

**Aetna Health & Aetna Life 2022 Small Group Plans Q1 Rates**

10/18/2021

Effective 1/1/2022

Metal	Type	Plan Name	Plan ID	Exchange	Deduct	Coins	MOOP	Area Availability	Base Rate
Bronze	HMO	Aetna Health 5900 50	73250ME0050022	Off	\$ 5,900	50%	\$ 7,000	1,2,3*	\$ 365.91
Bronze	PPO	Aetna Life 5900 50/50 HSA	53357ME0040055	Off	\$ 5,900	50%	\$ 7,000	1,2,3,4	\$ 398.56
Silver	HMO	Aetna Health 5500 70	73250ME0050023	Off	\$ 5,500	30%	\$ 7,500	1,2,3*	\$ 439.76
Silver	PPO	Aetna Life 5500 70/50	53357ME0040071	Off	\$ 5,500	30%	\$ 7,500	1,2,3,4	\$ 472.18
Silver	HMO	Aetna Health 2500 70	73250ME0050015	Off	\$ 3,500	10%	\$ 7,000	1,2,3*	\$ 509.50
Gold	HMO	Aetna Health 5500 70	73250ME0050006	Off	\$ 2,500	30%	\$ 6,000	1,2,3*	\$ 524.58
Silver	PPO	Aetna Life 5000 70/50	53357ME0040060	Off	\$ 5,000	30%	\$ 7,000	1,2,3,4	\$ 545.35
Gold	PPO	Aetna Life 2500 70/50	53357ME0040057	Off	\$ 2,500	30%	\$ 6,000	1,2,3,4	\$ 569.58

\* Does not include Kennebec, Penobscot, Piscataquis, or Somerset Counties

2022 Area Factors		Aetna Life	Aetna Health
1	Cumberland, Sagadahoc, York	0.862	0.862
2	Kennebec, Knox, Lincoln, Oxford	0.935	0.896
3	Androscoggin, Franklin, Penobscot, Piscataquis, Somerset, Waldo	1.078	0.905
4	Aroostook, Hancock, Washington	1.207	N/A

2022 Trend factors		
	Aetna Life	Aetna Health
Q1	1.0000	1.0000
Q2	1.0290	1.0278
Q3	1.0588	1.0564
Q4	1.0894	1.0858

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