

Capital District Physicians' Health Plan, Inc
Healthy New York
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* *No change*

Capital District Physicians Health Plan, Inc
 Healthy NY Rates
 Individual Grandfathered
 Proposed Premium Rates Effective 1/1/2013

Region	HMO Base				HMO Rx				HMO + Rx			
	Current Rate January 1, 2012	Proposed Rate January 1, 2013	Amount of Adjustment	Percent Change	Current Rate January 1, 2012	Proposed Rate January 1, 2013	Amount of Adjustment	Percent Change	Current Rate January 1, 2012	Proposed Rate January 1, 2013	Amount of Adjustment	Percent Change
Capital												
Individual - ALL TIERS	\$267.54	\$289.90	\$22.36	8.36%	\$39.70	\$43.02	\$3.32	8.37%	\$307.24	\$332.92	\$25.68	8.36%
Employee/Spouse - FOUR TIER	\$535.08	\$579.80	\$44.72	8.36%	\$79.40	\$86.04	\$6.64	8.36%	\$614.48	\$665.84	\$51.36	8.36%
Employee/Chld(rn) - FOUR TIER	\$508.33	\$550.81	\$42.48	8.36%	\$75.43	\$81.74	\$6.31	8.37%	\$583.76	\$632.55	\$48.79	8.36%
Family - FOUR TIER	\$749.11	\$811.72	\$62.61	8.36%	\$111.16	\$120.46	\$9.30	8.37%	\$860.27	\$932.18	\$71.91	8.36%
Central												
Individual - ALL TIERS	\$309.14	\$334.98	\$25.84	8.36%	\$39.70	\$43.02	\$3.32	8.36%	\$348.84	\$378.00	\$29.16	8.36%
Employee/Spouse - FOUR TIER	\$618.28	\$669.96	\$51.68	8.36%	\$79.40	\$86.04	\$6.64	8.36%	\$697.68	\$756.00	\$58.32	8.36%
Employee/Chld(rn) - FOUR TIER	\$587.37	\$636.46	\$49.09	8.36%	\$75.43	\$81.74	\$6.31	8.37%	\$662.80	\$718.20	\$55.40	8.36%
Family - FOUR TIER	\$865.60	\$937.94	\$72.34	8.36%	\$111.16	\$120.46	\$9.30	8.37%	\$976.76	\$1,058.40	\$81.64	8.36%
EHV												
Individual - ALL TIERS	\$314.15	\$340.40	\$26.25	8.36%	\$39.70	\$43.02	\$3.32	8.36%	\$353.85	\$383.42	\$29.57	8.36%
Employee/Spouse - FOUR TIER	\$628.30	\$680.80	\$52.50	8.36%	\$79.40	\$86.04	\$6.64	8.36%	\$707.70	\$766.84	\$59.14	8.36%
Employee/Chld(rn) - FOUR TIER	\$596.89	\$646.76	\$49.87	8.36%	\$75.43	\$81.74	\$6.31	8.37%	\$672.32	\$728.50	\$56.18	8.36%
Family - FOUR TIER	\$879.62	\$953.12	\$73.50	8.36%	\$111.16	\$120.46	\$9.30	8.37%	\$990.78	\$1,073.58	\$82.80	8.36%
WHV												
Individual - ALL TIERS	\$325.84	\$353.07	\$27.23	8.36%	\$39.70	\$43.02	\$3.32	8.36%	\$365.54	\$396.09	\$30.55	8.36%
Employee/Spouse - FOUR TIER	\$651.68	\$706.14	\$54.46	8.36%	\$79.40	\$86.04	\$6.64	8.36%	\$731.08	\$792.18	\$61.10	8.36%
Employee/Chld(rn) - FOUR TIER	\$619.10	\$670.83	\$51.73	8.36%	\$75.43	\$81.74	\$6.31	8.37%	\$694.53	\$752.57	\$58.04	8.36%
Family - FOUR TIER	\$912.35	\$988.60	\$76.25	8.36%	\$111.16	\$120.46	\$9.30	8.37%	\$1,023.51	\$1,109.06	\$85.55	8.36%

Capital District Physicians Health Plan, Inc
 Healthy NY Rates
 Individual Grandfathered
 Proposed Premium Rates Effective 1/1/2013

Region	High Deductible Base				High Deductible Rx				High Deductible + Rx			
	Current Rate January 1, 2012	Proposed Rate January 1, 2013	Amount of Adjustment	Percent Change	Current Rate January 1, 2012	Proposed Rate January 1, 2013	Amount of Adjustment	Percent Change	Current Rate January 1, 2012	Proposed Rate January 1, 2013	Amount of Adjustment	Percent Change
Capital												
Individual - ALL TIERS	\$214.44	\$232.36	\$17.92	8.36%	\$32.21	\$34.90	\$2.69	8.37%	\$246.65	\$267.27	\$20.62	8.36%
Employee/Spouse - FOUR TIER	\$428.88	\$464.73	\$35.85	8.36%	\$64.42	\$69.81	\$5.39	8.37%	\$493.30	\$534.54	\$41.24	8.36%
Employee/Chld(rn) - FOUR TIER	\$407.44	\$441.49	\$34.05	8.36%	\$61.20	\$66.32	\$5.12	8.37%	\$468.64	\$507.81	\$39.17	8.36%
Family - FOUR TIER	\$600.43	\$650.62	\$50.19	8.36%	\$90.19	\$97.73	\$7.54	8.36%	\$690.62	\$748.35	\$57.73	8.36%
Central												
Individual - ALL TIERS	\$247.79	\$268.50	\$20.71	8.36%	\$32.21	\$34.90	\$2.69	8.35%	\$280.00	\$303.40	\$23.40	8.36%
Employee/Spouse - FOUR TIER	\$495.58	\$537.00	\$41.42	8.36%	\$64.42	\$69.80	\$5.38	8.35%	\$560.00	\$606.80	\$46.80	8.36%
Employee/Chld(rn) - FOUR TIER	\$470.80	\$510.15	\$39.35	8.36%	\$61.20	\$66.31	\$5.11	8.35%	\$532.00	\$576.46	\$44.46	8.36%
Family - FOUR TIER	\$693.81	\$751.80	\$57.99	8.36%	\$90.19	\$97.72	\$7.53	8.35%	\$784.00	\$849.52	\$65.52	8.36%
EHV												
Individual - ALL TIERS	\$251.80	\$272.84	\$21.04	8.36%	\$32.21	\$34.90	\$2.69	8.35%	\$284.01	\$307.74	\$23.73	8.36%
Employee/Spouse - FOUR TIER	\$503.60	\$545.68	\$42.08	8.36%	\$64.42	\$69.80	\$5.38	8.35%	\$568.02	\$615.48	\$47.46	8.36%
Employee/Chld(rn) - FOUR TIER	\$478.42	\$518.40	\$39.98	8.36%	\$61.20	\$66.31	\$5.11	8.35%	\$539.62	\$584.71	\$45.09	8.36%
Family - FOUR TIER	\$705.04	\$763.95	\$58.91	8.36%	\$90.19	\$97.72	\$7.53	8.35%	\$795.23	\$861.67	\$66.44	8.35%
WHV												
Individual - ALL TIERS	\$261.17	\$283.00	\$21.83	8.36%	\$32.21	\$34.90	\$2.69	8.35%	\$293.38	\$317.90	\$24.52	8.36%
Employee/Spouse - FOUR TIER	\$522.34	\$566.00	\$43.66	8.36%	\$64.42	\$69.80	\$5.38	8.35%	\$586.76	\$635.80	\$49.04	8.36%
Employee/Chld(rn) - FOUR TIER	\$496.22	\$537.70	\$41.48	8.36%	\$61.20	\$66.31	\$5.11	8.35%	\$557.42	\$604.01	\$46.59	8.36%
Family - FOUR TIER	\$731.28	\$792.40	\$61.12	8.36%	\$90.19	\$97.72	\$7.53	8.35%	\$821.47	\$890.12	\$68.65	8.36%

Capital District Physicians Health Plan, Inc
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 Group & Sole Prop Grandfathered
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	Current Rate January 1, 2012	Proposed Rate January 1, 2013	Amount of Adjustment	Percent Change	Current Rate January 1, 2012	Proposed Rate January 1, 2013	Amount of Adjustment	Percent Change	Current Rate January 1, 2012	Proposed Rate January 1, 2013	Amount of Adjustment	Percent Change
Capital												
Individual - ALL TIERS	\$268.34	\$290.77	\$22.43	8.36%	\$56.50	\$61.22	\$4.72	8.35%	\$324.84	\$351.99	\$27.15	8.36%
Employee/Spouse - FOUR TIER	\$536.68	\$581.54	\$44.86	8.36%	\$113.00	\$122.44	\$9.44	8.35%	\$649.68	\$703.98	\$54.30	8.36%
Employee/Chld(rn) - FOUR TIER	\$509.85	\$552.46	\$42.61	8.36%	\$107.35	\$116.32	\$8.97	8.36%	\$617.20	\$668.78	\$51.58	8.36%
Family - FOUR TIER	\$751.35	\$814.15	\$62.80	8.36%	\$158.20	\$171.41	\$13.21	8.35%	\$909.55	\$985.56	\$76.01	8.36%
Central												
Individual - ALL TIERS	\$310.07	\$335.98	\$25.91	8.36%	\$56.50	\$61.22	\$4.72	8.35%	\$366.57	\$397.20	\$30.63	8.36%
Employee/Spouse - FOUR TIER	\$620.13	\$671.96	\$51.83	8.36%	\$113.00	\$122.44	\$9.44	8.35%	\$733.13	\$794.40	\$61.27	8.36%
Employee/Chld(rn) - FOUR TIER	\$589.13	\$638.36	\$49.23	8.36%	\$107.35	\$116.32	\$8.97	8.36%	\$696.48	\$754.68	\$58.20	8.36%
Family - FOUR TIER	\$868.19	\$940.74	\$72.55	8.36%	\$158.20	\$171.42	\$13.22	8.36%	\$1,026.39	\$1,112.16	\$85.77	8.36%
EHV												
Individual - ALL TIERS	\$315.08	\$341.42	\$26.34	8.36%	\$56.50	\$61.22	\$4.72	8.35%	\$371.58	\$402.64	\$31.06	8.36%
Employee/Spouse - FOUR TIER	\$630.16	\$682.84	\$52.68	8.36%	\$113.00	\$122.44	\$9.44	8.35%	\$743.16	\$805.28	\$62.12	8.36%
Employee/Chld(rn) - FOUR TIER	\$598.65	\$648.70	\$50.05	8.36%	\$107.35	\$116.32	\$8.97	8.36%	\$706.00	\$765.02	\$59.02	8.36%
Family - FOUR TIER	\$882.22	\$955.98	\$73.76	8.36%	\$158.20	\$171.42	\$13.22	8.36%	\$1,040.42	\$1,127.40	\$86.98	8.36%
WHV												
Individual - ALL TIERS	\$326.81	\$354.13	\$27.32	8.36%	\$56.50	\$61.22	\$4.72	8.35%	\$383.31	\$415.35	\$32.04	8.36%
Employee/Spouse - FOUR TIER	\$653.62	\$708.26	\$54.64	8.36%	\$113.00	\$122.44	\$9.44	8.35%	\$766.62	\$830.70	\$64.08	8.36%
Employee/Chld(rn) - FOUR TIER	\$620.94	\$672.85	\$51.91	8.36%	\$107.35	\$116.32	\$8.97	8.36%	\$728.29	\$789.17	\$60.88	8.36%
Family - FOUR TIER	\$915.07	\$991.56	\$76.49	8.36%	\$158.20	\$171.42	\$13.22	8.36%	\$1,073.27	\$1,162.98	\$89.71	8.36%

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Capital												
Individual - ALL TIERS	\$215.07	\$233.05	\$17.98	8.36%	\$45.83	\$49.66	\$3.83	8.35%	\$260.90	\$282.70	\$21.80	8.36%
Employee/Spouse - FOUR TIER	\$430.14	\$466.09	\$35.95	8.36%	\$91.66	\$99.31	\$7.65	8.35%	\$521.80	\$565.40	\$43.60	8.36%
Employee/Chld(rn) - FOUR TIER	\$408.63	\$442.79	\$34.16	8.36%	\$87.08	\$94.35	\$7.27	8.35%	\$495.71	\$537.14	\$41.43	8.36%
Family - FOUR TIER	\$602.20	\$652.53	\$50.33	8.36%	\$128.32	\$139.04	\$10.72	8.35%	\$730.52	\$791.57	\$61.05	8.36%
Central												
Individual - ALL TIERS	\$248.51	\$269.28	\$20.77	8.36%	\$45.83	\$49.66	\$3.83	8.36%	\$294.34	\$318.94	\$24.60	8.36%
Employee/Spouse - FOUR TIER	\$497.02	\$538.56	\$41.54	8.36%	\$91.66	\$99.32	\$7.66	8.36%	\$588.68	\$637.88	\$49.20	8.36%
Employee/Chld(rn) - FOUR TIER	\$472.17	\$511.63	\$39.46	8.36%	\$87.08	\$94.35	\$7.27	8.35%	\$559.25	\$605.98	\$46.73	8.36%
Family - FOUR TIER	\$695.83	\$753.98	\$58.15	8.36%	\$128.32	\$139.05	\$10.73	8.36%	\$824.15	\$893.03	\$68.88	8.36%
EHV												
Individual - ALL TIERS	\$252.54	\$273.64	\$21.10	8.36%	\$45.83	\$49.66	\$3.83	8.36%	\$298.37	\$323.30	\$24.93	8.36%
Employee/Spouse - FOUR TIER	\$505.08	\$547.28	\$42.20	8.36%	\$91.66	\$99.32	\$7.66	8.36%	\$596.74	\$646.60	\$49.86	8.36%
Employee/Chld(rn) - FOUR TIER	\$479.83	\$519.92	\$40.09	8.36%	\$87.08	\$94.35	\$7.27	8.35%	\$566.91	\$614.27	\$47.36	8.35%
Family - FOUR TIER	\$707.11	\$766.19	\$59.08	8.36%	\$128.32	\$139.05	\$10.73	8.36%	\$835.43	\$905.24	\$69.81	8.36%
WHV												
Individual - ALL TIERS	\$261.93	\$283.83	\$21.90	8.36%	\$45.83	\$49.66	\$3.83	8.36%	\$307.76	\$333.49	\$25.73	8.36%
Employee/Spouse - FOUR TIER	\$523.86	\$567.66	\$43.80	8.36%	\$91.66	\$99.32	\$7.66	8.36%	\$615.52	\$666.98	\$51.46	8.36%
Employee/Chld(rn) - FOUR TIER	\$497.67	\$539.28	\$41.61	8.36%	\$87.08	\$94.35	\$7.27	8.35%	\$584.75	\$633.63	\$48.88	8.36%
Family - FOUR TIER	\$733.40	\$794.72	\$61.32	8.36%	\$128.32	\$139.05	\$10.73	8.36%	\$861.72	\$933.77	\$72.05	8.36%

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Healthy NY Rates
Non-Grandfathered
Proposed Premium Rates Effective 1/1/2013

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Capital												
Individual - ALL TIERS	\$274.24	\$297.16	\$22.92	8.36%	\$56.50	\$61.22	\$4.72	8.35%	\$330.74	\$358.38	\$27.64	8.36%
Employee/Spouse - FOUR TIER	\$548.48	\$594.32	\$45.84	8.36%	\$113.00	\$122.44	\$9.44	8.35%	\$661.48	\$716.76	\$55.28	8.36%
Employee/Chld(rn) - FOUR TIER	\$521.06	\$564.60	\$43.54	8.36%	\$107.35	\$116.32	\$8.97	8.36%	\$628.41	\$680.92	\$52.51	8.36%
Family - FOUR TIER	\$767.87	\$832.04	\$64.17	8.36%	\$158.20	\$171.41	\$13.21	8.35%	\$926.07	\$1,003.45	\$77.38	8.36%
Central												
Individual - ALL TIERS	\$316.88	\$343.37	\$26.49	8.36%	\$56.50	\$61.22	\$4.72	8.35%	\$373.38	\$404.59	\$31.21	8.36%
Employee/Spouse - FOUR TIER	\$633.77	\$686.74	\$52.97	8.36%	\$113.00	\$122.44	\$9.44	8.35%	\$746.77	\$809.18	\$62.41	8.36%
Employee/Chld(rn) - FOUR TIER	\$602.08	\$652.40	\$50.32	8.36%	\$107.35	\$116.32	\$8.97	8.36%	\$709.43	\$768.72	\$59.29	8.36%
Family - FOUR TIER	\$887.28	\$961.44	\$74.16	8.36%	\$158.20	\$171.42	\$13.22	8.36%	\$1,045.48	\$1,132.86	\$87.38	8.36%
EHV												
Individual - ALL TIERS	\$322.01	\$348.92	\$26.91	8.36%	\$56.50	\$61.22	\$4.72	8.35%	\$378.51	\$410.14	\$31.63	8.36%
Employee/Spouse - FOUR TIER	\$644.02	\$697.84	\$53.82	8.36%	\$113.00	\$122.44	\$9.44	8.35%	\$757.02	\$820.28	\$63.26	8.36%
Employee/Chld(rn) - FOUR TIER	\$611.82	\$662.95	\$51.13	8.36%	\$107.35	\$116.32	\$8.97	8.36%	\$719.17	\$779.27	\$60.10	8.36%
Family - FOUR TIER	\$901.63	\$976.98	\$75.35	8.36%	\$158.20	\$171.42	\$13.22	8.36%	\$1,059.83	\$1,148.40	\$88.57	8.36%
WHV												
Individual - ALL TIERS	\$334.00	\$361.91	\$27.91	8.36%	\$56.50	\$61.22	\$4.72	8.35%	\$390.50	\$423.13	\$32.63	8.36%
Employee/Spouse - FOUR TIER	\$668.00	\$723.82	\$55.82	8.36%	\$113.00	\$122.44	\$9.44	8.35%	\$781.00	\$846.26	\$65.26	8.36%
Employee/Chld(rn) - FOUR TIER	\$634.60	\$687.63	\$53.03	8.36%	\$107.35	\$116.32	\$8.97	8.36%	\$741.95	\$803.95	\$62.00	8.36%
Family - FOUR TIER	\$935.20	\$1,013.35	\$78.15	8.36%	\$158.20	\$171.42	\$13.22	8.36%	\$1,093.40	\$1,184.77	\$91.37	8.36%

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 Healthy NY Rates
 Non-Grandfathered
 Proposed Premium Rates Effective 1/1/2013

Region	High Deductible Base				High Deductible Rx				High Deductible + Rx			
	Current Rate January 1, 2012	Proposed Rate January 1, 2013	Amount of Adjustment	Percent Change	Current Rate January 1, 2012	Proposed Rate January 1, 2013	Amount of Adjustment	Percent Change	Current Rate January 1, 2012	Proposed Rate January 1, 2013	Amount of Adjustment	Percent Change
Capital												
Individual - ALL TIERS	\$219.81	\$238.18	\$18.37	8.36%	\$45.83	\$49.66	\$3.83	8.35%	\$265.64	\$287.84	\$22.20	8.36%
Employee/Spouse - FOUR TIER	\$439.62	\$476.36	\$36.74	8.36%	\$91.66	\$99.31	\$7.65	8.35%	\$531.28	\$575.67	\$44.39	8.36%
Employee/Chld(rn) - FOUR TIER	\$417.64	\$452.54	\$34.90	8.36%	\$87.08	\$94.35	\$7.27	8.35%	\$504.72	\$546.89	\$42.17	8.36%
Family - FOUR TIER	\$615.47	\$666.91	\$51.44	8.36%	\$128.32	\$139.04	\$10.72	8.35%	\$743.79	\$805.95	\$62.16	8.36%
Central												
Individual - ALL TIERS	\$253.99	\$275.22	\$21.23	8.36%	\$45.83	\$49.66	\$3.83	8.36%	\$299.82	\$324.88	\$25.06	8.36%
Employee/Spouse - FOUR TIER	\$507.98	\$550.44	\$42.46	8.36%	\$91.66	\$99.32	\$7.66	8.36%	\$599.64	\$649.76	\$50.12	8.36%
Employee/Chld(rn) - FOUR TIER	\$482.58	\$522.92	\$40.34	8.36%	\$87.08	\$94.35	\$7.27	8.35%	\$569.66	\$617.27	\$47.61	8.36%
Family - FOUR TIER	\$711.17	\$770.62	\$59.45	8.36%	\$128.32	\$139.05	\$10.73	8.36%	\$839.49	\$909.67	\$70.18	8.36%
EHV												
Individual - ALL TIERS	\$258.10	\$279.67	\$21.57	8.36%	\$45.83	\$49.66	\$3.83	8.36%	\$303.93	\$329.33	\$25.40	8.36%
Employee/Spouse - FOUR TIER	\$516.20	\$559.34	\$43.14	8.36%	\$91.66	\$99.32	\$7.66	8.36%	\$607.86	\$658.66	\$50.80	8.36%
Employee/Chld(rn) - FOUR TIER	\$490.39	\$531.37	\$40.98	8.36%	\$87.08	\$94.35	\$7.27	8.35%	\$577.47	\$625.72	\$48.25	8.36%
Family - FOUR TIER	\$722.68	\$783.08	\$60.40	8.36%	\$128.32	\$139.05	\$10.73	8.36%	\$851.00	\$922.13	\$71.13	8.36%
WHV												
Individual - ALL TIERS	\$267.71	\$290.08	\$22.37	8.36%	\$45.83	\$49.66	\$3.83	8.36%	\$313.54	\$339.74	\$26.20	8.36%
Employee/Spouse - FOUR TIER	\$535.42	\$580.16	\$44.74	8.36%	\$91.66	\$99.32	\$7.66	8.36%	\$627.08	\$679.48	\$52.40	8.36%
Employee/Chld(rn) - FOUR TIER	\$508.65	\$551.15	\$42.50	8.36%	\$87.08	\$94.35	\$7.27	8.35%	\$595.73	\$645.50	\$49.77	8.35%
Family - FOUR TIER	\$749.59	\$812.22	\$62.63	8.36%	\$128.32	\$139.05	\$10.73	8.36%	\$877.91	\$951.27	\$73.36	8.36%

Capital District Physicians' Health Plan, Inc
HNY All Regions
Student/Dependent Factors
Proposed Factors Effective 1/1/2013

	Form Number	Benefit	2012 Factor	2013 Factor
Individual	600	Domestic Partner - Same or Opposite Sex	0.000	0.000
	601	Domestic Partner - Same Sex Only	0.000	0.000
	ELG29	Young Adult to 30	1.024	1.024
Small Group	600	Domestic Partner - Same or Opposite Sex	0.000	0.000
	601	Domestic Partner - Same Sex Only	0.000	0.000
	ELG29	Young Adult to 30	1.024	1.024
Sole Proprietor	600	Domestic Partner - Same or Opposite Sex	0.000	0.000
	601	Domestic Partner - Same Sex Only	0.000	0.000
	ELG29	Young Adult to 30	1.024	1.024

** Applied only to Base Medical and Pharmacy rates

**Capital District Physicians' Health Plan, Inc
Benefit and Rider Summary**

Form #	2013 Contract/Rider	Description	HNY	HD HNY
[5177, 5178]-2007	Healthy New York - Base Plan (No Rx)	\$20 PCP, \$20 SCP, \$500 IP, \$20 SNF, \$50 ER, \$75 Surg	X	
[606, 607]	Healthy New York - Rx	\$10 Generic / \$20 Brand (Including Contraceptives)	X	
600	Healthy New York - Domestic Partner	Domestic Partner - Same or Opposite Gender	X	
601	Healthy New York - Domestic Partner - Same Gender	Domestic Partner - Same Gender	X	
612	Healthy New York - Dependent through 29 make available rider.	Dependent through 29 make available rider	X	
[5179, 5180]-2007	Healthy New York - Base Plan (No Rx)	\$20 PCP, \$20 SCP, \$500 INPT, \$50 ER, \$75 SURG, \$1,200 Ded, 2 x Single, \$6,050 OOP Max, 2 x Single		X
[608, 609]	Healthy New York - Rx	\$10 Generic / \$20 Brand (Including Contraceptives)		X
600	Healthy New York - Domestic Partner	Domestic Partner - Same or Opposite Gender		X
601	Healthy New York - Domestic Partner - Same Gender	Domestic Partner - Same Gender		X
612	Healthy New York - Dependent through 29 make available rider.	Dependent through 29 make available rider		X

**Capital District Physicians' Health Plan
Healthy NY Product
Regional Area Factors**

No change from previous filing

**Capital District Physicians' Health Plan
Healthy NY Product
Tier Factors**

No change from previous filing

**Capital District Physicians' Health Plan
Healthy New York Product
Sample Rate Calculation**

<i>Sample rate calculation for a new small group HDHMO & Rx benefit package in the Central region</i>				
Plan Code	Individual	Employee/Spouse	Employee/Chld(m)	Family
HDHMO & Rx	\$324.88	\$649.76	\$617.27	\$909.67
ELGS29 ^			1.024	1.024
Final Rates	\$324.88	\$649.76	\$632.08	\$931.50

^ Applied only to Base Medical and Pharmacy rates

**Capital District Physicians' Health Plan
HNY Product
Commission Schedule and Incentives**

Healthy New York

4 percent first \$1.5 million of employer group premium

2.5 percent next \$1,500,001+ of premium

Existing business will continue to be paid at the current percentage.

Commission is paid only for small groups and sole proprietors

**Capital District Physician’s Health Plan, Inc.
Healthy New York
Underwriting Guidelines**

Underwriting Guidelines

Individuals and employers of one are eligible to purchase one of CDPHP’s Individual contracts. Sole Proprietors who are members of an association or chamber of commerce doing business with CDPHP, are eligible to obtain group coverage through that chamber or association.

Qualified employers or individuals may also be eligible to enroll in Healthy New York in accordance with the provisions specified in the Health Care Reform Act of 2000, Insurance Law 4326, and Regulation 11 NYCRR362.

Preexisting condition clauses are applicable to new adult subscribers enrolling through Healthy New York product. Preexisting conditions are waived for children newly enrolled in Non Grandfathered Healthy New York product.

To be eligible to be a group policyholder with CDPHP, an employer must be located in CDPHP’s approved service area. To be eligible to enroll as a CDPHP subscriber, the member must reside or work in CDPHP’s service area. CDPHP’s service area encompasses the following counties:

Rating Region	Counties
Capital	Albany, Schenectady, Rensselaer, Saratoga, Warren, Washington, Schoharie, Columbia, Greene, Fulton and Montgomery
Central	Herkimer, Oneida, Madison, Otsego, Chenango, Delaware, Broome, Tioga, Essex, Hamilton
Eastern Hudson Valley	Dutchess
Western Hudson Valley	Ulster, Orange

Condition of coverage requires the timely payment of premiums.

**Capital District Physicians' Health Plan, Inc
Healthy New York
2013 Expected Loss Ratio**

83.35%