

SERFF Tracking #:

XFRD-128362721

State Tracking #:

2012060142

Company Tracking #:**State:**

New York

Filing Company:

Oxford Health Plans (NY), Inc.

TOI/Sub-TOI:

H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only

Product Name:

Oxford Small HMO: CY2013

Project Name/Number:

/

Correspondence Summary

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Oxford Resubmission Decision Email send 09-25-2012	Note To Filer	Lekha Sudhakaran	09/25/2012	09/25/2012
Oxford Decision Email send 09-03-2012 [Resubmission of Rate Manual Requested]	Note To Filer	Lekha Sudhakaran	09/25/2012	09/25/2012

State: New York **Filing Company:** Oxford Health Plans (NY), Inc.
TOI/Sub-TOI: H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only
Product Name: Oxford Small HMO: CY2013
Project Name/Number: /

Note To Filer

Created By:

Lekha Sudhakaran on 09/25/2012 11:38 AM

Last Edited By:

Lekha Sudhakaran

Submitted On:

09/25/2012 11:38 AM

Subject:

Oxford Resubmission Decision Email send 09-25-2012

Comments:

Please note the Small Group HMO products have been resubmitted reflecting Department's decision appropriately.

Please see the below attachment for further details

State: New York **Filing Company:** Oxford Health Plans (NY), Inc.
TOI/Sub-TOI: H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only
Product Name: Oxford Small HMO: CY2013
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Note To Filer

Created By:

Lekha Sudhakaran on 09/25/2012 11:37 AM

Last Edited By:

Lekha Sudhakaran

Submitted On:

09/25/2012 11:37 AM

Subject:

Oxford Decision Email send 09-03-2012 [Resubmission of Rate Manual Requested]

Comments:

Please note the Small Group HMO Products have been reduced from the annual requested rate actions of 17.0% to 12.5%.

Please see the below attachment for further details.

SERFF Tracking #:

XFRD-128362721

State Tracking #:

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Company Tracking #:

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New York

Filing Company:

Oxford Health Plans (NY), Inc.

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Product Name:

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Approved Rate Manual		
Comments:			
Attachment(s):			
Cover letter HMO 2013 Resubmit.pdf			
NYSG_HMO_2013_rate_manual Approved.pdf			

Oxford Health Plans Inc.

***NY Small Group Gated HMO Plan
Section I - Rate Manual***

For Groups with 2-50 Employees

Rates Effective 2013

OXFORD HEALTH PLANS

***NY Small Group Gated HMO Plan
Rate Manual***

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**Oxford Health Plans, Inc.
New York Small Group - Gated HMO Plan
Effective 2013**

**Manhattan, Richmond, Kings, Queens, Bronx, Rockland, Nassau, Suffolk,
Westchester, Dutchess, Orange, Putnam, Ulster, & Sullivan Counties.**

January 2013 to March 2013

April 2013 to June 2013

Medical:

\$30 PCP/ \$50 Specialist Office Visit Copay, \$150
ER Copay, \$150 Ambulatory Surgery, \$500 per day
up to \$1000 max per continuous confinement.

	<u>2012</u>	<u>2013</u>	<u>\$ Adj</u>	<u>% Adj</u>		<u>2012</u>	<u>2013</u>	<u>\$ Adj</u>	<u>% Adj</u>
Four-Tier A									
Single	\$375.93	\$421.25	\$45.32	12.1%		\$389.09	\$437.35	\$48.26	12.4%
Parent/Child(ren)	\$695.47	\$779.31	\$83.84	12.1%		\$719.82	\$809.10	\$89.28	12.4%
Couple	\$827.05	\$926.75	\$99.70	12.1%		\$856.00	\$962.17	\$106.17	12.4%
Family	\$1,165.38	\$1,305.88	\$140.50	12.1%		\$1,206.18	\$1,355.79	\$149.61	12.4%

Pharmacy:

\$15/\$35/\$75C with a \$100 Deductible

	<u>2012</u>	<u>2013</u>	<u>\$ Adj</u>	<u>% Adj</u>		<u>2012</u>	<u>2013</u>	<u>\$ Adj</u>	<u>% Adj</u>
Four-Tier A									
Single	\$92.18	\$103.30	\$11.12	12.1%		\$95.41	\$107.25	\$11.84	12.4%
Parent/Child(ren)	\$170.53	\$191.11	\$20.58	12.1%		\$176.51	\$198.41	\$21.90	12.4%
Couple	\$202.80	\$227.26	\$24.46	12.1%		\$209.90	\$235.95	\$26.05	12.4%
Family	\$285.76	\$320.23	\$34.47	12.1%		\$295.77	\$332.48	\$36.71	12.4%

Bio-Based Mental Health Rider

	<u>2012</u>	<u>2013</u>	<u>\$ Adj</u>	<u>% Adj</u>		<u>2012</u>	<u>2013</u>	<u>\$ Adj</u>	<u>% Adj</u>
Four-Tier A									
Single	\$3.23	\$3.62	\$0.39	12.1%		\$3.34	\$3.76	\$0.42	12.6%
Parent/Child(ren)	\$5.98	\$6.70	\$0.72	12.0%		\$6.18	\$6.96	\$0.78	12.6%
Couple	\$7.11	\$7.96	\$0.85	12.0%		\$7.35	\$8.27	\$0.92	12.5%
Family	\$10.01	\$11.22	\$1.21	12.1%		\$10.35	\$11.66	\$1.31	12.7%

Mental Health Parity Rider

	<u>2012</u>	<u>2013</u>	<u>\$ Adj</u>	<u>% Adj</u>		<u>2012</u>	<u>2013</u>	<u>\$ Adj</u>	<u>% Adj</u>
Four-Tier A									
Single	\$10.15	\$11.37	\$1.22	12.0%		\$10.51	\$11.81	\$1.30	12.4%
Parent/Child(ren)	\$18.78	\$21.03	\$2.25	12.0%		\$19.44	\$21.85	\$2.41	12.4%
Couple	\$22.33	\$25.01	\$2.68	12.0%		\$23.12	\$25.98	\$2.86	12.4%
Family	\$31.47	\$35.25	\$3.78	12.0%		\$32.58	\$36.61	\$4.03	12.4%

Dependent to Age 26 (default)

	<u>2012</u>	<u>2013</u>	<u>\$ Adj</u>	<u>% Adj</u>		<u>2012</u>	<u>2013</u>	<u>\$ Adj</u>	<u>% Adj</u>
Four-Tier A									
Single	\$0.00	\$0.00	\$0.00	n/a		\$0.00	\$0.00	\$0.00	n/a
Parent/Child(ren)	\$3.57	\$3.99	\$0.42	11.8%		\$3.69	\$4.14	\$0.45	12.2%
Couple	\$0.00	\$0.00	\$0.00	n/a		\$0.00	\$0.00	\$0.00	n/a
Family	\$5.99	\$6.71	\$0.72	12.0%		\$6.20	\$6.97	\$0.77	12.4%

Dependent to Age 29

	<u>2012</u>	<u>2013</u>	<u>\$ Adj</u>	<u>% Adj</u>		<u>2012</u>	<u>2013</u>	<u>\$ Adj</u>	<u>% Adj</u>
Four-Tier A									
Single	\$0.00	\$0.00	\$0.00	n/a		\$0.00	\$0.00	\$0.00	n/a
Parent/Child(ren)	\$48.31	\$54.13	\$5.82	12.0%		\$50.00	\$56.20	\$6.20	12.4%
Couple	\$0.00	\$0.00	\$0.00	n/a		\$0.00	\$0.00	\$0.00	n/a
Family	\$51.30	\$57.49	\$6.19	12.1%		\$53.10	\$59.69	\$6.59	12.4%

Vision

	<u>2012</u>	<u>2013</u>	<u>\$ Adj</u>	<u>% Adj</u>		<u>2012</u>	<u>2013</u>	<u>\$ Adj</u>	<u>% Adj</u>
Four-Tier A									
Single	\$4.64	\$4.64	\$0.00	0.0%		\$4.64	\$4.64	\$0.00	0.0%
Parent/Child(ren)	\$8.58	\$8.58	\$0.00	0.0%		\$8.58	\$8.58	\$0.00	0.0%
Couple	\$10.21	\$10.21	\$0.00	0.0%		\$10.21	\$10.21	\$0.00	0.0%
Family	\$14.38	\$14.38	\$0.00	0.0%		\$14.38	\$14.38	\$0.00	0.0%

Oxford Health Plans, Inc.
New York Small Group - Gated HMO Plan
Effective 2013

**Manhattan, Richmond, Kings, Queens, Bronx, Rockland, Nassau, Suffolk,
Westchester, Dutchess, Orange, Putnam, Ulster, & Sullivan Counties.**

July 2013 to September 2013

October 2013 to December 2013

Medical:

\$30 PCP/ \$50 Specialist Office Visit Copay, \$150
ER Copay, \$150 Ambulatory Surgery, \$500 per day
up to \$1000 max per continuous confinement.

	<u>2012</u>	<u>2013</u>	<u>\$ Adj</u>	<u>% Adj</u>		<u>2012</u>	<u>2013</u>	<u>\$ Adj</u>	<u>% Adj</u>
Four-Tier A									
Single	\$402.71	\$454.48	\$51.77	12.9%		\$416.80	\$471.79	\$54.99	13.2%
Parent/Child(ren)	\$745.01	\$840.79	\$95.78	12.9%		\$771.08	\$872.81	\$101.73	13.2%
Couple	\$885.96	\$999.86	\$113.90	12.9%		\$916.96	\$1,037.94	\$120.98	13.2%
Family	\$1,248.40	\$1,408.89	\$160.49	12.9%		\$1,292.08	\$1,462.55	\$170.47	13.2%

Pharmacy:

\$15/\$35/\$75C with a \$100 Deductible

	<u>2012</u>	<u>2013</u>	<u>\$ Adj</u>	<u>% Adj</u>		<u>2012</u>	<u>2013</u>	<u>\$ Adj</u>	<u>% Adj</u>
Four-Tier A									
Single	\$98.75	\$111.45	\$12.70	12.9%		\$102.21	\$115.69	\$13.48	13.2%
Parent/Child(ren)	\$182.69	\$206.18	\$23.49	12.9%		\$189.09	\$214.03	\$24.94	13.2%
Couple	\$217.25	\$245.19	\$27.94	12.9%		\$224.86	\$254.52	\$29.66	13.2%
Family	\$306.13	\$345.50	\$39.37	12.9%		\$316.85	\$358.64	\$41.79	13.2%

Bio-Based Mental Health Rider

	<u>2012</u>	<u>2013</u>	<u>\$ Adj</u>	<u>% Adj</u>		<u>2012</u>	<u>2013</u>	<u>\$ Adj</u>	<u>% Adj</u>
Four-Tier A									
Single	\$3.46	\$3.91	\$0.45	13.0%		\$3.58	\$4.06	\$0.48	13.4%
Parent/Child(ren)	\$6.40	\$7.23	\$0.83	13.0%		\$6.62	\$7.51	\$0.89	13.4%
Couple	\$7.61	\$8.60	\$0.99	13.0%		\$7.88	\$8.93	\$1.05	13.3%
Family	\$10.73	\$12.12	\$1.39	13.0%		\$11.10	\$12.59	\$1.49	13.4%

Mental Health Parity Rider

	<u>2012</u>	<u>2013</u>	<u>\$ Adj</u>	<u>% Adj</u>		<u>2012</u>	<u>2013</u>	<u>\$ Adj</u>	<u>% Adj</u>
Four-Tier A									
Single	\$10.88	\$12.27	\$1.39	12.8%		\$11.26	\$12.74	\$1.48	13.1%
Parent/Child(ren)	\$20.13	\$22.70	\$2.57	12.8%		\$20.83	\$23.57	\$2.74	13.2%
Couple	\$23.94	\$26.99	\$3.05	12.7%		\$24.77	\$28.03	\$3.26	13.2%
Family	\$33.73	\$38.04	\$4.31	12.8%		\$34.91	\$39.49	\$4.58	13.1%

Dependent to Age 26 (default)

	<u>2012</u>	<u>2013</u>	<u>\$ Adj</u>	<u>% Adj</u>		<u>2012</u>	<u>2013</u>	<u>\$ Adj</u>	<u>% Adj</u>
Four-Tier A									
Single	\$0.00	\$0.00	\$0.00	n/a		\$0.00	\$0.00	\$0.00	n/a
Parent/Child(ren)	\$3.82	\$4.30	\$0.48	12.6%		\$3.95	\$4.46	\$0.51	12.9%
Couple	\$0.00	\$0.00	\$0.00	n/a		\$0.00	\$0.00	\$0.00	n/a
Family	\$6.42	\$7.24	\$0.82	12.8%		\$6.64	\$7.52	\$0.88	13.3%

Dependent to Age 29

	<u>2012</u>	<u>2013</u>	<u>\$ Adj</u>	<u>% Adj</u>		<u>2012</u>	<u>2013</u>	<u>\$ Adj</u>	<u>% Adj</u>
Four-Tier A									
Single	\$0.00	\$0.00	\$0.00	n/a		\$0.00	\$0.00	\$0.00	n/a
Parent/Child(ren)	\$51.75	\$58.40	\$6.65	12.9%		\$53.56	\$60.62	\$7.06	13.2%
Couple	\$0.00	\$0.00	\$0.00	n/a		\$0.00	\$0.00	\$0.00	n/a
Family	\$54.96	\$62.03	\$7.07	12.9%		\$56.88	\$64.39	\$7.51	13.2%

Vision

	<u>2012</u>	<u>2013</u>	<u>\$ Adj</u>	<u>% Adj</u>		<u>2012</u>	<u>2013</u>	<u>\$ Adj</u>	<u>% Adj</u>
Four-Tier A									
Single	\$4.64	\$4.64	\$0.00	0.0%		\$4.64	\$4.64	\$0.00	0.0%
Parent/Child(ren)	\$8.58	\$8.58	\$0.00	0.0%		\$8.58	\$8.58	\$0.00	0.0%
Couple	\$10.21	\$10.21	\$0.00	0.0%		\$10.21	\$10.21	\$0.00	0.0%
Family	\$14.38	\$14.38	\$0.00	0.0%		\$14.38	\$14.38	\$0.00	0.0%

Oxford Health Plans, Inc.
New York Small Group - Gated HMO Plan

	1st Quarter 2013	2nd Quarter 2013	3rd Quarter 2013	4th Quarter 2013
Medical				
<i>Minimum rate change</i>	12.1%	12.4%	12.9%	13.2%
<i>Maximum rate change</i>	12.1%	12.4%	12.9%	13.2%
<i>Member weighted average rate change</i>	12.1%	12.4%	12.9%	13.2%
Pharmacy				
<i>Minimum rate change</i>	12.1%	12.4%	12.9%	13.2%
<i>Maximum rate change</i>	12.1%	12.4%	12.9%	13.2%
<i>Member weighted average rate change</i>	12.1%	12.4%	12.9%	13.2%

**Oxford Health Plans Inc.
New York Small Group HMO
Rate Manual - Forms**

Form # OHPNY SB HMO S 309

Form # OHPNY GA HMO S 309

New York Small Group HMO Plan

Benefit	Plan
Network	Liberty
Out-of-Area Access	Emergency only
Gatekeeper	Gated only
Out-of-network Benefit	None
Office Visit Copay PCP	\$30
Office Visit Copay Specialist	\$50
Preventive Care	100%
Outpatient Copay	\$150
Inpatient Copay	\$500 (2 days)
ER Copay	\$150
Radiology (MRI, CT, PT)	20% coinsurance to \$100, \$500 Max per year
Pediatric Dental	N/A
Gym Benefit	\$200 every 6 months
DME	
PT	Included
Optional Rx:	
Deductible	\$100 (brand only)
Generic	\$15
Preferred Brand	\$35
Brand	\$75
Annual Max	None
Optional Riders:	
Vision	\$50 per exam reimbursement every 12 month, \$70 per appliance reimbursement every 24 mos
Dependent to Age 29	
Bio-Based Mental Health	
Federal Mental Health Parity	



**Oxford Health Plans Inc.
New York Small Group HMO**

Rate Manual - Medical Base Rate & Rating Factors

1. Single Base Rate		249.30
2. Forward Trends	<u>Date</u>	<u>Adjustment</u>
	7/1/2009 through 9/30/2009	1.000
	10/1/2009 through 12/31/2009	1.036
	1/1/2010 through 3/31/2010	1.073
	4/1/2010 through 6/30/2010	1.111
	7/1/2010 through 9/30/2010	1.242
	10/1/2010 through 12/31/2010	1.299
	1/1/2011 through 3/31/2011	1.231
	4/1/2011 through 6/30/2011	1.274
	7/1/2011 through 9/30/2011	1.274
	10/1/2011 through 12/31/2011	1.313
	1/1/2012 through 3/31/2012	1.489
	4/1/2012 through 6/30/2012	1.541
	7/1/2012 through 9/30/2012	1.595
	10/1/2012 through 12/31/2012	1.650
	1/1/2013 through 3/31/2013	1.668
	4/1/2013 through 6/30/2013	1.732
	7/1/2013 through 9/30/2013	1.800
	10/1/2013 through 12/31/2013	1.868
3. Region	<u>County</u>	<u>Adjustment</u>
	Manhattan/ Richmond/ Bronx	1.000
	Kings/Queens	1.000
	Rockland	1.000
	Nassau	1.000
	Suffolk	1.000
	Westchester	1.000
	Dutchess/ Orange/ Putnam	1.000
	Ulster/ Sullivan	1.000
4. Tier Relativities	<u>Tier</u>	<u>Adjustment</u>
	Single rate	1.000
	Parent / Child(ren) rate	1.850
	Husband / Wife rate	2.200
	Family rate	3.100

**Oxford Health Plans Inc.
New York Small Group HMO**

Rate Manual - Pharmacy Base Rate & Rating Factors

1. Single Base Rate		63.08
2. Forward Trends	<u>Date</u>	<u>Adjustment</u>
	7/1/2009 through 9/30/2009	1.000
	10/1/2009 through 12/31/2009	1.032
	1/1/2010 through 3/31/2010	1.065
	4/1/2010 through 6/30/2010	1.099
	7/1/2010 through 9/30/2010	1.134
	10/1/2010 through 12/31/2010	1.170
	1/1/2011 through 3/31/2011	1.198
	4/1/2011 through 6/30/2011	1.236
	7/1/2011 through 9/30/2011	1.236
	10/1/2011 through 12/31/2011	1.274
	1/1/2012 through 3/31/2012	1.444
	4/1/2012 through 6/30/2012	1.495
	7/1/2012 through 9/30/2012	1.547
	10/1/2012 through 12/31/2012	1.601
	1/1/2013 through 3/31/2013	1.618
	4/1/2013 through 6/30/2013	1.680
	7/1/2013 through 9/30/2013	1.746
	10/1/2013 through 12/31/2013	1.812
3. Region	<u>County</u>	<u>Adjustment</u>
	Manhattan/ Richmond/ Bronx	1.000
	Kings/Queens	1.000
	Rockland	1.000
	Nassau	1.000
	Suffolk	1.000
	Westchester	1.000
	Dutchess/ Orange/ Putnam	1.000
	Ulster/ Sullivan	1.000
4. Tier Relativities	<u>Tier</u>	<u>Adjustment</u>
	Single rate	1.000
	Parent / Child(ren) rate	1.850
	Husband / Wife rate	2.200
	Family rate	3.100

**Oxford Health Plans Inc.
New York Small Group HMO**

Rate Calculation Example

Medical Plan: Gated HMO Plan
Pharmacy Plan: \$15/\$35/\$75C with a \$100 Deductible
Effective Date: 1/1/2013
Region: Manhattan/ Richmond/ Bronx

	Medical	Pharmacy	Dependent Age 26 (default)	Total
1. Single Base Rate	\$ 249.30	\$ 63.08		
2. x Base Rate Adjustment	1.013	1.012		
3. x Forward Trend	1.668	1.618		
4. x Region Adjustment	1.000	1.000		
5. x Tier Relativities				
<i>Single</i>	1.00	\$ 421.25	\$ -	\$ 524.55
<i>Parent / Child(ren)</i>	1.85	\$ 779.31	\$ 3.99	\$ 974.41
<i>Husband / Wife</i>	2.20	\$ 926.75	\$ -	\$1,154.01
<i>Family</i>	3.10	\$ 1,305.88	\$ 6.71	\$1,632.82

BASE RATE ADJUSTMENT TABLE

<u>Adjustment Reason</u>	<u>Adjustment Effective Date</u>	<u>Base Medical</u>	<u>Base Non-Rx Riders</u>	<u>Base Rx Riders</u>
100% Preventive Coverage	Jan-11	1.0030	1.0000	1.0000
Medical Sweeps	Jan-11	1.0100	1.0000	1.0000
Rx Sweeps	Jan-11	1.0000	1.0000	1.0120
Cumulative Adjustment				
January 1, 2011 to Date		1.0130	1.0000	1.0120