	918.83	918.83
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	62	918.83	918.83
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	63	918.83	918.83
	77422DC0110009	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	918.41	918.41
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	485.68	485.68
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	15	485.68	485.68
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	16	485.68	485.68
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	17	485.68	485.68
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	18	485.68	485.68
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	19	485.68	485.68
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	20	485.68	485.68
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	21	539.89	539.89
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	22	539.89	539.89
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	23	539.89	539.89
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	24	539.89	539.89
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	25	539.89	539.89
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	26	539.89	539.89
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	27	539.89	539.89
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	28	552.51	552.51
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	29	564.39	564.39
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	30	578.50	578.50
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	31	593.36	593.36
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	32	606.72	606.72
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	33	620.83	620.83

	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	34	635.69	635.69
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	35	650.54	650.54
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	36	665.39	665.39
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	37	680.24	680.24
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	38	688.41	688.41
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	39	696.58	696.58
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	40	724.06	724.06
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	41	752.28	752.28
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	42	781.98	781.98
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	43	812.43	812.43
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	44	844.36	844.36
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	45	877.04	877.04
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	46	911.20	911.20
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	47	946.85	946.85
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	48	983.98	983.98
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	49	1022.59	1022.59
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	50	1062.70	1062.70
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	51	1104.28	1104.28
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	52	1147.36	1147.36
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	53	1191.91	1191.91
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	54	1238.70	1238.70
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	55	1286.97	1286.97
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	56	1337.47	1337.47
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	57	1389.45	1389.45
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	58	1443.66	1443.66
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	59	1500.10	1500.10
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	60	1558.77	1558.77
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	61	1619.59	1619.59
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	62	1619.59	1619.59
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	63	1619.59	1619.59
	77422DC0110010	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1618.85	1618.85
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	324.58	324.58
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	15	324.58	324.58
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	16	324.58	324.58
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	17	324.58	324.58
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	18	324.58	324.58
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	19	324.58	324.58
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	20	324.58	324.58
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	21	360.81	360.81
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	22	360.81	360.81
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	23	360.81	360.81
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	24	360.81	360.81
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	25	360.81	360.81
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	26	360.81	360.81
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	27	360.81	360.81
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	28	369.25	369.25
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	29	377.19	377.19
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	30	386.62	386.62
	77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	31	396.54	396.54

77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	32	405.48	405.48
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	33	414.91	414.91
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	34	424.83	424.83
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	35	434.76	434.76
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	36	444.68	444.68
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	37	454.61	454.61
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	38	460.07	460.07
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	39	465.53	465.53
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	40	483.89	483.89
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	41	502.75	502.75
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	42	522.60	522.60
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	43	542.95	542.95
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	44	564.29	564.29
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	45	586.13	586.13
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	46	608.96	608.96
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	47	632.78	632.78
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	48	657.60	657.60
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	49	683.41	683.41
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	50	710.21	710.21
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	51	738.00	738.00
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	52	766.78	766.78
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	53	796.56	796.56
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	54	827.83	827.83
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	55	860.09	860.09
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	56	893.84	893.84
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	57	928.58	928.58
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	58	964.81	964.81
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	59	1002.53	1002.53
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	60	1041.73	1041.73
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	61	1082.38	1082.38
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	62	1082.38	1082.38
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	63	1082.38	1082.38
77422DC0110011	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1081.88	1081.88
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	262.71	262.71
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	15	262.71	262.71
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	16	262.71	262.71
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	17	262.71	262.71
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	18	262.71	262.71
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	19	262.71	262.71
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	20	262.71	262.71
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	21	292.03	292.03
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	22	292.03	292.03
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	23	292.03	292.03
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	24	292.03	292.03
77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	25	292.03	292.03
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	77422DC0110012	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	875.65	875.65
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	77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	17	300.76	300.76
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	77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	20	300.76	300.76
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	77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	24	334.33	334.33
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77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	31	367.45	367.45
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77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	61	1002.96	1002.96
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	62	1002.96	1002.96
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	63	1002.96	1002.96
77422DC0110013	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1002.50	1002.50

SERFF Tracking #:	AETN-133624222	State Tracking #:		Company Tracking #:	DCALICSG2024
State:	District of Columbia	Filing Company:	Aetna Life Insurance Company		
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO				
Product Name:	2024 DC ALIC PPO SG				
Project Name/Number:	2024 Exchanges - Aetna/ALIC				

URRT

State Determination

Review Status:	Incomplete
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SERFF Tracking #:	AETN-133624222	State Tracking #:	Company Tracking #:	DCALICSG2024
State:	District of Columbia	Filing Company:	Aetna Life Insurance Company	
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO			
Product Name:	2024 DC ALIC PPO SG			
Project Name/Number:	2024 Exchanges - Aetna/ALIC			

URRT Items

Item Name	Attachment(s)
Unified Rate Review Template	UnifiedRateReviewSubmission_2023042814025.xml
Actuarial Memorandum	DC_SG_77422_URRT_Part_III_Memo_and_Cert_ALIC_2024.pdf
Actuarial Memorandum - Redacted	DC_SG_77422_URRT_Part_III_Memo_and_Cert_ALIC_2024_Redacted.pdf

SERFF Tracking #:	AETN-133624222	State Tracking #:		Company Tracking #:	DCALICSG2024
State:	District of Columbia			Filing Company:	Aetna Life Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO				
Product Name:	2024 DC ALIC PPO SG				
Project Name/Number:	2024 Exchanges - Aetna/ALIC				

Attachment UnifiedRateReviewSubmission_2023042814025.xml is not a PDF document and cannot be reproduced here.

Actuarial Memorandum and Certification

General Information

Company Identifying Information:

Company Legal Name: Aetna Life Insurance Company
State: District of Columbia
HIOS Issuer ID: 77422
Market: Small Group
Effective Date: 01/01/2024
Rate Filing Tracking Number: AETN-133624222
Policy Form(s):
Form Filing Tracking Number: AETN-133539874

Company Contact Information:

Name: Joanna Kluza
Telephone Number: 860-273-0099
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 premiums 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 designs 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 District of Columbia 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 District of Columbia.

2. Proposed Rate Increase

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

A. Reason for Rate Increase(s):

- 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;
- Changes in provider networks and contracts.

B. Variation in Rate Changes by Plan/Product:

Rate changes differ by plan for the following reasons:

- Provider cost estimates have been updated, and the change differs by network.
- Modification to cost sharing differs by plan in order to maintain compliance with Actuarial Value and other regulatory requirements.
- Our internal pricing models have been updated to reflect more current information on levels of induced demand associated with different benefit designs. These changes impact our estimates of the relative costs of the plan designs that will be offered.

Exhibit 1 shows the average threshold increases for products covered by this filing.

3. Experience Period Premium and Claims

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. Premiums (Net of MLR Rebate) in Experience Period:

Experience period premiums are date-of-service premiums from our actuarial experience databases for non-grandfathered Small Group business in District of Columbia. 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 District of Columbia. As such, no adjustment was made to premiums to account for expected rebates.

D. 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.

Total incurred claims are developed by estimating the incurred but not reported (IBNR) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNR completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNR 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 IBNR estimates for allowed claims.

As noted above, the experience period reflects two months of paid claim run-off. The IBNR reserves account for approximately 3.0% of the experience period incurred claims.

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.

4. 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 are 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.

5. Projection Factors

A. 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 also considered the expected morbidity of the DC small group ACA population and the likely population that will be covered by Small Group Single Risk Pool policies in 2024 and have adjusted our projections for this morbidity change accordingly.

B. 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 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.

C. Changes in Demographics:

Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 2 and 3 contain detail on the calculations of the impact of demographic mix shifts.

D. Other Adjustments:

The 'Other' adjustment includes the projected impact of changes in network composition and provider contracts, expected morbidity changes, changes in benefits, and changes in demographics.

E. Trend Factors (Cost/Utilization):

Medical trend factors are based on our Medical Economics Unit's national guidance coupled with 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.

6. 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 2023 for issuers 93187, 38234, 86443, and 12028 in the Virginia Large Group HMO and PPO market.

B. Adjustments Made to the Data:

The Large Group 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.

C. Inclusion of Capitation Payments:

No services provided in 2024 will be covered by capitation arrangements. We have adjusted the experience data to incorporate our best-estimate of the impact of moving to fee for service payment approaches.

7. Credibility of Experience

The CMS Medicare full credibility standard is 24,000 member months. Based on our experience, the Medicare population has significantly higher utilization than Commercial populations and we are using a credibility standard of 50,000 member months consistent with prior rate filings. Using actuarial judgement, we have assigned 20.35% credibility to the base experience data and 79.65% to the manual experience.

8. Risk Adjustment

A. Risk Adjustment – Experience Period

Risk Adjustment transfer is accrued at the issuer and market level based on 2022 Wakely accruals. The transfer is allocated to the member-level based 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. The resulting member transfers are summed to the HIOS plan level.

B. Risk Adjustment – Projection Period

Due to the small size of the block, the volatility in the risk adjuster has increased. After reviewing the historic relationship between the entity-specific risk to the market as well the latest view in the 2022 Wakely accrual report, the 2024 risk adjuster was developed. The risk profile was inputted into the transfer formula to develop our prospective risk adjustment transfer amount.

We projected the 2022 Wakely PLRS forward to 2024, taking into consideration the risk profile of the Aetna entity-specific membership. The 2024 projected risk adjustment transfer amount was calculated using the resulting assumed PLRS.

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.

As a result, we project a risk adjustment receivable, net of the 2024 user fee of \$0.21 PBMPM. The resulting PMPM adjustment, net of risk adjustment user fees, is \$174.62.

9. Non-Benefit Expenses and Profit & Risk

The retention portion of the projected premium is illustrated in Exhibit 5.

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.

A flat commission per policy per month will be paid to all brokers in DC 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. State premium taxes are estimated on most current known levels and include any known assessments.

The profit and risk load is consistent with the pricing of our 2023 plans.

10. Projected Loss Ratio

The expected 2024 MLR for this filing, as defined by PPACA and before any credibility adjustment, is shown in Exhibit 6.

11. 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 the District of Columbia through Aetna Life Insurance Company. The proposed rates comply with the Single Risk Pool requirements of 45 CFR §156.80(d).

12. Index Rate

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively, less non-essential health benefits.

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 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 7 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.

13. Market-Adjusted Index Rate

Worksheet 1 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 an allowed-basis and the exchange user fee is estimated as a PMPM based on the target premium rate on Worksheet 1 of the URRT.

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 2024 Plan Adjusted Index Rates are displayed in Line 3.10. The following briefly describes how each set of adjustments was determined.

A. Actuarial Value, Cost Sharing:

The factors in Line 3.3 are the product of two separate adjustments:

1. We used internal models developed on large group claims experience to estimate the impact of different cost sharing designs. 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, any commission expense, profit, and risk. These are discussed above in the 'Non-Benefit Expenses and Profit & Risk' section, excluding the Risk Adjustment User Fee, and the Exchange User Fee, which are reflected in the Market-Adjusted Index Rate. These expense and profit assumptions do not vary by plan.

C. Provider Network, Delivery System, and Utilization Management:

The factors in Line 3.4 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.

D. Benefits in addition to EHBs:

The factors in Line 3.5 adjust for the impact of benefits in addition to EHBs.

E. Catastrophic Plan Eligibility:

This filing does not include catastrophic plans.

15. Calibration

A. Age Curve Calibration:

The age factors are based on the HHS Default Standard Age curve. We then project a premium-weighted average age factor for the 2024 membership using the prescribed age curve and the projected age distribution. The calibration factor is the reciprocal of this weighted average 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:

Projected area factors are shown in Exhibit 3. 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. The geographic calibration factor is the reciprocal of the projected average area factor

C. Tobacco Factor Calibration

We are not applying a tobacco factor in our rating.

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 * Trend Factor

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

An example of a contract's premium determined by the member build-up calculation is shown in Exhibit 9.

17. Composite Premiums

Small employers will be able to elect to have rates set using a composite approach as permitted by DC.

18. AV Metal Values

The AV Metal Values on Worksheet 2 were based on the Final 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. AV Pricing Values

The AV Pricing Values are calculated as the ratio of the Plan Adjusted Index Rate to the Market Adjusted Index Rate. The adjustments reflected in the AV Pricing Values are discussed in Section 14. AV Pricing Values do not differ based on morbidity differences or benefit selection anticipated within the Single Risk Pool.

20. Membership Projections

Exhibit A summarizes the membership distribution by plan. Membership projections on Worksheet 2 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.

Terminated Plans and Products

Exhibit 10 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.

21. Plan Type

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

22. Benefit Design

This filing includes two Expanded Bronze, three Silver, and four Gold plans.

Please refer to the corresponding policy forms for detailed benefit language. Exhibit A-2 provides the screenshots from the AV Calculator. All benefit and cost sharing parameters comply with DC 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, and various non-medical products.

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
- 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
- MH Net Trend
- 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 the District of Columbia, 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.



Joanna Kluza, ASA, MAAA
Aetna Life Insurance Co.

May 1, 2023

Date

Actuarial Memorandum and Certification

General Information

Company Identifying Information:

Company Legal Name: Aetna Life Insurance Company
State: District of Columbia
HIOS Issuer ID: 77422
Market: Small Group
Effective Date: 01/01/2024
Rate Filing Tracking Number: AETN-133624222
Policy Form(s):
Form Filing Tracking Number: AETN-133539874

Company Contact Information:

Name: [REDACTED]
Telephone Number: [REDACTED]
Email Address: [REDACTED]

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 premiums 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 designs 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 District of Columbia 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 District of Columbia.

2. Proposed Rate Increase

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

A. Reason for Rate Increase(s):

- 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;
- Changes in provider networks and contracts.

B. Variation in Rate Changes by Plan/Product:

Rate changes differ by plan for the following reasons:

- Provider cost estimates have been updated, and the change differs by network.
- Modification to cost sharing differs by plan in order to maintain compliance with Actuarial Value and other regulatory requirements.
- Our internal pricing models have been updated to reflect more current information on levels of induced demand associated with different benefit designs. These changes impact our estimates of the relative costs of the plan designs that will be offered.

Exhibit 1 shows the average threshold increases for products covered by this filing.

3. Experience Period Premium and Claims

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. Premiums (Net of MLR Rebate) in Experience Period:

Experience period premiums are date-of-service premiums from our actuarial experience databases for non-grandfathered Small Group business in District of Columbia. [REDACTED]

[REDACTED]

D. 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.

Total incurred claims are developed by estimating the incurred but not reported (IBNR) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNR completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNR 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 IBNR estimates for allowed claims.

As noted above, the experience period reflects two months of paid claim run-off. [REDACTED]

[REDACTED]

4. 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 are 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.

5. Projection Factors

A. 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 also considered the expected morbidity of the DC small group ACA population and the likely population that will be covered by Small Group Single Risk Pool policies in 2024 and have adjusted our projections for this morbidity change accordingly.

B. 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 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.

C. Changes in Demographics:

Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 2 and 3 contain detail on the calculations of the impact of demographic mix shifts.

D. Other Adjustments:

The 'Other' adjustment includes the projected impact of changes in network composition and provider contracts, expected morbidity changes, changes in benefits, and changes in demographics.

E. Trend Factors (Cost/Utilization):

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

6. Manual Rate Adjustments:

A. Source and Appropriateness of Experience Data Used:

[REDACTED]

B. Adjustments Made to the Data:

[REDACTED]

C. Inclusion of Capitation Payments:

[REDACTED]

7. Credibility of Experience

[REDACTED]

8. Risk Adjustment

A. Risk Adjustment – Experience Period

[REDACTED]

B. Risk Adjustment – Projection Period

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

9. Non-Benefit Expenses and Profit & Risk

[REDACTED]

[REDACTED]

[REDACTED] 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.

A flat commission per policy per month will be paid to all brokers in DC 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. State premium taxes are estimated on most current known levels and include any known assessments.

[REDACTED]

10. Projected Loss Ratio

[REDACTED]

11. 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 the District of Columbia through Aetna Life Insurance Company. The proposed rates comply with the Single Risk Pool requirements of 45 CFR §156.80(d).

12. Index Rate

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively, less non-essential health benefits.

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 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: [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

13. Market-Adjusted Index Rate

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

14. Plan-Adjusted Index Rates

[REDACTED]
[REDACTED]
[REDACTED]

A. Actuarial Value, Cost Sharing:

[REDACTED]
■ [REDACTED]
[REDACTED]
[REDACTED]
■ [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

B. Distribution and Administrative Costs:

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

C. Provider Network, Delivery System, and Utilization Management:

[REDACTED]
[REDACTED]
[REDACTED]

D. Benefits in addition to EHBs:

[REDACTED]

E. Catastrophic Plan Eligibility:

This filing does not include catastrophic plans.

15. Calibration

A. Age Curve Calibration:

[REDACTED]

B. Geographic Factor Calibration:

[REDACTED]

C. Tobacco Factor Calibration

We are not applying a tobacco factor in our rating.

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 * Trend Factor

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

[REDACTED]

17. Composite Premiums

Small employers will be able to elect to have rates set using a composite approach as permitted by DC.

18. AV Metal Values

The AV Metal Values on Worksheet 2 were based on the Final 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. AV Pricing Values

The AV Pricing Values are calculated as the ratio of the Plan Adjusted Index Rate to the Market Adjusted Index Rate. The adjustments reflected in the AV Pricing Values are discussed in Section 14. AV Pricing Values do not differ based on morbidity differences or benefit selection anticipated within the Single Risk Pool.

20. Membership Projections

[REDACTED]

Terminated Plans and Products

Exhibit 10 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.

21. Plan Type

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

22. Benefit Design

This filing includes two Expanded Bronze, three Silver, and four Gold plans.

Please refer to the corresponding policy forms for detailed benefit language. Exhibit A-2 provides the screenshots from the AV Calculator. All benefit and cost sharing parameters comply with DC 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

[REDACTED]

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:

- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]

■ [REDACTED]
 ■ [REDACTED]
 ■ [REDACTED]
 ■ [REDACTED]
 ■ [REDACTED]
 ■ [REDACTED]

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 [REDACTED], 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 the District of Columbia, 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.

May 1, 2023

Date

Aetna Life Insurance Co.

State:	District of Columbia	Filing Company:	Aetna Life Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO		
Product Name:	2024 DC ALIC PPO SG		
Project Name/Number:	2024 Exchanges - Aetna/ALIC		

Supporting Document Schedules

Bypassed - Item:	Actuarial Justification
Bypass Reason:	This is not a new form filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	The filing is made by Aetna.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	DC SG SHOP Cover Letter - ALIC 1Q24.pdf
Item Status:	
Status Date:	

Satisfied - Item:	DISB Actuarial Memorandum Dataset
Comments:	
Attachment(s):	DISB Actuarial Memo Dataset_ALIC_2024.xlsx
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	This is not a P&C filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	This is not a P&C filing.
Attachment(s):	
Item Status:	
Status Date:	

State:	District of Columbia	Filing Company:	Aetna Life Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO		
Product Name:	2024 DC ALIC PPO SG		
Project Name/Number:	2024 Exchanges - Aetna/ALIC		

Satisfied - Item:	District of Columbia Plain Language Summary
Comments:	
Attachment(s):	DISB Plain Language Summary - ALIC - 1Q2024.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Additional Supporting Documentation
Comments:	
Attachment(s):	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf DC_SG_77422_Part_III_Exhibits_1Q2024_ALIC.pdf DC_SG_77422_Part_III_Exhibits_1Q2024_ALIC.xlsx Exhibit A-2 - AV Screenshots_2024 ALIC.pdf Exhibit A-1 - ALIC Rate Change by plan_2024.pdf Exhibit 12 - ALIC Key Factors_1Q2024.pdf AV Certification_2024_DC ALIC.pdf DISB Filing Checklist - ALIC 2024.pdf
Item Status:	
Status Date:	

SERFF Tracking #:	AETN-133624222	State Tracking #:		Company Tracking #:	DCALICSG2024
<hr/>					
State:	District of Columbia	Filing Company:	Aetna Life Insurance Company		
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO				
Product Name:	2024 DC ALIC PPO SG				
Project Name/Number:	2024 Exchanges - Aetna/ALIC				

Attachment DISB Actuarial Memo Dataset_ALIC_2024.xlsx is not a PDF document and cannot be reproduced here.

Attachment DC_SG_77422_Part_III_Exhibits_1Q2024_ALIC.xlsx is not a PDF document and cannot be reproduced here.



151 Farmington Avenue
Hartford, CT 06156

May 1, 2023

Mr. Efren Tanhehco
Supervising Actuary
District of Columbia Department of Insurance & Securities Regulation
810 First Street NE, 6th Floor
Washington, DC 20002

Subject: Aetna Life Insurance Company - NAIC Number 60054
Small Group Premium Rate Filing – DC On Exchange
Effective dates January 1, 2024 – December 31, 2024

Dear Mr. Tanhehco:

I am writing to request approval of the attached Rate Filing for plans offered to Small Groups by Aetna Health, Inc. sold on the DC Exchange. This filing is for effective dates January 1, 2024 – December 31, 2024. This filing contains the benefit plans and rating methodology. The average rate revision proposed is a decrease of -4.0%

The requested rates have been developed incorporating consideration of the market changes and rating requirements taking effect in the Small Group Market and conforms to the benefit plan provisions required by the Patient Protection and Affordable Care Act (P.L. 111-148) of 2010. Additionally, these health benefit plans conform to each respective tier of coverage, defined as Bronze, Silver, and Gold.

This filing is for Aetna's Small Group PPO Medical Expense coverage.

The following supporting documentation is also included:

- 1) An Actuarial Certification
- 2) An Actuarial Memorandum including supporting exhibits and documentation

The forms filing has been submitted under separate cover and the SERFF Filing ID # is AETN-133539874

The purpose of this rate filing is to comply with regulatory rate filing requirements. This filing is not intended to be used for other purposes. If you need additional information, please contact me by telephone at 860-273-0099, or via e-mail at KluzaJ@aetna.com.

Sincerely,

A handwritten signature in cursive script that reads "Joanna Kluza".

Joanna Kluza, ASA, MAAA

Certificate Form Names and Numbers

<i>Form Name</i>	<i>Form Number</i>
AL SG HCOC-2024-EPO 08-HIX	AL SG HCOC-2024-EPO 08-HIX
Policy	AL SG HGrpPol-1A 01

Schedule Form Names and Numbers

<i>Form Name</i>	<i>Form Number</i>
AL SG HCOC-2024-EPO 08-HIX	AL SG SOB EPO 14052766 HIX 08
AL SG HCOC-2024-EPO 08-HIX	AL SG SOB EPO 14052763 HIX 08
AL SG HCOC-2024-EPO 08-HIX	AL SG SOB EPO 14052765 HIX 08
AL SG HCOC-2024-EPO 08-HIX	AL SG SOB EPO 14052772 HIX 08
AL SG HCOC-2024-EPO 08-HIX	AL SG SOB EPO 14052773 HIX 08
AL SG HCOC-2024-EPO 08-HIX	AL SG SOB EPO 14052771 HIX 08
AL SG HCOC-2024-EPO 08-HIX	AL SG SOB EPO 14052764 HIX 08
AL SG HCOC-2024-EPO 08-HIX	AL SG SOB EPO 14052777 HIX 08
AL SG HCOC-2024-EPO 08-HIX	AL SG SOB EPO 14052779 HIX 08

Rate Filing Justification Part II (Plain Language Summary)

Pursuant to 45 CFR 154.215, health insurance issuers are required to file Rate Filing Justifications. Part II of the Rate Filing Justification for rate increases and new submissions must contain a written description that includes a simple and brief narrative describing the data and assumptions that were used to develop the proposed rates. The Part II template below must be filled out and uploaded as an Adobe PDF file under the Consumer Disclosure Form section of the Supporting Documentation tab.

Name of Company Aetna Life Insurance Company

SERFF tracking number AETN-133624222

Submission Date May 1, 2023

Product Name DC ALIC EPO SG 2024

Market Type ☐ Individual ☒ Small Group

Rate Filing Type ☒ Rate Increase ☐ New Filing

Scope and Range of the Increase:

The -4.0 % increase is requested because:

Rates are updated to reflect the impact of medical trend, revisions to our assumptions about population morbidity and projected population, changes in cost sharing levels to ensure compliance with Actuarial Value requirements, and changes in provider networks and contracts.

This filing will impact:

of policyholder's 155

of covered lives 190

The average, minimum and maximum rate changes increases are:

- Average Rate Change: The average premium change, by percentage, across all policy holders if the filing is approved -4.0 %
- Minimum Rate Change: The smallest premium increase (or largest decrease), by percentage, that any one policy holder would experience if the filing is approved -23. %
- Maximum Rate Change: The largest premium increase, by percentage, that any one policy holder would experience if the filing is approved 5.9 %

Individuals within the group may vary from the aggregate of the above increase components as a result of:

the benefit plan the individual chooses, when the member's group contract renews, the age and family size and age for enrolling employees and employer contributions.

Financial Experience of Product

The overall financial experience of the product includes:

The 2022 experience generated by the plans offered under this product produced a loss ratio that was unfavorable to the target loss ratio before and after risk adjustment. Due to the low volume of members that have enrolled in these plans the 2022 experience is not credible.

The rate increase will affect the projected financial experience of the product by:

The rate revision is not expected to impact the profitability of the product. That is, the target profit margin is unchanged.

Components of Increase

The request is made up of the following components:

Trend Increases – -172 % of the -4.0 % total filed increase

1. Medical Utilization Changes – Defined as the increase in total plan claim costs not attributable to changes in the unit cost of underlying services, or renegotiation of provider contracts. Examples include changes in the mix of services utilized, or an increase/decrease in the frequency of service utilization.

This component is -94.1 % of the -4.0 % total filed increase.

2. Medical Price Changes – Defined as the increase in total plan claim costs attributable to changes in the unit cost of underlying services, or renegotiation of provider contracts.

This component is -78.1 % of the -4.0 % total filed increase.

Other Increases – 272. % of the -4.0 % total filed increase

1. Medical Benefit Changes Required by Law – Defined as any new mandated plan benefit changes, as mandated by either State or Federal Regulation.

This component is 185. % of the -4.0 % total filed increase.

2. Medical Benefit Changes Not Required by Law – Defined as changes in plan benefit design made by the company, which are not required by either State or Federal Regulation.

This component is 0 % of the -4.0 % total filed increase.

3. Changes to Administration Costs – Defined as increases in the costs of providing insurance coverage. Examples include claims payment expenses, distribution costs, taxes, and general business expenses such as rent, salaries, and overhead.

This component is -7.2 % of the -4.0 % total filed increase.

4. Changes to Profit Margin – Defined as increases to company surplus or changes as an additional margin to cover the risk of the company.

This component is 0.5 % of the -4.0 % total filed increase.

5. Other – Defined as:

Changes in commission, benefit slope, risk adjustment, provider contracting, experience and population risk.

This component is 93.9 % of the -4.0 % total filed increase.

Aetna Life Insurance Company
1Q24 Filing - Small Group Business
HIOS product ID: 77422DC004
Actuarial Memorandum

Statement of Purpose for Filing

This actuarial memorandum supports Aetna Life Insurance Company commercial base rates for District of Columbia small groups effective beginning January 1, 2024. The purpose of this memorandum is to comply with the District of Columbia, Department of Insurance, Securities and Banking, Health Insurance Rate Filing Procedures and to provide adequate supporting information for our proposed rates pursuant to the DC Official Code, Title 31, Subtitle IV, Chapter 34.

The requested rates have been developed incorporating consideration of the market changes and rating requirements taking effect in the Small Group market pursuant to the Patient Protection and Affordable Care Act of 2010 and subsequent regulation. They are compliant with all rating limitations under federal and state regulation. The plan designs contained in this submission are to be sold on the Exchange.

The descriptions and analyses presented in this rate filing reflect our current understanding of regulations and guidance. As further guidance is received, we reserve the right to submit revisions or withdraw this rate filing.

Summary of Changes from prior filing and rate manual

We are proposing to revise the quarterly premium rates for effective dates from January 1, 2024 through December 31, 2024. The quarterly rate increases are reflected in Exhibit 7. Generally, rate changes do not vary by plan design, with the exception of the impact associated with plan-specific benefit modifications necessary to comply with Actuarial Value requirements.

Rates for the plans in this submission are being revised to reflect 1) the impact of updated experience data and medical claim trend and 2) changes in cost-sharing levels to ensure that plans comply with Actuarial Value requirements.

There are no other proposed changes for this submission.

Form Numbers

An exhibit showing the Form Numbers is shown on under the "Certificate of Form Names and Numbers" Exhibit of this Actuarial Memorandum.

Status of Forms

The forms for this submission are "open to new sales" and "non-grandfathered".

Description of Benefits/Metal Levels and Actuarial Values

This filing covers HMO group medical benefit coverage. The range of coverage includes inpatient, outpatient, primary care, specialist services, pharmacy, DME, and vision. Information on the cost-sharing parameters of the covered benefit plans, including deductibles and copays, can be found in the Schedule of Benefits in the Form filing (AETN-133539874). All benefits are compliant with state mandates and the requirements of the Patient Protection and Affordable Care Act of 2010, including preventive care benefits, deductible limits, and Actuarial Value requirements.

Exhibit A shows the metal level and actuarial value for each plan design using the AV calculator developed and made available by HHS.

Average Rate Increase Requested

The following tables provide the requested weighted average increases. The first table shows the incremental increase and the second table shows the year over year increase.

	1Q24/4Q23	2Q24/1Q24	3Q24/2Q24	4Q24/3Q24
Incremental Rate Increase	-10.78%	2.04%	2.04%	2.04%

	1Q24/1Q23	2Q24/2Q23	3Q24/3Q23	4Q24/4Q23	Average
Requested Rate Increase	-3.80%	-4.27%	-4.74%	-5.21%	-3.99%

Maximum Rate Increase Requested

The maximum rate increase that could be applied to a policyholder based on changes to the base rate and rate factors is 5.90%. This rate increase applies to members renewing in 1Q24 for the DC Gold OAEPO 500 80% \$25/50 M plan (HIOS ID 77422DC0110010).

Minimum Rate Increase Requested

The minimum rate increase that could be applied to a policyholder based on changes to the base rate and rate factors is -23.06%. This rate increase applies to members renewing in 4Q24 for the DC Gold OAEPO 1650 100% HSA T plan (HIOS ID 77422DC0110003).

Absolute Maximum Premium Increase

The absolute maximum year-over-year renewal rate increase that could be applied to a policyholder, including demographic changes like aging, is 17.72%. This rate increase applies to members renewing in 1Q24 for DC Gold OAEPO 500 80% \$25/50 M plan (HIOS ID 77422DC0110010) that age up from 20 to 21.

Average Renewal Rate Increase for a Year

The average renewal rate increase, weighted by written premium, for renewals in the year ending with the effective period of the rate filing is -3.99%.

Rate Change History

The rate change history for the forms referenced in the filing is shown below.

Rate Effective Date	Annual Total Change
4Q22	5.7%
1Q23	4.8%
2Q23	5.3%
3Q23	5.9%
4Q23	6.5%

Exposure

The current exposure as of December 2022 is 34 policies, 218 certificates, and 252 covered lives.

Member Months

The numbers of members in force during each month of the base experience used in the rate development and for the preceding 12-month period for the forms referenced in this filing are shown in the Loss Ratio History Exhibit of the Actuarial Memorandum.

Past Experience

The monthly earned premium and incurred claims for the base experience period used in the rate development and for the preceding 12-month period for the forms referenced in this filing are shown in the Loss Ratio History Exhibit of the Actuarial Memorandum.

Index Rate

The index rate = \$717.73

Rate Development

Determination of Claim Portion of Market Index Rate

In setting the projected claim level in the market in 2024, we based our manual projections upon the 2022 experience of our current LG 51-300 block of business for Virginia. The experience data utilized in the rate development reflects incurred claims from January 1, 2022 to December 31, 2022 and paid through February 2023. This manual experience is the HMO and PPO LG experience for Aetna Health Inc. and Aetna Life Insurance Co. in Virginia.

The manual experience used to develop the rates is shown below:

DOS	Membership	Claims	Premium *	Loss Ratio
1/1/2022	21,644	9,129,773	10,838,267	84.24%
2/1/2022	21,460	8,846,715	11,010,500	80.35%
3/1/2022	21,137	9,085,141	10,957,340	82.91%
4/1/2022	20,656	7,895,048	10,780,373	73.24%
5/1/2022	20,395	9,061,985	10,663,688	84.98%
6/1/2022	20,659	8,294,572	10,825,736	76.62%
7/1/2022	20,438	7,490,406	10,734,477	69.78%
8/1/2022	20,390	8,470,011	10,792,259	78.48%
9/1/2022	20,384	8,019,867	10,792,012	74.31%
10/1/2022	19,952	9,806,772	10,645,617	92.12%
11/1/2022	20,053	9,720,094	10,742,422	90.48%
12/1/2022	19,863	8,803,848	10,214,139	86.19%
Total	247,031	104,624,233	128,996,830	81.11%

*Note: Premiums shown are not risk adjusted as this is large group experience.
The 2022 loss ratio is 81.1%.

Total incurred claims are developed by estimating the incurred but not reported (IBNR) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNR completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNR 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 IBNR estimates for allowed claims.

As noted above, the experience period reflects two months of paid claim run-off. The IBNR reserves account for approximately 3.02% of the experience period incurred claims.

For the projection, the following was taken into consideration:

A. Changes in the Morbidity of the Population Insured:

The manual experience period data includes experience for policies issued to large group employers in 2022. We considered the expected relationships between the morbidity of the experience policies and the likely population that will be covered by Small Group Single Risk Pool policies in 2024.

B. Changes in Benefits:

The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for Single Risk Pool products that have essentially identical 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.

C. Changes in Demographics:

Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 2 and 3 contain detail on the calculations of the impact of demographic mix shifts.

D. Other Adjustments:

The 'Other' adjustment includes the projected impact of changes in network composition and provider contracts.

Determination of Retention Portion of Market Index Rate

The retention portion of the projected premium is illustrated in Exhibit 5.

The prospective general and administrative expenses are based on historical corporate small group market expense levels, current-year projections, and projected changes in expenses, inflation, and membership for 2024. 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 2024, as well as Federal income tax. The risk adjustment user fee is applied to the

projected risk adjustment transfer and therefore, excluded from 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 our initial pricing of 2023.

Requested Rates

Rates are determined using the prescribed member build-up approach. In the event that a family includes more than three dependents under age 21, only the three oldest dependents will be considered in determining the family's premium. Additional 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 * Trend Factor

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

An example of a contract's premium determined by the member build-up calculation is shown in Exhibit 9.

Credibility Assumption

Experience data for the District of Columbia is assigned 20.35% credibility.

Trend Assumption

Anticipated annual trend from the experience period to the rating period for the product line is shown in the following table. The table shows the trend assumptions by major types of service as defined by HHS, separately by unit cost, utilization, and in total.

Type of Service	Unit Cost	Utilization	Total
Inpatient Hospital	5.2%	5.0%	10.5%
Outpatient Hospital	3.6%	3.5%	7.2%
Professional	1.6%	4.5%	6.2%
Other Medical	3.6%	3.5%	7.2%
Capitation	0.0%	0.0%	0.0%
Prescription Drug	4.9%	3.7%	8.7%
Total	3.3%	4.0%	7.5%

a. Medical Trend

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.

b. Pharmacy Trend

Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend.

Cost-sharing changes & Benefit Changes

Aetna's rate review models project incurred claims and earned premiums assuming a static benefit plan mix for the book of business for the experience period. Since Aetna prices the book of business utilizing a target loss ratio approach, adjustments made to the incurred claims and earned premiums to account for the anticipated changes to the plan mix would offset resulting in the same projected loss ratio. The Plan Relativity Factors adjust future premium levels to align with the expected claims for changes in plan mix for future dates of service.

Plan Relativities

The Plan Relativities represent the expected value of the difference in benefits and networks between the market index rate and each additional proposed benefit plan discussed in this filing. The relativities were developed using a proprietary pricing model which relies on State- and product-specific benefit service category weights and rating factors for various levels of plan/member cost-sharing options for deductibles, coinsurance, out-of-pocket maximums and copays.

The product-specific service category weights were developed based on the experience of Aetna's Small Group block of business. The cost-sharing-specific rating factors were developed using experience associated with our Large Group block of business, which excludes the effects of selection. These Large Group based cost-sharing specific rating factors account for differences in a standard population's spending patterns due to differences in the richness and/or structure of benefits, or induced demand, without reflection of differences in health status.

Final plan relativities reflect the value of the EHB and state mandated benefits (including pediatric dental), incorporating the impact of out-of-network benefits and additional benefits. The methodology also considers the value of any differences in network by plan, including but not limited to network discounts and steerage.

Rating Factors

Effective Date Factors

Exhibit 7 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.

Member Age Factor

The age factors are based on the DC specific age scale. The factors are shown in Exhibit 11.

Tobacco Factors

No load is proposed for tobacco users.

Area Factors

Exhibit 3 summarizes the rating area definitions and factors and displays the projected membership by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor.

Wellness Programs

Aetna may encourage and incent members to access certain medical services, to use online tools that enhance their coverage and services, and to continue participation as an **Aetna** member. Members and their doctor can talk about these medical services and decide if they are right for the member. Aetna may also encourage and incent members in connection with participation in a wellness or health improvement program. Incentives include but are not limited to:

- Modification to **copayment**, **deductible** or **coinsurance** amounts
- **Premium** discounts or rebates

- Contributions to health savings account
- Fitness center membership reimbursement
- Merchandise
- Coupons
- Gift cards
- Debit cards
- Any combination of the above

The award of any such incentive shall not depend upon the result of a wellness or health improvement activity or upon a member's health.

Distribution of Rate Increases

The distribution of rate increases (annual) is shown in Exhibit A-1. The increases are shown by Plan.

Claim Reserve Needs

Total incurred claims are developed by estimating the incurred but not reported (IBNR) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNR completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNR 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 IBNR estimates for allowed claims.

The experience data reflects incurred claims from January 1, 2022 through December 31, 2022 and paid through February 28, 2023. The paid claims for the DC Base experience period are \$1,679,387. The estimated incurred claims are \$1,731,750.

Administrative Costs of Programs that Improve Health Care Quality

The administrative costs included with claims in the numerator of the MLR calculation are shown in Exhibit 6 (MLR Projection).

Taxes and Licensing or Regulatory Fees

The taxes, licenses and fees removed from premium in the denominator of the MLR calculation are shown in Exhibit 6 (MLR Projection).

Medical Loss Ratio (MLR)

The projected Medical Loss Ratio (MLR) as defined by HHS is 83.5% and meets the minimum MLR requirements of Insurance Art. § 15-605(c). The details of the MLR calculation are shown in Exhibit 6 (MLR Projection).

Risk AdjustmentRisk Adjustment – Experience Period

Risk Adjustment transfer is accrued at the issuer and market level based on 2022 Wakely accrual data. The transfer is allocated to the member-level based 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 and adjusted for 2022 Risk Adjustment fees of \$0.25 PMPM in Worksheet 2.

Risk Adjustment – Projection Period

Aetna is projecting a risk adjustment receivable. We expect that we will have membership enrolled under the market average morbidity. The resulting PMPM adjustment, net of risk adjustment user fees, is \$174.62 PMPM receivable.

Reinsurance

Transitional Reinsurance recoveries do not apply to Small Group business. The experience period data does not contain Reinsurance Contributions during 2022.

Risk Corridor

The Risk Corridor program does not apply to Small Group business.

Past and Prospective Loss Experience Within and Outside the State

The loss experience used in the development of the rates was based on the HMO large group (51-300) experience of Aetna Health Inc. and the PPO large group (51-300) of Aetna Life Insurance Co. in Virginia.

Reasonable Margin for Reserve Needs & Past and Prospective Expenses

The retention portion of the projected premium is illustrated in Exhibit 5.

The prospective general and administrative expenses are based on historical corporate small group market expense levels, current-year projections, and projected changes in expenses, inflation, and membership for 2024. 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 the 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 2024, as well as Federal income tax. 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 the initial pricing for our 2023 plans.

Any Other Relevant Factors Within and Outside the State

All relevant Factors within and outside the State have been considered in the development of the proposed rates.

Any other information needed to support the requested rates or to comply with Actuarial Standard of Practice No. 8

This filing is in conformity with all the applicable Actuarial Standards of Practice, including ASOP No. 8.

Actuarial Certification

I, Joanna Kluza, am an employee of Aetna Inc. and a member of the American Academy of Actuaries. I have reviewed the enclosed rates submitted by Aetna Life Insurance Company for the District of Columbia.

These rates reflect the negotiated prices from the provider contracts and the expected utilization experience of the plan.

I relied upon financial records and summaries prepared by responsible officers and employees of Aetna Health Inc. In other respects, my analysis included review of assumptions that I considered necessary.

For preparation of the rates, items identified above:

- (i). are computed in accordance with commonly accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles,
- (ii). meet the requirements of Washington D.C,
- (iii). make a good and sufficient provision for all unpaid claims of the organization under the terms of its contracts and agreements, and
- (iv). include appropriate provision for all actuarial items which ought to be established where allowed by law.

A target medical loss ratio of 78.9% was used for this filing calculated in the traditional way. The expected 2024 MLR for this filing, as defined by PPACA and before any credibility adjustment, is 83.5%.

These rates are appropriate for quotes delivered for effective dates beginning January 1, 2024. The proposed change is not an increase greater than the 15% threshold and will not trigger the federal review requirements as specified under 45 CFR Part 154.

This rate filing conforms to the benefit plan provisions required by the Patient Protection and Affordable Care Act (P.L. 111-148) of 2010.

In my opinion, the enclosed rates are reasonable in relation to the anticipated experience of Aetna Life Insurance Co. They are neither excessive nor inadequate, nor unfairly discriminatory.



Joanna Kluza, ASA, MAAA
Aetna Life Insurance Co.

May 1, 2023
Date

**District of Columbia Small Group
ALIC (EPO plans) Loss Ratio History**

1/1/2021	149	53,460	74,709	71.56%
2/1/2021	153	76,126	76,560	99.43%
3/1/2021	155	109,425	77,450	141.28%
4/1/2021	156	96,913	77,851	124.49%
5/1/2021	165	79,479	82,549	96.28%
6/1/2021	181	78,614	88,285	89.05%
7/1/2021	184	159,355	90,648	175.79%
8/1/2021	176	60,266	87,034	69.24%
9/1/2021	181	76,985	89,031	86.47%
10/1/2021	178	78,078	88,301	88.42%
11/1/2021	181	100,582	90,702	110.89%
12/1/2021	172	76,580	83,987	91.18%
1/1/2022	168	149,373	89,448	166.99%
2/1/2022	170	107,085	90,320	118.56%
3/1/2022	177	128,187	94,247	136.01%
4/1/2022	178	123,399	95,709	128.93%
5/1/2022	172	103,799	92,790	111.87%
6/1/2022	167	164,597	89,908	183.07%
7/1/2022	168	133,687	88,526	151.01%
8/1/2022	174	140,137	91,157	153.73%
9/1/2022	176	140,541	91,643	153.36%
10/1/2022	171	118,791	89,478	132.76%
11/1/2022	175	188,472	92,573	203.59%
12/1/2022	174	233,682	91,998	254.01%
CY2021	2,031	1,045,863	1,007,109	103.85%
CY2022	2,070	1,731,750	1,097,795	157.75%

*Note: Premiums shown are not risk adjusted.

The current estimate of the 2022 risk adjusted loss ratio is 107.6%.

Certificate Form Names and Numbers

<i>Form Name</i>	<i>Form Number</i>
AL SG HCOC-2024-EPO 08-HIX	AL SG HCOC-2024-EPO 08-HIX
Policy	AL SG HGrpPol-1A 01

Schedule Form Names and Numbers

Form Name	Form Number
AL SG HCOC-2024-EPO 08-HIX	AL SG SOB EPO 14052766 HIX 08
AL SG HCOC-2024-EPO 08-HIX	AL SG SOB EPO 14052763 HIX 08
AL SG HCOC-2024-EPO 08-HIX	AL SG SOB EPO 14052765 HIX 08
AL SG HCOC-2024-EPO 08-HIX	AL SG SOB EPO 14052772 HIX 08
AL SG HCOC-2024-EPO 08-HIX	AL SG SOB EPO 14052773 HIX 08
AL SG HCOC-2024-EPO 08-HIX	AL SG SOB EPO 14052771 HIX 08
AL SG HCOC-2024-EPO 08-HIX	AL SG SOB EPO 14052764 HIX 08
AL SG HCOC-2024-EPO 08-HIX	AL SG SOB EPO 14052777 HIX 08
AL SG HCOC-2024-EPO 08-HIX	AL SG SOB EPO 14052779 HIX 08

Aetna Life Insurance Company
HIOS ISSUER ID: 77422

Exhibit A
Product Portfolio & Projected Membership Distribution

HIOS Plan-ID	Network	Plan	Metallic Tier	Actuarial Value	Exchange Offering	Projected Membership Distribution
77422DC0110003	PPO	DC Gold OAEPO 1650 100% HSA T	Gold	81.90%	Yes	24.27%
77422DC0110011	PPO	DC Silver OAEPO 3000 100% HSA E	Silver	71.97%	Yes	0.28%
77422DC0110005	PPO	DC Gold OAEPO 70% \$20/75 E	Gold	81.93%	Yes	23.15%
77422DC0110002	PPO	DC Gold OAEPO 1500 90% E	Gold	79.53%	Yes	5.22%
77422DC0110010	PPO	DC Gold OAEPO 500 80% \$25/50 M	Gold	81.87%	Yes	45.69%
77422DC0110007	PPO	DC Silver OAEPO 4850 80% \$40/80 M	Silver	70.46%	Yes	0.56%
77422DC0110009	PPO	DC Bronze OAEPO 7500 60% \$45/105 M	Expanded Bronze	64.95%	Yes	0.28%
77422DC0110012	PPO	DC Bronze OAEPO 6000 80% \$30/50 E	Expanded Bronze	64.93%	Yes	0.28%
77422DC0110013	PPO	DC Silver OAEPO 5000 100% HSA E	Silver	70.93%	Yes	0.28%

Aetna Life Insurance Company
HIOS ISSUER ID: 77422

Exhibit 1
2024 Rate Increases by Product

Product	Average Rate Increase	Minimum Rate Increase	Maximum Rate Increase
ElectChoiceOpenAccess	-4.0%	-22.1%	5.7%

Aetna Life Insurance Company
HIOS ISSUER ID: 77422

Exhibit 2
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	0.58%	0.48%	1.050	0.939	0.58%	0.48%	1.050	0.939
1	1.21%	0.92%	1.050	0.939	1.21%	0.92%	1.050	0.939
2	0.58%	0.14%	0.601	0.596	0.58%	0.14%	0.601	0.596
3	0.00%	0.53%	0.601	0.596	0.00%	0.53%	0.601	0.596
4	0.00%	0.68%	0.601	0.596	0.00%	0.68%	0.601	0.596
5	0.00%	0.00%	0.570	0.565	0.00%	0.00%	0.570	0.565
6	0.00%	0.34%	0.570	0.565	0.00%	0.34%	0.570	0.565
7	0.00%	0.39%	0.570	0.565	0.00%	0.39%	0.570	0.565
8	0.00%	0.34%	0.570	0.565	0.00%	0.34%	0.570	0.565
9	0.19%	0.00%	0.570	0.565	0.19%	0.00%	0.570	0.565
10	0.00%	0.00%	0.578	0.565	0.00%	0.00%	0.578	0.565
11	0.00%	0.19%	0.578	0.565	0.00%	0.19%	0.578	0.565
12	0.00%	0.00%	0.578	0.565	0.00%	0.00%	0.578	0.565
13	0.19%	0.00%	0.578	0.565	0.19%	0.00%	0.578	0.565
14	0.39%	0.39%	0.578	0.565	0.39%	0.39%	0.578	0.565
1	0.00%	0.34%	0.606	0.615	0.00%	0.34%	0.606	0.615
16	0.00%	0.10%	0.606	0.615	0.00%	0.10%	0.606	0.615
17	0.00%	0.00%	0.606	0.615	0.00%	0.00%	0.606	0.615
18	0.77%	0.00%	0.606	0.615	0.77%	0.00%	0.606	0.615
19	0.48%	0.00%	0.606	0.615	0.48%	0.00%	0.606	0.615
20	0.14%	0.48%	0.451	0.741	0.14%	0.48%	0.451	0.741
21	0.29%	0.24%	0.451	0.741	0.29%	0.24%	0.451	0.741
22	0.00%	0.72%	0.451	0.741	0.00%	0.72%	0.451	0.741
23	0.43%	2.56%	0.451	0.741	0.43%	2.56%	0.451	0.741
24	0.77%	2.85%	0.451	0.741	0.77%	2.85%	0.451	0.741
25	1.40%	2.51%	0.460	1.106	1.40%	2.51%	0.460	1.106
26	2.51%	3.96%	0.460	1.106	2.51%	3.96%	0.460	1.106
27	3.38%	4.25%	0.460	1.106	3.38%	4.25%	0.460	1.106
28	3.29%	2.46%	0.460	1.106	3.29%	2.46%	0.460	1.106
29	1.64%	1.69%	0.460	1.106	1.64%	1.69%	0.460	1.106
30	0.97%	1.93%	0.519	1.197	0.97%	1.93%	0.519	1.197
31	1.98%	4.11%	0.519	1.197	1.98%	4.11%	0.519	1.197
32	2.90%	2.80%	0.519	1.197	2.90%	2.80%	0.519	1.197
33	1.40%	0.72%	0.519	1.197	1.40%	0.72%	0.519	1.197
34	1.55%	3.53%	0.519	1.197	1.55%	3.53%	0.519	1.197
35	1.21%	1.40%	0.630	1.197	1.21%	1.40%	0.630	1.197
36	1.26%	1.35%	0.630	1.197	1.26%	1.35%	0.630	1.197
37	1.30%	1.93%	0.630	1.197	1.30%	1.93%	0.630	1.197
38	0.14%	0.68%	0.630	1.197	0.14%	0.68%	0.630	1.197
39	0.77%	0.63%	0.630	1.197	0.77%	0.63%	0.630	1.197
40	0.87%	1.11%	0.790	1.197	0.87%	1.11%	0.790	1.197
41	0.92%	0.82%	0.790	1.197	0.92%	0.82%	0.790	1.197
42	0.87%	2.71%	0.790	1.197	0.87%	2.71%	0.790	1.197
43	0.53%	0.63%	0.790	1.197	0.53%	0.63%	0.790	1.197
44	1.64%	1.06%	0.790	1.197	1.64%	1.06%	0.790	1.197
45	0.82%	0.39%	1.000	1.269	0.82%	0.39%	1.000	1.269
46	0.00%	0.53%	1.000	1.269	0.00%	0.53%	1.000	1.269
47	0.39%	0.58%	1.000	1.269	0.39%	0.58%	1.000	1.269
48	0.14%	0.19%	1.000	1.269	0.14%	0.19%	1.000	1.269
49	0.34%	0.34%	1.000	1.269	0.34%	0.34%	1.000	1.269
50	0.34%	0.29%	1.370	1.460	0.34%	0.29%	1.370	1.460
51	0.53%	0.00%	1.370	1.460	0.53%	0.00%	1.370	1.460
52	0.34%	0.00%	1.370	1.460	0.34%	0.00%	1.370	1.460
53	0.53%	0.00%	1.370	1.460	0.53%	0.00%	1.370	1.460
54	0.00%	0.34%	1.370	1.460	0.00%	0.34%	1.370	1.460
55	0.43%	1.06%	1.757	1.745	0.43%	1.06%	1.757	1.745
56	0.24%	0.05%	1.757	1.745	0.24%	0.05%	1.757	1.745
57	0.48%	0.00%	1.757	1.745	0.48%	0.00%	1.757	1.745
58	0.00%	0.00%	1.757	1.745	0.00%	0.00%	1.757	1.745
59	0.00%	0.14%	1.757	1.745	0.00%	0.14%	1.757	1.745
60	0.00%	0.63%	2.218	2.128	0.00%	0.63%	2.218	2.128
61	0.00%	0.48%	2.218	2.128	0.00%	0.48%	2.218	2.128
62	0.29%	0.00%	2.218	2.128	0.29%	0.00%	2.218	2.128
63	0.39%	0.29%	2.218	2.128	0.39%	0.29%	2.218	2.128
64	0.00%	0.29%	2.218	2.128	0.00%	0.29%	2.218	2.128
65+	0.58%	0.00%	3.200	2.700	0.58%	0.00%	3.200	2.700

Experience Period Demographic Factor	0.9515
---------------------------------------------	--------

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

Projected Demographic Factor	0.9515
-------------------------------------	--------

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

Demographic Change	1.0000
---------------------------	--------

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 3
Projected Membership Distribution by County

Rating Area	Counties	Experience Period Membership	Experience Period Area Factor	Projected Membership	Projected Area Factor
1	District of Columbia	100%	1.000	100%	1.000

Average Experience Period Area Factor	1.0000
---------------------------------------	--------

Note:

Average Experience Period Area Factor computed as the weighted average of Experience Period Area Factors by experience period membership distribution.

Average Projected Area Factor	1.0000
-------------------------------	--------

Note:

Projected Area Factor computed as the weighted average of Projection Period Area Factors by projected membership distribution.

Area Shift Factor	1.0000
-------------------	--------

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.

Area Factor Change	1.0000
--------------------	--------

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 4

Projected Membership and Paid to Allowed by Metal Tier

Metallic Tier	Projected Membership	Projected Paid to Allowed Ratio
Platinum	0	N/A
Gold	2,111	86%
Silver	24	73%
Bronze	12	66%
Catastrophic	0	N/A
Total	2,147	85%

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Exhibit 5
Retention as a Percent of Premium and PMPM

Retention Components	% of Premium	PMPM
Administrative Expense Load	11.29%	\$62.67
Profit & Risk Load	4.74%	\$26.30
Premium Tax	2.88%	\$15.97
State User Exchange Fee	0.83%	\$4.58
Federal Based Exchange Fee	0.00%	\$0.00
HIF	0.00%	\$0.00
Risk Adjustment User Fee and PCORI	0.08%	\$0.46
Federal Income Tax	1.26%	\$6.99
Total Taxes and Fees	5.05%	\$28.00

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Exhibit 6
MLR Projection

			Formula
(a)	Premium (pmpm)	\$554.93	
(b)	Medical Cost (pmpm)	\$437.95	
(c)	Medical Benefit Ratio (MBR)	78.9%	= (c) / (b)
(d)	Quality Improvement Action (pmpm)	\$2.22	= (a) x 0.40%
(e)	Taxes and Fees (pmpm)	\$28.00	
(f)	Adjusted Premium (pmpm)	\$526.92	=(a) - (e)
(g)	Adjusted Claims (pmpm)	\$440.17	= (b) + (d)
	Medical Loss Ratio (MLR)	83.5%	=(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 7
Quarterly Trend Factors

Effective Quarter	Membership	Trend Factor	Index Rate
1Q 2024	74.7%	1.000	\$717.73
2Q 2024	11.2%	1.020	\$732.38
3Q 2024	7.1%	1.041	\$747.32
4Q 2024	7.1%	1.062	\$762.57
Total	100.0%	1.010	\$724.62

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Exhibit 8
Trend Exhibit

Service Type	Unit Cost	Utilization	Total Allowed
Facility Inpatient	5.2%	5.0%	10.5%
Facility Outpatient	3.6%	3.5%	7.2%
Physician	1.6%	4.5%	6.2%
Capitation	0.0%	0.0%	0.0%
Medical	3.3%	4.0%	7.4%
Pharmacy	4.9%	3.7%	8.7%
Total (Med + Rx)	3.3%	4.0%	7.5%

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Exhibit 9

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: DC Silver OAEPO 4850 80% \$40/80 M

<u>Group Census</u>	Employee Age	Spouse Age	Child 1 Age	Child 2 Age	Child 3 Age
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

	Age Factors				
	Employee	Spouse	Child 1	Child 2	Child 3
Employee 1	0.876	0.896	0.654	0.654	
Employee 2	1.801	1.545			
Employee 3	0.727	0.727			
Employee 4	1.545	1.377	0.654	0.654	0.654
Employee 5	2.181	2.181	0.727		
Employee 6	1.944	2.099	0.727		
Employee 7	1.801	1.487			
Employee 8	1.053	1.013			
Employee 9	0.836	0.856	0.654	0.654	0.654
Employee 10	0.727	0.744	0.654	0.654	

Calculation of Monthly Premium

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

Market Base Rate =	\$719.00
x Rating Area Factor (Rating Area 1)	1.0000
x Plan Factor	0.6379
x Effective Date Factor	1.0000
Market Base Rate adjusted for Plan/Area/Effective Date =	\$458.68

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

Member Monthly Rates	Employee	Spouse	Child 1	Child 2	Child 3	Total
Employee 1	\$401.80	\$410.98	\$299.98	\$299.98		\$1,412.74
Employee 2	\$826.08	\$708.66				\$1,534.74
Employee 3	\$333.46	\$333.46				\$666.92
Employee 4	\$708.66	\$631.60	\$299.98	\$299.98	\$299.98	\$2,240.20
Employee 5	\$1,000.33	\$1,000.33	\$333.46			\$2,334.12
Employee 6	\$891.67	\$962.76	\$333.46			\$2,187.89
Employee 7	\$826.08	\$682.05				\$1,508.13
Employee 8	\$482.99	\$464.64				\$947.63
Employee 9	\$383.45	\$392.63	\$299.98	\$299.98	\$299.98	\$1,676.02
Employee 10	\$333.46	\$341.26	\$299.98	\$299.98		\$1,274.68
Group Total Monthly Premium:						\$15,783.07

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

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Exhibit 10
Plan Mapping

2022 HIOS Plan ID	2022 Plan Name	2023 HIOS Plan ID	2023 Plan Name	2024 HIOS Plan ID	2024 Plan Name
77422DC0110001	DC Bronze OAEPO 6000 80% \$15/50 E	77422DC0110009	DC Bronze OAEPO 7500 60% \$45/105 M	77422DC0110009	DC Bronze OAEPO 7500 60% \$45/105 M
77422DC0110002	DC Gold OAEPO 1500 90% E	77422DC0110002	DC Gold OAEPO 1500 90% E	77422DC0110002	DC Gold OAEPO 1500 90% E
77422DC0110003	DC Gold OAEPO 1650 100% HSA T	77422DC0110003	DC Gold OAEPO 1650 100% HSA T	77422DC0110003	DC Gold OAEPO 1650 100% HSA T
77422DC0110004	DC Gold OAEPO 500 90% \$25/40 E	77422DC0110010	DC Gold OAEPO 500 80% \$25/50 M	77422DC0110010	DC Gold OAEPO 500 80% \$25/50 M
77422DC0110005	DC Gold OAEPO 70% \$25/40 E	77422DC0110005	DC Gold OAEPO 70% \$25/70 E	77422DC0110005	DC Gold OAEPO 70% \$20/75 E
77422DC0110006	DC Silver OAEPO 3000 100% HSA E	77422DC0110011	DC Silver OAEPO 3000 100% HSA E	77422DC0110011	DC Silver OAEPO 3000 100% HSA E
77422DC0110007	DC Silver OAEPO 4800 80% \$25/45 E	77422DC0110007	DC Silver OAEPO 4850 80% \$40/80 M	77422DC0110007	DC Silver OAEPO 4850 80% \$40/80 M
				77422DC0110013	DC Silver OAEPO 5000 100% HSA E
				77422DC0110012	DC Bronze OAEPO 6000 80% \$30/50 E

Aetna Life Insurance Company
HIOS ISSUER ID: 77422

Exhibit 11
Projected Age/Gender Distribution

Age	Male	Female	DC Age Factor
0-14	3.14%	4.40%	0.654
15	0.00%	0.34%	0.654
16	0.00%	0.10%	0.654
17	0.00%	0.00%	0.654
18	0.77%	0.00%	0.654
19	0.48%	0.00%	0.654
20	0.14%	0.48%	0.654
21	0.29%	0.24%	0.727
22	0.00%	0.72%	0.727
23	0.43%	2.56%	0.727
24	0.77%	2.85%	0.727
25	1.40%	2.51%	0.727
26	2.51%	3.96%	0.727
27	3.38%	4.25%	0.727
28	3.29%	2.46%	0.744
29	1.64%	1.69%	0.760
30	0.97%	1.93%	0.779
31	1.98%	4.11%	0.799
32	2.90%	2.80%	0.817
33	1.40%	0.72%	0.836
34	1.55%	3.53%	0.856
35	1.21%	1.40%	0.876
36	1.26%	1.35%	0.896
37	1.30%	1.93%	0.916
38	0.14%	0.68%	0.927
39	0.77%	0.63%	0.938
40	0.87%	1.11%	0.975
41	0.92%	0.82%	1.013
42	0.87%	2.71%	1.053
43	0.53%	0.63%	1.094
44	1.64%	1.06%	1.137
45	0.82%	0.39%	1.181
46	0.00%	0.53%	1.227
47	0.39%	0.58%	1.275
48	0.14%	0.19%	1.325
49	0.34%	0.34%	1.377
50	0.34%	0.29%	1.431
51	0.53%	0.00%	1.487
52	0.34%	0.00%	1.545
53	0.53%	0.00%	1.605
54	0.00%	0.34%	1.668
55	0.43%	1.06%	1.733
56	0.24%	0.05%	1.801
57	0.48%	0.00%	1.871
58	0.00%	0.00%	1.944
59	0.00%	0.14%	2.020
60	0.00%	0.63%	2.099
61	0.00%	0.48%	2.181
62	0.29%	0.00%	2.181
63	0.39%	0.29%	2.181
64	0.00%	0.29%	2.181
65+	0.58%	0.00%	2.181

Age Calibration Factor	0.904
-------------------------------	-------

Note:

Age Calibration Factor
computed as the weighted average of
HHS Age Factor by projected membership
distribution.

Weighted Average Age	36
-----------------------------	----

Note:

This is the age that most closely
corresponds to the age calibration factor.

Aetna Life Insurance Company

DC SG

Actuarial Value Screenshots

<u>HIOS ID</u>	<u>Plan Name</u>	<u>Page</u>
77422DC0110003	DC Gold OAEPO 1650 100% HSA T	2
77422DC0110011	DC Silver OAEPO 3000 100% HSA E	3
77422DC0110005	DC Gold OAEPO 70% \$20/75 E	4
77422DC0110002	DC Gold OAEPO 1500 90% E	5
77422DC0110012	DC Bronze OAEPO 6000 80% \$30/50 E	6
77422DC0110013	DC Silver OAEPO 5000 100% HSA E	7
	DC Mandated Plans	8-11

DC Gold OAEPO 1650 100% HSA T

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible? ☒
Apply Inpatient Copay per Day? ☐
Apply Skilled Nursing Facility Copay per Day? ☐
Use Separate MOOP for Medical and Drug Spending? ☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard? ☐
Desired Metal Tier Gold

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization: 2nd Tier Utilization:

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)		\$1,650.00
Coinsurance (%; Insurer's Cost Share)		90.00%
MOOP (\$)		\$7,500.00
MOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?
Medical	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	90%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	90%		<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	90%		<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	90%		<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$12.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$55.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$95.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	60%		<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input checked="" type="checkbox"/>
Specialty Rx Coinsurance Maximum:	\$150
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name: DC Gold OAEPO 1650 100% HSA T
Plan HIOS ID: 77422DC0110003
Issuer HIOS ID: 77422
AVC Version: 2024_1e

Output

[Calculate](#)

Status/Error Messages:

Actuarial Value:

Metal Tier:

Additional Notes:

Calculation Time:

Final 2024 AV Calculator

Error: Result is outside of [-2, +2] percent de minimis variation.

82.90%

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

0.4219 seconds

Option 3 Additive TIF adj

Final AV

-1.00%

81.90%

This product, DC Gold OAEPO 1650 100% HSA T, satisfies the HHS guidelines for a Gold plan with an Actuarial Value of 81.90%

DC Silver OAEPO 3000 100% HSA E

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

- ☒ Use Integrated Medical and Drug Deductible?
☐ Apply Inpatient Copay per Day?
☐ Apply Skilled Nursing Facility Copay per Day?
☐ Use Separate MOOP for Medical and Drug Spending?
☐ Indicate if Plan Meets CSR or Expanded Bronze AV Standard?
 Desired Metal Tier: Silver

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization: 2nd Tier Utilization:

Tier 1 Plan Benefit Design	Tier 2 Plan Benefit Design
Medical	Medical
Drug	Drug
Combined	Combined
Deductible (\$)	
Coinurance (%; Insurer's Cost Share)	
MOOP (\$)	
MOOP if Separate (\$)	

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	Tier 1				Tier 2				Tier 1	Tier 2
Type of Benefit	Subject to Deductible?	Subject to Coinsurance?	Coinurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinurance, if different	Copay, if separate	Copay applies only after deductible?	
Medical	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$750.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	90%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$80.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$80.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$80.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$35.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$35.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	90%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	90%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	90%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$12.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$55.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$95.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	60%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input checked="" type="checkbox"/>
Specialty Rx Coinsurance Maximum:	\$150
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name: DC Silver OAEPO 3000 100% HSA E
Plan HIOS ID: 77422DC0110011
Issuer HIOS ID: 77422
AVC Version: 2024_1e

Output

[Calculate](#)

Status/Error Messages:

Actuarial Value:

Metal Tier:

Additional Notes:

Calculation Time:

Final 2024 AV Calculator

Calculation Successful.

71.97%

Silver

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

0.3984 seconds

This product, DC Silver OAEPO 3000 100% HSA E, satisfies the HHS guidelines for a Silver plan with an Actuarial Value of 71.97%

DC Gold OAEPO 70% \$20/75 E

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible? ☐
Apply Inpatient Copay per Day? ☐
Apply Skilled Nursing Facility Copay per Day? ☐
Use Separate MOOP for Medical and Drug Spending? ☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard? ☐

Desired Metal Tier: Gold

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization: 2nd Tier Utilization:

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)	\$0.00	\$0.00				
Coinsurance (%; Insurer's Cost Share)	70.00%	100.00%				
MOOP (\$)		\$9,450.00				
MOOP if Separate (\$)						

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?
Medical	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input checked="" type="checkbox"/> All
Emergency Room Services	<input type="checkbox"/>	<input checked="" type="checkbox"/>	59%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	70%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$75.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$31.26	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	70%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$75.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$75.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input checked="" type="checkbox"/>	70%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input checked="" type="checkbox"/>	70%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Skilled Nursing Facility	<input type="checkbox"/>	<input checked="" type="checkbox"/>	70%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	70%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input type="checkbox"/>	<input checked="" type="checkbox"/>	70%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Drugs	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input checked="" type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$12.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$55.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$95.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	60%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input checked="" type="checkbox"/>
Specialty Rx Coinsurance Maximum:	\$150
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name: DC Gold OAEPO 70% \$20/75 E
Plan HIOS ID: 77422DC0110005
Issuer HIOS ID: 77422
AVC Version: 2024_1e

Output

[Calculate](#)

Status/Error Messages:

Actuarial Value:

Metal Tier:

Additional Notes:

Calculation Time:

Final 2024 AV Calculator

Calculation Successful.

81.93%

Gold

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

0.3828 seconds

This product, DC Gold OAEPO 70% \$20/75 E, satisfies the HHS guidelines for a Gold plan with an Actuarial Value of 81.93%

DC Gold OAEPO 1500 90% E

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible? ☐
Apply Inpatient Copay per Day? ☐
Apply Skilled Nursing Facility Copay per Day? ☐
Use Separate MOOP for Medical and Drug Spending? ☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard? ☐

Desired Metal Tier: Gold

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization: 2nd Tier Utilization:

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)	\$1,500.00	\$0.00				
Coinsurance (%; Insurer's Cost Share)	90.00%	100.00%				
MOOP (\$)		\$8,150.00				
MOOP if Separate (\$)						

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?
Medical	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$650.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	90%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	90%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	90%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$12.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$55.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$95.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	60%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input checked="" type="checkbox"/>
Specialty Rx Coinsurance Maximum:	\$150
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name: DC Gold OAEPO 1500 90% E
Plan HIOS ID: 77422DC0110002
Issuer HIOS ID: 77422
AVC Version: 2024_1e

Output

[Calculate](#)

Status/Error Messages:

Actuarial Value:

Metal Tier:

Additional Notes:

Calculation Time:

Final 2024 AV Calculator

Calculation Successful.

79.53%

Gold

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

0.4141 seconds

This product, DC Gold OAEPO 1500 90% E, satisfies the HHS guidelines for a Gold plan with an Actuarial Value of 79.53%

DC Bronze OAEPO 6000 80% \$30/50 E

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible? ☒
Apply Inpatient Copay per Day? ☒
Apply Skilled Nursing Facility Copay per Day? ☒
Use Separate MOOP for Medical and Drug Spending? ☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard? ☒
Desired Metal Tier: Bronze

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization: 2nd Tier Utilization:

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)		\$6,000.00
Coinsurance (%; Insurer's Cost Share)		100.00%
MOOP (\$)		\$8,500.00
MOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?
Medical	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$250.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	80%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	80%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$12.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$55.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$95.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	60%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input checked="" type="checkbox"/>
Specialty Rx Coinsurance Maximum:	\$150
Set a Maximum Number of Days for Charging an IP Copay?	<input checked="" type="checkbox"/>
# Days (1-10):	5
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name: DC Bronze OAEPO 6000 80% \$30/50 E
Plan HIOS ID: 77422DC0110012
Issuer HIOS ID: 77422
AVC Version: 2024_1e

Output

[Calculate](#)

Status/Error Messages:

Actuarial Value:

Metal Tier:

Additional Notes:

Calculation Time:

Final 2024 AV Calculator

Expanded Bronze Standard (58% to 65%), Calculation Successful.

64.93%

Bronze

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

0.4219 seconds

This product, DC Bronze OAEPO 6000 80% \$30/50 E, satisfies the HHS guidelines for a Bronze Expansion plan with an Actuarial Value of 64.93%

DC Silver OAEPO 5000 100% HSA E

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible? ☒
 Apply Inpatient Copay per Day? ☐
 Apply Skilled Nursing Facility Copay per Day? ☐
 Use Separate MOOP for Medical and Drug Spending? ☐
 Indicate if Plan Meets CSR or Expanded Bronze AV Standard? ☐

Desired Metal Tier: Silver

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization: 2nd Tier Utilization:

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)		\$5,000.00
Coinsurance (%; Insurer's Cost Share)		100.00%
MOOP (\$)		\$7,000.00
MOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?
Medical	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$12.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$55.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$95.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	60%		<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input checked="" type="checkbox"/>
Specialty Rx Coinsurance Maximum:	\$150
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name: DC Silver OAEPO 5000 100% HSA E
 Plan HIOS ID: 77422DC0110013
 Issuer HIOS ID: 77422
 AVC Version: 2024_1e

Output

Calculate

Status/Error Messages:

Actuarial Value:

Metal Tier:

Additional Notes:

Calculation Time:

Final 2024 AV Calculator

Calculation Successful.

70.93%

Silver

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

0.4453 seconds

This product, DC Silver OAEPO 5000 100% HSA E, satisfies the HHS guidelines for a Silver plan with an Actuarial Value of 70.93%

DC Mandated Plan Addendum

The following screenshots are for the DC Mandated plans. Following are the PLAN IDs for each design.

2024 Mandated Gold Plan

77422DC0110010

2024 Mandated Silver Plan

77422DC0110007

2024 Mandated Expanded Bronze Plan

77422DC0110009

2024 Mandated Gold Plan

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible? ☐
Apply Inpatient Copay per Day? ☒
Apply Skilled Nursing Facility Copay per Day? ☒
Use Separate MOOP for Medical and Drug Spending? ☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard? ☐

Desired Metal Tier: Gold

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization: 2nd Tier Utilization:

Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)	\$500.00	\$0.00			
Coinsurance (%; Insurer's Cost Share)	80.00%	100.00%			
MOOP (\$)	\$5,800.00				
MOOP if Separate (\$)					

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$600.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$24.28	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$48.92	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$20.83	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>		\$250.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$28.88	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input type="checkbox"/>		\$375.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input type="checkbox"/>	<input type="checkbox"/>		\$125.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$14.81	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$48.86	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$68.51	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input type="checkbox"/>		\$148.96	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input type="checkbox"/>
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	<input checked="" type="checkbox"/>
# Days (1-10):	5
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description: 2023 Standard Gold

Name:
Plan HIOS ID:
Issuer HIOS ID:
AVC Version: 2024_1e

Output

Calculate

Status/Error Messages:

Actuarial Value:

Metal Tier:

Additional Notes:

Calculation Time:

Draft 2024 AV Calculator

Calculation Successful.

81.87%

Gold

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

0.2852 seconds

This product, 2024 DC Mandated Gold Plan, satisfies the HHS guidelines for a Gold plan with an Actuarial Value of 81.87%

2024 Mandated Silver Plan

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible? ☐
Apply Inpatient Copay per Day? ☐
Apply Skilled Nursing Facility Copay per Day? ☐
Use Separate MOOP for Medical and Drug Spending? ☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard? ☐

Desired Metal Tier Silver

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization: 2nd Tier Utilization:

Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)	\$4,850.00	\$344.76			
Coinurance (%; Insurer's Cost Share)	80.00%	100.00%			
MOOP (\$)	\$8,850.00				
MOOP if Separate (\$)					

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$400.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$38.81	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$78.23	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$28.14	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>		\$400.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$57.76	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$80.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$19.72	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$48.86	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$68.51	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$148.96	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input type="checkbox"/>
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name:
Plan HIOS ID:
Issuer HIOS ID:
AVC Version: 2024_1e

Output

Calculate

Status/Error Messages:
Actuarial Value:
Metal Tier:

Calculation Successful.
70.46%
Silver

Additional Notes:

Calculation Time:
Draft 2024 AV Calculator

0.1758 seconds

This product, 2024 DC Mandated Silver plan, satisfies the HHS guidelines for a Silver plan with an Actuarial Value of 70.46%

2024 Mandated Expanded Bronze Plan

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible? ☐
Apply Inpatient Copay per Day? ☐
Apply Skilled Nursing Facility Copay per Day? ☐
Use Separate MOOP for Medical and Drug Spending? ☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard? ☒

Desired Metal Tier: Bronze

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)	\$7,500.00	\$849.88			
Coinsurance (% Insurer's Cost Share)	60.00%	100.00%			
MOOP (\$)	\$9,150.00				
MOOP if Separate (\$)					

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$43.66	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$102.66	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$31.53	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$72.20	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$80.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$24.63	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$73.23	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$97.82	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$148.96	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input type="checkbox"/>
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name: 2023 Bronze Copay
Plan HIOS ID:
Issuer HIOS ID:
AVC Version: 2024_1e

Output

[Calculate](#)

Status/Error Messages:

Actuarial Value:

Metal Tier:

Expanded Bronze Standard (58% to 65%), Calculation Successful.

64.95%

Bronze

Additional Notes:

Calculation Time:

0.1953 seconds

Draft 2024 AV Calculator

This product, 2024 DC Mandated Expanded Bronze plan, satisfies the HHS guidelines for a Bronze Expansion plan with an Actuarial Value of 64.95%

Aetna Life Insurance Company
HIOS ISSUER ID: 77422

Exhibit A-1
Rate Change by Plan

2023 HIOS Plan ID	2023 Plan Name	1Q2023 Premium Rate	2024 HIOS Plan ID	2024 Plan Name	1Q2024 Premium Rate	Rate Change
77422DC0110011	DC Silver OAEPO 3000 100% HSA E	\$497.88	77422DC0110011	DC Silver OAEPO 3000 100% HSA E	\$467.12	-6.2%
77422DC0110010	DC Gold OAEPO 500 80% \$25/50 M	\$660.00	77422DC0110010	DC Gold OAEPO 500 80% \$25/50 M	\$698.96	5.9%
77422DC0110009	DC Bronze OAEPO 7500 60% \$45/105 M	\$385.36	77422DC0110009	DC Bronze OAEPO 7500 60% \$45/105 M	\$396.53	2.9%
77422DC0110007	DC Silver OAEPO 4850 80% \$40/80 M	\$484.79	77422DC0110007	DC Silver OAEPO 4850 80% \$40/80 M	\$458.68	-5.4%
77422DC0110005	DC Gold OAEPO 70% \$25/70 E	\$635.94	77422DC0110005	DC Gold OAEPO 70% \$20/75 E	\$607.71	-4.4%
77422DC0110003	DC Gold OAEPO 1650 100% HSA T	\$614.61	77422DC0110003	DC Gold OAEPO 1650 100% HSA T	\$479.90	-21.9%
77422DC0110002	DC Gold OAEPO 1500 90% E	\$622.38	77422DC0110002	DC Gold OAEPO 1500 90% E	\$573.52	-7.9%
			77422DC0110012	DC Bronze OAEPO 6000 80% \$30/50 E	\$378.07	N/A
			77422DC0110013	DC Silver OAEPO 5000 100% HSA E	\$432.84	N/A

Aetna Life Insurance Company
HIOS ISSUER ID: 77422

Exhibit 12
Comparison of Key Pricing Factors

Category	2023	2024	% Impact to Premium	Description
Base Experience PMPM*	\$482.29	\$506.71	4.4%	Using all SG experience (HMO/PPO) from DC (20.35%) and IH (79.65%)
Pricing Trend (annual)	10.6%	8.5%	6.9%	Using previously approved trend
Morbidity	1.00	1.09	9.3%	Projection a decrease in population morbidity; includes adj to normalize manual exp risk
Benefit	1.061	0.987	-7.4%	Includes adj to normalize manual experience for SG pricing
Demographic	0.886	0.891	-0.9%	Includes adj to normalize manual experience for SG pricing
Area Factor	1.000	1.003	0.3%	Includes adj to normalize manual experience for SG pricing
Other	0.967	1.029	6.0%	Ben Chg, Ded Supp, etc.
Network Change	1.056	1.039	-0.7%	Includes adj to normalize manual experience for SG pricing
Risk Adjustment	\$127.74	\$174.62	-8.4%	2024 Projection based on Wakely 2022 Accruals
Projected Claim Cost	\$440.04	\$437.95	9.4%	
% of Premium Items				
Admin	9.5%	9.9%	0.3%	
Profit	6.0%	6.0%	0.0%	
FIT	1.26%	1.26%	0.0%	
AFIT	4.74%	4.74%	0.0%	
Taxes & Fees	5.4%	5.2%	-0.2%	
Commissions	1.4%	1.4%	0.0%	
Prem Tax	3.1%	2.9%	-0.3%	
HIF	0.0%	0.0%	0.0%	
Federal EUF	0.8%	0.8%	0.0%	Assuming State Exchange User Fee of 0.825% per DISB
State EUF	0.0%	0.0%	0.0%	N/A
Risk Adjustment User Fee	0.1%	0.1%	0.0%	No material change
Total % of Prem	20.98%	21.08%		
Single Risk Pool Premium	\$556.90	\$554.93	-0.4%	Plan Adjusted Markedt Index Rate - Wksht II Field # 3.10
SG Trend Factor	1.010	1.010	-0.1%	
Index Rate	\$562.69	\$560.26		
<u>Calibration Factors</u>				
Trend	1.010	1.010		
Age	0.897	0.904		
Area	1.000	1.000		
Tobacco	1.000	1.000		
Avg 1.0 Premium	\$620.62	\$613.66		Calibrated Plan Ajusted Index Rate - Wksht II Field # 3.14
Remove trend factor	\$614.23	\$607.82		
Consumer Premium Relativity	0.908	0.853		
Avg Prem	\$557.47	\$518.77	-6.9%	
Premium Mix	1.116	1.152	3.2%	
Avg Projection Period Premium	\$622.39	\$597.56	-4.0%	Ties back to Wksht II Field # 1.13

Footnotes

*Base Experience PMPM for 2023 is 2021 Claims experience used for pricing LY with 1 year of trend to bring the claim level to 2022
*Base Experience PMPM for 2024 is 2022 Claims experience

Aetna Life Insurance Company
HIOS ISSUER ID: 77422
Rate Change by Plan - Annual

				(a)	(b)	(c)	(b) / (a) - 1		
2023 HIOS Plan ID	2023 Plan Name	2024 HIOS Plan ID	2024 Plan Name	2023 Avg Premium (incl renewal dist and avg age Fx)	2024 Avg Premium (incl renewal dist and avg age Fx)	2023 Assumed Member Distribution	Avg Plan Increase	Benefit Change	Rate Change without Benefit Change
77422DC0110011	DC Silver OAEPO 3000 100% HSA E	77422DC0110011	DC Silver OAEPO 3000 100% HSA E	\$455.74	\$426.57	12	-6.40%	-0.4%	-6.0%
77422DC0110010	DC Gold OAEPO 500 80% \$25/50 M	77422DC0110010	DC Gold OAEPO 500 80% \$25/50 M	\$604.14	\$638.28	981	5.65%	3.3%	2.3%
77422DC0110009	DC Bronze OAEPO 7500 60% \$45/105 M	77422DC0110009	DC Bronze OAEPO 7500 60% \$45/105 M	\$352.75	\$362.10	12	2.65%	-0.1%	2.8%
77422DC0110007	DC Silver OAEPO 4850 80% \$40/80 M	77422DC0110007	DC Silver OAEPO 4850 80% \$40/80 M	\$443.75	\$418.86	12	-5.61%	1.4%	-6.9%
77422DC0110005	DC Gold OAEPO 70% \$25/70 E	77422DC0110005	DC Gold OAEPO 70% \$20/75 E	\$582.11	\$554.95	497	-4.67%	1.2%	-5.8%
77422DC0110003	DC Gold OAEPO 1650 100% HSA T	77422DC0110003	DC Gold OAEPO 1650 100% HSA T	\$562.58	\$438.24	521	-22.10%	-0.1%	-22.0%
77422DC0110002	DC Gold OAEPO 1500 90% E	77422DC0110002	DC Gold OAEPO 1500 90% E	\$569.70	\$523.73	112	-8.07%	0.7%	-8.7%
		77422DC0110013	DC Silver OAEPO 5000 100% HSA E		\$395.26				
		77422DC0110012	DC Bronze OAEPO 6000 80% \$30/50 E		\$345.25				

Actuarial Value Certification

State: DC
Plan Year: 2024
HIOS Issuer ID: 77422
HIOS Product Ids: 77422DC011

HIOS Plan Ids: 77422DC0110011
77422DC0110002
77422DC0110012
77422DC0110013

Per 156.135, the AV must be certified by a member of the American Academy of Actuaries using generally accepted actuarial principles and methodologies. There are 3 types of certification:

- (1) Option 1 - Certify that the plan was entered correctly and does not vary materially from standard options entered
- (2) Option 2 - Certify that entries into the calculator were modified to reflect the plan appropriately [156.135.(b).(2)]
- (3) Option 3 - Used the calculator for provisions that fit and made adjustment for plan design features that deviate outside of calculator [156.135.(b).(3)]

The plans listed meet the criteria for Option 1 - the plans were entered correctly and do not vary materially from the standard options entered.

In addition, a 0.9999 factor is applied to the average coinsurance in row 11 for most plans. While not materially impacting the entered benefit value, this methodology prevents the OP facility/physician splitting methodology from being invoked which we do not believe is appropriate for our benefit plans.

The output from this consistently-applied process reflects our certified Actuarial Values.

Certification Language:


The development of the actuarial value was determined in accordance with the ASOPs established by the ASB and with applicable laws and regulations.

This analysis was conducted by a member of the American Academy of Actuaries that meets the Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States promulgated by the American Academy of Actuaries, and has the education and experience necessary to perform the work.

The certifying actuary is an employee of Aetna.

This certification supports plans offered in the Small Group market.

Metal levels were appropriately assigned based on applicable law.

Actuary Signature: 
Actuary Printed name: Joanna Kluzza, ASA, MAAA
Date: 5/1/2023

**Unique Plan Design - Issuer Actuarial Value
Supporting Documentation and Justification**

State: DC
Plan Year: 2024
HIOS Issuer ID: 77422
HIOS Product Ids: 77422DC011

HIOS Plan Ids: 73987DC0040003
73987DC0040005

1) Justification for use of Issuer AV:

Per 156.135, the AV must be certified by a member of the American Academy of Actuaries using generally accepted actuarial principles and methodologies. There are 3 types of certification:

- (1) Option 1 - Certify that the plan was entered correctly and does not vary materially from standard options entered
- (2) Option 2 - Certify that entries into the calculator were modified to reflect the plan appropriately [156.135.(b).(2)]
- (3) Option 3 - Used the calculator for provisions that fit and made adjustment for plan design features that deviate outside of calculator [156.135.(b).(3)]

Aetna benefit plans were analyzed vs the AVC to determine when Option 2 and/or Option 3 vs Option 1 certification was necessary. Four underlying calculators were built to support population of the Mental Health OP, Specialist OV, ER, and Rx generic rows in the AVC. These all support Option 2 certifications, but only the calculators used are referenced below. A separate calculator was used for plans with True Individual Family (TIF) deductibles in support of Option 3. Again, only if the calculator was used would it be referenced below. In addition, a 0.9999 factor is applied to the average coinsurance in row 11 for most plans. While not materially impacting the entered benefit value, this methodology prevents the OP facility/physician splitting methodology from being invoked which we do not believe is appropriate for our benefit plans. The output from this consistently-applied process reflects our certified Actuarial Values.

2) Regulatory permitted alternate method used:

(2) Option 2 - Certify that entries into the calculator were modified to reflect the plan appropriately [156.135.(b).(2)]
73987DC0040005

(3) Option 3 - Used calculator for provisions that fit and made adjustment for plan design features that deviate outside of calculator [156.135.(b).(3)]
73987DC0040003

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

Confirmed. Only in-network cost sharing information was used.

4) Description of standardized plan population data used:

Detail of data used for each of the subcalculators is described below in items 5 & 6. All data was based on either the AVC continuance tables, or a national data set which is representative of the SG population

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

73987DC0040005

MH OP Benefit Plan Fit Process

MH OP has two subcategories: MH OP - Office Visit and MH OV - All Other. The equivalent coinsurance for each was set as the plan copay divided by the unit cost. The adjusted equivalent coinsurance was then calculated for each copay/deductible combination. If there was non-uniform deductible applicability, the equivalent coinsurance was calculated that produced the same net impact as assuming both subcategories had no deductible apply. This was based on the distribution of claims cost from the AVC continuance tables, adjusted to take into account the impact of the OOP Max. The average coinsurance of the row was calculated based on the weightings of the internal subcategories. This coinsurance was then converted to a copay based on the average unit cost from the aforementioned continuance tables.

73987DC0040005

ER Benefit Plan Fit Process

Where both an ER copay and coinsurance exist, we calculated a coinsurance equivalent amount. The copay visit costs were converted to equivalent coinsurance using the AVC continuance table average unit costs. The copay equivalent coinsurance was then multiplied by the actual coinsurance as the aggregate equivalent coinsurance.

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

73987DC0040003

TIF (True individual family) Deductible

For plans with a TIF deductible, the average change in paid to allowed due to this feature was determined based on internal cost data and a SG appropriate distribution of single vs family members. That process produces an additive adjustment to the AV obtained via the methodology described above in support of 156.135.(b).(2) certifications.

Certification Language:


The development of the actuarial value was determined in accordance with the ASOPs established by the ASB and with applicable laws and regulations.

This analysis was conducted by a member of the American Academy of Actuaries that meets the Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States promulgated by the American Academy of Actuaries, and has the education and experience necessary to perform the work.

The certifying actuary is an employee of Aetna.

This certification supports plans offered in the Small Group market.

Metal levels were appropriately assigned based on applicable law.

Actuary Signature: 
Actuary Printed name: Joanna Kluza, ASA, MAAA
Date: 5/1/2023

**RATE FILING REQUIREMENTS INDIVIDUAL AND SMALL GROUP
PLANS SOLD ON DC HEALTH LINK
CHECK-LIST**

INSTRUCTIONS: Include all required elements in the table below with the filed rates. The data elements listed in the Actuarial Memorandum should be consistent with the cover letter, if applicable.

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
1	Purpose of Filing	State the purpose of the filing. Identify the applicable law. List the proposed changes to the base rates and rating factors, and provide a general summary.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 1
2	Form Numbers	Form numbers should be listed in the actuarial memorandum.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 11
3	HIOS Product ID	The HIOS product ID should be listed in the actuarial memorandum.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 1
4	Effective Date	The requested effective date of the rate change. For filings effective 1/1/2017 and later, follow filing due date requirements.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 1
5	Market	Indicate whether the products are sold in the individual or small employer group market.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 1
6	Status of Forms	Indicate whether the forms are open to new sales, closed, or a mixture of both, and whether the forms are grandfathered, non- grandfathered, or a mixture of both.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 1
7	Benefits/Metal level(s)	Include a basic description of the benefits of the forms referenced in the filing and the metal level of each plan design.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 1-2
Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
7.1	AV Value	Provide the actuarial value of each plan design using the AV calculator developed and made available by HHS.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 1-2, Exhibit A
8	Average Rate Increase Requested	The weighted average rate increase being requested, incremental and year-over-year renewal. The weights should be based on premium volume. In the small group market, please also provide weighted average rate increase requested for 2024Q1 over 2023Q1; etc.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 2
9	Maximum Rate Increase Requested	The maximum rate increase that could be applied to a policyholder based on changes to the base rate and rating factors, incremental and year-over-year renewal. (Does not include changes in the demographics of the covered members.)	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 2
10	Minimum Rate Increase Requested	The minimum rate increase that could be applied to a policyholder based on changes to the base rate and rating factors, incremental and year-over-year renewal. (Does not include changes in the demographics of the covered members.)	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 2
11	Absolute Maximum Premium Increase	The absolute maximum year-over-year renewal rate increase that could be applied to a policyholder, including demographic changes such as aging.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 2
12	Average Renewal Rate Increase for a Year	Calculate the average renewal rate increase, weighted by written premium, for renewals in the year ending with the effective period of the rate filing. The calculation must be performed for each HIOS product ID.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 2

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
13	Rate Change History	Rate change history of the forms referenced in the filing. If nationwide experience is used in developing the rates, provide separately the rate history for District of Columbia and the nationwide average rate history.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 2
14	Exposure	Current number of policies, certificates and covered lives.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 3
15	Member Months	Number of members in force during each month of the base experience period used in the rate development and in each of the two preceding twelve-month periods.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 3
16	Past Experience	Provide monthly earned premium and incurred claims for the base experience period used in the rate development and each of the two preceding twelve-month periods.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 3, 10
17	Index Rate	Provide the index rate.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 3
17.1	Rate Development	Show base experience used to develop rates and all adjustments and assumptions applied to arrive at the requested rates. For less than fully credible blocks, disclose the source of the base experience data used in the rate development and discuss the appropriateness of the data for pricing the policies in the filing.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 3-5
18	Credibility Assumption	If the experience of the policies included in the filing is not fully credible, state and provide support for the credibility formula used in the rate development.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 5
19	Trend Assumption	Show trend assumptions by major types of service as defined by HHS in the Part I Preliminary Justification template, separately by unit cost, utilization, and in total. Provide the development of the trend assumptions.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 5
20	Cost-Sharing Changes	Disclose any changes in cost sharing for the plans between the base experience period for rating and the requested effective date. Show how the experience has been adjusted for cost- sharing changes in the rate development. Provide support for the estimated cost impact of the cost-sharing changes.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 5-6
21	Benefit Changes	Disclose any changes in covered benefits for the plans between the base experience period for rating and the requested effective date. Show how the experience has been adjusted for changes in covered benefits in the rate development. Provide support for the estimated cost impact of the benefit changes.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 5-6

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
22	Plan Relativities	For rate change filings, if the rate change is not uniform for all plan designs, provide support for all requested rate changes by plan design. Disclose the minimum, maximum, and average impact of the changes on policyholders. For initial filings, provide the derivation of any new plan factors.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 6
23	Rating Factors	Provide the age and other rating factors used. Disclose any changes to rating factors, and the minimum, maximum, and average impact on policyholders. Provide support for any changes.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 6, Exhibit 3, Exhibit 7, Exhibit 11
23.1	Wellness Programs	Describe any wellness programs (as defined in section 2705(j) of the PHS Act) included in this filing.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 7
24	Distribution of Rate Increases	Anticipated distribution of rate increases due to changes in base rates, plan relativities, and rating factors. This need not include changes in demographics of the individual or group.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 7, Exhibit A-1
25	Claim Reserve Needs	Provide the claims for the base experience period separately for paid claims, and estimated incurred claims (including claim reserve). Indicate the incurred period used for the base period. Indicate the paid-through date of the paid claims, and provide a basic description of the reserving methodology for claims reserves and contract reserves, if any. Provide margins used, if any.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 7
26	Administrative Costs of Programs that Improve Health Care Quality	Show the amount of administrative costs included with claims in the numerator of the MLR calculation . Show that the amount is consistent with the most recently filed Supplemental Health Care Exhibit or provide support for the difference.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 7
Number	Data Element	Requirement Description	Individual/and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
27	Taxes and Licensing or Regulatory Fees	Show the amount of taxes, licenses, and fees subtracted from premium in the denominator of your medical loss ratio calculation(c). Show that the amount is consistent with the most recently filed Supplemental Health Care Exhibit or provide support for the difference.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 7, Exhibit 6
28	Medical Loss Ratio (MLR)	Demonstrate that the projected loss ratio, including the requested rate change, meets the minimum MLR. Show the premium, claims, and adjustments separately with the development of the projected premium and projected claims (if not provided in the rate development section). If the loss ratio falls below the minimum for the subset of policy forms in the filing, show that when combined with all other policy forms in the market segment in District of Columbia, the loss ratio meets the minimum.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 7, Exhibit 6

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
29	Risk Adjustment	Provide rate information relating to the Risk Adjustment program. Information should include assumed Risk Adjustment user fees, Risk Adjustment PMPM excluding user fees and assumed distribution of enrollment by risk score, plan, and geographical area. Provide support for the assumptions, including any demographic changes. Provide information/study on the development of risk scores and Risk Adjustment PMPM. Provide previous year-end estimated risk adjustment payable or receivable amount and quantitative support for the amount.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 8
30	Past and Prospective Loss Experience Within and Outside the State	Indicate whether loss experience within or outside the state was used in the development of proposed rates. Provide an explanation for using loss experience within or outside the state.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 9
31	A Reasonable Margin for Reserve Needs	Show the assumed Margin for Reserve Needs used in the development of proposed rates. Margin for Reserve Needs includes factors that reflect assumed contributions to the company's surplus or the assumed profit margin. Demonstrate how this assumption was derived, how the assumption has changed from prior filings, and provide support for changes. If the assumption for Qualified Health Plans exceeds 3% as assumed in the risk corridor formula, justify the excess in light of the company's surplus position.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 8, Exhibit 5
Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
32	Past and Prospective Expenses	Indicate the expense assumptions used in the development of proposed rates. Demonstrate how this assumption was derived. Show how this assumption has changed from prior filings, and provide support for any change. Provide the assumed administrative costs in the following categories: <ul style="list-style-type: none"> Salaries, wages, employment taxes, and other employee benefits Commissions Taxes, licenses, and other regulatory fees Cost containment programs / quality improvement activities All other administrative expenses Total 	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 8, Exhibit 5
33	Any Other Relevant Factors Within and Outside the State	Show any other relevant factors that have been considered in the development of the proposed rates. Demonstrate how any related assumptions were derived. Show how these assumptions have changed from prior filings, and provide support for any change.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 8
34	Other	Any other information needed to support the requested rates or to comply with Actuarial Standard of Practice No. 8.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 9

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
35	Actuarial Certification	Signed and dated certification by a qualified actuary that the anticipated loss ratio meets the minimum requirement, the rates are reasonable in relation to benefits, the filing complies with the laws and regulations of the District of Columbia and all applicable Actuarial Standards of Practice, including ASOP No. 8, and that the rates are not unfairly discriminatory.	Yes	DC_SG_State_Actuarial_Memo_1Q2024_ALIC.pdf- pg 9
36	Part I Preliminary Justification (Grandfathered Plan Filings)	Rate Summary Worksheet --- Provide this document with all Grandfathered plan filings. Provide in Excel and PDF format.	N/A	N/A
36.1	Unified Rate Review Template (Non-Grandfathered Filings)	Unified Rate Review Template as specified in the proposed Federal Rate Review regulation. Provide this document with all Non-Grandfathered plan filings. Provide in Excel and PDF format.	Yes	Supporting Documentaion
37	Part II Preliminary Justification	Written description justifying the rate increase as specified by 45 CFR § 154.215(f). Provide for <i>all</i> individual and small employer group filings (whether or not they are “subject to review” as defined by HHS).	Yes	Supporting Documentation
38	DISB Actuarial Memorandum Dataset	Summarizes data elements contained in Actuarial Memorandum. Provide this document with all Non-Grandfathered plan filings. Provide in Excel format only.	Yes	Supporting Documentation
39	District of Columbia Plain Language Summary	Similar to the Part II Preliminary Justification, this is a written description of the rate increase as specified by 45 CFR § 154.215, but as a simple and brief narrative describing the data and assumptions that were used to develop the proposed rates. Provide this document for all individual and small employer group filings.	Yes	Supporting Documentation
40	Summary of Components for Requested Rate Change	DISB will require that issuers provide a chart listing a) any and all components of requested rate changes from the prior year; b) a quick summary/explanation of the change; and c) the actual percentage impact of the change for each component, such that the total for all components listed equals the total percentage change requested for the plan year.	Yes	Supporting Documentation

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
41	CCIO Risk Adjustment Transfer Elements Extract (RATE 'E')	Received directly from CCIO; this report should be completed and submitted by the set deadline for QHP submissions, or by April 30th of the current year, whichever is first.	N/A	N/A
42	Additional Requirements for Stand-Alone Dental Plan Filings	Provide the following for stand-alone dental plan filings: <ul style="list-style-type: none"> • Identification of the level of coverage (i.e. low or high), including the actuarial value of the plan determined in accordance with the proposed rule; • Certification of the level of coverage by a member of the American Academy of Actuaries using generally accepted actuarial principles; and • Demonstration that the plan has a reasonable annual limitation on cost-sharing. 	N/A	N/A

CERTIFYING SIGNATURE

The undersigned representative of the organization submitting this rate filing attests that all items contained in the above checklist have been included in the filing to the best of the company's ability.

Joanna Kluza, ASA, MAAA
(Print Name)



(Signature)