

SERFF Tracking #:

HPHP-128551663

State Tracking #:

2012070147

Company Tracking #:

2012 0715 HIP HNY 2013 RATE FILING

State:

New York

Filing Company:

Health Insurance Plan of Greater New York

TOI/Sub-TOI:

H21 Health - Other/H21.000 Health - Other

Product Name:

2013 HIP HNY Prior Approval Rate Filing

Project Name/Number:

/

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Rate Manuals with Approved Rates		
Comments:			
Attachment(s):	2013 HIP HNY Rate Manual final No Women's Health Mandate.pdf 2013 HIP HNY Rate Manual Rate Change final No Women's Health Mandate.pdf 2013 HIP HNY Rate Manual final with Women's Health Mandate.pdf		

**HEALTH INSURANCE PLAN OF GREATER NEW YORK
2013 RATE MANUAL
HEALTHY NEW YORK**

Plan	ALL TIERS	TWO TIER	THREE TIER		FOUR TIER		
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family

Effective January 1, 2013 - December 31, 2013

Fully PPACA Compliant							
Without Drugs	419.19	n/a	n/a	n/a	779.67	838.36	1,282.69
With Unlimited Drugs	505.89	n/a	n/a	n/a	940.96	1,011.79	1,548.03
HDHP Without Drugs	336.61	n/a	n/a	n/a	626.08	673.21	1,030.03
HDHP With Unlimited Drugs	412.05	n/a	n/a	n/a	766.42	824.11	1,260.88
Grandfathered Group							
Without Drugs	418.76	n/a	n/a	n/a	778.91	837.54	1,281.44
HDHP With Unlimited Drugs	505.43	n/a	n/a	n/a	940.10	1,010.87	1,546.61
HDHP Without Drugs	336.28	n/a	n/a	n/a	625.47	672.55	1,029.01
HDHP With Unlimited Drugs	411.68	n/a	n/a	n/a	765.72	823.37	1,259.74
Grandfathered Individual							
Without Drugs	417.96	n/a	n/a	n/a	777.40	835.91	1,278.95
With Unlimited Drugs	474.96	n/a	n/a	n/a	883.43	949.93	1,453.40
HDHP Without Drugs	335.62	n/a	n/a	n/a	624.26	671.25	1,027.02
HDHP With Unlimited Drugs	381.40	n/a	n/a	n/a	709.40	762.81	1,167.10

Dependent Children [std: covered to 26 end of month]

<u>Age</u>	<u>End of Month</u>						
30	0.0%	n/a	n/a	n/a	2.9%	0.0%	2.9%

HEALTH INSURANCE PLAN OF GREATER NEW YORK
2012 RATE MANUAL
HEALTHY NEW YORK

Plan	TWO TIER		THREE TIER		FOUR TIER		
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family

Effective January 1, 2012 - December 31, 2012

Plan	Fully PPACA Compliant						
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family
Without Drugs	401.91	n/a	n/a	n/a	747.53	803.80	1,229.81
With Unlimited Drugs	485.03	n/a	n/a	n/a	902.17	970.08	1,484.21
HDHP Without Drugs	322.73	n/a	n/a	n/a	600.27	645.46	987.56
HDHP With Unlimited Drugs	395.06	n/a	n/a	n/a	734.82	790.13	1,208.90
Plan	Grandfathered Group						
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family
Without Drugs	401.50	n/a	n/a	n/a	746.80	803.01	1,228.61
HDHP With Unlimited Drugs	484.59	n/a	n/a	n/a	901.34	969.19	1,482.85
HDHP Without Drugs	322.42	n/a	n/a	n/a	599.68	644.82	986.59
HDHP With Unlimited Drugs	394.71	n/a	n/a	n/a	734.15	789.42	1,207.80
Plan	Grandfathered Individual						
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family
Without Drugs	400.73	n/a	n/a	n/a	745.35	801.45	1,226.22
With Unlimited Drugs	455.38	n/a	n/a	n/a	847.01	910.77	1,393.48
HDHP Without Drugs	321.78	n/a	n/a	n/a	598.52	643.58	984.68
HDHP With Unlimited Drugs	365.68	n/a	n/a	n/a	680.15	731.36	1,118.98

Dependent Children [std: covered to 26 end of month]

Age	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family
30	0.0%	n/a	n/a	n/a	2.9%	0.0%	2.9%

HEALTH INSURANCE PLAN OF GREATER NEW YORK
2013 RATE MANUAL
HEALTHY NEW YORK

Plan	TWO TIER		THREE TIER		FOUR TIER		
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family

Effective January 1, 2013 - December 31, 2013

Plan	Fully PPACA Compliant						
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family
Without Drugs	419.19	n/a	n/a	n/a	779.67	838.36	1,282.69
With Unlimited Drugs	505.89	n/a	n/a	n/a	940.96	1,011.79	1,548.03
HDHP Without Drugs	336.61	n/a	n/a	n/a	626.08	673.21	1,030.03
HDHP With Unlimited Drugs	412.05	n/a	n/a	n/a	766.42	824.11	1,260.88
Plan	Grandfathered Group						
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family
Without Drugs	418.76	n/a	n/a	n/a	778.91	837.54	1,281.44
HDHP With Unlimited Drugs	505.43	n/a	n/a	n/a	940.10	1,010.87	1,546.61
HDHP Without Drugs	336.28	n/a	n/a	n/a	625.47	672.55	1,029.01
HDHP With Unlimited Drugs	411.68	n/a	n/a	n/a	765.72	823.37	1,259.74
Plan	Grandfathered Individual						
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family
Without Drugs	417.96	n/a	n/a	n/a	777.40	835.91	1,278.95
With Unlimited Drugs	474.96	n/a	n/a	n/a	883.43	949.93	1,453.40
HDHP Without Drugs	335.62	n/a	n/a	n/a	624.26	671.25	1,027.02
HDHP With Unlimited Drugs	381.40	n/a	n/a	n/a	709.40	762.81	1,167.10

Dependent Children [std: covered to 26 end of month]

Age	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family
30	0.0%	n/a	n/a	n/a	2.9%	0.0%	2.9%

HEALTH INSURANCE PLAN OF GREATER NEW YORK
% Change
HEALTHY NEW YORK

Plan	TWO TIER		THREE TIER		FOUR TIER		
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family

Fully PPACA Compliant

Plan	Fully PPACA Compliant						
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family
Without Drugs	17.28	n/a	n/a	n/a	32.14	34.56	52.88
With Unlimited Drugs	20.86	n/a	n/a	n/a	38.79	41.71	63.82
HDHP Without Drugs	13.88	n/a	n/a	n/a	25.81	27.75	42.47
HDHP With Unlimited Drugs	16.99	n/a	n/a	n/a	31.60	33.98	51.98
Plan	Grandfathered Group						
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family
Without Drugs	17.26	n/a	n/a	n/a	32.11	34.53	52.83
HDHP With Unlimited Drugs	20.84	n/a	n/a	n/a	38.76	41.68	63.76
HDHP Without Drugs	13.86	n/a	n/a	n/a	25.79	27.73	42.42
HDHP With Unlimited Drugs	16.97	n/a	n/a	n/a	31.57	33.95	51.94
Plan	Grandfathered Individual						
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family
Without Drugs	17.23	n/a	n/a	n/a	32.05	34.46	52.73
With Unlimited Drugs	19.58	n/a	n/a	n/a	36.42	39.16	59.92
HDHP Without Drugs	13.84	n/a	n/a	n/a	25.74	27.67	42.34
HDHP With Unlimited Drugs	15.72	n/a	n/a	n/a	29.25	31.45	48.12

Dependent Children [std: covered to 26 end of month]

Age	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a

HEALTH INSURANCE PLAN OF GREATER NEW YORK
% Change
HEALTHY NEW YORK

Plan	TWO TIER		THREE TIER		FOUR TIER		
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family

Fully PPACA Compliant

Plan	Fully PPACA Compliant						
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family
Without Drugs	4.3%	n/a	n/a	n/a	4.3%	4.3%	4.3%
With Unlimited Drugs	4.3%	n/a	n/a	n/a	4.3%	4.3%	4.3%
HDHP Without Drugs	4.3%	n/a	n/a	n/a	4.3%	4.3%	4.3%
HDHP With Unlimited Drugs	4.3%	n/a	n/a	n/a	4.3%	4.3%	4.3%
Plan	Grandfathered Group						
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family
Without Drugs	4.3%	n/a	n/a	n/a	4.3%	4.3%	4.3%
HDHP With Unlimited Drugs	4.3%	n/a	n/a	n/a	4.3%	4.3%	4.3%
HDHP Without Drugs	4.3%	n/a	n/a	n/a	4.3%	4.3%	4.3%
HDHP With Unlimited Drugs	4.3%	n/a	n/a	n/a	4.3%	4.3%	4.3%
Plan	Grandfathered Individual						
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family
Without Drugs	4.3%	n/a	n/a	n/a	4.3%	4.3%	4.3%
With Unlimited Drugs	4.3%	n/a	n/a	n/a	4.3%	4.3%	4.3%
HDHP Without Drugs	4.3%	n/a	n/a	n/a	4.3%	4.3%	4.3%
HDHP With Unlimited Drugs	4.3%	n/a	n/a	n/a	4.3%	4.3%	4.3%

Dependent Children [std: covered to 26 end of month]

Age	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a

**HEALTH INSURANCE PLAN OF GREATER NEW YORK
2013 RATE MANUAL
HEALTHY NEW YORK**

Plan	ALL TIERS	TWO TIER	THREE TIER		FOUR TIER		
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family

Effective January 1, 2013 - December 31, 2013

Fully PPACA Compliant							
Without Drugs	420.86	n/a	n/a	n/a	782.79	841.71	1,287.82
With Unlimited Drugs	508.54	n/a	n/a	n/a	945.34	1,016.47	1,554.85
HDHP Without Drugs	337.95	n/a	n/a	n/a	628.58	675.91	1,034.14
HDHP With Unlimited Drugs	414.32	n/a	n/a	n/a	770.11	828.03	1,266.56
Grandfathered Group							
Without Drugs	418.76	n/a	n/a	n/a	778.91	837.54	1,281.44
HDHP With Unlimited Drugs	505.43	n/a	n/a	n/a	940.10	1,010.87	1,546.61
HDHP Without Drugs	336.28	n/a	n/a	n/a	625.47	672.55	1,029.01
HDHP With Unlimited Drugs	411.68	n/a	n/a	n/a	765.72	823.37	1,259.74
Grandfathered Individual							
Without Drugs	417.96	n/a	n/a	n/a	777.40	835.91	1,278.95
With Unlimited Drugs	474.96	n/a	n/a	n/a	883.43	949.93	1,453.40
HDHP Without Drugs	335.62	n/a	n/a	n/a	624.26	671.25	1,027.02
HDHP With Unlimited Drugs	381.40	n/a	n/a	n/a	709.40	762.81	1,167.10

Dependent Children [std: covered to 26 end of month]

<u>Age</u>	<u>End of Month</u>						
30	0.0%	n/a	n/a	n/a	2.9%	0.0%	2.9%