The following are the standard, mandated HHS ACA age factors that must be used by all carriers to calculate the age rates based on their filed Index Rates

Age	2014-2017 HHS Member Age Rate Factor	2018 Revised HHS Member Age Rate Factor
<=14	0.635	0.765
15	0.635	0.833
16	0.635	0.859
17	0.635	0.885
18	0.635	0.913
19	0.635	0.941
20	0.635	0.970
21	1.000	1.000
22	1.000	1.000
23	1.000	1.000
24	1.000	1.000
25	1.004	1.004
26	1.024	1.024
27	1.048	1.048
28	1.087	1.087
29	1.119	1.119
30	1.135	1.135
31	1.159	1.159
32	1.183	1.183
33	1.198	1.198
34	1.214	1.214
35	1.222	1.222
36	1.230	1.230
37	1.238	1.238
38	1.246	1.246
39	1.262	1.262
40	1.278	1.278
41	1.302	1.302
42	1.325	1.325
43	1.357	1.357
44	1.397	1.397
45	1.444	1.444
46	1.500	1.500
47	1.563	1.563
48	1.635	1.635
49	1.706	1.706
50	1.786	1.786
51	1.865	1.865
52	1.952	1.952
53	2.040	2.040
54	2.135	2.135
55	2.230	2.230
56	2.333	2.333
57	2.437	2.437
58	2.548	2.548
59	2.603	2.603
60	2.714	2.714
61	2.810	2.810
62	2.873	2.873
63	2.952	2.952
>=64	3.000	3.000

The following compares the age factor for the age at the prior renewal to the age at the upcoming renewal, in order to illustrate the Impact of Aging by 1 Year at Renewal

From: Age at Prior Renewal	To: Age at Upcoming Renewal	% Impact When Aging from One Bracket to the Next from 2016 to 2017 (Current HHS Age Slope factors for both years)	% Impact When Aging from One Bracket to the Next from 2017 to 2018 (from Current HHS Age Slope to 2018 HHS Age Slope Factors)	% Impact When Aging from One Bracket to the Next from 2018 to 2019 (2018 HHS Age Slope Factors for Both years)
<14	==> <14	0.0%	20.5%	0.0%
14	==> 15	0.0%	31.2%	8.9%
15	==> 16	0.0%	35.3%	3.1%
16	==> 17	0.0%	39.4%	3.0%
17	==> 18	0.0%	43.8%	3.2%
18	==> 19	0.0%	48.2%	3.1%
19	==> 20	0.0%	52.8%	3.1%
20	==> 21	57.5%	57.5%	3.1%
21	==> 22	0.0%	0.0%	0.0%
22	==> 23	0.0%	0.0%	0.0%
23	==> 24	0.0%	0.0%	0.0%
24	==> 25	0.4%	0.4%	0.4%
25	==> 26	2.0%	2.0%	2.0%
26	==> 27	2.3%	2.3%	2.3%
27	==> 28	3.7%	3.7%	3.7%
28	==> 29	2.9%	2.9%	2.9%
29	==> 30	1.4%	1.4%	1.4%
30	==> 31	2.1%	2.1%	2.1%
31	==> 32	2.1%	2.1%	2.1%
32	==> 33	1.3%	1.3%	1.3%
33	==> 34	1.3%	1.3%	1.3%
34	==> 35	0.7%	0.7%	0.7%
35	==> 36	0.7%	0.7%	0.7%
36	==> 37	0.7%	0.7%	0.7%
37	==> 38	0.6%	0.6%	0.6%
38	==> 39	1.3%	1.3%	1.3%
39	==> 40	1.3%	1.3%	1.3%
40	==> 41	1.9%	1.9%	1.9%
41	==> 42	1.8%	1.8%	1.8%
42	==> 43	2.4%	2.4%	2.4%
43	==> 44	2.9%	2.9%	2.9%
44	==> 45	3.4%	3.4%	3.4%
45	==> 46	3.9%	3.9%	3.9%
46	==> 47	4.2%	4.2%	4.2%
47	==> 48	4.6%	4.6%	4.6%
48	==> 49	4.3%	4.3%	4.3%
49	==> 50	4.7%	4.7%	4.7%
50	==> 51	4.4%	4.4%	4.4%
51	==> 52	4.7%	4.7%	4.7%
52	==> 53	4.5%	4.5%	4.5%
53	==> 54	4.7%	4.7%	4.7%
54	==> 55	4.4%	4.4%	4.4%
55	==> 56	4.6%	4.6%	4.6%
56	==> 57	4.5%	4.5%	4.5%
57	==> 58	4.6%	4.6%	4.6%
58	==> 59	2.2%	2.2%	2.2%
59	==> 60	4.3%	4.3%	4.3%
60	==> 61	3.5%	3.5%	3.5%
61	==> 62	2.2%	2.2%	2.2%
62	==> 63	2.7%	2.7%	2.7%
63	==> 64	1.6%	1.6%	1.6%
>=64	==> >=64	0.0%	0.0%	0.0%