



Healthy New York Program
3 Independence Way, Suite 400
Princeton, NJ 08540
Phone: 1-866-386-1371
Fax: 1-866-427-2689

<Date>

<Plan sponsor or member name>

<Contact name>

<Address>

<City>, <ST> <ZIP>

<Group ID>

**RE: Aetna Healthy New York
Notice of proposed rate increase**

Dear <Plan sponsor or member name>:

New York law requires that we notify you when we ask the New York State Insurance Department (NYSID) to approve a rate increase. We want to let you know that we filed our proposed 2012 rates with the NYSID.

The attached rate page identifies the current 2011 monthly rate, the proposed 2012 monthly rate, and the proposed percentage of increase being requested for the Healthy New York plans. These rates are intended to be effective upon renewal on or after January 1, 2012.

Why Rates Increased

Every year, we spend considerable time evaluating both medical cost history and rates to ensure we account for the current cost trends in the plan premium. The requested increase is directly related to the rising cost of health care services in New York. Specifically, Aetna's request is based upon:

- increased reimbursement rates paid to our network providers,
- higher pharmacy costs paid to drug companies,
- increased utilization of services by members, and
- the availability and increased use of more complicated high-technology or other expensive health care equipment and procedures.

These changes have required us to request a rate increase with New York State for all current and new Healthy New York customers.

Additional Information about Aetna's Healthy New York rate increase request is available on the web at <http://www.aetna.com/individuals-families-health-insurance/member-guidelines/stateprocess.html>.

30 Day Comment Period

Healthy New York small group employers, small group certificate holders, sole proprietors, and individual policyholders have the opportunity to submit written comments to the NYSID on Aetna's rate filing and the proposed rate changes. **If you are interested in submitting comments,**

you must do so no later than Monday, August 22, 2011. Comments can be submitted to the Insurance Department at:

Health Bureau-Premium Rate Adjustments
New York State Insurance Department
25 Beaver Street
New York, NY 10004
<http://www.ins.state.ny.us>
PremiumRateIncreases@ins.state.ny.us
1-800-342-3736

Comments should clearly identify you are commenting on the proposed rate increase for the Aetna Healthy New York Plan offered by Aetna Health Inc. All submitted comments will be posted on the NYSID website and with personal identifying information removed.

Aetna can also review any comments and answer any questions you may have concerning these proposed rate changes. Within 30 days, if you have any questions please feel free to call Member Services at **1-866-386-1371**. Plan representatives are available to assist you from 8 a.m. to 5 p.m. Members and sole proprietors may also reach us online by logging into Aetna Navigator on Aetna's secure website at **www.aetna.com**.

Notice of Approved Rate

The NYSID may approve, modify, or disapprove our proposed rate changes. You will receive additional notice concerning the Insurance Department's approval or modification of Aetna's proposed rate changes and how your renewal is affected at least 60 days prior to your renewal date.

Sincerely,

Aetna

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Healthy New York – 2012 Proposed Rate Increase

	2011 Monthly rate	2012 Monthly rate	Percent Increase
Healthy New York with pharmacy			
Single	\$413	\$525	27.1%
Parent/Child(ren) - with dependent up to age 26	\$760	\$971	27.8%
Parent/Child(ren) - with dependent up to age 30	\$784	\$999	27.4%
Husband/wife	\$828	\$1,049	26.7%
Family - with dependent up to age 26	\$1,272	\$1,626	27.8%
Family - with dependent up to age 30	\$1,311	\$1,675	27.8%

	2011 Monthly rate	2012 Monthly rate	Percent Increase
Healthy New York without pharmacy			
Single	\$365	\$464	27.1%
Parent/Child(ren) - with dependent up to age 26	\$671	\$858	27.9%
Parent/Child(ren) - with dependent up to age 30	\$691	\$883	27.8%
Husband/wife	\$730	\$927	27.0%
Family - with dependent up to age 26	\$1,122	\$1,437	28.1%
Family - with dependent up to age 30	\$1,157	\$1,480	27.9%

	2011 Monthly rate	2012 Monthly rate	Percent Increase
High Deductible Health Plan (HDHP) with pharmacy			
Single	\$319	\$406	27.3%
Parent/Child(ren) - with dependent up to age 26	\$587	\$750	27.8%
Parent/Child(ren) - with dependent up to age 30	\$604	\$772	27.8%
Husband/wife	\$637	\$810	27.2%
Family - with dependent up to age 26	\$981	\$1,256	28.0%
Family - with dependent up to age 30	\$1,012	\$1,293	27.8%

	2011 Monthly rate	2012 Monthly rate	Percent Increase
High Deductible Health Plan (HDHP) without pharmacy			
Single	\$280	\$356	27.1%
Parent/Child(ren) - with dependent up to age 26	\$515	\$658	27.8%
Parent/Child(ren) - with dependent up to age 30	\$531	\$678	27.7%
Husband/wife	\$560	\$711	27.0%
Family - with dependent up to age 26	\$862	\$1,102	27.8%
Family - with dependent up to age 30	\$889	\$1,135	27.7%