

SERFF Tracking #:

GRPH-128536281

State Tracking #:

2012070153

Company Tracking #:**State:**

New York

Filing Company:

Group Health Incorporated

TOI/Sub-TOI:

H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense

Product Name:

GHI Direct Pay 2013

Project Name/Number:

Rate Increase 2013/

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Approved Rate Manual Pages	PLH-DPC-410, PLH-DPC-710	New		DP Rate Manual with mandates.pdf DP Rate Manual without mandates.pdf

GROUP HEALTH INCORPORATED
Alliance Core - PLH-DPC-410, HCR-2010, PLA-150

Direct Pay Group Conversion

Rate Effective Date: 1/1/2013

	Monthly Rates*
New York City	
Individual	1,098.79
Family	2,746.94
Mid-Hudson	
Individual	1,043.84
Family	2,609.60
Albany	
Individual	961.43
Family	2,403.60
Utica/Watertown	
Individual	917.47
Family	2,293.71
Syracuse	
Individual	955.94
Family	2,389.84
Rochester	
Individual	785.64
Family	1,964.06
Buffalo	
Individual	846.05
Family	2,115.14

*These rates include the Autism mandate and Women's Health mandate

*These are the monthly rates based upon a quarterly bill. For those individuals who request a monthly bill, a \$4 expense cost will be included in the bill.

10/17/2012

GROUP HEALTH INCORPORATED
Alliance Value - PLH-DPC-710, HCR-2010, PLA-150

Direct Pay Open Enrollment and Group Conversion

Rate Effective Date: 1/1/2013

	Monthly Rates*
New York City	
Individual	573.85
Family	1,434.65
Mid-Hudson	
Individual	545.17
Family	1,362.93
Albany	
Individual	502.13
Family	1,255.34
Utica/Watertown	
Individual	479.18
Family	1,197.93
Syracuse	
Individual	499.24
Family	1,248.16
Rochester	
Individual	410.31
Family	1,025.77
Buffalo	
Individual	441.89
Family	1,104.70

*These rates include the Autism mandate and Women's Health mandate

*These are the monthly rates based upon a quarterly bill. For those individuals who request a monthly bill, a \$4 expense cost will be included in the bill.

GROUP HEALTH INCORPORATED
Prescription Drug Rider - PLH-DPC-411, HCR-2010

Available with Alliance Core - PLH-DPC-410

Rate Effective Date: 1/1/2013

	Monthly <u>Rates</u>
New York City	
Individual	181.94
Family	463.94
Mid-Hudson	
Individual	181.94
Family	463.94
Albany	
Individual	181.94
Family	463.94
Utica/Watertown	
Individual	181.94
Family	463.94
Syracuse	
Individual	181.94
Family	463.94
Rochester	
Individual	181.94
Family	463.94
Buffalo	
Individual	181.94
Family	463.94

GROUP HEALTH INCORPORATED
Prescription Drug Rider - PLH-DPC-711, HCR-2010

Available with Alliance Value - PLH-DPC-710

Rate Effective Date: 1/1/2013

	Monthly <u>Rates</u>
New York City	
Individual	181.94
Family	463.94
Mid-Hudson	
Individual	181.94
Family	463.94
Albany	
Individual	181.94
Family	463.94
Utica/Watertown	
Individual	181.94
Family	463.94
Syracuse	
Individual	181.94
Family	463.94
Rochester	
Individual	181.94
Family	463.94
Buffalo	
Individual	181.94
Family	463.94

GROUP HEALTH INCORPORATED
Alliance Core - PLH-DPC-410, HCR-2010, PLA-150
Direct Pay Group Conversion

Rate Effective Date: 1/1/2013

PRESENT AND PROPOSED SUBSCRIBER RATES*

	1 Present Monthly Rate @1/1/12	2 Proposed Monthly Rate @1/1/13	3 Rate Change Dollars (2) - (1)	4 Rate Change Percentage (3) / (1)	Last Rate Adjustment Date	Any Prior Rate Change Within Last 12 Months	Total % Change Within Last 12 Months
New York City							
Individual	1,067.71	1,098.79	31.08	2.91	10/1/2012	No	n/a
Family	2,669.25	2,746.94	77.69	2.91	10/1/2012	No	n/a
Mid-Hudson							
Individual	1,014.32	1,043.84	29.52	2.91	10/1/2012	No	n/a
Family	2,535.79	2,609.60	73.81	2.91	10/1/2012	No	n/a
Albany							
Individual	934.24	961.43	27.19	2.91	10/1/2012	No	n/a
Family	2,335.61	2,403.60	67.99	2.91	10/1/2012	No	n/a
Utica/Watertown							
Individual	891.52	917.47	25.95	2.91	10/1/2012	No	n/a
Family	2,228.83	2,293.71	64.88	2.91	10/1/2012	No	n/a
Syracuse							
Individual	928.90	955.94	27.04	2.91	10/1/2012	No	n/a
Family	2,322.25	2,389.84	67.59	2.91	10/1/2012	No	n/a
Rochester							
Individual	763.42	785.64	22.22	2.91	10/1/2012	No	n/a
Family	1,908.50	1,964.06	55.56	2.91	10/1/2012	No	n/a
Buffalo							
Individual	822.12	846.05	23.93	2.91	10/1/2012	No	n/a
Family	2,055.32	2,115.14	59.82	2.91	10/1/2012	No	n/a

*These are the monthly rates based upon a quarterly bill. For those individuals who request a monthly bill, a \$4 expense cost will be included in the bill.

GROUP HEALTH INCORPORATED
Alliance Value - PLH-DPC-710, HCR-2010, PLA-150
Direct Pay Open Enrollment and Group Conversion

Rate Effective Date: 1/1/2013

PRESENT AND PROPOSED SUBSCRIBER RATES*

	1 Present Monthly Rate @1/1/12	2 Proposed Monthly Rate @1/1/13	3 Rate Change Dollars (2) - (1)	4 Rate Change Percentage (3) / (1)	Last Rate Adjustment Date	Any Prior Rate Change Within Last 12 Months	Total % Change Within Last 12 Months
New York City							
Individual	563.18	573.85	10.67	1.89	10/1/2012	No	n/a
Family	1,407.98	1,434.65	26.67	1.89	10/1/2012	No	n/a
Mid-Hudson							
Individual	535.03	545.17	10.14	1.90	10/1/2012	No	n/a
Family	1,337.59	1,362.93	25.34	1.89	10/1/2012	No	n/a
Albany							
Individual	492.79	502.13	9.34	1.90	10/1/2012	No	n/a
Family	1,231.99	1,255.34	23.35	1.90	10/1/2012	No	n/a
Utica/Watertown							
Individual	470.27	479.18	8.91	1.89	10/1/2012	No	n/a
Family	1,175.65	1,197.93	22.28	1.90	10/1/2012	No	n/a
Syracuse							
Individual	489.96	499.24	9.28	1.89	10/1/2012	No	n/a
Family	1,224.95	1,248.16	23.21	1.89	10/1/2012	No	n/a
Rochester							
Individual	402.68	410.31	7.63	1.89	10/1/2012	No	n/a
Family	1,006.70	1,025.77	19.07	1.89	10/1/2012	No	n/a
Buffalo							
Individual	433.67	441.89	8.22	1.90	10/1/2012	No	n/a
Family	1,084.16	1,104.70	20.54	1.89	10/1/2012	No	n/a

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GROUP HEALTH INCORPORATED
Prescription Drug Rider - PLH-DPC-411, HCR-2010
Available with Alliance Core - PLH-DPC-410
Direct Pay Group Conversion

Rate Effective Date: 1/1/2013

PRESENT AND PROPOSED SUBSCRIBER RATES

	1 Present Monthly Rate @1/1/12	2 Proposed Monthly Rate @1/1/13	3 Rate Change Dollars (2) - (1)	4 Rate Change Percentage (3) / (1)	Last Rate Adjustment Date	Any Prior Rate Change Within Last 12 Months	Total % Change Within Last 12 Months
New York City							
Individual	178.73	181.94	3.21	1.80	10/1/2012	No	n/a
Family	455.64	463.94	8.30	1.82	10/1/2012	No	n/a
Mid-Hudson							
Individual	178.73	181.94	3.21	1.80	10/1/2012	No	n/a
Family	455.64	463.94	8.30	1.82	10/1/2012	No	n/a
Albany							
Individual	178.73	181.94	3.21	1.80	10/1/2012	No	n/a
Family	455.64	463.94	8.30	1.82	10/1/2012	No	n/a
Utica/Watertown							
Individual	178.73	181.94	3.21	1.80	10/1/2012	No	n/a
Family	455.64	463.94	8.30	1.82	10/1/2012	No	n/a
Syracuse							
Individual	178.73	181.94	3.21	1.80	10/1/2012	No	n/a
Family	455.64	463.94	8.30	1.82	10/1/2012	No	n/a
Rochester							
Individual	178.73	181.94	3.21	1.80	10/1/2012	No	n/a
Family	455.64	463.94	8.30	1.82	10/1/2012	No	n/a
Buffalo							
Individual	178.73	181.94	3.21	1.80	10/1/2012	No	n/a
Family	455.64	463.94	8.30	1.82	10/1/2012	No	n/a

GROUP HEALTH INCORPORATED
Prescription Drug Rider - PLH-DPC-711, HCR-2010

Available with Alliance Value - PLH-DPC-710
Direct Pay Open Enrollment and Group Conversion

Rate Effective Date: 1/1/2013

PRESENT AND PROPOSED SUBSCRIBER RATES

	1 Present Monthly Rate @1/1/12	2 Proposed Monthly Rate @1/1/13	3 Rate Change Dollars (2) - (1)	4 Rate Change Percentage (3) / (1)	Last Rate Adjustment Date	Any Prior Rate Change Within Last 12 Months	Total % Change Within Last 12 Months
New York City							
Individual	178.73	181.94	3.21	1.80	10/1/2012	No	n/a
Family	455.64	463.94	8.30	1.82	10/1/2012	No	n/a
Mid-Hudson							
Individual	178.73	181.94	3.21	1.80	10/1/2012	No	n/a
Family	455.64	463.94	8.30	1.82	10/1/2012	No	n/a
Albany							
Individual	178.73	181.94	3.21	1.80	10/1/2012	No	n/a
Family	455.64	463.94	8.30	1.82	10/1/2012	No	n/a
Utica/Watertown							
Individual	178.73	181.94	3.21	1.80	10/1/2012	No	n/a
Family	455.64	463.94	8.30	1.82	10/1/2012	No	n/a
Syracuse							
Individual	178.73	181.94	3.21	1.80	10/1/2012	No	n/a
Family	455.64	463.94	8.30	1.82	10/1/2012	No	n/a
Rochester							
Individual	178.73	181.94	3.21	1.80	10/1/2012	No	n/a
Family	455.64	463.94	8.30	1.82	10/1/2012	No	n/a
Buffalo							
Individual	178.73	181.94	3.21	1.80	10/1/2012	No	n/a
Family	455.64	463.94	8.30	1.82	10/1/2012	No	n/a

GROUP HEALTH INCORPORATED
Alliance Core - PLH-DPC-410, HCR-2010

Direct Pay Group Conversion

Rate Effective Date: 1/1/2013

	Monthly Rates*
New York City	
Individual	1,084.69
Family	2,711.69
Mid-Hudson	
Individual	1,030.45
Family	2,576.11
Albany	
Individual	949.09
Family	2,372.75
Utica/Watertown	
Individual	905.70
Family	2,264.27
Syracuse	
Individual	943.67
Family	2,359.17
Rochester	
Individual	775.56
Family	1,938.85
Buffalo	
Individual	835.19
Family	2,088.00

*These are the monthly rates based upon a quarterly bill. For those individuals who request a monthly bill, a \$4 expense cost will be included in the bill.

GROUP HEALTH INCORPORATED
Alliance Value - PLH-DPC-710, HCR-2010

Direct Pay Open Enrollment and Group Conversion

Rate Effective Date: 1/1/2013

	Monthly Rates*
New York City	
Individual	572.13
Family	1,430.37
Mid-Hudson	
Individual	543.54
Family	1,358.86
Albany	
Individual	500.63
Family	1,251.58
Utica/Watertown	
Individual	477.75
Family	1,194.34
Syracuse	
Individual	497.75
Family	1,244.43
Rochester	
Individual	409.08
Family	1,022.71
Buffalo	
Individual	440.57
Family	1,101.40

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GROUP HEALTH INCORPORATED
Prescription Drug Rider - PLH-DPC-411, HCR-2010

Available with Alliance Core - PLH-DPC-410

Rate Effective Date: 1/1/2013

	Monthly <u>Rates</u>
New York City	
Individual	181.57
Family	462.88
Mid-Hudson	
Individual	181.57
Family	462.88
Albany	
Individual	181.57
Family	462.88
Utica/Watertown	
Individual	181.57
Family	462.88
Syracuse	
Individual	181.57
Family	462.88
Rochester	
Individual	181.57
Family	462.88
Buffalo	
Individual	181.57
Family	462.88

GROUP HEALTH INCORPORATED
Prescription Drug Rider - PLH-DPC-711, HCR-2010

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Rate Effective Date: 1/1/2013

	Monthly <u>Rates</u>
New York City	
Individual	181.57
Family	462.88
Mid-Hudson	
Individual	181.57
Family	462.88
Albany	
Individual	181.57
Family	462.88
Utica/Watertown	
Individual	181.57
Family	462.88
Syracuse	
Individual	181.57
Family	462.88
Rochester	
Individual	181.57
Family	462.88
Buffalo	
Individual	181.57
Family	462.88

GROUP HEALTH INCORPORATED
Alliance Core - PLH-DPC-410, HCR-2010
Direct Pay Group Conversion

Rate Effective Date: 1/1/2013

PRESENT AND PROPOSED SUBSCRIBER RATES*

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New York City							
Individual	1,067.71	1,084.69	16.98	1.59	1/1/2012	No	n/a
Family	2,669.25	2,711.69	42.44	1.59	1/1/2012	No	n/a
Mid-Hudson							
Individual	1,014.32	1,030.45	16.13	1.59	1/1/2012	No	n/a
Family	2,535.79	2,576.11	40.32	1.59	1/1/2012	No	n/a
Albany							
Individual	934.24	949.09	14.85	1.59	1/1/2012	No	n/a
Family	2,335.61	2,372.75	37.14	1.59	1/1/2012	No	n/a
Utica/Watertown							
Individual	891.52	905.70	14.18	1.59	1/1/2012	No	n/a
Family	2,228.83	2,264.27	35.44	1.59	1/1/2012	No	n/a
Syracuse							
Individual	928.90	943.67	14.77	1.59	1/1/2012	No	n/a
Family	2,322.25	2,359.17	36.92	1.59	1/1/2012	No	n/a
Rochester							
Individual	763.42	775.56	12.14	1.59	1/1/2012	No	n/a
Family	1,908.50	1,938.85	30.35	1.59	1/1/2012	No	n/a
Buffalo							
Individual	822.12	835.19	13.07	1.59	1/1/2012	No	n/a
Family	2,055.32	2,088.00	32.68	1.59	1/1/2012	No	n/a

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GROUP HEALTH INCORPORATED
Alliance Value - PLH-DPC-710, HCR-2010
Direct Pay Open Enrollment and Group Conversion

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Family	1,407.98	1,430.37	22.39	1.59	1/1/2012	No	n/a
Mid-Hudson							
Individual	535.03	543.54	8.51	1.59	1/1/2012	No	n/a
Family	1,337.59	1,358.86	21.27	1.59	1/1/2012	No	n/a
Albany							
Individual	492.79	500.63	7.84	1.59	1/1/2012	No	n/a
Family	1,231.99	1,251.58	19.59	1.59	1/1/2012	No	n/a
Utica/Watertown							
Individual	470.27	477.75	7.48	1.59	1/1/2012	No	n/a
Family	1,175.65	1,194.34	18.69	1.59	1/1/2012	No	n/a
Syracuse							
Individual	489.96	497.75	7.79	1.59	1/1/2012	No	n/a
Family	1,224.95	1,244.43	19.48	1.59	1/1/2012	No	n/a
Rochester							
Individual	402.68	409.08	6.40	1.59	1/1/2012	No	n/a
Family	1,006.70	1,022.71	16.01	1.59	1/1/2012	No	n/a
Buffalo							
Individual	433.67	440.57	6.90	1.59	1/1/2012	No	n/a
Family	1,084.16	1,101.40	17.24	1.59	1/1/2012	No	n/a

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Family	455.64	462.88	7.24	1.59	1/1/2012	No	n/a
Mid-Hudson							
Individual	178.73	181.57	2.84	1.59	1/1/2012	No	n/a
Family	455.64	462.88	7.24	1.59	1/1/2012	No	n/a
Albany							
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Family	455.64	462.88	7.24	1.59	1/1/2012	No	n/a
Utica/Watertown							
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Family	455.64	462.88	7.24	1.59	1/1/2012	No	n/a
Syracuse							
Individual	178.73	181.57	2.84	1.59	1/1/2012	No	n/a
Family	455.64	462.88	7.24	1.59	1/1/2012	No	n/a
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Family	455.64	462.88	7.24	1.59	1/1/2012	No	n/a
Buffalo							
Individual	178.73	181.57	2.84	1.59	1/1/2012	No	n/a
Family	455.64	462.88	7.24	1.59	1/1/2012	No	n/a

GROUP HEALTH INCORPORATED
Prescription Drug Rider - PLH-DPC-711, HCR-2010

Available with Alliance Value - PLH-DPC-710
Direct Pay Open Enrollment and Group Conversion

Rate Effective Date: 1/1/2013

PRESENT AND PROPOSED SUBSCRIBER RATES

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Family	455.64	462.88	7.24	1.59	1/1/2012	No	n/a
Mid-Hudson							
Individual	178.73	181.57	2.84	1.59	1/1/2012	No	n/a
Family	455.64	462.88	7.24	1.59	1/1/2012	No	n/a
Albany							
Individual	178.73	181.57	2.84	1.59	1/1/2012	No	n/a
Family	455.64	462.88	7.24	1.59	1/1/2012	No	n/a
Utica/Watertown							
Individual	178.73	181.57	2.84	1.59	1/1/2012	No	n/a
Family	455.64	462.88	7.24	1.59	1/1/2012	No	n/a
Syracuse							
Individual	178.73	181.57	2.84	1.59	1/1/2012	No	n/a
Family	455.64	462.88	7.24	1.59	1/1/2012	No	n/a
Rochester							
Individual	178.73	181.57	2.84	1.59	1/1/2012	No	n/a
Family	455.64	462.88	7.24	1.59	1/1/2012	No	n/a
Buffalo							
Individual	178.73	181.57	2.84	1.59	1/1/2012	No	n/a
Family	455.64	462.88	7.24	1.59	1/1/2012	No	n/a