

Excellus Health Plans, Inc

**165 Court Street
Rochester, NY 14647**

**Documentation in Support of
New York State
Section 4308(c) Rate Submission**

**Rate Notifications
Effective October 1, 2012**

July 15, 2011

Direct Pay Notifications



July 11, 2011

Dear

This letter serves as initial notice explaining our requested rate changes for the 2012 calendar year. A recent state law requires that health insurers seek premium rate approval from the New York State Insurance Department prior to issuance of premium rates, and we are taking the first step in doing so for 2012.

Below is a grid that shows the range of rate changes requested for products that we offer in your service region. Community rated products missing from this list may not be offered after December 31, 2011, and those impacted will be notified of the changes. Our request for approval of the rate changes will be submitted to the New York State Insurance Department on or about July 13, 2011, for use beginning on your annual renewal date.

Rochester Region - Quarter 4 / 2012 Requested Rate Change	
Product Type	% Change Requested
Commercial PPO Copay	8.9% to 12.9%
Commercial PPO Hybrid \$250, \$500 and \$1000 deductibles	9.5% to 13.5%
Commercial PPO Hybrid \$2000, \$2500 and \$3000 deductibles	12.5% to 17.5%
Commercial High Deductible Health Plans	20% to 22%

The premium rate changes we are requesting vary by specific products. To review a detailed narrative describing this year's premium rate filing, please go to our website at excellusbcb.com/member/rates or to the NYS Insurance Department's website at <http://www.ins.state.ny.us>.

Because the Insurance Department must approve all community rates, the actual changes will not be available until approval is received. Please note that the Superintendent may approve the proposed rate adjustment as requested, modify the proposed rate adjustment, or disapprove the proposed rate adjustment in its entirety. In addition to this mailing, another notice with the actual rate changes will be sent to you 60 days prior to the rate change effective date advising you of the rate change approved by the Department.

If your rate renewal date is during October, November or December 2011, please note that the requested rate changes in this notice are for your policy renewal date in October, November or December 2012. You will receive notices approximately 60 days prior to your 2011 renewal date advising you of the previously approved 2011 rate changes.

Please be assured that Excellus BlueCross BlueShield works to provide value to our members. Our administrative costs compare favorably with other health plans, and our health plan consistently ranks high in surveys for quality and member satisfaction. Helping our subscribers live a healthier lifestyle is one of the best ways to keep health care costs as low as possible, and we're proud to offer all of our subscribers access to resources, tools and support through excellusbcb.com. If the rate adjustment for your current product does not meet your budget, we offer a wide variety of other products at prices that may fit your needs.

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To contact the State Insurance Department (*please note that written comments submitted to the Department will be posted to the Department's website, with personal identifying information removed; include the name of your insurer in comments*):

Send mail to: Health Bureau-Premium Rate Adjustments, New York State Insurance Department, 25 Beaver Street, New York, NY 10004

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Sincerely,



James R. Reed
Senior Vice President, Marketing and Sales

July 11, 2011

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Commercial PPO Hybrid \$250 and \$500 deductibles	4% to 9%
Commercial PPO Hybrid \$1000 deductible	6% to 10%
Commercial PPO Hybrid \$2000 deductible	7% to 12%
Commercial PPO Hybrid \$2500 and \$3000 deductibles	12% to 17%
Commercial High Deductible Health Plans \$1300 20%, \$1800 10%, and \$2600 0%	11% to 15%
Commercial High Deductible Health Plans \$2600 20% and \$5500 0%	15.9% to 18.9%

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Commercial PPO Hybrid \$250, \$500 and \$1000 deductibles	10% to 15%
Commercial PPO Hybrid \$2000 and \$2500 deductibles	12% to 17%
Commercial PPO Hybrid \$3000 deductible	15.9% to 18.9%
Commercial High Deductible Health Plans	17% to 22%
Commercial HMOBlue	10% to 15%

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Univera Healthcare - Quarter 4 / 2012 Requested Rate Change	
Product Type	% Change Requested
Commercial PPO Copay	3% to 7%
Commercial PPO Hybrid \$250, \$500 and \$1000 deductibles	3% to 7%
Commercial PPO Hybrid \$2000 deductible	5% to 8%
Commercial PPO Hybrid \$2500 and \$3000 deductibles	7% to 11%
Commercial High Deductible Health Plans	10.5% to 15.5%
Commercial HMO	6% to 11%

The premium rate changes we are requesting vary by specific products. To review a detailed narrative describing this year's premium rate filing, please go to our website at univerahealthcare.com/member/rates or to the NYS Insurance Department's website at <http://www.ins.state.ny.us>.

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Arthur G. Wingerter
President

Group Notifications

July 11, 2011

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