

Part III Actuarial Memorandum

Blue Cross and Blue Shield of Texas Individual Rate Filing Effective January 1, 2019

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Introduction:

This actuarial memorandum supports a rate filing on behalf of Blue Cross and Blue Shield of Texas (BCBSTX), a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association for the Individual medical policies.

This actuarial memorandum and certifications do not guarantee the adequacy of the proposed rates. Rather, they are subject to the qualifications and/or assumptions of the actuarial memorandum and certify that the proposed rates would be adequate if the assumptions were realized. This actuarial memorandum (and any related Rate Filing Justifications (Parts I and II), proposed and/or approved rates, other rate filing documentation, attestations and/or certifications) are subject to amendment, revision and/or withdrawal (in whole or in part), if determined necessary or appropriate by BCBSTX, the attesor(s), and/or the certifying actuary.

This would include, but would not be limited to, any amendment, revision and/or withdrawal necessary (in whole or in part) to address any change to and/or modifications of the premium tax credits (26 U.S.C. 36B), risk adjustment (42 U.S.C. 18063), cost-sharing reductions (42 U.S.C. 18071) and/or medical loss ratios (42 U.S.C. 300gg-18) by statute, regulation, court decision, and/or agency sub-regulatory guidance, implementation, administration, and/or interpretation, as well as any department or agency decision regarding BCBSTX's product, plan and/or rate filings (in whole or in part).

This actuarial memorandum has been prepared for the sole purpose of demonstrating compliance with regulatory authority, including the Department of Health and Human Services' Part III Actuarial Memorandum and Certification Instructions and is not intended for and may not be appropriate for any other purpose.

4.2 General Information:

Company Identifying Information:

<i>Company Legal Name</i>	Blue Cross and Blue Shield of Texas
<i>State</i>	Texas
<i>HIOS Issuer ID</i>	33602
<i>Market</i>	Individual
<i>Effective Date</i>	January 1, 2019

Company Contact Information:

<i>Primary Contact Name</i>	[REDACTED]
<i>Primary Contact Telephone</i>	312-653-5181
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4.3 Proposed Rate Increase(s):

The proposed increase is -6.5% across the entire block of BCBSTX Individual ACA-compliant plans effective January 1, 2019, and reflects the expected migration to available plans. The premium rate changes will vary by plan.

The average rate increase is calculated using the 2018 rate tables, the proposed 2019 rate tables, the mapping of terminated plans to existing or new plans, and the membership distribution by plan, age, tobacco user status, and area for 2018 members in our membership system as of March 31, 2018.

Reason for Rate Increase(s):

The proposed rates are primarily based on the following factors:

- Claim experience for the population insured in the experience period,
- Anticipated medical inflation from the experience period to the projection period,
- Anticipated utilization changes from the experience period to the projection period,
- Changes in member cost sharing,
- Anticipated change in morbidity of the Single Risk Pool population,
- Anticipated change in morbidity of the market wide population, which includes the repeal of the individual mandate penalty, the sale of short term limited duration products up to 364 days, and expanded access to Association Health Plans,
- Anticipated changes in demographics,
- Anticipated changes in provider networks,
- Anticipated changes associated with the final Market Stabilization rule,
- Permitted rating factors (geographic area, age, and tobacco use),
- Anticipated administrative expenses including taxes and fees imposed on the insurer, and
- Changes in anticipated costs associated with the lack of direct federal reimbursement for members enrolled in Cost-Sharing Reduction (CSR) plans.

The cost relativities among products are different from the experience period to the prospective rating period due to anticipated non-uniform changes in network reimbursement levels. Additionally, the rates vary by plan due to the leveraging and utilization differences driven by variations in member cost sharing. Therefore, the proposed rates may vary by both product and plan.

4.4 Market Experience:

4.4.1 Experience Period Premium and Claims:

Paid Through Date:

Payments have been made through March 31, 2018, on claims incurred during the experience period calendar year 2017.

Premiums (net of MLR Rebate) in Experience Period:

Earned premiums were determined using corporate earned premium records. After determining earned premiums, the 2017 accrual for MLR rebates, if any, was backed out.

We do not anticipate refunding premiums through MLR rebates for 2017. The earned premiums and MLR rebates accrued are:

- Total Earned Premium in the Experience Period = \$2,152,640,601
- MLR Rebates Accrued = \$0
- Earned Premium (net of MLR rebates accrued) = \$2,152,640,601

The 2017 rebate accrual was calculated in accordance with the prescribed methodology from the HHS MLR Report.

Allowed and Incurred Claims Incurred During the Experience Period:

Allowed claims and incurred claims are pulled from the same source(s) and calculated using a similar methodology. Only claim amounts for members in the Individual Single Risk Pool for claims which have already been processed are included in our claims data (incomplete claims).

A set of completion factors is applied to the incomplete claims to develop the expected allowed and incurred claims for the experience period.

Both allowed and incurred claims were reduced by drug manufacturer rebates. Allowed claims for capitation are assumed to equal the capitation amount in the experience period divided by the total paid to allowed ratio.

The allowed claims incurred during the experience period are:

- Best estimate of claims incurred and paid through the claim system as of the paid through date = [REDACTED]
- Best estimate of claims incurred and paid outside the claim system as of the paid through date = [REDACTED]
- Best estimate of claims incurred but not paid as of the paid through date = [REDACTED]

The incurred claims incurred during the experience period are:

- Best estimate of claims incurred and paid through the claim system as of the paid through date = [REDACTED]
- Best estimate of claims incurred and paid outside the claim system as of the paid through date = [REDACTED]
- Best estimate of claims incurred but not paid as of the paid through date = [REDACTED]

Claims paid outside the claim system consist primarily of drug manufacturer rebates.

The methodology used to develop the estimate of claims incurred but not paid for both allowed claims and incurred claims in the experience period is the same. The methodology incorporates estimates based upon developed completion factors. Consideration is given to additional relevant information not fully reflected in the pricing model. Model results are evaluated for reasonableness and actuarial judgment may be applied.

The claims used to develop any completion factors reflect the experience period claims for the information submitted. The incurred but not paid claims are not unusually high or unusually low relative to the experience period claims paid.

4.4.2 Benefit Categories:

The claims experience that appears on Worksheet 1, Section II, is broken into six benefit categories: Inpatient Hospital, Outpatient Hospital, Professional, Other Medical, Capitation, and Prescription Drug. We used a combination of claim/procedure specific attributes (including but not limited to ICD-9, ICD-10, Revenue Codes, CPT4, HCPCS, and NDCs) to determine into which category each claim in the experience period falls.

Benefit Category	Category Description
Inpatient Hospital (Units = Days)	Includes non-capitated facility services for medical, surgical, maternity, and other services provided in an inpatient facility setting and billed by the facility.
Outpatient Hospital (Units = Visits)	Includes non-capitated facility services for surgery, emergency room, lab, radiology, therapy, observation, and other services provided in an outpatient facility setting and billed by the facility.
Professional (Units = Services)	Includes non-capitated primary care, specialist, therapy, the professional component of laboratory and radiology, and other professional services, other than hospital based professionals whose payments are included in facility fees.
Other Medical (Units = See Below)	Includes non-capitated ambulance, DME, prosthetics, supplies, and other services.
Capitation (Units = See Below)	Includes all services provided under one or more capitated arrangements.
Prescription Drug (Units = Prescriptions)	Includes drugs dispensed by a pharmacy, net of any rebates received from drug manufacturers.

Due to the variability of benefits included in the Other Medical benefit category, we are characterizing this as simply Annual Units per Member, such that the per-unit cost is meant to represent the annual per member allowed charges.

For the Capitation benefit category, a capitation payment is generated for each member's month of coverage. As such, we are characterizing the measurement unit in Worksheet 1, Section II as member months.

4.4.3 Projection Factors:

Changes in the Morbidity of the Population Insured:

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Changes in Benefits:

[REDACTED]

Change in Covered Services:

[REDACTED]

Change in Benefit Richness:

[REDACTED]

Changes in Demographics:

The assumptions for changes in demographics were developed by comparing the population mix from the experience period to the assumed population mix in the projection period. The assumed population mix in the projection period was developed in the manner described in the Changes in the Morbidity of the Population Insured section.

Age/gender and area cost relativities were separately developed using internal claims data normalized for other demographic characteristics and applied to each of the 2017 single risk pool and 2019 expected population to determine the expected change in cost due to age/gender and area mix.

Other Adjustments:

[REDACTED]

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

[REDACTED]

Trend Factors (Cost/Utilization):

[REDACTED]

The source data has adjustments applied:

- to normalize for age and gender,
- to complete the data,
- for number/type of days of the week, holidays,
- for any one-time events not anticipated to reoccur during the projection period,
- for anticipated changes to the provider contracts that differ from those underlying the experience period, and
- for anticipated changes to prescription drug mix, unit cost, and utilization.

[REDACTED]

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

4.4.4 Credibility Manual Rate Development:

No manual rate was needed as the experience period claims are deemed fully credible as discussed in section 4.4.5 Credibility of Experience.

4.4.5 Credibility of Experience:

Full credibility has been assigned to the base period experience, appropriately adjusted to reflect the material changes anticipated between the experience period and the projected period.

This assignment of full credibility is consistent relative to:

- (1) Actuarial Standard of Practice No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages, specifically section 3.4, "Professional Judgment," the ASOP states, "...in some situations, an acceptable procedure for blending the subject experience with the relevant experience may be based on the actuary assigning full, partial, or zero credibility to the subject experience without using a rigorous mathematical model," and
- (2) A review of the MLR credibility standards, as described in 45 CFR Part 158, §158.230(c)(1). An MLR calculation is fully credible if it is based on the experience of 75,000 or more life-years. [REDACTED]
[REDACTED] As such, we felt that applying 100% credibility was appropriate.

There are no material changes from the prior credibility procedures.

4.4.6 Paid to Allowed Ratio:

The paid to allowed average factor in the projection period for the market, shown in Worksheet 1, Section III, uses the assumed population distribution across the metallic plans. Each metallic plan assumes a paid to allowed ratio based entirely on BCBSTX historical experience. The paid to allowed average factor may ultimately differ from the factor presented if member migration to the metallic plans does not follow the distribution assumed.

We have made an adjustment to our projected paid claims for the members expected to enroll in a cost sharing reduction (CSR) variant plan to account for the lack of direct federal reimbursement for these subsidies.

Worksheet 1, Section III shows an expected aggregate paid to allowed factor of [REDACTED].

Worksheet 2, Section IV shows an expected aggregate paid to allowed factor of [REDACTED], based on the following calculation:

Paid Amount = Total Incurred claims, payable with issuer funds (cell F94)

Allowed Amount = Total Allowed Claims (cell F87)

Worksheet 2 Paid to Allowed Ratio = [REDACTED]

The ratio for each plan is relatively consistent with the corresponding metallic actuarial value, but may differ due to:

[REDACTED]

4.4.7 Risk Adjustment and Reinsurance:

Please note that the 2016 benefit year was the final year of the Federal Reinsurance Program, as stated in the 2019 Notice of Benefit and Payment Parameters. As a result, neither the Experience Period nor the Projection Period include Reinsurance payments/contributions:

Experience Period Risk Adjustment and Reinsurance Adjustments PMPM:

[REDACTED]

Projected Risk Adjustments PMPM:

Estimates of the risk adjustment revenue in the projection period were developed using information from the process described in the Changes in the Morbidity of the Population Insured section, and incorporating that into the risk adjustment transfer formula provided by HHS in the Final Notice of Benefit and Payment Parameters.

[REDACTED]

Market and plan level inputs to the risk adjustment transfer formula are shown in the following table.

[REDACTED]

The inputs were estimated using the following information. PLRS, IDF, GCF, ARF, and AV are defined by HHS in the Final Notice of Benefit and Payment Parameters as follows:

- **PLRS (Plan Liability Risk Score):** The baseline is estimated from the process described in the Changes in the Morbidity of the Population Insured section, then adjusted for estimated carrier risk capture efficiency. Risk capture efficiency is the ability of a carrier to properly document the risk it carries. Large carriers and carriers with experience in other risk adjustment markets (such as Medicare Advantage) are expected to more efficiently document the conditions of their members.
- **IDF (Induced Demand Factor):** This is tied to the metallic plan a member is enrolled in. Metallic distribution is sourced from the process described in the Changes in the Morbidity of the Population Insured section.
- **GCF (Geographic Cost Factor):** This is sourced from the process described in the Changes in the Morbidity of the Population Insured section and calculated as prescribed by HHS regulations.
- **ARF (Allowable Rating Factor):** The ages of enrollees are sourced from the process described in the Changes in the Morbidity of the Population Insured section, and the standard CMS age curve is applied to determine the ARF.

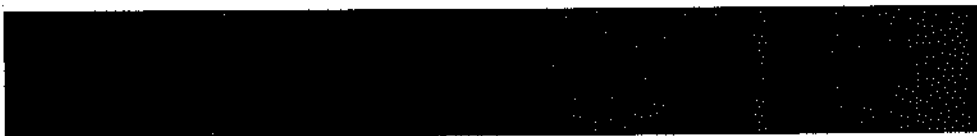
- AV (Actuarial Value): This is tied to the metallic plan a member is enrolled in. Metallic distribution is sourced from the process described in the Changes in the Morbidity of the Population Insured section.
- Market share: This is sourced from the process described in the Changes in the Morbidity of the Population Insured section.
- For purposes of developing the final projected risk adjustment PMPM, the market average premium has been reduced by 14% to account for the proportion of administrative costs that do not vary with claims in accordance with the final 2019 Notice of Benefit and Payment Parameters. This is reflected in the formula below.

The final calculation of risk adjustment as a percent of premium estimate for 2018 or later is below. Note that the risk transfer calculation is actually applied at the level of carrier/plan combination as per HHS regulations.

Net Plan Average Risk Adjustment as % of BCBSTX Premium =



The terms here are the same as the HHS risk adjustment transfer formula, with the addition of S'_i , which is the plan's share of BCBS membership, and \bar{P}_{BCBS} , which is the average expected BCBS premium for all plans.



Please note that the risk adjustment modeling is completed before final rates are set, which causes the final BCBSTX premium to be different from premium used in this process. This difference does not materially impact rate development. The above exhibit has been slightly adjusted from the original analysis in order to be consistent with the final projected risk adjustment PMPM and BCBSTX premium PMPM.

The pool that buys insurance and the risk of this pool was generated by the process described in the Changes in the Morbidity of the Population Insured section. To the extent that purchasing decisions and risk scores are different from the BCBSTX modeling results, then this could have an impact on the transfers.

The difference between BCBSTX average premium and market average premium is sourced from the process described in the Changes in the Morbidity of the Population Insured section. This difference is the basis for the Net Plan Average Risk Adjustment as % of Market Premium shown in the table above. To the extent that Market Premium differs from BCBSTX premium other than this assumption, then this could have a significant impact on transfers.

The estimated risk adjustment transfers net of the risk adjustment user fee were allocated uniformly to all products and plans as a percentage of the premium. For the purposes of Worksheet 1, Section III and Worksheet 2, Section IV, we have converted the percentage of premium as described to a PMPM. The final PMPM netted for the user fee is [REDACTED].

4.4.8 Non-Benefit Expenses and Profit & Risk:

Administrative Expense Load:

The administrative expense load built into the pricing of the Individual products is based on allocated expenses as they exist in the current operating model, adjusted for expected 2019 membership, expected expense inflation, and other budgeted adjustments related to the Individual block of business. Additionally, all Individual premiums include a flat load to account for commissions, which incorporate the expected external sales commission percentage and Marketplace User Fees.

The source data is based on allocated expenses applicable to each line of business as they exist in the current operating model which has been adjusted for expected expense inflation, expected membership in 2019, and changes in operations as a result of the Marketplace. Membership in 2019 is aligned with the projected membership as described in the Changes in the Morbidity of the Population Insured section.

Administrative expenses are allocated uniformly as a percentage of premium across all products and plans.

Profit (or Contribution to Surplus) & Risk Margin:

The pre-tax target contribution to surplus, inclusive of underwriting gain/loss margin and any additional risk margin, is [REDACTED] of the billed premiums. [REDACTED]

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

Please note, there is a distinction between the pricing margin used in ratemaking, which is [REDACTED], and the [REDACTED] pre-tax target contribution to surplus. The pricing margin used for ratemaking includes an adjustment for not being able to collect premium from terminating Advanced Premium Tax Credit (APTC) eligible members in the first month of their grace period.

Taxes and Fees:

All taxes and fees, whether calculated as a PMPM, PMPY, or percentage of premium, are allocated uniformly as a percentage of premiums across all products and plans.

The following Taxes and Fees may be subtracted from premiums for purposes of calculating MLR:

<i>State Premium Tax</i>	[REDACTED]
<i>Annual Fee on Health Insurers</i>	[REDACTED]
<i>High Risk Pool Assessments</i>	[REDACTED]
<i>PCORI Fee</i>	[REDACTED]
<i>Marketplace User Fee</i>	[REDACTED]
<i>Miscellaneous Taxes</i>	[REDACTED]
<i>Federal Income Tax</i>	[REDACTED]

As described in the Changes in the Morbidity of the Population Insured section, the anticipated membership was allocated to networks, Marketplace participation, and metallic level using internal assumptions. The allocations were based on members' presumed income levels, prior insured status, and the number of networks available in the insured geographic location. From this allocation, assumed premium levels were assigned to each member based on their demographic characteristics and allowable rating variables so that the market level Marketplace User Fee was determined as [REDACTED] of total Marketplace participation premium divided by total premium for on and off Marketplace business.

The Miscellaneous Taxes item of 0.10% is assumed to be included in the Core Administrative Expenses. This assumption is only used for purposes of determining the projected loss ratio

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using the Federally prescribed MLR methodology and has no impact on the 2019 rate level and is based on guidance from Health Care Service Corporation's Cost Accounting Department.

4.5 Projected Loss Ratio:

The projected loss ratio using the Federally prescribed MLR methodology is [REDACTED]. The MLR calculation is in accordance with the formula in the HHS Notice of Benefits and Payment Parameters.

$$MLR = \left[\frac{(i + q + n - r)}{\{(p - n + r) - t - f - (-n + r)\}} \right] + c$$

Which simplifies to,

$$MLR = \left[\frac{(i + q + n - r)}{\{p - (t + f)\}} \right] + c$$

Where,

- i = incurred claims
- q = expenditures on quality improving activities
- p = earned premiums
- t = Federal and State taxes and assessments
- f = licensing and regulatory fees,
- n = issuer's risk corridors and risk adjustment related payments
- r = issuer's risk corridors and risk adjustment related receipts
- c = credibility adjustment, if any

The following are the values for each component listed above stated as a percentage of premium:

- i = [REDACTED]
- q = [REDACTED]
- p = [REDACTED]
- t = [REDACTED]
- f = [REDACTED]
- n = [REDACTED]
- r = [REDACTED]
- c = [REDACTED]

[REDACTED]

The projected MLR is greater than 80%.

4.6 Application of Market Reform Rating Rules:

4.6.1 Single Risk Pool:

The Single Risk Pool for the experience period includes all non-grandfathered covered lives in the Texas Individual market. The Single Risk Pool for the projection period includes all covered lives projected to enroll in a fully ACA-compliant plan during the projection period.

4.6.2 Index Rate:

The index rate represents the estimated total allowed claims per member per month (PMPM) for all non-grandfathered plans for essential health benefits (EHBs) in the Texas Individual market.

[REDACTED]

The Index Rate is then adjusted for:

- Expected payments and charges under the Risk Adjustment program including the Risk Adjustment User Fee,
- Marketplace user fees, on a market wide basis,
- Administrative costs excluding Marketplace user fees,
- Other taxes and fees as described in the Taxes and Fees section, and
- Contribution to Surplus & Risk Margin.

The plan rate level can be determined by further adjusting the Index Rate for:

- [REDACTED]

■ [REDACTED]

4.6.3 Market Adjusted Index Rate:

The Market Adjusted Index Rate is the Index Rate adjusted for all allowable market wide modifiers defined in the market rating rules, on an allowed basis (grossed up by the expected paid to allowed ratio). These modifiers include Risk Adjustment, and Marketplace user fees.

The Market Adjusted Index Rate is calculated as follows:

$$\text{MAIR} = \text{IR} - \text{RA} + \text{MUFA}$$

Where,

- MAIR = Market Adjusted Index Rate
- IR = Index Rate
- RA = Risk Adjustment
- MUFA = Marketplace User Fee Adjustment

$$\text{MAIR} = \text{[REDACTED]} \text{ (Note that there are differences due to rounding)}$$

The Payments and Contributions for the Risk Adjustment program are described in the Risk Adjustment and Reinsurance section. The Marketplace User Fee is described in the Taxes and Fees section.

4.6.4 Plan Adjusted Index Rate:

The Plan Adjusted Index Rate is the Market Adjusted Index Rate adjusted for the AV Pricing Value.

The AV Pricing Value is made up of the following components:

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

The AV Pricing Value is the product of these components. The values for each of these components and the final resulting AV Pricing Value for each Standard Component ID can be found in the AV Pricing Values section.

For catastrophic plans, an adjustment was made to reflect the differences in anticipated demographics and morbidity of the catastrophic plans as compared to the Single Risk Pool. [REDACTED]

[REDACTED]

[REDACTED]

4.6.5 Calibration:

Age Curve Calibration:

The approximate weighted average age associated with the projected 2019 Single Risk Pool is [REDACTED]. The approximate average age factor associated with the projected Single Risk Pool is [REDACTED].

This factor was developed using the projected membership for the Single Risk Pool in conjunction with the CMS standard age curve. The member-weighted average age factor for the expected 2019 population is calculated as follows: $\sum(\text{CMS Age Factor} \times \text{2019 Rated Member Months}) / \sum(\text{2019 Total Member Months})$.

According to the 2019 Unified Rate Review instructions, CMS will allow for the application of a factor of zero (0) for the distribution of members expected to pay no premium when developing the approximate weighted average age to account for the lost revenue due to the three under age 21 child dependent cap. Therefore, a distribution of 2019 projected membership for the Single Risk Pool expected to pay no premium was developed and used in the development of member-weighted average age factor.

The following table below shows the projected 2019 membership distribution by age.

<u>Age</u>	<u>Age Factor</u>	<u>Projected Rated Member Months</u>	<u>Projected Non-Rated Member Months</u>	<u>Age</u>	<u>Age Factor</u>	<u>Projected Rated Member Months</u>	<u>Projected Non-Rated Member Months</u>
0	[REDACTED]	[REDACTED]	[REDACTED]	33	[REDACTED]	[REDACTED]	[REDACTED]
1	[REDACTED]	[REDACTED]	[REDACTED]	34	[REDACTED]	[REDACTED]	[REDACTED]
2	[REDACTED]	[REDACTED]	[REDACTED]	35	[REDACTED]	[REDACTED]	[REDACTED]

<u>Age</u>	<u>Age Factor</u>	<u>Projected Rated Member Months</u>	<u>Projected Non-Rated Member Months</u>	<u>Age</u>	<u>Age Factor</u>	<u>Projected Rated Member Months</u>	<u>Projected Non-Rated Member Months</u>
3				36			
4				37			
5				38			
6				39			
7				40			
8				41			
9				42			
10				43			
11				44			
12				45			
13				46			
14				47			
15				48			
16				49			
17				50			
18				51			
19				52			
20				53			
21				54			
22				55			
23				56			
24				57			
25				58			
26				59			
27				60			
28				61			
29				62			
30				63			
31				>=64			
32							

The age calibration adjustment is not plan specific, and the same factor is applied for all plans in the projected Single Risk Pool.

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Geographic Factor Calibration:

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

The following table shows the 2019 geographic area factors and the projected membership distribution used to develop the geographic area calibration adjustment.

<u>Rating Area</u>	<u>Geographic Factor</u>	<u>Projected Member Months</u>
Rating Area 1: Abilene, TX		
Rating Area 2: Amarillo, TX		
Rating Area 3: Austin-Round Rock-San Marcos, TX		
Rating Area 4: Beaumont-Port Arthur, TX		
Rating Area 5: Brownsville-Harlingen, TX		
Rating Area 6: College Station-Bryan, TX		
Rating Area 7: Corpus Christi, TX		
Rating Area 8: Dallas-Fort Worth-Arlington, TX		
Rating Area 9: El Paso, TX		
Rating Area 10: Houston-Sugar Land-Baytown, TX		
Rating Area 11: Killeen-Temple-Fort Hood, TX		
Rating Area 12: Laredo, TX		
Rating Area 13: Longview, TX		
Rating Area 14: Lubbock, TX		
Rating Area 15: McAllen-Edinburg-Mission, TX		
Rating Area 16: Midland, TX		
Rating Area 17: Odessa, TX		
Rating Area 18: San Angelo, TX		
Rating Area 19: San Antonio-New Braunfels, TX		
Rating Area 20: Sherman-Denison, TX		
Rating Area 21: Texarkana, TX-Texarkana, AR		
Rating Area 22: Tyler, TX		
Rating Area 23: Victoria, TX		
Rating Area 24: Waco, TX		

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<u>Rating Area</u>	<u>Geographic Factor</u>	<u>Projected Member Months</u>
Rating Area 25: Wichita Falls, TX		
Rating Area 26: Non MSA		

The geographic area calibration adjustment is not plan specific, and the same factor is applied for all plans in the projected Single Risk Pool.

Tobacco Use Rating Factor Calibration:

The average tobacco use rating factor associated with the projected Single Risk Pool only reflects the expected surcharge collected for tobacco users and is equal to [REDACTED]. It is calculated as follows:

[REDACTED]

where non-tobacco users are assigned a factor of [REDACTED].

The tobacco use rating factors by age are identical to the factors used for 2015 through 2018. The tobacco use rating factors were developed by comparing individual claims costs by age for tobacco and non-tobacco users after normalizing for other variables such as rating area, gender, and underwriting duration.

The following table shows the 2019 tobacco use rating factors by age and the projected membership distribution used to develop the tobacco use rating factor calibration. Note that non-tobacco users have a factor of [REDACTED].

<u>Age</u>	<u>Age Factor</u>	<u>Tobacco Use Rating Factor</u>	<u>Projected Tobacco User Member Months</u>	<u>Projected Non-Tobacco User Member Months</u>	<u>Projected Total Member Months</u>
0					
1					
2					
3					
4					
5					
6					

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<u>Age</u>	<u>Age Factor</u>	<u>Tobacco Use Rating Factor</u>	<u>Projected Tobacco User Member Months</u>	<u>Projected Non-Tobacco User Member Months</u>	<u>Projected Total Member Months</u>
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					
26					
27					
28					
29					
30					
31					
32					
33					
34					
35					
36					
37					
38					
39					
40					
41					
42					

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<u>Age</u>	<u>Age Factor</u>	<u>Tobacco Use Rating Factor</u>	<u>Projected Tobacco User Member Months</u>	<u>Projected Non-Tobacco User Member Months</u>	<u>Projected Total Member Months</u>
43					
44					
45					
46					
47					
48					
49					
50					
51					
52					
53					
54					
55					
56					
57					
58					
59					
60					
61					
62					
63					
>= 64					

The tobacco use rating factor calibration adjustment is not plan specific, and the same factor is applied for all plans in the projected Single Risk Pool.

4.6.6 Consumer Adjusted Premium Rate Development:

The Consumer Adjusted Premium Rate is calculated by first dividing the Plan Adjusted Index Rate by the age calibration factor, the geographic calibration factor, and the tobacco use rating factor calibration factor. The result can then be multiplied by the individual's specific age factor, geographic factor, and tobacco factor, to determine the approximate Consumer Adjusted Premium Rate (CAPR). The premium for family coverage is determined by summing

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the premiums for each individual family member, provided at most three child dependents under age 21 are taken into account.

$$\text{CAPR} = \frac{\text{Plan Adjusted Index Rate}}{\text{Age Calibration} \times \text{Geographic Calibration} \times \text{Tobacco Calibration}} \times \text{Age Factor} \times \text{Geographic Factor} \times \text{Tobacco Factor}$$

Example calculation for age 40 non-tobacco user in Rating Area 1

Plan: Blue Advantage Plus Gold 203, 33602TX0770105

Plan Adjusted Index Rate = [REDACTED]

Age Calibration = [REDACTED]

Geographic Calibration = [REDACTED]

Tobacco Calibration = [REDACTED]

Age 40 Factor = [REDACTED]

Non-Tobacco Factor = [REDACTED]

Rating Area 1 Factor = [REDACTED]

CAPR = [REDACTED]

The Premium Rate listed in the Rates Template is [REDACTED]. Any differences are due to rounding.

4.7 Plan Product Info

4.7.1 AV Metal Values:

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template are based entirely on the AV Calculator results. While certain member cost-sharing features may not be fully compatible with the AV Calculator parameters and potentially remain unaccounted for, the impact of these features is likely small enough that no plan's metallic status would be impacted.

4.7.2 AV Pricing Values:

The AV Pricing value represents the relative cost of each plan. The table below indicates the portion of the AV Pricing Value that is attributable to each of the allowable modifiers to the Index Rate, as described in 45 CFR Part 156, §156.80(d)(2).

AV Pricing Value Adjustments Relativities

Standard Component ID	AV Pricing Value	Provider Network	Cost-Sharing	Benefits in Addition to EHBs	Catastrophic Plan Eligibility	Administrative Costs
33602TX0770182						
33602TX0770107						
33602TX0770108						
33602TX0770109						
33602TX0770110						
33602TX0770111						
33602TX0770112						
33602TX0770113						
33602TX0770114						
33602TX0770115						
33602TX0770116						
33602TX0770117						
33602TX0770118						
33602TX0770119						
33602TX0770120						
33602TX0770121						
33602TX0770122						
33602TX0770123						
33602TX0770124						
33602TX0770125						
33602TX0770126						
33602TX0770127						
33602TX0770128						
33602TX0770129						
33602TX0770130						
33602TX0770131						
33602TX0460548						
33602TX0460563						
33602TX0460564						
33602TX0460565						
33602TX0460566						
33602TX0460567						
33602TX0460568						
33602TX0460569						
33602TX0460570						

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Standard Component ID	AV Pricing Value	Provider Network	Cost-Sharing	Benefits in Addition to EHBs	Catastrophic Plan Eligibility	Administrative Costs
33602TX0460571						
33602TX0460572						
33602TX0460555						
33602TX0460573						
33602TX0460574						
33602TX0460575						
33602TX0460576						
33602TX0460577						
33602TX0460578						
33602TX0460579						
33602TX0460556						
33602TX0460557						
33602TX0460558						
33602TX0460559						
33602TX0460560						
33602TX0460561						
33602TX0460562						
33602TX0460549						
33602TX0460588						
33602TX0460589						
33602TX0460590						
33602TX0460591						
33602TX0460592						
33602TX0460593						
33602TX0460594						
33602TX0460595						
33602TX0460596						
33602TX0460597						
33602TX0460580						
33602TX0460598						
33602TX0460599						
33602TX0460600						
33602TX0460601						
33602TX0460602						
33602TX0460603						
33602TX0460604						

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Standard Component ID	AV Pricing Value	Provider Network	Cost-Sharing	Benefits in Addition to EHBs	Catastrophic Plan Eligibility	Administrative Costs
33602TX0460581						
33602TX0460582						
33602TX0460583						
33602TX0460584						
33602TX0460585						
33602TX0460586						
33602TX0460587						
33602TX0460552						
33602TX0460663						
33602TX0460664						
33602TX0460665						
33602TX0460666						
33602TX0460667						
33602TX0460668						
33602TX0460669						
33602TX0460670						
33602TX0460671						
33602TX0460672						
33602TX0460655						
33602TX0460673						
33602TX0460674						
33602TX0460675						
33602TX0460676						
33602TX0460677						
33602TX0460678						
33602TX0460679						
33602TX0460656						
33602TX0460657						
33602TX0460658						
33602TX0460659						
33602TX0460660						
33602TX0460661						
33602TX0460662						
33602TX0770105						
33602TX0770140						
33602TX0770141						

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Standard Component ID	AV Pricing Value	Provider Network	Cost-Sharing	Benefits in Addition to EHBs	Catastrophic Plan Eligibility	Administrative Costs
33602TX0770142						
33602TX0770143						
33602TX0770144						
33602TX0770145						
33602TX0770146						
33602TX0770147						
33602TX0770148						
33602TX0770149						
33602TX0770132						
33602TX0770150						
33602TX0770151						
33602TX0770152						
33602TX0770153						
33602TX0770154						
33602TX0770155						
33602TX0770156						
33602TX0770133						
33602TX0770134						
33602TX0770135						
33602TX0770136						
33602TX0770137						
33602TX0770138						
33602TX0770139						
33602TX0770106						
33602TX0770165						
33602TX0770166						
33602TX0770167						
33602TX0770168						
33602TX0770169						
33602TX0770170						
33602TX0770171						
33602TX0770172						
33602TX0770173						
33602TX0770174						
33602TX0770157						
33602TX0770175						

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Standard Component ID	AV Pricing Value	Provider Network	Cost-Sharing	Benefits in Addition to EHBs	Catastrophic Plan Eligibility	Administrative Costs
33602TX0770176						
33602TX0770177						
33602TX0770178						
33602TX0770179						
33602TX0770180						
33602TX0770181						
33602TX0770158						
33602TX0770159						
33602TX0770160						
33602TX0770161						
33602TX0770162						
33602TX0770163						
33602TX0770164						
33602TX0460553						
33602TX0460688						
33602TX0460689						
33602TX0460690						
33602TX0460691						
33602TX0460692						
33602TX0460693						
33602TX0460694						
33602TX0460695						
33602TX0460696						
33602TX0460697						
33602TX0460680						
33602TX0460698						
33602TX0460699						
33602TX0460700						
33602TX0460701						
33602TX0460702						
33602TX0460703						
33602TX0460704						
33602TX0460681						
33602TX0460682						
33602TX0460683						
33602TX0460684						

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Standard Component ID	AV Pricing Value	Provider Network	Cost-Sharing	Benefits in Addition to EHBs	Catastrophic Plan Eligibility	Administrative Costs
33602TX0460685						
33602TX0460686						
33602TX0460687						
33602TX0460554						
33602TX0460713						
33602TX0460714						
33602TX0460715						
33602TX0460716						
33602TX0460717						
33602TX0460718						
33602TX0460719						
33602TX0460720						
33602TX0460721						
33602TX0460722						
33602TX0460705						
33602TX0460723						
33602TX0460724						
33602TX0460725						
33602TX0460726						
33602TX0460727						
33602TX0460728						
33602TX0460729						
33602TX0460706						
33602TX0460707						
33602TX0460708						
33602TX0460709						
33602TX0460710						
33602TX0460711						
33602TX0460712						
33602TX0460782						
33602TX0460791						
33602TX0460792						
33602TX0460793						
33602TX0460794						
33602TX0460795						
33602TX0460796						

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Standard Component ID	AV Pricing Value	Provider Network	Cost-Sharing	Benefits in Addition to EHBs	Catastrophic Plan Eligibility	Administrative Costs
33602TX0460797						
33602TX0460798						
33602TX0460799						
33602TX0460800						
33602TX0460783						
33602TX0460801						
33602TX0460802						
33602TX0460803						
33602TX0460804						
33602TX0460805						
33602TX0460806						
33602TX0460807						
33602TX0460784						
33602TX0460785						
33602TX0460786						
33602TX0460787						
33602TX0460788						
33602TX0460789						
33602TX0460790						
33602TX0460731						
33602TX0460765						
33602TX0460766						
33602TX0460767						
33602TX0460768						
33602TX0460769						
33602TX0460770						
33602TX0460771						
33602TX0460772						
33602TX0460773						
33602TX0460774						
33602TX0460757						
33602TX0460775						
33602TX0460776						
33602TX0460777						
33602TX0460778						
33602TX0460779						

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Standard Component ID	AV Pricing Value	Provider Network	Cost-Sharing	Benefits in Addition to EHBs	Catastrophic Plan Eligibility	Administrative Costs
33602TX0460780						
33602TX0460781						
33602TX0460758						
33602TX0460759						
33602TX0460760						
33602TX0460761						
33602TX0460762						
33602TX0460763						
33602TX0460764						
33602TX0460730						
33602TX0460740						
33602TX0460741						
33602TX0460742						
33602TX0460743						
33602TX0460744						
33602TX0460745						
33602TX0460746						
33602TX0460747						
33602TX0460748						
33602TX0460749						
33602TX0460732						
33602TX0460750						
33602TX0460751						
33602TX0460752						
33602TX0460753						
33602TX0460754						
33602TX0460755						
33602TX0460756						
33602TX0460733						
33602TX0460734						
33602TX0460735						
33602TX0460736						
33602TX0460737						
33602TX0460738						
33602TX0460739						
33602TX0770184						

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Standard Component ID	AV Pricing Value	Provider Network	Cost-Sharing	Benefits in Addition to EHBs	Catastrophic Plan Eligibility	Administrative Costs
33602TX0770218						
33602TX0770219						
33602TX0770220						
33602TX0770221						
33602TX0770222						
33602TX0770223						
33602TX0770224						
33602TX0770225						
33602TX0770226						
33602TX0770227						
33602TX0770210						
33602TX0770228						
33602TX0770229						
33602TX0770230						
33602TX0770231						
33602TX0770232						
33602TX0770233						
33602TX0770234						
33602TX0770211						
33602TX0770212						
33602TX0770213						
33602TX0770214						
33602TX0770215						
33602TX0770216						
33602TX0770217						
33602TX0770183						
33602TX0770193						
33602TX0770194						
33602TX0770195						
33602TX0770196						
33602TX0770197						
33602TX0770198						
33602TX0770199						
33602TX0770200						
33602TX0770201						
33602TX0770202						

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act. (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Standard Component ID	AV Pricing Value	Provider Network	Cost-Sharing	Benefits in Addition to EHBs	Catastrophic Plan Eligibility	Administrative Costs
33602TX0770185						
33602TX0770203						
33602TX0770204						
33602TX0770205						
33602TX0770206						
33602TX0770207						
33602TX0770208						
33602TX0770209						
33602TX0770186						
33602TX0770187						
33602TX0770188						
33602TX0770189						
33602TX0770190						
33602TX0770191						
33602TX0770192						
33602TX0770235						
33602TX0770244						
33602TX0770245						
33602TX0770246						
33602TX0770247						
33602TX0770248						
33602TX0770249						
33602TX0770250						
33602TX0770251						
33602TX0770252						
33602TX0770253						
33602TX0770236						
33602TX0770254						
33602TX0770255						
33602TX0770256						
33602TX0770257						
33602TX0770258						
33602TX0770259						
33602TX0770260						
33602TX0770237						
33602TX0770238						

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Standard Component ID	AV Pricing Value	Provider Network	Cost-Sharing	Benefits in Addition to EHBs	Catastrophic Plan Eligibility	Administrative Costs
33602TX0770239						
33602TX0770240						
33602TX0770241						
33602TX0770242						
33602TX0770243						

The following table shows the breakdown of the AV and Cost-Sharing Design adjustments factors for each plan.

AV and Cost-Sharing Design Adjustment Factors

Standard Component ID	Paid/Allowed Ratio	Benefit Richness	AV and Cost-Sharing Design
33602TX0770182			
33602TX0770107			
33602TX0770108			
33602TX0770109			
33602TX0770110			
33602TX0770111			
33602TX0770112			
33602TX0770113			
33602TX0770114			
33602TX0770115			
33602TX0770116			
33602TX0770117			
33602TX0770118			
33602TX0770119			
33602TX0770120			
33602TX0770121			
33602TX0770122			
33602TX0770123			
33602TX0770124			
33602TX0770125			
33602TX0770126			
33602TX0770127			

Standard Component ID	Paid/Allowed Ratio	Benefit Richness	AV and Cost-Sharing Design
33602TX0770128			
33602TX0770129			
33602TX0770130			
33602TX0770131			
33602TX0460548			
33602TX0460563			
33602TX0460564			
33602TX0460565			
33602TX0460566			
33602TX0460567			
33602TX0460568			
33602TX0460569			
33602TX0460570			
33602TX0460571			
33602TX0460572			
33602TX0460555			
33602TX0460573			
33602TX0460574			
33602TX0460575			
33602TX0460576			
33602TX0460577			
33602TX0460578			
33602TX0460579			
33602TX0460556			
33602TX0460557			
33602TX0460558			
33602TX0460559			
33602TX0460560			
33602TX0460561			
33602TX0460562			
33602TX0460549			
33602TX0460588			
33602TX0460589			
33602TX0460590			
33602TX0460591			
33602TX0460592			
33602TX0460593			

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Standard Component ID	Paid/Allowed Ratio	Benefit Richness	AV and Cost-Sharing Design
33602TX0460594			
33602TX0460595			
33602TX0460596			
33602TX0460597			
33602TX0460580			
33602TX0460598			
33602TX0460599			
33602TX0460600			
33602TX0460601			
33602TX0460602			
33602TX0460603			
33602TX0460604			
33602TX0460581			
33602TX0460582			
33602TX0460583			
33602TX0460584			
33602TX0460585			
33602TX0460586			
33602TX0460587			
33602TX0460552			
33602TX0460663			
33602TX0460664			
33602TX0460665			
33602TX0460666			
33602TX0460667			
33602TX0460668			
33602TX0460669			
33602TX0460670			
33602TX0460671			
33602TX0460672			
33602TX0460655			
33602TX0460673			
33602TX0460674			
33602TX0460675			
33602TX0460676			
33602TX0460677			
33602TX0460678			

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Standard Component ID	Paid/Allowed Ratio	Benefit Richness	AV and Cost-Sharing Design
33602TX0460679			
33602TX0460656			
33602TX0460657			
33602TX0460658			
33602TX0460659			
33602TX0460660			
33602TX0460661			
33602TX0460662			
33602TX0770105			
33602TX0770140			
33602TX0770141			
33602TX0770142			
33602TX0770143			
33602TX0770144			
33602TX0770145			
33602TX0770146			
33602TX0770147			
33602TX0770148			
33602TX0770149			
33602TX0770132			
33602TX0770150			
33602TX0770151			
33602TX0770152			
33602TX0770153			
33602TX0770154			
33602TX0770155			
33602TX0770156			
33602TX0770133			
33602TX0770134			
33602TX0770135			
33602TX0770136			
33602TX0770137			
33602TX0770138			
33602TX0770139			
33602TX0770106			
33602TX0770165			
33602TX0770166			

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Standard Component ID	Paid/Allowed Ratio	Benefit Richness	AV and Cost-Sharing Design
33602TX0770167			
33602TX0770168			
33602TX0770169			
33602TX0770170			
33602TX0770171			
33602TX0770172			
33602TX0770173			
33602TX0770174			
33602TX0770157			
33602TX0770175			
33602TX0770176			
33602TX0770177			
33602TX0770178			
33602TX0770179			
33602TX0770180			
33602TX0770181			
33602TX0770158			
33602TX0770159			
33602TX0770160			
33602TX0770161			
33602TX0770162			
33602TX0770163			
33602TX0770164			
33602TX0460553			
33602TX0460688			
33602TX0460689			
33602TX0460690			
33602TX0460691			
33602TX0460692			
33602TX0460693			
33602TX0460694			
33602TX0460695			
33602TX0460696			
33602TX0460697			
33602TX0460680			
33602TX0460698			
33602TX0460699			

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion/Decision if this information is requested.

Standard Component ID	Paid/Allowed Ratio	Benefit Richness	AV and Cost-Sharing Design
33602TX0460700			
33602TX0460701			
33602TX0460702			
33602TX0460703			
33602TX0460704			
33602TX0460681			
33602TX0460682			
33602TX0460683			
33602TX0460684			
33602TX0460685			
33602TX0460686			
33602TX0460687			
33602TX0460554			
33602TX0460713			
33602TX0460714			
33602TX0460715			
33602TX0460716			
33602TX0460717			
33602TX0460718			
33602TX0460719			
33602TX0460720			
33602TX0460721			
33602TX0460722			
33602TX0460705			
33602TX0460723			
33602TX0460724			
33602TX0460725			
33602TX0460726			
33602TX0460727			
33602TX0460728			
33602TX0460729			
33602TX0460706			
33602TX0460707			
33602TX0460708			
33602TX0460709			
33602TX0460710			
33602TX0460711			

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Standard Component ID	Paid/Allowed Ratio	Benefit Richness	AV and Cost-Sharing Design
33602TX0460712			
33602TX0460782			
33602TX0460791			
33602TX0460792			
33602TX0460793			
33602TX0460794			
33602TX0460795			
33602TX0460796			
33602TX0460797			
33602TX0460798			
33602TX0460799			
33602TX0460800			
33602TX0460783			
33602TX0460801			
33602TX0460802			
33602TX0460803			
33602TX0460804			
33602TX0460805			
33602TX0460806			
33602TX0460807			
33602TX0460784			
33602TX0460785			
33602TX0460786			
33602TX0460787			
33602TX0460788			
33602TX0460789			
33602TX0460790			
33602TX0460731			
33602TX0460765			
33602TX0460766			
33602TX0460767			
33602TX0460768			
33602TX0460769			
33602TX0460770			
33602TX0460771			
33602TX0460772			
33602TX0460773			

Confidential and proprietary information pursuant to, including but not limited to,; Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Standard Component ID	Paid/Allowed Ratio	Benefit Richness	AV and Cost-Sharing Design
33602TX0460774			
33602TX0460757			
33602TX0460775			
33602TX0460776			
33602TX0460777			
33602TX0460778			
33602TX0460779			
33602TX0460780			
33602TX0460781			
33602TX0460758			
33602TX0460759			
33602TX0460760			
33602TX0460761			
33602TX0460762			
33602TX0460763			
33602TX0460764			
33602TX0460730			
33602TX0460740			
33602TX0460741			
33602TX0460742			
33602TX0460743			
33602TX0460744			
33602TX0460745			
33602TX0460746			
33602TX0460747			
33602TX0460748			
33602TX0460749			
33602TX0460732			
33602TX0460750			
33602TX0460751			
33602TX0460752			
33602TX0460753			
33602TX0460754			
33602TX0460755			
33602TX0460756			
33602TX0460733			
33602TX0460734			

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Standard Component ID	Paid/Allowed Ratio	Benefit Richness	AV and Cost-Sharing Design
33602TX0460735			
33602TX0460736			
33602TX0460737			
33602TX0460738			
33602TX0460739			
33602TX0770184			
33602TX0770218			
33602TX0770219			
33602TX0770220			
33602TX0770221			
33602TX0770222			
33602TX0770223			
33602TX0770224			
33602TX0770225			
33602TX0770226			
33602TX0770227			
33602TX0770210			
33602TX0770228			
33602TX0770229			
33602TX0770230			
33602TX0770231			
33602TX0770232			
33602TX0770233			
33602TX0770234			
33602TX0770211			
33602TX0770212			
33602TX0770213			
33602TX0770214			
33602TX0770215			
33602TX0770216			
33602TX0770217			
33602TX0770183			
33602TX0770193			
33602TX0770194			
33602TX0770195			
33602TX0770196			
33602TX0770197			

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Standard Component ID	Paid/Allowed Ratio	Benefit Richness	AV and Cost-Sharing Design
33602TX0770198			
33602TX0770199			
33602TX0770200			
33602TX0770201			
33602TX0770202			
33602TX0770185			
33602TX0770203			
33602TX0770204			
33602TX0770205			
33602TX0770206			
33602TX0770207			
33602TX0770208			
33602TX0770209			
33602TX0770186			
33602TX0770187			
33602TX0770188			
33602TX0770189			
33602TX0770190			
33602TX0770191			
33602TX0770192			
33602TX0770235			
33602TX0770244			
33602TX0770245			
33602TX0770246			
33602TX0770247			
33602TX0770248			
33602TX0770249			
33602TX0770250			
33602TX0770251			
33602TX0770252			
33602TX0770253			
33602TX0770236			
33602TX0770254			
33602TX0770255			
33602TX0770256			
33602TX0770257			
33602TX0770258			

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Standard Component ID	Paid/Allowed Ratio	Benefit Richness	AV and Cost-Sharing Design
33602TX0770259			
33602TX0770260			
33602TX0770237			
33602TX0770238			
33602TX0770239			
33602TX0770240			
33602TX0770241			
33602TX0770242			
33602TX0770243			

[REDACTED]

- [REDACTED]
- [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

4.7.3 Membership Projections:

[REDACTED]

[REDACTED]

- [REDACTED]
- [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Projected Member Months by Standard Component ID and Cost-Sharing Reduction Variant

Standard Component ID	0	1	2	3	4	5	6	Total
33602TX0770182	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
33602TX0770107	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
33602TX0770108	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
33602TX0770109	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
33602TX0770110	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
33602TX0770111	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
33602TX0770112	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
33602TX0770113	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
33602TX0770114	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TD! promptly seek an Attorney General Opinion Decision if this information is requested.

Standard Component ID	0	1	2	3	4	5	6	Total
33602TX0770115								
33602TX0770116								
33602TX0770117								
33602TX0770118								
33602TX0770119								
33602TX0770120								
33602TX0770121								
33602TX0770122								
33602TX0770123								
33602TX0770124								
33602TX0770125								
33602TX0770126								
33602TX0770127								
33602TX0770128								
33602TX0770129								
33602TX0770130								
33602TX0770131								
33602TX0460548								
33602TX0460563								
33602TX0460564								
33602TX0460565								
33602TX0460566								
33602TX0460567								
33602TX0460568								
33602TX0460569								
33602TX0460570								
33602TX0460571								
33602TX0460572								
33602TX0460555								
33602TX0460573								
33602TX0460574								
33602TX0460575								
33602TX0460576								
33602TX0460577								
33602TX0460578								
33602TX0460579								
33602TX0460556								

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. §1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Standard Component ID	0	1	2	3	4	5	6	Total
33602TX0460557								
33602TX0460558								
33602TX0460559								
33602TX0460560								
33602TX0460561								
33602TX0460562								
33602TX0460549								
33602TX0460588								
33602TX0460589								
33602TX0460590								
33602TX0460591								
33602TX0460592								
33602TX0460593								
33602TX0460594								
33602TX0460595								
33602TX0460596								
33602TX0460597								
33602TX0460580								
33602TX0460598								
33602TX0460599								
33602TX0460600								
33602TX0460601								
33602TX0460602								
33602TX0460603								
33602TX0460604								
33602TX0460581								
33602TX0460582								
33602TX0460583								
33602TX0460584								
33602TX0460585								
33602TX0460586								
33602TX0460587								
33602TX0460552								
33602TX0460663								
33602TX0460664								
33602TX0460665								
33602TX0460666								

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Standard Component ID	0	1	2	3	4	5	6	Total
33602TX0460667								
33602TX0460668								
33602TX0460669								
33602TX0460670								
33602TX0460671								
33602TX0460672								
33602TX0460655								
33602TX0460673								
33602TX0460674								
33602TX0460675								
33602TX0460676								
33602TX0460677								
33602TX0460678								
33602TX0460679								
33602TX0460656								
33602TX0460657								
33602TX0460658								
33602TX0460659								
33602TX0460660								
33602TX0460661								
33602TX0460662								
33602TX0770105								
33602TX0770140								
33602TX0770141								
33602TX0770142								
33602TX0770143								
33602TX0770144								
33602TX0770145								
33602TX0770146								
33602TX0770147								
33602TX0770148								
33602TX0770149								
33602TX0770132								
33602TX0770150								
33602TX0770151								
33602TX0770152								
33602TX0770153								

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Standard Component ID	0	1	2	3	4	5	6	Total
33602TX0770154								
33602TX0770155								
33602TX0770156								
33602TX0770133								
33602TX0770134								
33602TX0770135								
33602TX0770136								
33602TX0770137								
33602TX0770138								
33602TX0770139								
33602TX0770106								
33602TX0770165								
33602TX0770166								
33602TX0770167								
33602TX0770168								
33602TX0770169								
33602TX0770170								
33602TX0770171								
33602TX0770172								
33602TX0770173								
33602TX0770174								
33602TX0770157								
33602TX0770175								
33602TX0770176								
33602TX0770177								
33602TX0770178								
33602TX0770179								
33602TX0770180								
33602TX0770181								
33602TX0770158								
33602TX0770159								
33602TX0770160								
33602TX0770161								
33602TX0770162								
33602TX0770163								
33602TX0770164								
33602TX0460553								

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Standard Component ID	0	1	2	3	4	5	6	Total
33602TX0460688								
33602TX0460689								
33602TX0460690								
33602TX0460691								
33602TX0460692								
33602TX0460693								
33602TX0460694								
33602TX0460695								
33602TX0460696								
33602TX0460697								
33602TX0460680								
33602TX0460698								
33602TX0460699								
33602TX0460700								
33602TX0460701								
33602TX0460702								
33602TX0460703								
33602TX0460704								
33602TX0460681								
33602TX0460682								
33602TX0460683								
33602TX0460684								
33602TX0460685								
33602TX0460686								
33602TX0460687								
33602TX0460554								
33602TX0460713								
33602TX0460714								
33602TX0460715								
33602TX0460716								
33602TX0460717								
33602TX0460718								
33602TX0460719								
33602TX0460720								
33602TX0460721								
33602TX0460722								
33602TX0460705								

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Standard Component ID	0	1	2	3	4	5	6	Total
33602TX0460723								
33602TX0460724								
33602TX0460725								
33602TX0460726								
33602TX0460727								
33602TX0460728								
33602TX0460729								
33602TX0460706								
33602TX0460707								
33602TX0460708								
33602TX0460709								
33602TX0460710								
33602TX0460711								
33602TX0460712								
33602TX0460782								
33602TX0460791								
33602TX0460792								
33602TX0460793								
33602TX0460794								
33602TX0460795								
33602TX0460796								
33602TX0460797								
33602TX0460798								
33602TX0460799								
33602TX0460800								
33602TX0460783								
33602TX0460801								
33602TX0460802								
33602TX0460803								
33602TX0460804								
33602TX0460805								
33602TX0460806								
33602TX0460807								
33602TX0460784								
33602TX0460785								
33602TX0460786								
33602TX0460787								

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Standard Component ID	0	1	2	3	4	5	6	Total
33602TX0460788								
33602TX0460789								
33602TX0460790								
33602TX0460731								
33602TX0460765								
33602TX0460766								
33602TX0460767								
33602TX0460768								
33602TX0460769								
33602TX0460770								
33602TX0460771								
33602TX0460772								
33602TX0460773								
33602TX0460774								
33602TX0460757								
33602TX0460775								
33602TX0460776								
33602TX0460777								
33602TX0460778								
33602TX0460779								
33602TX0460780								
33602TX0460781								
33602TX0460758								
33602TX0460759								
33602TX0460760								
33602TX0460761								
33602TX0460762								
33602TX0460763								
33602TX0460764								
33602TX0460730								
33602TX0460740								
33602TX0460741								
33602TX0460742								
33602TX0460743								
33602TX0460744								
33602TX0460745								
33602TX0460746								

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Standard Component ID	0	1	2	3	4	5	6	Total
33602TX0460747								
33602TX0460748								
33602TX0460749								
33602TX0460732								
33602TX0460750								
33602TX0460751								
33602TX0460752								
33602TX0460753								
33602TX0460754								
33602TX0460755								
33602TX0460756								
33602TX0460733								
33602TX0460734								
33602TX0460735								
33602TX0460736								
33602TX0460737								
33602TX0460738								
33602TX0460739								
33602TX0770184								
33602TX0770218								
33602TX0770219								
33602TX0770220								
33602TX0770221								
33602TX0770222								
33602TX0770223								
33602TX0770224								
33602TX0770225								
33602TX0770226								
33602TX0770227								
33602TX0770210								
33602TX0770228								
33602TX0770229								
33602TX0770230								
33602TX0770231								
33602TX0770232								
33602TX0770233								
33602TX0770234								

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Standard Component ID	0	1	2	3	4	5	6	Total
33602TX0770211								
33602TX0770212								
33602TX0770213								
33602TX0770214								
33602TX0770215								
33602TX0770216								
33602TX0770217								
33602TX0770183								
33602TX0770193								
33602TX0770194								
33602TX0770195								
33602TX0770196								
33602TX0770197								
33602TX0770198								
33602TX0770199								
33602TX0770200								
33602TX0770201								
33602TX0770202								
33602TX0770185								
33602TX0770203								
33602TX0770204								
33602TX0770205								
33602TX0770206								
33602TX0770207								
33602TX0770208								
33602TX0770209								
33602TX0770186								
33602TX0770187								
33602TX0770188								
33602TX0770189								
33602TX0770190								
33602TX0770191								
33602TX0770192								
33602TX0770235								
33602TX0770244								
33602TX0770245								
33602TX0770246								

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Standard Component ID	0	1	2	3	4	5	6	Total
33602TX0770247								
33602TX0770248								
33602TX0770249								
33602TX0770250								
33602TX0770251								
33602TX0770252								
33602TX0770253								
33602TX0770236								
33602TX0770254								
33602TX0770255								
33602TX0770256								
33602TX0770257								
33602TX0770258								
33602TX0770259								
33602TX0770260								
33602TX0770237								
33602TX0770238								
33602TX0770239								
33602TX0770240								
33602TX0770241								
33602TX0770242								
33602TX0770243								

The following is the definition of each cost sharing reduction (CSR) variant:

- 00 = Off Marketplace
- 01 = On Marketplace with no CSR
- 02 = Zero Cost-Sharing Plan
- 03 = Limited Cost Sharing Plan
- 04 = 73% AV Level Silver Plan CSR (200% to 250% of FPL)
- 05 = 87% AV Level Silver Plan CSR (150% to 200% of FPL)
- 06 = 94% AV Level Silver Plan CSR (100% to 150% of FPL)

4.7.4 Terminated Products:

The following products will be terminated prior to January 1, 2019. The 2019 Standard Component ID listed is the plan to which the terminated plan will be mapped.

Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0460006					
33602TX0460006					
33602TX0460136					
33602TX0460136					
33602TX0460137					
33602TX0460137					
33602TX0460138					
33602TX0460138					
33602TX0460139					
33602TX0460139					
33602TX0460140					
33602TX0460140					
33602TX0460141					
33602TX0460141					
33602TX0460142					
33602TX0460142					
33602TX0460143					
33602TX0460143					
33602TX0460144					
33602TX0460144					
33602TX0460145					
33602TX0460145					
33602TX0460146					
33602TX0460146					
33602TX0460147					
33602TX0460147					
33602TX0460148					
33602TX0460148					
33602TX0460149					
33602TX0460149					
33602TX0460150					
33602TX0460150					
33602TX0460151					
33602TX0460151					
33602TX0460152					

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0460152					
33602TX0460153					
33602TX0460153					
33602TX0460154					
33602TX0460154					
33602TX0460155					
33602TX0460155					
33602TX0460156					
33602TX0460156					
33602TX0460157					
33602TX0460157					
33602TX0460158					
33602TX0460158					
33602TX0460159					
33602TX0460159					
33602TX0460160					
33602TX0460160					
33602TX0460236					
33602TX0460237					
33602TX0460237					
33602TX0460238					
33602TX0460238					
33602TX0460239					
33602TX0460239					
33602TX0460241					
33602TX0460241					
33602TX0460242					
33602TX0460242					
33602TX0460243					
33602TX0460244					
33602TX0460245					
33602TX0460246					
33602TX0460247					
33602TX0460248					
33602TX0460249					
33602TX0460250					

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0460251					
33602TX0460252					
33602TX0460253					
33602TX0460254					
33602TX0460255					
33602TX0460256					
33602TX0460257					
33602TX0460258					
33602TX0460259					
33602TX0460260					
33602TX0460261					
33602TX0460262					
33602TX0460263					
33602TX0460264					
33602TX0460265					
33602TX0460266					
33602TX0460267					
33602TX0460268					
33602TX0460268					
33602TX0460269					
33602TX0460269					
33602TX0460270					
33602TX0460270					
33602TX0460271					
33602TX0460271					
33602TX0460272					
33602TX0460272					
33602TX0460273					
33602TX0460273					
33602TX0460274					
33602TX0460274					
33602TX0460275					
33602TX0460275					
33602TX0460276					
33602TX0460276					
33602TX0460277					

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0460277					
33602TX0460278					
33602TX0460278					
33602TX0460279					
33602TX0460279					
33602TX0460280					
33602TX0460280					
33602TX0460281					
33602TX0460281					
33602TX0460282					
33602TX0460282					
33602TX0460283					
33602TX0460283					
33602TX0460284					
33602TX0460284					
33602TX0460285					
33602TX0460285					
33602TX0460286					
33602TX0460286					
33602TX0460287					
33602TX0460287					
33602TX0460288					
33602TX0460288					
33602TX0460289					
33602TX0460289					
33602TX0460290					
33602TX0460290					
33602TX0460291					
33602TX0460291					
33602TX0460292					
33602TX0460292					
33602TX0460293					
33602TX0460293					
33602TX0460294					
33602TX0460294					
33602TX0460295					

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0460295					
33602TX0460296					
33602TX0460296					
33602TX0460297					
33602TX0460297					
33602TX0460298					
33602TX0460298					
33602TX0460299					
33602TX0460299					
33602TX0460300					
33602TX0460300					
33602TX0460301					
33602TX0460301					
33602TX0460302					
33602TX0460302					
33602TX0460303					
33602TX0460303					
33602TX0460304					
33602TX0460304					
33602TX0460305					
33602TX0460305					
33602TX0460306					
33602TX0460306					
33602TX0460307					
33602TX0460307					
33602TX0460308					
33602TX0460308					
33602TX0460309					
33602TX0460309					
33602TX0460310					
33602TX0460310					
33602TX0460311					
33602TX0460311					
33602TX0460312					
33602TX0460312					
33602TX0460313					

Confidential and proprietary information pursuant to, including but not limited to: Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. §1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0460313					
33602TX0460314					
33602TX0460314					
33602TX0460315					
33602TX0460315					
33602TX0460316					
33602TX0460316					
33602TX0460317					
33602TX0460317					
33602TX0460318					
33602TX0460318					
33602TX0460319					
33602TX0460319					
33602TX0460320					
33602TX0460320					
33602TX0460321					
33602TX0460321					
33602TX0460322					
33602TX0460322					
33602TX0460323					
33602TX0460323					
33602TX0460324					
33602TX0460324					
33602TX0460325					
33602TX0460325					
33602TX0460326					
33602TX0460326					
33602TX0460327					
33602TX0460327					
33602TX0460328					
33602TX0460328					
33602TX0460329					
33602TX0460329					
33602TX0460330					
33602TX0460330					
33602TX0460331					

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0460331					
33602TX0460332					
33602TX0460332					
33602TX0460333					
33602TX0460333					
33602TX0460334					
33602TX0460334					
33602TX0460335					
33602TX0460335					
33602TX0460336					
33602TX0460336					
33602TX0460337					
33602TX0460337					
33602TX0460338					
33602TX0460338					
33602TX0460339					
33602TX0460339					
33602TX0460340					
33602TX0460340					
33602TX0460341					
33602TX0460341					
33602TX0460342					
33602TX0460342					
33602TX0460368					
33602TX0460368					
33602TX0460369					
33602TX0460369					
33602TX0460370					
33602TX0460370					
33602TX0460371					
33602TX0460371					
33602TX0460372					
33602TX0460372					
33602TX0460373					
33602TX0460373					
33602TX0460374					

Confidential and proprietary information pursuant to, including but not limited to: Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0460374					
33602TX0460375					
33602TX0460375					
33602TX0460376					
33602TX0460376					
33602TX0460377					
33602TX0460377					
33602TX0460378					
33602TX0460378					
33602TX0460379					
33602TX0460379					
33602TX0460380					
33602TX0460380					
33602TX0460381					
33602TX0460381					
33602TX0460382					
33602TX0460382					
33602TX0460383					
33602TX0460383					
33602TX0460384					
33602TX0460384					
33602TX0460385					
33602TX0460385					
33602TX0460386					
33602TX0460386					
33602TX0460387					
33602TX0460387					
33602TX0460388					
33602TX0460388					
33602TX0460389					
33602TX0460389					
33602TX0460390					
33602TX0460390					
33602TX0460391					
33602TX0460391					
33602TX0460392					

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0460392					
33602TX0460393					
33602TX0460393					
33602TX0460394					
33602TX0460394					
33602TX0460395					
33602TX0460395					
33602TX0460396					
33602TX0460396					
33602TX0460397					
33602TX0460397					
33602TX0460398					
33602TX0460398					
33602TX0460399					
33602TX0460399					
33602TX0460400					
33602TX0460400					
33602TX0460401					
33602TX0460401					
33602TX0460402					
33602TX0460402					
33602TX0460403					
33602TX0460403					
33602TX0460404					
33602TX0460404					
33602TX0460405					
33602TX0460405					
33602TX0460406					
33602TX0460406					
33602TX0460407					
33602TX0460407					
33602TX0460408					
33602TX0460408					
33602TX0460409					
33602TX0460409					
33602TX0460410					

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0460410					
33602TX0460411					
33602TX0460411					
33602TX0460412					
33602TX0460412					
33602TX0460413					
33602TX0460413					
33602TX0460414					
33602TX0460414					
33602TX0460415					
33602TX0460415					
33602TX0460416					
33602TX0460416					
33602TX0460417					
33602TX0460417					
33602TX0460421					
33602TX0460421					
33602TX0460452					
33602TX0460452					
33602TX0460453					
33602TX0460453					
33602TX0460454					
33602TX0460454					
33602TX0460455					
33602TX0460455					
33602TX0460456					
33602TX0460456					
33602TX0460457					
33602TX0460457					
33602TX0460458					
33602TX0460458					
33602TX0460459					
33602TX0460459					
33602TX0460460					
33602TX0460460					
33602TX0460461					

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0460461					
33602TX0460462					
33602TX0460462					
33602TX0460463					
33602TX0460463					
33602TX0460464					
33602TX0460464					
33602TX0460465					
33602TX0460465					
33602TX0460466					
33602TX0460466					
33602TX0460467					
33602TX0460467					
33602TX0460468					
33602TX0460468					
33602TX0460469					
33602TX0460469					
33602TX0460470					
33602TX0460470					
33602TX0460471					
33602TX0460471					
33602TX0460472					
33602TX0460472					
33602TX0460473					
33602TX0460473					
33602TX0460474					
33602TX0460474					
33602TX0460475					
33602TX0460475					
33602TX0460476					
33602TX0460476					
33602TX0460548					
33602TX0460548					
33602TX0460549					
33602TX0460552					
33602TX0460552					

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0460553					
33602TX0460553					
33602TX0460554					
33602TX0460554					
33602TX0460555					
33602TX0460555					
33602TX0460556					
33602TX0460556					
33602TX0460557					
33602TX0460557					
33602TX0460558					
33602TX0460558					
33602TX0460559					
33602TX0460559					
33602TX0460560					
33602TX0460560					
33602TX0460561					
33602TX0460561					
33602TX0460562					
33602TX0460562					
33602TX0460563					
33602TX0460563					
33602TX0460564					
33602TX0460564					
33602TX0460564					
33602TX0460565					
33602TX0460565					
33602TX0460566					
33602TX0460566					
33602TX0460567					
33602TX0460567					
33602TX0460568					
33602TX0460568					
33602TX0460569					
33602TX0460569					
33602TX0460570					
33602TX0460570					

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0460571					
33602TX0460571					
33602TX0460572					
33602TX0460572					
33602TX0460573					
33602TX0460573					
33602TX0460574					
33602TX0460574					
33602TX0460575					
33602TX0460575					
33602TX0460576					
33602TX0460576					
33602TX0460577					
33602TX0460577					
33602TX0460578					
33602TX0460578					
33602TX0460579					
33602TX0460579					
33602TX0460580					
33602TX0460581					
33602TX0460582					
33602TX0460583					
33602TX0460584					
33602TX0460585					
33602TX0460586					
33602TX0460587					
33602TX0460588					
33602TX0460589					
33602TX0460590					
33602TX0460591					
33602TX0460592					
33602TX0460593					
33602TX0460594					
33602TX0460595					
33602TX0460596					
33602TX0460597					

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. §1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0460598					
33602TX0460599					
33602TX0460600					
33602TX0460601					
33602TX0460602					
33602TX0460603					
33602TX0460604					
33602TX0460655					
33602TX0460655					
33602TX0460656					
33602TX0460656					
33602TX0460657					
33602TX0460657					
33602TX0460658					
33602TX0460658					
33602TX0460659					
33602TX0460659					
33602TX0460660					
33602TX0460660					
33602TX0460661					
33602TX0460661					
33602TX0460662					
33602TX0460662					
33602TX0460663					
33602TX0460663					
33602TX0460664					
33602TX0460664					
33602TX0460665					
33602TX0460665					
33602TX0460666					
33602TX0460666					
33602TX0460667					
33602TX0460667					
33602TX0460668					
33602TX0460668					
33602TX0460669					

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. §1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0460669					
33602TX0460670					
33602TX0460670					
33602TX0460671					
33602TX0460671					
33602TX0460672					
33602TX0460672					
33602TX0460673					
33602TX0460673					
33602TX0460674					
33602TX0460674					
33602TX0460675					
33602TX0460675					
33602TX0460676					
33602TX0460676					
33602TX0460677					
33602TX0460677					
33602TX0460678					
33602TX0460678					
33602TX0460679					
33602TX0460679					
33602TX0460680					
33602TX0460680					
33602TX0460681					
33602TX0460681					
33602TX0460682					
33602TX0460682					
33602TX0460683					
33602TX0460683					
33602TX0460684					
33602TX0460684					
33602TX0460685					
33602TX0460685					
33602TX0460686					
33602TX0460686					
33602TX0460687					

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBS TX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0460687					
33602TX0460688					
33602TX0460688					
33602TX0460689					
33602TX0460689					
33602TX0460690					
33602TX0460690					
33602TX0460691					
33602TX0460691					
33602TX0460692					
33602TX0460692					
33602TX0460693					
33602TX0460693					
33602TX0460694					
33602TX0460694					
33602TX0460695					
33602TX0460695					
33602TX0460696					
33602TX0460696					
33602TX0460697					
33602TX0460697					
33602TX0460698					
33602TX0460698					
33602TX0460699					
33602TX0460699					
33602TX0460700					
33602TX0460700					
33602TX0460701					
33602TX0460701					
33602TX0460702					
33602TX0460702					
33602TX0460703					
33602TX0460703					
33602TX0460704					
33602TX0460704					
33602TX0460705					

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552-110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0460705					
33602TX0460706					
33602TX0460706					
33602TX0460707					
33602TX0460707					
33602TX0460708					
33602TX0460708					
33602TX0460709					
33602TX0460709					
33602TX0460710					
33602TX0460710					
33602TX0460711					
33602TX0460711					
33602TX0460712					
33602TX0460712					
33602TX0460713					
33602TX0460713					
33602TX0460714					
33602TX0460714					
33602TX0460715					
33602TX0460715					
33602TX0460716					
33602TX0460716					
33602TX0460717					
33602TX0460717					
33602TX0460718					
33602TX0460718					
33602TX0460719					
33602TX0460719					
33602TX0460720					
33602TX0460720					
33602TX0460721					
33602TX0460721					
33602TX0460722					
33602TX0460722					
33602TX0460723					

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0460723					
33602TX0460724					
33602TX0460724					
33602TX0460725					
33602TX0460725					
33602TX0460726					
33602TX0460726					
33602TX0460727					
33602TX0460727					
33602TX0460728					
33602TX0460728					
33602TX0460729					
33602TX0460729					
33602TX0770001					
33602TX0770001					
33602TX0770002					
33602TX0770002					
33602TX0770003					
33602TX0770003					
33602TX0770004					
33602TX0770004					
33602TX0770005					
33602TX0770005					
33602TX0770006					
33602TX0770006					
33602TX0770007					
33602TX0770007					
33602TX0770008					
33602TX0770008					
33602TX0770009					
33602TX0770009					
33602TX0770010					
33602TX0770010					
33602TX0770011					
33602TX0770011					
33602TX0770012					

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0770012					
33602TX0770013					
33602TX0770013					
33602TX0770014					
33602TX0770014					
33602TX0770015					
33602TX0770015					
33602TX0770016					
33602TX0770016					
33602TX0770017					
33602TX0770017					
33602TX0770018					
33602TX0770018					
33602TX0770019					
33602TX0770019					
33602TX0770020					
33602TX0770020					
33602TX0770021					
33602TX0770021					
33602TX0770022					
33602TX0770022					
33602TX0770023					
33602TX0770023					
33602TX0770024					
33602TX0770024					
33602TX0770025					
33602TX0770025					
33602TX0770026					
33602TX0770026					
33602TX0770027					
33602TX0770027					
33602TX0770028					
33602TX0770028					
33602TX0770029					
33602TX0770029					
33602TX0770030					

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBS TX objects to any release of this information. If requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0770030					
33602TX0770031					
33602TX0770031					
33602TX0770032					
33602TX0770032					
33602TX0770033					
33602TX0770033					
33602TX0770034					
33602TX0770034					
33602TX0770035					
33602TX0770035					
33602TX0770036					
33602TX0770036					
33602TX0770037					
33602TX0770037					
33602TX0770038					
33602TX0770038					
33602TX0770039					
33602TX0770039					
33602TX0770040					
33602TX0770040					
33602TX0770041					
33602TX0770041					
33602TX0770042					
33602TX0770042					
33602TX0770043					
33602TX0770043					
33602TX0770044					
33602TX0770044					
33602TX0770045					
33602TX0770045					
33602TX0770046					
33602TX0770046					
33602TX0770047					
33602TX0770047					
33602TX0770048					

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Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0770048					
33602TX0770049					
33602TX0770049					
33602TX0770050					
33602TX0770050					
33602TX0770051					
33602TX0770051					
33602TX0770052					
33602TX0770052					
33602TX0770053					
33602TX0770053					
33602TX0770054					
33602TX0770054					
33602TX0770055					
33602TX0770055					
33602TX0770056					
33602TX0770056					
33602TX0770057					
33602TX0770057					
33602TX0770058					
33602TX0770058					
33602TX0770059					
33602TX0770059					
33602TX0770060					
33602TX0770060					
33602TX0770061					
33602TX0770061					
33602TX0770062					
33602TX0770062					
33602TX0770063					
33602TX0770063					
33602TX0770064					
33602TX0770064					
33602TX0770065					
33602TX0770065					
33602TX0770066					

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f); and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0770066					
33602TX0770067					
33602TX0770067					
33602TX0770068					
33602TX0770068					
33602TX0770069					
33602TX0770069					
33602TX0770070					
33602TX0770070					
33602TX0770071					
33602TX0770071					
33602TX0770072					
33602TX0770072					
33602TX0770073					
33602TX0770073					
33602TX0770074					
33602TX0770074					
33602TX0770075					
33602TX0770075					
33602TX0770076					
33602TX0770076					
33602TX0770077					
33602TX0770077					
33602TX0770078					
33602TX0770078					
33602TX0770079					
33602TX0770079					
33602TX0770080					
33602TX0770080					
33602TX0770081					
33602TX0770081					
33602TX0770082					
33602TX0770082					
33602TX0770083					
33602TX0770083					
33602TX0770084					

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0770084					
33602TX0770085					
33602TX0770085					
33602TX0770086					
33602TX0770086					
33602TX0770087					
33602TX0770087					
33602TX0770088					
33602TX0770088					
33602TX0770089					
33602TX0770089					
33602TX0770090					
33602TX0770090					
33602TX0770091					
33602TX0770091					
33602TX0770092					
33602TX0770092					
33602TX0770093					
33602TX0770093					
33602TX0770094					
33602TX0770094					
33602TX0770095					
33602TX0770095					
33602TX0770096					
33602TX0770096					
33602TX0770097					
33602TX0770097					
33602TX0770098					
33602TX0770098					
33602TX0770099					
33602TX0770099					
33602TX0770100					
33602TX0770100					
33602TX0770101					
33602TX0770101					
33602TX0770102					

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0770102					
33602TX0770103					
33602TX0770103					
33602TX0770104					
33602TX0770104					
33602TX0770105					
33602TX0770105					
33602TX0770106					
33602TX0770106					
33602TX0770107					
33602TX0770107					
33602TX0770108					
33602TX0770108					
33602TX0770109					
33602TX0770109					
33602TX0770110					
33602TX0770110					
33602TX0770111					
33602TX0770111					
33602TX0770112					
33602TX0770112					
33602TX0770113					
33602TX0770113					
33602TX0770114					
33602TX0770114					
33602TX0770115					
33602TX0770115					
33602TX0770116					
33602TX0770116					
33602TX0770117					
33602TX0770117					
33602TX0770118					
33602TX0770118					
33602TX0770119					
33602TX0770119					
33602TX0770120					

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDJ promptly seek an Attorney General Opinion Decision if this information is requested.

Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0770120					
33602TX0770121					
33602TX0770121					
33602TX0770122					
33602TX0770122					
33602TX0770123					
33602TX0770123					
33602TX0770124					
33602TX0770124					
33602TX0770125					
33602TX0770125					
33602TX0770126					
33602TX0770126					
33602TX0770127					
33602TX0770127					
33602TX0770128					
33602TX0770128					
33602TX0770129					
33602TX0770129					
33602TX0770130					
33602TX0770130					
33602TX0770131					
33602TX0770131					
33602TX0770132					
33602TX0770132					
33602TX0770133					
33602TX0770133					
33602TX0770134					
33602TX0770134					
33602TX0770135					
33602TX0770135					
33602TX0770136					
33602TX0770136					
33602TX0770137					
33602TX0770137					
33602TX0770138					

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0770138					
33602TX0770139					
33602TX0770139					
33602TX0770140					
33602TX0770140					
33602TX0770141					
33602TX0770141					
33602TX0770142					
33602TX0770142					
33602TX0770143					
33602TX0770143					
33602TX0770144					
33602TX0770144					
33602TX0770145					
33602TX0770145					
33602TX0770146					
33602TX0770146					
33602TX0770147					
33602TX0770147					
33602TX0770148					
33602TX0770148					
33602TX0770149					
33602TX0770149					
33602TX0770150					
33602TX0770150					
33602TX0770151					
33602TX0770151					
33602TX0770152					
33602TX0770152					
33602TX0770153					
33602TX0770153					
33602TX0770154					
33602TX0770154					
33602TX0770155					
33602TX0770155					
33602TX0770156					

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0770156					
33602TX0770157					
33602TX0770157					
33602TX0770158					
33602TX0770158					
33602TX0770159					
33602TX0770159					
33602TX0770160					
33602TX0770160					
33602TX0770161					
33602TX0770161					
33602TX0770162					
33602TX0770162					
33602TX0770163					
33602TX0770163					
33602TX0770164					
33602TX0770164					
33602TX0770165					
33602TX0770165					
33602TX0770166					
33602TX0770166					
33602TX0770167					
33602TX0770167					
33602TX0770168					
33602TX0770168					
33602TX0770169					
33602TX0770169					
33602TX0770170					
33602TX0770170					
33602TX0770171					
33602TX0770171					
33602TX0770172					
33602TX0770172					
33602TX0770173					
33602TX0770173					
33602TX0770174					

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0770174					
33602TX0770175					
33602TX0770175					
33602TX0770176					
33602TX0770176					
33602TX0770177					
33602TX0770177					
33602TX0770178					
33602TX0770178					
33602TX0770179					
33602TX0770179					
33602TX0770180					
33602TX0770180					
33602TX0770181					
33602TX0770181					
33602TX0770182					
33602TX0770182					
33602TX0780001					
33602TX0780002					
33602TX0780003					
33602TX0780004					
33602TX0780005					
33602TX0780006					
33602TX0780007					
33602TX0780008					
33602TX0780009					
33602TX0780010					
33602TX0780011					
33602TX0780012					
33602TX0780013					

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0780014					
33602TX0780015					
33602TX0780016					
33602TX0780017					
33602TX0780018					
33602TX0780019					
33602TX0780020					
33602TX0780021					
33602TX0780022					
33602TX0780023					
33602TX0780024					
33602TX0780025					
33602TX0780026					
33602TX0780027					
33602TX0780028					
33602TX0780029					
33602TX0780030					
33602TX0780031					
33602TX0780032					
33602TX0780033					
33602TX0780034					
33602TX0780035					
33602TX0780036					
33602TX0780037					
33602TX0780038					

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0780039					
33602TX0780040					
33602TX0780041					
33602TX0780042					
33602TX0780043					
33602TX0780044					
33602TX0780045					
33602TX0780046					
33602TX0780047					
33602TX0780048					
33602TX0780049					
33602TX0780050					
33602TX0780051					
33602TX0780052					
33602TX0780053					
33602TX0780054					
33602TX0780055					
33602TX0780056					
33602TX0780057					
33602TX0780058					
33602TX0780059					
33602TX0780060					
33602TX0780061					
33602TX0780062					
33602TX0780063					

Confidential and proprietary information pursuant to, including but not limited to, Tex. Gov't Code Ann. § 552.110(a) and (b), 5 U.S.C. § 552(b)(4), 45 C.F.R. §§ 5.31 (d) and (f), and the Trade Secrets Act (18 U.S.C. § 1905). BCBSTX objects to any release of this information if requested, requests immediate notification of any request for this information, and requests that TDI promptly seek an Attorney General Opinion Decision if this information is requested.

Original Standard Component ID	CSR Variant	Original Plan Name	Rating Area	Mapped Standard Component ID	Status
33602TX0780064					
33602TX0780065					
33602TX0780066					
33602TX0780067					
33602TX0780068					
33602TX0780069					
33602TX0780070					
33602TX0780071					
33602TX0780072					
33602TX0780073					
33602TX0780074					
33602TX0780075					
33602TX0780076					
33602TX0780077					
33602TX0780078					

4.7.5 Plan Type:

All health plans fit the plan types listed in the drop-down box in Worksheet 2, Section I of the URRT.

4.7.6 Warning Alerts:

All warning alerts in the URRT are indicated as "OK".

4.8 Miscellaneous Instructions:

4.8.2 Reliance:

I have relied upon financial data, summaries and analyses prepared by responsible officers and employees of Health Care Service Corporation, and my analysis included such review of the assumptions as I considered necessary.

4.8.3 Actuarial Certification:

I, [REDACTED], am a Fellow of the Society of Actuaries, a Member of the American Academy of Actuaries in good standing, and I meet the qualification standards necessary to prepare and certify rate filings for health plan entities.

This memorandum has been prepared in conformity with the applicable Actuarial Standards of Practice, including:

- ASOP No. 1, Introductory Actuarial Standard of Practice
- ASOP No. 5, Incurred Health and Disability Claims
- ASOP No. 8, Regulatory Filings for Health Plan Entities
- ASOP No. 12, Risk Classification
- ASOP No. 23, Data Quality
- ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
- ASOP No. 41, Actuarial Communications
- ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act

I hereby certify to the best of my knowledge that:

1. I am a member of the American Academy of Actuaries.
2. The projected index rate is:
 - a. In compliance with all applicable State and Federal statutes and regulations (45 CFR 156.80 and 45 CFR 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, and
 - d. Neither excessive nor deficient.
3. The index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.

4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
5. The geographic rating factors reflect only differences in the costs of delivery (which can include unit cost 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.

The Part I Unified Rate Review Template does not demonstrate the process used by the issuer 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 and used consistently and only adjusted by the allowable modifiers.

Respectfully submitted,



July 23, 2018
