

State: New York **Filing Company:** MVP Health Plan, Inc.
TOI/Sub-TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO
Product Name: 2015 Individual OFF Exchange Rates
Project Name/Number: /

Filing at a Glance

Company: MVP Health Plan, Inc.
Product Name: 2015 Individual OFF Exchange Rates
State: New York
TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)
Sub-TOI: HOrg02I.005D Individual - HMO
Filing Type: Prior Approval Off Exchange Form & Rate Filing
Date Submitted: 06/13/2014
SERFF Tr Num: MVPH-129572901
SERFF Status: Assigned
State Tr Num: 2014060272
State Status:
Co Tr Num:

Implementation: 01/01/2015
Date Requested:
Author(s): 
Reviewer(s): 
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

State: New York Filing Company: MVP Health Plan, Inc.
 TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO
 Product Name: 2015 Individual OFF Exchange Rates
 Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile:
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type: Individual, Non Employer Group - Individual
 Overall Rate Impact: Filing Status Changed: 06/16/2014
 State Status Changed:
 Deemer Date: Created By: [REDACTED]
 Submitted By: [REDACTED] Corresponding Filing Tracking Number:
 PPACA: Non-Grandfathered Immed Mkt Reforms
 PPACA Notes: null
 Include Exchange Intentions: No
 Filing Description:
 This is the 2015 rate submission for prior approval.

Company and Contact

Filing Contact Information

[REDACTED] [REDACTED]
 [REDACTED] [REDACTED]
 [REDACTED] [REDACTED] 2050 [FAX]
 [REDACTED]

Filing Company Information

MVP Health Plan, Inc.	CoCode: 95521	State of Domicile: New York
625 State Street	Group Code: 1198	Company Type: Health
Schenectady, NY 12305	Group Name:	Maintenance Organization
[REDACTED]	FEIN Number: 14-1640868	State ID Number:

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:

State Specific

1. Is a parallel product being submitted for another issuing entity of the same parent organization? Yes/No (If Yes, enter name of other entity, submission date, and SERFF Tracking Number of the parallel file.): Yes, on 6/13/2014 for MVP Health Plan, Inc.: MVPH-129572989, MVPH-129573000, MVPH-129573019. MVP Health Services Corp.: MVPH-129572995
2. Type of insurer? Article 43, HMO, Commercial, Municipal Coop, or Fraternal Benefit Society: HMO
3. Is this filing for Group Remittance, Statutory Individual HMO, Statutory Individual POS, Blanket, or Healthy New York? Yes/No (If Yes, enter which one.): Individual

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4. Type of filing? Enter Form and Rate, Form only, Rate only (Form only should be used ONLY when the filing only contains an application, advertisement, administrative form, or is a group prefilling notification, out-of-state, or a report filing. Form submissions with no proposed rate impact are considered form and rate filings and require an actuarial memorandum.): Rate only
5. Is this a Rate only filing? Yes/No [If Yes, enter one: Commission/Fee Schedule, Prior Approval Rate Adjustment, DBL Loss Ratio Monitoring, Loss Ratio Experience Monitoring/Reporting, Medicare Supplement Annual Filing (other than rate adjustment), Medicare Supplement Refund Calculation Filing, Timothy's Law Subsidy Filing, Sole Proprietor Rating, 4308(h) Loss Ratio Report, 3231(e) Loss Ratio Report, Experience Rating Formula, or Other with brief explanation.): Prior approval rate adjustment
6. Does this submission contain a form subject to Regulation 123? Yes/No (If Yes, provide a full explanation in the Filing Description field.: No
7. Did this insurer prefile group coverage for this group under Section 52.32 prior to this filing? Yes/No (If Yes, enter the state tracking number assigned and the effective date of coverage.): No
8. Does this submission contain any form which is subject to review by the Life Bureau, the Property Bureau or both? Yes/No (If Yes, identify the forms, the Bureau, the date submitted, and the SERFF file number.): No
9. Does this filing contain forms that replace any other previously approved forms? Yes/No (If Yes, identify the form numbers, the file number, and the date of approval of the forms being replaced in the Filing Description field.): No
10. If this is a rate adjustment filing pursuant to Section 3231(e)(1) or 4308(c), did this insurer submit a "Prior Approval Prefiling" containing a draft narrative summary and initial notification letter associated with this filing? Yes/No (If Yes, enter the state tracking number and the SERFF tracking number of the prefile.): Yes. SERFF ID = MVPH-129569180. State tracking number = 2014060074

SERFF Tracking #:

MVPH-129572901

State Tracking #:

2014060272

Company Tracking #:

State:

New York

Filing Company:

MVP Health Plan, Inc.

TOI/Sub-TOI:

HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO

Product Name:

2015 Individual OFF Exchange Rates

Project Name/Number:

/

Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

%

Overall Percentage of Last Rate Revision:

%

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

SERFF

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MVP Health Plan, Inc.	Increase	%	%				%	%

SERFF Tracking #:

MVPH-129572901

State Tracking #:

2014060272

Company Tracking #:**State:**

New York

Filing Company:

MVP Health Plan, Inc.

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		2015 Indiv_OFF Rate Filing 2014-06-10.pdf		New		2015 Indiv_OFF Rate Filing 2014-06-10.pdf,

MVP Health Plan, Inc.

Effective January 1, 2015

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MVP Health Plan, Inc.
Benefit Descriptions
Effective January 1, 2015
Version 6/5/2014

Exhibit A

MVP Form ID	Form Description	Plan Type	Small vs Individual	Standard vs Non-Standard	Metal Level	Form Applies to: On vs Off Exchange	Availble to "Child Only"
		QHDHP HMO					
NY-HMOH-DB-001-S (2015)	Standard Bronze	(Emb)	Individual	Standard	Bronze	Off	Yes
NY-HMO-DS-001-S (2015)	Standard Silver	HMO	Individual	Standard	Silver	Off	Yes
NY-HMO-DG-001-S (2015)	Standard Gold	HMO	Individual	Standard	Gold	Off	Yes
NY-HMO-DP-001-S (2015)	Standard Platinum	HMO	Individual	Standard	Platinum	Off	Yes
NY-HMO-DB-001-N (2015)	Non-Standard Bronze 1	HMO	Individual	Non-Standard	Bronze	Off	No
NY-HMO-DB-002-N (2015)	Non-Standard Bronze 2	HMO	Individual	Non-Standard	Bronze	Off	No
NY-HMOH-DB-003-N (2015)	Non-Standard Bronze 3	QHDHP HMO (Emb)	Individual	Non-Standard	Bronze	Off	No
NY-HMOH-DB-004-N (2015)	Non-Standard Bronze 4	QHDHP HMO (Emb)	Individual	Non-Standard	Bronze	Off	No
NY-HMOH-DB-005-N (2015)	Non-Standard Bronze 5	QHDHP HMO (Emb)	Individual	Non-Standard	Bronze	Off	No
NY-HMO-DS-001-N (2015)	Non-Standard Silver 1	HMO	Individual	Non-Standard	Silver	Off	No
NY-HMO-DS-002-N (2015)	Non-Standard Silver 2	HMO	Individual	Non-Standard	Silver	Off	No
NY-HMOH-DS-003-N (2015)	Non-Standard Silver 3	QHDHP HMO (Agg)	Individual	Non-Standard	Silver	Off	No
NY-HMOH-DS-005-N (2015)	Non-Standard Silver 5 Off	QHDHP HMO (Agg)	Individual	Non-Standard	Silver	Off	No
NY-HMOH-DS-006-N (2015)	Non-Standard Silver 6 Off	QHDHP HMO (Agg)	Individual	Non-Standard	Silver	Off	No
NY-HMO-DG-001-N (2015)	Non-Standard Gold 1	HMO	Individual	Non-Standard	Gold	Off	No
NY-HMOH-DG-002-N (2015)	Non-Standard Gold 2	QHDHP HMO (Agg)	Individual	Non-Standard	Gold	Off	No
NY-HMO-DG-003-N (2015)	Non-Standard Gold 3	HMO	Individual	Non-Standard	Gold	Off	No
NY-HMO-DG-004-N (2015)	Non-Standard Gold 4	HMO	Individual	Non-Standard	Gold	Off	No
NY-HMO-DG-005-N (2015)	Non-Standard Gold 5	HMO	Individual	Non-Standard	Gold	Off	No
NY-HMO-DP-001-N (2015)	Non-Standard Platinum 1	HMO	Individual	Non-Standard	Platinum	Off	No
NY-HMO-DP-002-N (2015)	Non-Standard Platinum 2	HMO	Individual	Non-Standard	Platinum	Off	No
NY-POS-DP-001-S (2015)	CompCare POS Replacement	POS	Individual	Standard	Platinum	Off	No

NOTE:

All cost sharing after Deductible unless otherwise noted by "no DD"

MVP Health Plan, Inc.
 Benefit Descriptions
 Effective January 1, 2015
 Version 6/5/2014

Exhibit A

MVP Form ID	Marketing Name	Single Deductible Medical	Family Deductible Medical	Single OOP Maximum	Family OOP Maximum	Emergency Room	Inpatient Stay/SNF	Outpatient Facility
NY-HMOH-DB-001-S (2015)	MVP Premier	\$3,000	\$6,000	\$6,350	\$12,700	50%	50%	50%
NY-HMO-DS-001-S (2015)	MVP Premier	\$2,000	\$4,000	\$5,500	\$11,000	\$150	\$1,500	\$100
NY-HMO-DG-001-S (2015)	MVP Premier	\$600	\$1,200	\$4,000	\$8,000	\$150	\$1,000	\$100
NY-HMO-DP-001-S (2015)	MVP Premier	\$0	\$0	\$2,000	\$4,000	\$100	\$500	\$100
NY-HMO-DB-001-N (2015)	MVP Premier Plus	\$3,500	\$7,000	\$6,350	\$12,700	50%	50%	\$300
NY-HMO-DB-002-N (2015)	MVP Premier Plus	\$4,000	\$8,000	\$6,350	\$12,700	\$350 no DD	30%	\$300
NY-HMOH-DB-003-N (2015)	MVP Premier Plus HDHP	\$4,000	\$8,000	\$6,350	\$12,700	\$300	30%	\$100
NY-HMOH-DB-004-N (2015)	MVP Premier Plus HDHP	\$5,000	\$10,000	\$6,350	\$12,700	30%	30%	30%
NY-HMOH-DB-005-N (2015)	MVP Premier Plus HDHP	\$3,000	\$6,000	\$6,350	\$12,700	\$100	50%	50%
NY-HMO-DS-001-N (2015)	MVP Premier Plus	\$1,900	\$3,800	\$6,350	\$12,700	\$350	20%	\$300
NY-HMO-DS-002-N (2015)	MVP Premier Plus	\$1,500	\$3,000	\$6,350	\$12,700	\$350 no DD	20%	\$200
NY-HMOH-DS-003-N (2015)	MVP Premier Plus HDHP	\$1,500	\$3,000	\$6,350	\$12,700	\$300	\$500	\$200
NY-HMOH-DS-005-N (2015)	MVP Premier Plus HDHP	\$2,000	\$4,000	\$4,000	\$8,000	\$300	\$500	\$200
NY-HMOH-DS-006-N (2015)	MVP Premier Plus HDHP	\$1,300	\$2,600	\$6,350	\$12,700	\$300 no DD	20%	20%
NY-HMO-DG-001-N (2015)	MVP Premier Plus	\$850	\$1,700	\$6,350	\$12,700	\$300 no DD	\$500	\$200
NY-HMOH-DG-002-N (2015)	MVP Premier Plus HDHP	\$1,400	\$2,800	\$6,350	\$12,700	\$75	\$200	\$100
NY-HMO-DG-003-N (2015)	MVP Premier Plus	\$600	\$1,200	\$4,000	\$8,000	\$250	\$800	\$100
NY-HMO-DG-004-N (2015)	MVP Premier Plus	\$0	\$0	\$6,350	\$12,700	\$300	\$500	\$300
NY-HMO-DG-005-N (2015)	MVP Premier Plus	\$1,000	\$2,000	\$4,500	\$9,000	\$300 no DD	20%	20%
NY-HMO-DP-001-N (2015)	MVP Premier Plus	\$0	\$0	\$3,000	\$6,000	\$100	\$300	\$100
NY-HMO-DP-002-N (2015)	MVP Premier Plus	\$0	\$0	\$2,500	\$5,000	\$100	\$300	\$100
NY-POS-DP-001-S (2015)	MVP Premier	\$0	\$0	\$2,000	\$4,000	\$100	\$500	\$100

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MVP Health Plan, Inc.
 Benefit Descriptions
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Exhibit A

MVP Form ID	Physician Surgery	Primary Care Office	Specialist Office	Mental Heath Office	High Tech Imaging	Diagnostic Imaging	PT/OT/ST	Lab
NY-HMOH-DB-001-S (2015)	50%	50%	50%	50%	50%	50%	50%	50%
NY-HMO-DS-001-S (2015)	\$100	\$30	\$50	\$30	\$50	\$50	\$30	\$50
NY-HMO-DG-001-S (2015)	\$100	\$25	\$40	\$25	\$40	\$40	\$30	\$40
NY-HMO-DP-001-S (2015)	\$100	\$15	\$35	\$15	\$35	\$35	\$25	\$35
NY-HMO-DB-001-N (2015)	\$300	\$35	\$80	\$80	\$200	\$100	\$80	\$80
NY-HMO-DB-002-N (2015)	\$300	3 visits at \$0, then \$35 no DD	\$60	\$60	\$200	\$100	\$60	\$60
NY-HMOH-DB-003-N (2015)	\$100	\$30	\$50	\$50	\$200	\$100	\$50	\$50
NY-HMOH-DB-004-N (2015)	30%	\$10	30%	30%	30%	30%	30%	30%
NY-HMOH-DB-005-N (2015)	50%	\$5	50%	50%	50%	50%	50%	50%
NY-HMO-DS-001-N (2015)	\$200	\$30 no DD	\$50	\$50	\$225	\$125	\$50	\$50
NY-HMO-DS-002-N (2015)	\$200	3 visits at \$0, then \$35 no DD	\$60	\$60	\$225	\$125	\$60	\$60
NY-HMOH-DS-003-N (2015)	\$100	\$25	\$50	\$50	\$150	\$50	\$50	\$50
NY-HMOH-DS-005-N (2015)	\$100	\$20	\$40	\$40	\$150	\$50	\$40	\$40
NY-HMOH-DS-006-N (2015)	20%	\$25 no DD	\$50 no DD	\$25 no DD	\$200 no DD	\$100 no DD	\$50 no DD	\$50 no DD
NY-HMO-DG-001-N (2015)	\$100	3 visits at \$0, then \$15 no DD	\$45	\$45	\$100	\$60	\$45	\$45
NY-HMOH-DG-002-N (2015)	\$25	\$5	\$15	\$15	\$75	\$15	\$15	\$15
NY-HMO-DG-003-N (2015)	\$50	\$10	\$40	\$40	\$150	\$50	\$40	\$40
NY-HMO-DG-004-N (2015)	\$0	\$25	\$40	\$40	\$150	\$150	\$40	\$40
NY-HMO-DG-005-N (2015)	20%	\$30 no DD	\$50 no DD	\$30 no DD	\$100 no DD	\$50 no DD	\$50 no DD	\$50 no DD
NY-HMO-DP-001-N (2015)	\$100	3 visits at \$0, then \$5	\$40	\$40	\$100	\$40	\$40	\$40
NY-HMO-DP-002-N (2015)	\$50	\$5	\$30	\$30	\$100	\$30	\$30	\$30
NY-POS-DP-001-S (2015)	\$100	\$15	\$35	\$15	\$35	\$35	\$25	\$35

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MVP Health Plan, Inc.
Benefit Descriptions
Effective January 1, 2015
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Exhibit A

MVP Form ID	Dep Thru 29 Coverage	Pediatric Dental Available Via	Tier 1 Prescription	Tier 2 Prescription	Tier 3 Prescription	Prescription Deductible	IRS Qualified Plan
NY-HMOH-DB-001-S (2015)	Optional Rider	Stand Alone Dental Carrier	\$10	\$35	\$70	Integrated with Med	Yes
NY-HMO-DS-001-S (2015)	Optional Rider	Stand Alone Dental Carrier	\$10	\$35	\$70	\$0	No
NY-HMO-DG-001-S (2015)	Optional Rider	Stand Alone Dental Carrier	\$10	\$35	\$70	\$0	No
NY-HMO-DP-001-S (2015)	Optional Rider	Stand Alone Dental Carrier	\$10	\$30	\$60	\$0	No
NY-HMO-DB-001-N (2015)	Optional Rider	Stand Alone Dental Carrier	\$0 Generic to age 10 no DD; otherwise \$10 after Deductible	\$40	50%	\$200	No
NY-HMO-DB-002-N (2015)	Optional Rider	Stand Alone Dental Carrier	\$0 Generic to age 10, otherwise \$8	\$40	\$60	Integrated with Med	No
NY-HMOH-DB-003-N (2015)	Optional Rider	Stand Alone Dental Carrier	\$5	\$40	\$60	Integrated with Med	Yes
NY-HMOH-DB-004-N (2015)	Optional Rider	Stand Alone Dental Carrier	\$5	\$40	30%	Integrated with Med	Yes
NY-HMOH-DB-005-N (2015)	Optional Rider	Stand Alone Dental Carrier	\$5	\$30	50%	Integrated with Med	Yes
NY-HMO-DS-001-N (2015)	Optional Rider	Stand Alone Dental Carrier	\$0 Generic to age 10, otherwise \$8 no DD	\$35	\$70	\$100 Tier 2 & 3 Only	No
NY-HMO-DS-002-N (2015)	Optional Rider	Stand Alone Dental Carrier	\$0 Generic to age 10, otherwise \$8	\$35	\$70	Integrated with Med	No
NY-HMOH-DS-003-N (2015)	Optional Rider	Stand Alone Dental Carrier	\$10	\$40	\$60	Integrated with Med	Yes
NY-HMOH-DS-005-N (2015)	Optional Rider	Stand Alone Dental Carrier	\$10	\$40	\$60	Integrated with Med	Yes
NY-HMOH-DS-006-N (2015)	Optional Rider	Stand Alone Dental Carrier	\$0 Generics to Age 10, otherwise \$10	\$40	\$60	\$0	Yes
NY-HMO-DG-001-N (2015)	Optional Rider	Stand Alone Dental Carrier	\$0 Generic to age 10, otherwise \$5 No DD	\$35	\$70	\$100 Tier 2 & 3 Only	No
NY-HMOH-DG-002-N (2015)	Optional Rider	Stand Alone Dental Carrier	\$5	\$15	\$25	Integrated with Med	Yes
NY-HMO-DG-003-N (2015)	Optional Rider	Stand Alone Dental Carrier	\$10	\$35	50%	\$0	No
NY-HMO-DG-004-N (2015)	Optional Rider	Stand Alone Dental Carrier	\$0 Generic to age 10, otherwise \$5	\$45	50%	\$0	No
NY-HMO-DG-005-N (2015)	Optional Rider	Stand Alone Dental Carrier	\$0 Generic to age 10, otherwise \$5 no DD	\$15 no DD	\$25 no DD	\$0	No
NY-HMO-DP-001-N (2015)	Optional Rider	Stand Alone Dental Carrier	\$0 Generic to age 10, otherwise \$5 generic	\$30	\$50	\$0	No
NY-HMO-DP-002-N (2015)	Optional Rider	Stand Alone Dental Carrier	\$0 Generic to age 10, otherwise \$5 generic	\$30	\$50	\$0	No
NY-POS-DP-001-S (2015)	Optional Rider	Stand Alone Dental Carrier	\$10	\$30	\$60	\$0	No

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MVP Health Plan, Inc.
 Benefit Descriptions
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 Version 6/5/2014

Exhibit A

MVP Form ID	Single Deductible	Family Deductible	Coinsurance	Single Out of Pocket Max	Family Out of Pocket Max
NY-HMOH-DB-001-S (2015)	N/A	N/A	N/A	N/A	N/A
NY-HMO-DS-001-S (2015)	N/A	N/A	N/A	N/A	N/A
NY-HMO-DG-001-S (2015)	N/A	N/A	N/A	N/A	N/A
NY-HMO-DP-001-S (2015)	N/A	N/A	N/A	N/A	N/A
NY-HMO-DB-001-N (2015)	N/A	N/A	N/A	N/A	N/A
NY-HMO-DB-002-N (2015)	N/A	N/A	N/A	N/A	N/A
NY-HMOH-DB-003-N (2015)	N/A	N/A	N/A	N/A	N/A
NY-HMOH-DB-004-N (2015)	N/A	N/A	N/A	N/A	N/A
NY-HMOH-DB-005-N (2015)	N/A	N/A	N/A	N/A	N/A
NY-HMO-DS-001-N (2015)	N/A	N/A	N/A	N/A	N/A
NY-HMO-DS-002-N (2015)	N/A	N/A	N/A	N/A	N/A
NY-HMOH-DS-003-N (2015)	N/A	N/A	N/A	N/A	N/A
NY-HMOH-DS-005-N (2015)	N/A	N/A	N/A	N/A	N/A
NY-HMOH-DS-006-N (2015)	N/A	N/A	N/A	N/A	N/A
NY-HMO-DG-001-N (2015)	N/A	N/A	N/A	N/A	N/A
NY-HMOH-DG-002-N (2015)	N/A	N/A	N/A	N/A	N/A
NY-HMO-DG-003-N (2015)	N/A	N/A	N/A	N/A	N/A
NY-HMO-DG-004-N (2015)	N/A	N/A	N/A	N/A	N/A
NY-HMO-DG-005-N (2015)	N/A	N/A	N/A	N/A	N/A
NY-HMO-DP-001-N (2015)	N/A	N/A	N/A	N/A	N/A
NY-HMO-DP-002-N (2015)	N/A	N/A	N/A	N/A	N/A
NY-POS-DP-001-S (2015)	\$1,000	\$2,000	20%	\$3,000	\$5,000

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MVP Health Plan, Inc.
 Rider Descriptions
 Effective January 1, 2015
 Version 6/5/2014

MVP Form ID	MVP Form for Rate Distinction	Benefit Description	Small vs Individual	Standard vs Non-Standard	Metal Level	Available to Child Only Policies	Form Applies to: On vs Off Exchange
NY-X-100	NY-X-100	Dependent Through Age 29	Individual	Standard & Non-Standard	All Metal Levels	No	Off
NY-X-USNF	NY-X-USNF	Unlimited Skilled Nursing Facility	Individual	Standard & Non-Standard	All Metal Levels	Yes	Off

MVP Health Plan, Inc.
Area Factor
Effective January 1, 2015
Version 6/5/2014

Exhibit B

County	2014 Rate Region by DFS	Off Exchange: Individual		2015 MVP Rate Relativites - Individual
		Standard (AR44)	Non-Standard (AR44)	
ALBANY	1 Albany	X	X	0.8877
COLUMBIA	1 Albany	X	X	0.8877
FULTON	1 Albany	X	No	0.8877
GREENE	1 Albany	X	X	0.8877
MONTGOMERY	1 Albany	X	X	0.8877
RENSSELAER	1 Albany	X	X	0.8877
SARATOGA	1 Albany	X	X	0.8877
SCHENECTADY	1 Albany	X	X	0.8877
SCHOHARIE	1 Albany	X	No	0.8877
WARREN	1 Albany	X	X	0.8877
WASHINGTON	1 Albany	X	X	0.8877
ALLEGANY	2 Buffalo	No	No	0.8066
CATTARAUGUS	2 Buffalo	No	No	0.8066
CHAUTAUQUA	2 Buffalo	No	No	0.8066
ERIE	2 Buffalo	No	No	0.8066
GENESEE	2 Buffalo	X	No	0.8066
NIAGARA	2 Buffalo	No	No	0.8066
ORLEANS	2 Buffalo	X	X	0.8066
WYOMING	2 Buffalo	X	X	0.8066
DELAWARE	3 Mid-Hudson	X	No	1.0867
DUTCHESS	3 Mid-Hudson	X	X	1.0867
ORANGE	3 Mid-Hudson	X	X	1.0867
PUTNAM	3 Mid-Hudson	X	X	1.0867
SULLIVAN	3 Mid-Hudson	X	X	1.0867
ULSTER	3 Mid-Hudson	X	X	1.0867
BRONX	4 NYC	No	No	0.9216
KINGS	4 NYC	No	No	0.9216
NEW YORK	4 NYC	No	No	0.9216
QUEENS	4 NYC	No	No	0.9216
RICHMOND	4 NYC	No	No	0.9216
ROCKLAND	4 NYC	X	X	0.9216
WESTCHESTER	4 NYC	Pending	Pending	0.9216
LIVINGSTON	5 Rochester	X	X	0.7789
MONROE	5 Rochester	X	X	0.7789
ONTARIO	5 Rochester	X	X	0.7789
SENECA	5 Rochester	X	X	0.7789
WAYNE	5 Rochester	X	X	0.7789
YATES	5 Rochester	X	X	0.7789
BROOME	6 Syracuse	X	X	1.0144
CAYUGA	6 Syracuse	X	X	1.0144
CHEMUNG	6 Syracuse	No	No	1.0144
CORTLAND	6 Syracuse	X	X	1.0144
ONONDAGA	6 Syracuse	X	X	1.0144
SCHUYLER	6 Syracuse	No	No	1.0144
STEUBEN	6 Syracuse	X	No	1.0144
TIOGA	6 Syracuse	X	No	1.0144
TOMPKINS	6 Syracuse	X	X	1.0144
CHENANGO	7 Utica/Watertown	X	X	0.9511
CLINTON	7 Utica/Watertown	X	No	0.9511
ESSEX	7 Utica/Watertown	X	No	0.9511
FRANKLIN	7 Utica/Watertown	X	No	0.9511
HAMILTON	7 Utica/Watertown	X	No	0.9511
HERKIMER	7 Utica/Watertown	X	No	0.9511
JEFFERSON	7 Utica/Watertown	X	No	0.9511

MVP Health Plan, Inc.
 Area Factor
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Exhibit B

County	2014 Rate Region by DFS	Off Exchange: Individual		2015 MVP Rate Relativites - Individual
		Standard (AR44)	Non-Standard (AR44)	
LEWIS	7 Utica/Watertown	X	X	0.9511
MADISON	7 Utica/Watertown	X	X	0.9511
ONEIDA	7 Utica/Watertown	X	X	0.9511
OSWEGO	7 Utica/Watertown	X	X	0.9511
OTSEGO	7 Utica/Watertown	X	No	0.9511
SAINTE LAWRENCE	7 Utica/Watertown	X	No	0.9511
NASSAU	8 Long Island	No	No	1.2717
SUFFOLK	8 Long Island	No	No	1.2717

MVP Health Plan, Inc.

Exhibit C

Premiums

Effective January 1, 2015

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MVP Form ID	Benefit Description	Small vs Individual	Standard vs Non-Standard	Metal Level	Rate Region	2015			
						Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)
NY-HMOH-DB-001-S (2015)	Standard Bronze	Individual	Standard	Bronze	1 Albany	\$350.81	\$701.62	\$596.38	\$999.81
NY-HMO-DS-001-S (2015)	Standard Silver	Individual	Standard	Silver	1 Albany	\$438.71	\$877.42	\$745.81	\$1,250.32
NY-HMO-DG-001-S (2015)	Standard Gold	Individual	Standard	Gold	1 Albany	\$524.90	\$1,049.80	\$892.33	\$1,495.97
NY-HMO-DP-001-S (2015)	Standard Platinum	Individual	Standard	Platinum	1 Albany	\$619.37	\$1,238.74	\$1,052.93	\$1,765.20
NY-HMO-DB-001-N (2015)	Non-Standard Bronze 1	Individual	Non-Standard	Bronze	1 Albany	\$350.04	\$700.08	\$595.07	\$997.61
NY-HMO-DB-002-N (2015)	Non-Standard Bronze 2	Individual	Non-Standard	Bronze	1 Albany	\$358.95	\$717.90	\$610.22	\$1,023.01
NY-HMOH-DB-003-N (2015)	Non-Standard Bronze 3	Individual	Non-Standard	Bronze	1 Albany	\$346.70	\$693.40	\$589.39	\$988.10
NY-HMOH-DB-004-N (2015)	Non-Standard Bronze 4	Individual	Non-Standard	Bronze	1 Albany	\$333.34	\$666.68	\$566.68	\$950.02
NY-HMOH-DB-005-N (2015)	Non-Standard Bronze 5	Individual	Non-Standard	Bronze	1 Albany	\$348.37	\$696.74	\$592.23	\$992.85
NY-HMO-DS-001-N (2015)	Non-Standard Silver 1	Individual	Non-Standard	Silver	1 Albany	\$425.17	\$850.34	\$722.79	\$1,211.73
NY-HMO-DS-002-N (2015)	Non-Standard Silver 2	Individual	Non-Standard	Silver	1 Albany	\$423.45	\$846.90	\$719.87	\$1,206.83
NY-HMOH-DS-003-N (2015)	Non-Standard Silver 3	Individual	Non-Standard	Silver	1 Albany	\$424.02	\$848.04	\$720.83	\$1,208.46
NY-HMOH-DS-005-N (2015)	Non-Standard Silver 5 Off	Individual	Non-Standard	Silver	1 Albany	\$414.85	\$829.70	\$705.25	\$1,182.32
NY-HMOH-DS-006-N (2015)	Non-Standard Silver 6 Off	Individual	Non-Standard	Silver	1 Albany	\$461.87	\$923.74	\$785.18	\$1,316.33
NY-HMO-DG-001-N (2015)	Non-Standard Gold 1	Individual	Non-Standard	Gold	1 Albany	\$498.45	\$996.90	\$847.37	\$1,420.58
NY-HMOH-DG-002-N (2015)	Non-Standard Gold 2	Individual	Non-Standard	Gold	1 Albany	\$479.21	\$958.42	\$814.66	\$1,365.75
NY-HMO-DG-003-N (2015)	Non-Standard Gold 3	Individual	Non-Standard	Gold	1 Albany	\$502.06	\$1,004.12	\$853.50	\$1,430.87
NY-HMO-DG-004-N (2015)	Non-Standard Gold 4	Individual	Non-Standard	Gold	1 Albany	\$532.12	\$1,064.24	\$904.60	\$1,516.54
NY-HMO-DG-005-N (2015)	Non-Standard Gold 5	Individual	Non-Standard	Gold	1 Albany	\$503.86	\$1,007.72	\$856.56	\$1,436.00
NY-POS-DP-001-S (2015)	CompCare POS Replacement	Individual	Standard	Platinum	1 Albany	\$723.74	\$1,447.48	\$1,230.36	\$2,062.66
NY-HMO-DP-001-N (2015)	Non-Standard Platinum 1	Individual	Non-Standard	Platinum	1 Albany	\$597.63	\$1,195.26	\$1,015.97	\$1,703.25
NY-HMO-DP-002-N (2015)	Non-Standard Platinum 2	Individual	Non-Standard	Platinum	1 Albany	\$604.03	\$1,208.06	\$1,026.85	\$1,721.49
NY-HMOH-DB-001-S (2015)	Standard Bronze	Individual	Standard	Bronze	2 Buffalo	\$318.76	\$637.52	\$541.89	\$908.47
NY-HMO-DS-001-S (2015)	Standard Silver	Individual	Standard	Silver	2 Buffalo	\$398.63	\$797.26	\$677.67	\$1,136.10
NY-HMO-DG-001-S (2015)	Standard Gold	Individual	Standard	Gold	2 Buffalo	\$476.95	\$953.90	\$810.82	\$1,359.31
NY-HMO-DP-001-S (2015)	Standard Platinum	Individual	Standard	Platinum	2 Buffalo	\$562.78	\$1,125.56	\$956.73	\$1,603.92
NY-HMO-DB-001-N (2015)	Non-Standard Bronze 1	Individual	Non-Standard	Bronze	2 Buffalo	\$318.06	\$636.12	\$540.70	\$906.47
NY-HMO-DB-002-N (2015)	Non-Standard Bronze 2	Individual	Non-Standard	Bronze	2 Buffalo	\$326.15	\$652.30	\$554.46	\$929.53
NY-HMOH-DB-003-N (2015)	Non-Standard Bronze 3	Individual	Non-Standard	Bronze	2 Buffalo	\$315.02	\$630.04	\$535.53	\$897.81
NY-HMOH-DB-004-N (2015)	Non-Standard Bronze 4	Individual	Non-Standard	Bronze	2 Buffalo	\$302.88	\$605.76	\$514.90	\$863.21
NY-HMOH-DB-005-N (2015)	Non-Standard Bronze 5	Individual	Non-Standard	Bronze	2 Buffalo	\$316.54	\$633.08	\$538.12	\$902.14
NY-HMO-DS-001-N (2015)	Non-Standard Silver 1	Individual	Non-Standard	Silver	2 Buffalo	\$386.33	\$772.66	\$656.76	\$1,101.04
NY-HMO-DS-002-N (2015)	Non-Standard Silver 2	Individual	Non-Standard	Silver	2 Buffalo	\$384.76	\$769.52	\$654.09	\$1,096.57
NY-HMOH-DS-003-N (2015)	Non-Standard Silver 3	Individual	Non-Standard	Silver	2 Buffalo	\$385.28	\$770.56	\$654.98	\$1,098.05
NY-HMOH-DS-005-N (2015)	Non-Standard Silver 5 Off	Individual	Non-Standard	Silver	2 Buffalo	\$376.95	\$753.90	\$640.82	\$1,074.31
NY-HMOH-DS-006-N (2015)	Non-Standard Silver 6 Off	Individual	Non-Standard	Silver	2 Buffalo	\$419.67	\$839.34	\$713.44	\$1,196.06
NY-HMO-DG-001-N (2015)	Non-Standard Gold 1	Individual	Non-Standard	Gold	2 Buffalo	\$452.91	\$905.82	\$769.95	\$1,290.79
NY-HMOH-DG-002-N (2015)	Non-Standard Gold 2	Individual	Non-Standard	Gold	2 Buffalo	\$435.43	\$870.86	\$740.23	\$1,240.98
NY-HMO-DG-003-N (2015)	Non-Standard Gold 3	Individual	Non-Standard	Gold	2 Buffalo	\$456.19	\$912.38	\$775.52	\$1,300.14
NY-HMO-DG-004-N (2015)	Non-Standard Gold 4	Individual	Non-Standard	Gold	2 Buffalo	\$483.51	\$967.02	\$821.97	\$1,378.00
NY-HMO-DG-005-N (2015)	Non-Standard Gold 5	Individual	Non-Standard	Gold	2 Buffalo	\$457.83	\$915.66	\$778.31	\$1,304.82

MVP Health Plan, Inc.

Exhibit C

Premiums

Effective January 1, 2015

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MVP Form ID	Benefit Description	Small vs Individual	Standard vs Non-Standard	Metal Level	Rate Region	2015			
						Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)
NY-POS-DP-001-S (2015)	CompCare POS Replacement	Individual	Standard	Platinum	2 Buffalo	\$657.62	\$1,315.24	\$1,117.95	\$1,874.22
NY-HMO-DP-001-N (2015)	Non-Standard Platinum 1	Individual	Non-Standard	Platinum	2 Buffalo	\$543.03	\$1,086.06	\$923.15	\$1,547.64
NY-HMO-DP-002-N (2015)	Non-Standard Platinum 2	Individual	Non-Standard	Platinum	2 Buffalo	\$548.85	\$1,097.70	\$933.05	\$1,564.22
NY-HMOH-DB-001-S (2015)	Standard Bronze	Individual	Standard	Bronze	3 Mid-Hudson	\$429.45	\$858.90	\$730.07	\$1,223.93
NY-HMO-DS-001-S (2015)	Standard Silver	Individual	Standard	Silver	3 Mid-Hudson	\$537.05	\$1,074.10	\$912.99	\$1,530.59
NY-HMO-DG-001-S (2015)	Standard Gold	Individual	Standard	Gold	3 Mid-Hudson	\$642.57	\$1,285.14	\$1,092.37	\$1,831.32
NY-HMO-DP-001-S (2015)	Standard Platinum	Individual	Standard	Platinum	3 Mid-Hudson	\$758.22	\$1,516.44	\$1,288.97	\$2,160.93
NY-HMO-DB-001-N (2015)	Non-Standard Bronze 1	Individual	Non-Standard	Bronze	3 Mid-Hudson	\$428.51	\$857.02	\$728.47	\$1,221.25
NY-HMO-DB-002-N (2015)	Non-Standard Bronze 2	Individual	Non-Standard	Bronze	3 Mid-Hudson	\$439.41	\$878.82	\$747.00	\$1,252.32
NY-HMOH-DB-003-N (2015)	Non-Standard Bronze 3	Individual	Non-Standard	Bronze	3 Mid-Hudson	\$424.42	\$848.84	\$721.51	\$1,209.60
NY-HMOH-DB-004-N (2015)	Non-Standard Bronze 4	Individual	Non-Standard	Bronze	3 Mid-Hudson	\$408.06	\$816.12	\$693.70	\$1,162.97
NY-HMOH-DB-005-N (2015)	Non-Standard Bronze 5	Individual	Non-Standard	Bronze	3 Mid-Hudson	\$426.46	\$852.92	\$724.98	\$1,215.41
NY-HMO-DS-001-N (2015)	Non-Standard Silver 1	Individual	Non-Standard	Silver	3 Mid-Hudson	\$520.48	\$1,040.96	\$884.82	\$1,483.37
NY-HMO-DS-002-N (2015)	Non-Standard Silver 2	Individual	Non-Standard	Silver	3 Mid-Hudson	\$518.38	\$1,036.76	\$881.25	\$1,477.38
NY-HMOH-DS-003-N (2015)	Non-Standard Silver 3	Individual	Non-Standard	Silver	3 Mid-Hudson	\$519.08	\$1,038.16	\$882.44	\$1,479.38
NY-HMOH-DS-005-N (2015)	Non-Standard Silver 5 Off	Individual	Non-Standard	Silver	3 Mid-Hudson	\$507.85	\$1,015.70	\$863.35	\$1,447.37
NY-HMOH-DS-006-N (2015)	Non-Standard Silver 6 Off	Individual	Non-Standard	Silver	3 Mid-Hudson	\$565.41	\$1,130.82	\$961.20	\$1,611.42
NY-HMO-DG-001-N (2015)	Non-Standard Gold 1	Individual	Non-Standard	Gold	3 Mid-Hudson	\$610.19	\$1,220.38	\$1,037.32	\$1,739.04
NY-HMOH-DG-002-N (2015)	Non-Standard Gold 2	Individual	Non-Standard	Gold	3 Mid-Hudson	\$586.64	\$1,173.28	\$997.29	\$1,671.92
NY-HMO-DG-003-N (2015)	Non-Standard Gold 3	Individual	Non-Standard	Gold	3 Mid-Hudson	\$614.61	\$1,229.22	\$1,044.84	\$1,751.64
NY-HMO-DG-004-N (2015)	Non-Standard Gold 4	Individual	Non-Standard	Gold	3 Mid-Hudson	\$651.41	\$1,302.82	\$1,107.40	\$1,856.52
NY-HMO-DG-005-N (2015)	Non-Standard Gold 5	Individual	Non-Standard	Gold	3 Mid-Hudson	\$616.82	\$1,233.64	\$1,048.59	\$1,757.94
NY-POS-DP-001-S (2015)	CompCare POS Replacement	Individual	Standard	Platinum	3 Mid-Hudson	\$885.98	\$1,771.96	\$1,506.17	\$2,525.04
NY-HMO-DP-001-N (2015)	Non-Standard Platinum 1	Individual	Non-Standard	Platinum	3 Mid-Hudson	\$731.60	\$1,463.20	\$1,243.72	\$2,085.06
NY-HMO-DP-002-N (2015)	Non-Standard Platinum 2	Individual	Non-Standard	Platinum	3 Mid-Hudson	\$739.44	\$1,478.88	\$1,257.05	\$2,107.40
NY-HMOH-DB-001-S (2015)	Standard Bronze	Individual	Standard	Bronze	4 NYC	\$364.20	\$728.40	\$619.14	\$1,037.97
NY-HMO-DS-001-S (2015)	Standard Silver	Individual	Standard	Silver	4 NYC	\$455.46	\$910.92	\$774.28	\$1,298.06
NY-HMO-DG-001-S (2015)	Standard Gold	Individual	Standard	Gold	4 NYC	\$544.95	\$1,089.90	\$926.42	\$1,553.11
NY-HMO-DP-001-S (2015)	Standard Platinum	Individual	Standard	Platinum	4 NYC	\$643.02	\$1,286.04	\$1,093.13	\$1,832.61
NY-HMO-DB-001-N (2015)	Non-Standard Bronze 1	Individual	Non-Standard	Bronze	4 NYC	\$363.41	\$726.82	\$617.80	\$1,035.72
NY-HMO-DB-002-N (2015)	Non-Standard Bronze 2	Individual	Non-Standard	Bronze	4 NYC	\$372.65	\$745.30	\$633.51	\$1,062.05
NY-HMOH-DB-003-N (2015)	Non-Standard Bronze 3	Individual	Non-Standard	Bronze	4 NYC	\$359.94	\$719.88	\$611.90	\$1,025.83
NY-HMOH-DB-004-N (2015)	Non-Standard Bronze 4	Individual	Non-Standard	Bronze	4 NYC	\$346.07	\$692.14	\$588.32	\$986.30
NY-HMOH-DB-005-N (2015)	Non-Standard Bronze 5	Individual	Non-Standard	Bronze	4 NYC	\$361.67	\$723.34	\$614.84	\$1,030.76
NY-HMO-DS-001-N (2015)	Non-Standard Silver 1	Individual	Non-Standard	Silver	4 NYC	\$441.41	\$882.82	\$750.40	\$1,258.02
NY-HMO-DS-002-N (2015)	Non-Standard Silver 2	Individual	Non-Standard	Silver	4 NYC	\$439.62	\$879.24	\$747.35	\$1,252.92
NY-HMOH-DS-003-N (2015)	Non-Standard Silver 3	Individual	Non-Standard	Silver	4 NYC	\$440.22	\$880.44	\$748.37	\$1,254.63
NY-HMOH-DS-005-N (2015)	Non-Standard Silver 5 Off	Individual	Non-Standard	Silver	4 NYC	\$430.69	\$861.38	\$732.17	\$1,227.47
NY-HMOH-DS-006-N (2015)	Non-Standard Silver 6 Off	Individual	Non-Standard	Silver	4 NYC	\$479.50	\$959.00	\$815.15	\$1,366.58
NY-HMO-DG-001-N (2015)	Non-Standard Gold 1	Individual	Non-Standard	Gold	4 NYC	\$517.49	\$1,034.98	\$879.73	\$1,474.85
NY-HMOH-DG-002-N (2015)	Non-Standard Gold 2	Individual	Non-Standard	Gold	4 NYC	\$497.51	\$995.02	\$845.77	\$1,417.90

MVP Health Plan, Inc.

Exhibit C

Premiums

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MVP Form ID	Benefit Description	Small vs Individual	Standard vs Non-Standard	Metal Level	Rate Region	2015			
						Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)
NY-HMO-DG-003-N (2015)	Non-Standard Gold 3	Individual	Non-Standard	Gold	4 NYC	\$521.23	\$1,042.46	\$886.09	\$1,485.51
NY-HMO-DG-004-N (2015)	Non-Standard Gold 4	Individual	Non-Standard	Gold	4 NYC	\$552.44	\$1,104.88	\$939.15	\$1,574.45
NY-HMO-DG-005-N (2015)	Non-Standard Gold 5	Individual	Non-Standard	Gold	4 NYC	\$523.11	\$1,046.22	\$889.29	\$1,490.86
NY-POS-DP-001-S (2015)	CompCare POS Replacement	Individual	Standard	Platinum	4 NYC	\$751.38	\$1,502.76	\$1,277.35	\$2,141.43
NY-HMO-DP-001-N (2015)	Non-Standard Platinum 1	Individual	Non-Standard	Platinum	4 NYC	\$620.45	\$1,240.90	\$1,054.77	\$1,768.28
NY-HMO-DP-002-N (2015)	Non-Standard Platinum 2	Individual	Non-Standard	Platinum	4 NYC	\$627.10	\$1,254.20	\$1,066.07	\$1,787.24
NY-HMOH-DB-001-S (2015)	Standard Bronze	Individual	Standard	Bronze	5 Rochester	\$307.81	\$615.62	\$523.28	\$877.26
NY-HMO-DS-001-S (2015)	Standard Silver	Individual	Standard	Silver	5 Rochester	\$384.94	\$769.88	\$654.40	\$1,097.08
NY-HMO-DG-001-S (2015)	Standard Gold	Individual	Standard	Gold	5 Rochester	\$460.57	\$921.14	\$782.97	\$1,312.62
NY-HMO-DP-001-S (2015)	Standard Platinum	Individual	Standard	Platinum	5 Rochester	\$543.46	\$1,086.92	\$923.88	\$1,548.86
NY-HMO-DB-001-N (2015)	Non-Standard Bronze 1	Individual	Non-Standard	Bronze	5 Rochester	\$307.14	\$614.28	\$522.14	\$875.35
NY-HMO-DB-002-N (2015)	Non-Standard Bronze 2	Individual	Non-Standard	Bronze	5 Rochester	\$314.95	\$629.90	\$535.42	\$897.61
NY-HMOH-DB-003-N (2015)	Non-Standard Bronze 3	Individual	Non-Standard	Bronze	5 Rochester	\$304.21	\$608.42	\$517.16	\$867.00
NY-HMOH-DB-004-N (2015)	Non-Standard Bronze 4	Individual	Non-Standard	Bronze	5 Rochester	\$292.48	\$584.96	\$497.22	\$833.57
NY-HMOH-DB-005-N (2015)	Non-Standard Bronze 5	Individual	Non-Standard	Bronze	5 Rochester	\$305.67	\$611.34	\$519.64	\$871.16
NY-HMO-DS-001-N (2015)	Non-Standard Silver 1	Individual	Non-Standard	Silver	5 Rochester	\$373.06	\$746.12	\$634.20	\$1,063.22
NY-HMO-DS-002-N (2015)	Non-Standard Silver 2	Individual	Non-Standard	Silver	5 Rochester	\$371.55	\$743.10	\$631.64	\$1,058.92
NY-HMOH-DS-003-N (2015)	Non-Standard Silver 3	Individual	Non-Standard	Silver	5 Rochester	\$372.05	\$744.10	\$632.49	\$1,060.34
NY-HMOH-DS-005-N (2015)	Non-Standard Silver 5 Off	Individual	Non-Standard	Silver	5 Rochester	\$364.00	\$728.00	\$618.80	\$1,037.40
NY-HMOH-DS-006-N (2015)	Non-Standard Silver 6 Off	Individual	Non-Standard	Silver	5 Rochester	\$405.26	\$810.52	\$688.94	\$1,154.99
NY-HMO-DG-001-N (2015)	Non-Standard Gold 1	Individual	Non-Standard	Gold	5 Rochester	\$437.36	\$874.72	\$743.51	\$1,246.48
NY-HMOH-DG-002-N (2015)	Non-Standard Gold 2	Individual	Non-Standard	Gold	5 Rochester	\$420.48	\$840.96	\$714.82	\$1,198.37
NY-HMO-DG-003-N (2015)	Non-Standard Gold 3	Individual	Non-Standard	Gold	5 Rochester	\$440.53	\$881.06	\$748.90	\$1,255.51
NY-HMO-DG-004-N (2015)	Non-Standard Gold 4	Individual	Non-Standard	Gold	5 Rochester	\$466.90	\$933.80	\$793.73	\$1,330.67
NY-HMO-DG-005-N (2015)	Non-Standard Gold 5	Individual	Non-Standard	Gold	5 Rochester	\$442.11	\$884.22	\$751.59	\$1,260.01
NY-POS-DP-001-S (2015)	CompCare POS Replacement	Individual	Standard	Platinum	5 Rochester	\$635.03	\$1,270.06	\$1,079.55	\$1,809.84
NY-HMO-DP-001-N (2015)	Non-Standard Platinum 1	Individual	Non-Standard	Platinum	5 Rochester	\$524.38	\$1,048.76	\$891.45	\$1,494.48
NY-HMO-DP-002-N (2015)	Non-Standard Platinum 2	Individual	Non-Standard	Platinum	5 Rochester	\$530.00	\$1,060.00	\$901.00	\$1,510.50
NY-HMOH-DB-001-S (2015)	Standard Bronze	Individual	Standard	Bronze	6 Syracuse	\$400.88	\$801.76	\$681.50	\$1,142.51
NY-HMO-DS-001-S (2015)	Standard Silver	Individual	Standard	Silver	6 Syracuse	\$501.32	\$1,002.64	\$852.24	\$1,428.76
NY-HMO-DG-001-S (2015)	Standard Gold	Individual	Standard	Gold	6 Syracuse	\$599.82	\$1,199.64	\$1,019.69	\$1,709.49
NY-HMO-DP-001-S (2015)	Standard Platinum	Individual	Standard	Platinum	6 Syracuse	\$707.77	\$1,415.54	\$1,203.21	\$2,017.14
NY-HMO-DB-001-N (2015)	Non-Standard Bronze 1	Individual	Non-Standard	Bronze	6 Syracuse	\$400.00	\$800.00	\$680.00	\$1,140.00
NY-HMO-DB-002-N (2015)	Non-Standard Bronze 2	Individual	Non-Standard	Bronze	6 Syracuse	\$410.18	\$820.36	\$697.31	\$1,169.01
NY-HMOH-DB-003-N (2015)	Non-Standard Bronze 3	Individual	Non-Standard	Bronze	6 Syracuse	\$396.18	\$792.36	\$673.51	\$1,129.11
NY-HMOH-DB-004-N (2015)	Non-Standard Bronze 4	Individual	Non-Standard	Bronze	6 Syracuse	\$380.91	\$761.82	\$647.55	\$1,085.59
NY-HMOH-DB-005-N (2015)	Non-Standard Bronze 5	Individual	Non-Standard	Bronze	6 Syracuse	\$398.09	\$796.18	\$676.75	\$1,134.56
NY-HMO-DS-001-N (2015)	Non-Standard Silver 1	Individual	Non-Standard	Silver	6 Syracuse	\$485.85	\$971.70	\$825.95	\$1,384.67
NY-HMO-DS-002-N (2015)	Non-Standard Silver 2	Individual	Non-Standard	Silver	6 Syracuse	\$483.89	\$967.78	\$822.61	\$1,379.09
NY-HMOH-DS-003-N (2015)	Non-Standard Silver 3	Individual	Non-Standard	Silver	6 Syracuse	\$484.54	\$969.08	\$823.72	\$1,380.94
NY-HMOH-DS-005-N (2015)	Non-Standard Silver 5 Off	Individual	Non-Standard	Silver	6 Syracuse	\$474.06	\$948.12	\$805.90	\$1,351.07

MVP Health Plan, Inc.
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Exhibit C

MVP Form ID	Benefit Description	Small vs Individual	Standard vs Non-Standard	Metal Level	Rate Region	2015			
						Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)
NY-HMOH-DS-006-N (2015)	Non-Standard Silver 6 Off	Individual	Non-Standard	Silver	6 Syracuse	\$527.79	\$1,055.58	\$897.24	\$1,504.20
NY-HMO-DG-001-N (2015)	Non-Standard Gold 1	Individual	Non-Standard	Gold	6 Syracuse	\$569.60	\$1,139.20	\$968.32	\$1,623.36
NY-HMOH-DG-002-N (2015)	Non-Standard Gold 2	Individual	Non-Standard	Gold	6 Syracuse	\$547.61	\$1,095.22	\$930.94	\$1,560.69
NY-HMO-DG-003-N (2015)	Non-Standard Gold 3	Individual	Non-Standard	Gold	6 Syracuse	\$573.72	\$1,147.44	\$975.32	\$1,635.10
NY-HMO-DG-004-N (2015)	Non-Standard Gold 4	Individual	Non-Standard	Gold	6 Syracuse	\$608.07	\$1,216.14	\$1,033.72	\$1,733.00
NY-HMO-DG-005-N (2015)	Non-Standard Gold 5	Individual	Non-Standard	Gold	6 Syracuse	\$575.78	\$1,151.56	\$978.83	\$1,640.97
NY-POS-DP-001-S (2015)	CompCare POS Replacement	Individual	Standard	Platinum	6 Syracuse	\$827.03	\$1,654.06	\$1,405.95	\$2,357.04
NY-HMO-DP-001-N (2015)	Non-Standard Platinum 1	Individual	Non-Standard	Platinum	6 Syracuse	\$682.93	\$1,365.86	\$1,160.98	\$1,946.35
NY-HMO-DP-002-N (2015)	Non-Standard Platinum 2	Individual	Non-Standard	Platinum	6 Syracuse	\$690.24	\$1,380.48	\$1,173.41	\$1,967.18
NY-HMOH-DB-001-S (2015)	Standard Bronze	Individual	Standard	Bronze	7 Utica/ Watertown	\$375.86	\$751.72	\$638.96	\$1,071.20
NY-HMO-DS-001-S (2015)	Standard Silver	Individual	Standard	Silver	7 Utica/ Watertown	\$470.04	\$940.08	\$799.07	\$1,339.61
NY-HMO-DG-001-S (2015)	Standard Gold	Individual	Standard	Gold	7 Utica/ Watertown	\$562.39	\$1,124.78	\$956.06	\$1,602.81
NY-HMO-DP-001-S (2015)	Standard Platinum	Individual	Standard	Platinum	7 Utica/ Watertown	\$663.61	\$1,327.22	\$1,128.14	\$1,891.29
NY-HMO-DB-001-N (2015)	Non-Standard Bronze 1	Individual	Non-Standard	Bronze	7 Utica/ Watertown	\$375.04	\$750.08	\$637.57	\$1,068.86
NY-HMO-DB-002-N (2015)	Non-Standard Bronze 2	Individual	Non-Standard	Bronze	7 Utica/ Watertown	\$384.58	\$769.16	\$653.79	\$1,096.05
NY-HMOH-DB-003-N (2015)	Non-Standard Bronze 3	Individual	Non-Standard	Bronze	7 Utica/ Watertown	\$371.46	\$742.92	\$631.48	\$1,058.66
NY-HMOH-DB-004-N (2015)	Non-Standard Bronze 4	Individual	Non-Standard	Bronze	7 Utica/ Watertown	\$357.14	\$714.28	\$607.14	\$1,017.85
NY-HMOH-DB-005-N (2015)	Non-Standard Bronze 5	Individual	Non-Standard	Bronze	7 Utica/ Watertown	\$373.25	\$746.50	\$634.53	\$1,063.76
NY-HMO-DS-001-N (2015)	Non-Standard Silver 1	Individual	Non-Standard	Silver	7 Utica/ Watertown	\$455.54	\$911.08	\$774.42	\$1,298.29
NY-HMO-DS-002-N (2015)	Non-Standard Silver 2	Individual	Non-Standard	Silver	7 Utica/ Watertown	\$453.69	\$907.38	\$771.27	\$1,293.02
NY-HMOH-DS-003-N (2015)	Non-Standard Silver 3	Individual	Non-Standard	Silver	7 Utica/ Watertown	\$454.31	\$908.62	\$772.33	\$1,294.78
NY-HMOH-DS-005-N (2015)	Non-Standard Silver 5 Off	Individual	Non-Standard	Silver	7 Utica/ Watertown	\$444.48	\$888.96	\$755.62	\$1,266.77
NY-HMOH-DS-006-N (2015)	Non-Standard Silver 6 Off	Individual	Non-Standard	Silver	7 Utica/ Watertown	\$494.85	\$989.70	\$841.25	\$1,410.32
NY-HMO-DG-001-N (2015)	Non-Standard Gold 1	Individual	Non-Standard	Gold	7 Utica/ Watertown	\$534.05	\$1,068.10	\$907.89	\$1,522.04
NY-HMOH-DG-002-N (2015)	Non-Standard Gold 2	Individual	Non-Standard	Gold	7 Utica/ Watertown	\$513.44	\$1,026.88	\$872.85	\$1,463.30

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MVP Form ID	Benefit Description	Small vs Individual	Standard vs Non-Standard	Metal Level	Rate Region	2015			
						Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)
NY-HMO-DG-003-N (2015)	Non-Standard Gold 3	Individual	Non-Standard	Gold	7 Utica/ Watertown	\$537.92	\$1,075.84	\$914.46	\$1,533.07
NY-HMO-DG-004-N (2015)	Non-Standard Gold 4	Individual	Non-Standard	Gold	7 Utica/ Watertown	\$570.13	\$1,140.26	\$969.22	\$1,624.87
NY-HMO-DG-005-N (2015)	Non-Standard Gold 5	Individual	Non-Standard	Gold	7 Utica/ Watertown	\$539.85	\$1,079.70	\$917.75	\$1,538.57
NY-POS-DP-001-S (2015)	CompCare POS Replacement	Individual	Standard	Platinum	7 Utica/ Watertown	\$775.43	\$1,550.86	\$1,318.23	\$2,209.98
NY-HMO-DP-001-N (2015)	Non-Standard Platinum 1	Individual	Non-Standard	Platinum	7 Utica/ Watertown	\$640.31	\$1,280.62	\$1,088.53	\$1,824.88
NY-HMO-DP-002-N (2015)	Non-Standard Platinum 2	Individual	Non-Standard	Platinum	7 Utica/ Watertown	\$647.17	\$1,294.34	\$1,100.19	\$1,844.43
NY-X-100	Dependent Through Age 29	Individual	Standard & Non-Standard	All Metal	Leve 1 Albany	1.00%	1.00%	1.00%	1.00%
NY-X-100	Dependent Through Age 29	Individual	Standard & Non-Standard	All Metal	Leve 2 Buffalo	1.00%	1.00%	1.00%	1.00%
NY-X-100	Dependent Through Age 29	Individual	Standard & Non-Standard	All Metal	Leve 3 Mid-Hudson	1.00%	1.00%	1.00%	1.00%
NY-X-100	Dependent Through Age 29	Individual	Standard & Non-Standard	All Metal	Leve 4 NYC	1.00%	1.00%	1.00%	1.00%
NY-X-100	Dependent Through Age 29	Individual	Standard & Non-Standard	All Metal	Leve 5 Rochester	1.00%	1.00%	1.00%	1.00%
NY-X-100	Dependent Through Age 29	Individual	Standard & Non-Standard	All Metal	Leve 6 Syracuse	1.00%	1.00%	1.00%	1.00%
NY-X-100	Dependent Through Age 29	Individual	Standard & Non-Standard	All Metal Levels	7 Utica/ Watertown	1.00%	1.00%	1.00%	1.00%
NY-X-USNF	Unlimited Skilled Nursing Facility	Individual	Standard & Non-Standard	All Metal Levels	1 Albany	3.00%	3.00%	3.00%	3.00%
NY-X-USNF	Unlimited Skilled Nursing Facility	Individual	Standard & Non-Standard	All Metal Levels	2 Buffalo	3.00%	3.00%	3.00%	3.00%
NY-X-USNF	Unlimited Skilled Nursing Facility	Individual	Standard & Non-Standard	All Metal Levels	3 Mid-Hudson	3.00%	3.00%	3.00%	3.00%
NY-X-USNF	Unlimited Skilled Nursing Facility	Individual	Standard & Non-Standard	All Metal Levels	4 NYC	3.00%	3.00%	3.00%	3.00%
NY-X-USNF	Unlimited Skilled Nursing Facility	Individual	Standard & Non-Standard	All Metal Levels	5 Rochester	3.00%	3.00%	3.00%	3.00%
NY-X-USNF	Unlimited Skilled Nursing Facility	Individual	Standard & Non-Standard	All Metal Levels	6 Syracuse	3.00%	3.00%	3.00%	3.00%
NY-X-USNF	Unlimited Skilled Nursing Facility	Individual	Standard & Non-Standard	All Metal Levels	7 Utica/ Watertown	3.00%	3.00%	3.00%	3.00%

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						Child Only (1 Child)	Child Only (2 Children)	Child Only (3+ Children)
NY-HMOH-DB-001-S (2015)	Standard Bronze	Individual	Standard	Bronze	1 Albany	\$144.53	\$289.06	\$433.59
NY-HMO-DS-001-S (2015)	Standard Silver	Individual	Standard	Silver	1 Albany	\$180.75	\$361.50	\$542.25
NY-HMO-DG-001-S (2015)	Standard Gold	Individual	Standard	Gold	1 Albany	\$216.26	\$432.52	\$648.78
NY-HMO-DP-001-S (2015)	Standard Platinum	Individual	Standard	Platinum	1 Albany	\$255.18	\$510.36	\$765.54
NY-HMO-DB-001-N (2015)	Non-Standard Bronze 1	Individual	Non-Standard	Bronze	1 Albany	N/A	N/A	N/A
NY-HMO-DB-002-N (2015)	Non-Standard Bronze 2	Individual	Non-Standard	Bronze	1 Albany	N/A	N/A	N/A
NY-HMOH-DB-003-N (2015)	Non-Standard Bronze 3	Individual	Non-Standard	Bronze	1 Albany	N/A	N/A	N/A
NY-HMOH-DB-004-N (2015)	Non-Standard Bronze 4	Individual	Non-Standard	Bronze	1 Albany	N/A	N/A	N/A
NY-HMOH-DB-005-N (2015)	Non-Standard Bronze 5	Individual	Non-Standard	Bronze	1 Albany	N/A	N/A	N/A
NY-HMO-DS-001-N (2015)	Non-Standard Silver 1	Individual	Non-Standard	Silver	1 Albany	N/A	N/A	N/A
NY-HMO-DS-002-N (2015)	Non-Standard Silver 2	Individual	Non-Standard	Silver	1 Albany	N/A	N/A	N/A
NY-HMOH-DS-003-N (2015)	Non-Standard Silver 3	Individual	Non-Standard	Silver	1 Albany	N/A	N/A	N/A
NY-HMOH-DS-005-N (2015)	Non-Standard Silver 5 Off	Individual	Non-Standard	Silver	1 Albany	N/A	N/A	N/A
NY-HMOH-DS-006-N (2015)	Non-Standard Silver 6 Off	Individual	Non-Standard	Silver	1 Albany	N/A	N/A	N/A
NY-HMO-DG-001-N (2015)	Non-Standard Gold 1	Individual	Non-Standard	Gold	1 Albany	N/A	N/A	N/A
NY-HMOH-DG-002-N (2015)	Non-Standard Gold 2	Individual	Non-Standard	Gold	1 Albany	N/A	N/A	N/A
NY-HMO-DG-003-N (2015)	Non-Standard Gold 3	Individual	Non-Standard	Gold	1 Albany	N/A	N/A	N/A
NY-HMO-DG-004-N (2015)	Non-Standard Gold 4	Individual	Non-Standard	Gold	1 Albany	N/A	N/A	N/A
NY-HMO-DG-005-N (2015)	Non-Standard Gold 5	Individual	Non-Standard	Gold	1 Albany	N/A	N/A	N/A
NY-POS-DP-001-S (2015)	CompCare POS Replacement	Individual	Standard	Platinum	1 Albany	N/A	N/A	N/A
NY-HMO-DP-001-N (2015)	Non-Standard Platinum 1	Individual	Non-Standard	Platinum	1 Albany	N/A	N/A	N/A
NY-HMO-DP-002-N (2015)	Non-Standard Platinum 2	Individual	Non-Standard	Platinum	1 Albany	N/A	N/A	N/A
NY-HMOH-DB-001-S (2015)	Standard Bronze	Individual	Standard	Bronze	2 Buffalo	\$131.33	\$262.66	\$393.99
NY-HMO-DS-001-S (2015)	Standard Silver	Individual	Standard	Silver	2 Buffalo	\$164.23	\$328.46	\$492.69
NY-HMO-DG-001-S (2015)	Standard Gold	Individual	Standard	Gold	2 Buffalo	\$196.50	\$393.00	\$589.50
NY-HMO-DP-001-S (2015)	Standard Platinum	Individual	Standard	Platinum	2 Buffalo	\$231.87	\$463.74	\$695.61
NY-HMO-DB-001-N (2015)	Non-Standard Bronze 1	Individual	Non-Standard	Bronze	2 Buffalo	N/A	N/A	N/A
NY-HMO-DB-002-N (2015)	Non-Standard Bronze 2	Individual	Non-Standard	Bronze	2 Buffalo	N/A	N/A	N/A
NY-HMOH-DB-003-N (2015)	Non-Standard Bronze 3	Individual	Non-Standard	Bronze	2 Buffalo	N/A	N/A	N/A
NY-HMOH-DB-004-N (2015)	Non-Standard Bronze 4	Individual	Non-Standard	Bronze	2 Buffalo	N/A	N/A	N/A
NY-HMOH-DB-005-N (2015)	Non-Standard Bronze 5	Individual	Non-Standard	Bronze	2 Buffalo	N/A	N/A	N/A
NY-HMO-DS-001-N (2015)	Non-Standard Silver 1	Individual	Non-Standard	Silver	2 Buffalo	N/A	N/A	N/A
NY-HMO-DS-002-N (2015)	Non-Standard Silver 2	Individual	Non-Standard	Silver	2 Buffalo	N/A	N/A	N/A
NY-HMOH-DS-003-N (2015)	Non-Standard Silver 3	Individual	Non-Standard	Silver	2 Buffalo	N/A	N/A	N/A
NY-HMOH-DS-005-N (2015)	Non-Standard Silver 5 Off	Individual	Non-Standard	Silver	2 Buffalo	N/A	N/A	N/A
NY-HMOH-DS-006-N (2015)	Non-Standard Silver 6 Off	Individual	Non-Standard	Silver	2 Buffalo	N/A	N/A	N/A
NY-HMO-DG-001-N (2015)	Non-Standard Gold 1	Individual	Non-Standard	Gold	2 Buffalo	N/A	N/A	N/A
NY-HMOH-DG-002-N (2015)	Non-Standard Gold 2	Individual	Non-Standard	Gold	2 Buffalo	N/A	N/A	N/A
NY-HMO-DG-003-N (2015)	Non-Standard Gold 3	Individual	Non-Standard	Gold	2 Buffalo	N/A	N/A	N/A
NY-HMO-DG-004-N (2015)	Non-Standard Gold 4	Individual	Non-Standard	Gold	2 Buffalo	N/A	N/A	N/A
NY-HMO-DG-005-N (2015)	Non-Standard Gold 5	Individual	Non-Standard	Gold	2 Buffalo	N/A	N/A	N/A

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						Child Only (1 Child)	Child Only (2 Children)	Child Only (3+ Children)
NY-POS-DP-001-S (2015)	CompCare POS Replacement	Individual	Standard	Platinum	2 Buffalo	N/A	N/A	N/A
NY-HMO-DP-001-N (2015)	Non-Standard Platinum 1	Individual	Non-Standard	Platinum	2 Buffalo	N/A	N/A	N/A
NY-HMO-DP-002-N (2015)	Non-Standard Platinum 2	Individual	Non-Standard	Platinum	2 Buffalo	N/A	N/A	N/A
NY-HMOH-DB-001-S (2015)	Standard Bronze	Individual	Standard	Bronze	3 Mid-Hudson	\$176.93	\$353.86	\$530.79
NY-HMO-DS-001-S (2015)	Standard Silver	Individual	Standard	Silver	3 Mid-Hudson	\$221.27	\$442.54	\$663.81
NY-HMO-DG-001-S (2015)	Standard Gold	Individual	Standard	Gold	3 Mid-Hudson	\$264.74	\$529.48	\$794.22
NY-HMO-DP-001-S (2015)	Standard Platinum	Individual	Standard	Platinum	3 Mid-Hudson	\$312.39	\$624.78	\$937.17
NY-HMO-DB-001-N (2015)	Non-Standard Bronze 1	Individual	Non-Standard	Bronze	3 Mid-Hudson	N/A	N/A	N/A
NY-HMO-DB-002-N (2015)	Non-Standard Bronze 2	Individual	Non-Standard	Bronze	3 Mid-Hudson	N/A	N/A	N/A
NY-HMOH-DB-003-N (2015)	Non-Standard Bronze 3	Individual	Non-Standard	Bronze	3 Mid-Hudson	N/A	N/A	N/A
NY-HMOH-DB-004-N (2015)	Non-Standard Bronze 4	Individual	Non-Standard	Bronze	3 Mid-Hudson	N/A	N/A	N/A
NY-HMOH-DB-005-N (2015)	Non-Standard Bronze 5	Individual	Non-Standard	Bronze	3 Mid-Hudson	N/A	N/A	N/A
NY-HMO-DS-001-N (2015)	Non-Standard Silver 1	Individual	Non-Standard	Silver	3 Mid-Hudson	N/A	N/A	N/A
NY-HMO-DS-002-N (2015)	Non-Standard Silver 2	Individual	Non-Standard	Silver	3 Mid-Hudson	N/A	N/A	N/A
NY-HMOH-DS-003-N (2015)	Non-Standard Silver 3	Individual	Non-Standard	Silver	3 Mid-Hudson	N/A	N/A	N/A
NY-HMOH-DS-005-N (2015)	Non-Standard Silver 5 Off	Individual	Non-Standard	Silver	3 Mid-Hudson	N/A	N/A	N/A
NY-HMOH-DS-006-N (2015)	Non-Standard Silver 6 Off	Individual	Non-Standard	Silver	3 Mid-Hudson	N/A	N/A	N/A
NY-HMO-DG-001-N (2015)	Non-Standard Gold 1	Individual	Non-Standard	Gold	3 Mid-Hudson	N/A	N/A	N/A
NY-HMOH-DG-002-N (2015)	Non-Standard Gold 2	Individual	Non-Standard	Gold	3 Mid-Hudson	N/A	N/A	N/A
NY-HMO-DG-003-N (2015)	Non-Standard Gold 3	Individual	Non-Standard	Gold	3 Mid-Hudson	N/A	N/A	N/A
NY-HMO-DG-004-N (2015)	Non-Standard Gold 4	Individual	Non-Standard	Gold	3 Mid-Hudson	N/A	N/A	N/A
NY-HMO-DG-005-N (2015)	Non-Standard Gold 5	Individual	Non-Standard	Gold	3 Mid-Hudson	N/A	N/A	N/A
NY-POS-DP-001-S (2015)	CompCare POS Replacement	Individual	Standard	Platinum	3 Mid-Hudson	N/A	N/A	N/A
NY-HMO-DP-001-N (2015)	Non-Standard Platinum 1	Individual	Non-Standard	Platinum	3 Mid-Hudson	N/A	N/A	N/A
NY-HMO-DP-002-N (2015)	Non-Standard Platinum 2	Individual	Non-Standard	Platinum	3 Mid-Hudson	N/A	N/A	N/A
NY-HMOH-DB-001-S (2015)	Standard Bronze	Individual	Standard	Bronze	4 NYC	\$150.05	\$300.10	\$450.15
NY-HMO-DS-001-S (2015)	Standard Silver	Individual	Standard	Silver	4 NYC	\$187.65	\$375.30	\$562.95
NY-HMO-DG-001-S (2015)	Standard Gold	Individual	Standard	Gold	4 NYC	\$224.52	\$449.04	\$673.56
NY-HMO-DP-001-S (2015)	Standard Platinum	Individual	Standard	Platinum	4 NYC	\$264.93	\$529.86	\$794.79
NY-HMO-DB-001-N (2015)	Non-Standard Bronze 1	Individual	Non-Standard	Bronze	4 NYC	N/A	N/A	N/A
NY-HMO-DB-002-N (2015)	Non-Standard Bronze 2	Individual	Non-Standard	Bronze	4 NYC	N/A	N/A	N/A
NY-HMOH-DB-003-N (2015)	Non-Standard Bronze 3	Individual	Non-Standard	Bronze	4 NYC	N/A	N/A	N/A
NY-HMOH-DB-004-N (2015)	Non-Standard Bronze 4	Individual	Non-Standard	Bronze	4 NYC	N/A	N/A	N/A
NY-HMOH-DB-005-N (2015)	Non-Standard Bronze 5	Individual	Non-Standard	Bronze	4 NYC	N/A	N/A	N/A
NY-HMO-DS-001-N (2015)	Non-Standard Silver 1	Individual	Non-Standard	Silver	4 NYC	N/A	N/A	N/A
NY-HMO-DS-002-N (2015)	Non-Standard Silver 2	Individual	Non-Standard	Silver	4 NYC	N/A	N/A	N/A
NY-HMOH-DS-003-N (2015)	Non-Standard Silver 3	Individual	Non-Standard	Silver	4 NYC	N/A	N/A	N/A
NY-HMOH-DS-005-N (2015)	Non-Standard Silver 5 Off	Individual	Non-Standard	Silver	4 NYC	N/A	N/A	N/A
NY-HMOH-DS-006-N (2015)	Non-Standard Silver 6 Off	Individual	Non-Standard	Silver	4 NYC	N/A	N/A	N/A
NY-HMO-DG-001-N (2015)	Non-Standard Gold 1	Individual	Non-Standard	Gold	4 NYC	N/A	N/A	N/A
NY-HMOH-DG-002-N (2015)	Non-Standard Gold 2	Individual	Non-Standard	Gold	4 NYC	N/A	N/A	N/A

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						Child Only (1 Child)	Child Only (2 Children)	Child Only (3+ Children)
NY-HMO-DG-003-N (2015)	Non-Standard Gold 3	Individual	Non-Standard	Gold	4 NYC	N/A	N/A	N/A
NY-HMO-DG-004-N (2015)	Non-Standard Gold 4	Individual	Non-Standard	Gold	4 NYC	N/A	N/A	N/A
NY-HMO-DG-005-N (2015)	Non-Standard Gold 5	Individual	Non-Standard	Gold	4 NYC	N/A	N/A	N/A
NY-POS-DP-001-S (2015)	CompCare POS Replacement	Individual	Standard	Platinum	4 NYC	N/A	N/A	N/A
NY-HMO-DP-001-N (2015)	Non-Standard Platinum 1	Individual	Non-Standard	Platinum	4 NYC	N/A	N/A	N/A
NY-HMO-DP-002-N (2015)	Non-Standard Platinum 2	Individual	Non-Standard	Platinum	4 NYC	N/A	N/A	N/A
NY-HMOH-DB-001-S (2015)	Standard Bronze	Individual	Standard	Bronze	5 Rochester	\$126.82	\$253.64	\$380.46
NY-HMO-DS-001-S (2015)	Standard Silver	Individual	Standard	Silver	5 Rochester	\$158.59	\$317.18	\$475.77
NY-HMO-DG-001-S (2015)	Standard Gold	Individual	Standard	Gold	5 Rochester	\$189.75	\$379.50	\$569.25
NY-HMO-DP-001-S (2015)	Standard Platinum	Individual	Standard	Platinum	5 Rochester	\$223.90	\$447.80	\$671.70
NY-HMO-DB-001-N (2015)	Non-Standard Bronze 1	Individual	Non-Standard	Bronze	5 Rochester	N/A	N/A	N/A
NY-HMO-DB-002-N (2015)	Non-Standard Bronze 2	Individual	Non-Standard	Bronze	5 Rochester	N/A	N/A	N/A
NY-HMOH-DB-003-N (2015)	Non-Standard Bronze 3	Individual	Non-Standard	Bronze	5 Rochester	N/A	N/A	N/A
NY-HMOH-DB-004-N (2015)	Non-Standard Bronze 4	Individual	Non-Standard	Bronze	5 Rochester	N/A	N/A	N/A
NY-HMOH-DB-005-N (2015)	Non-Standard Bronze 5	Individual	Non-Standard	Bronze	5 Rochester	N/A	N/A	N/A
NY-HMO-DS-001-N (2015)	Non-Standard Silver 1	Individual	Non-Standard	Silver	5 Rochester	N/A	N/A	N/A
NY-HMO-DS-002-N (2015)	Non-Standard Silver 2	Individual	Non-Standard	Silver	5 Rochester	N/A	N/A	N/A
NY-HMOH-DS-003-N (2015)	Non-Standard Silver 3	Individual	Non-Standard	Silver	5 Rochester	N/A	N/A	N/A
NY-HMOH-DS-005-N (2015)	Non-Standard Silver 5 Off	Individual	Non-Standard	Silver	5 Rochester	N/A	N/A	N/A
NY-HMOH-DS-006-N (2015)	Non-Standard Silver 6 Off	Individual	Non-Standard	Silver	5 Rochester	N/A	N/A	N/A
NY-HMO-DG-001-N (2015)	Non-Standard Gold 1	Individual	Non-Standard	Gold	5 Rochester	N/A	N/A	N/A
NY-HMOH-DG-002-N (2015)	Non-Standard Gold 2	Individual	Non-Standard	Gold	5 Rochester	N/A	N/A	N/A
NY-HMO-DG-003-N (2015)	Non-Standard Gold 3	Individual	Non-Standard	Gold	5 Rochester	N/A	N/A	N/A
NY-HMO-DG-004-N (2015)	Non-Standard Gold 4	Individual	Non-Standard	Gold	5 Rochester	N/A	N/A	N/A
NY-HMO-DG-005-N (2015)	Non-Standard Gold 5	Individual	Non-Standard	Gold	5 Rochester	N/A	N/A	N/A
NY-POS-DP-001-S (2015)	CompCare POS Replacement	Individual	Standard	Platinum	5 Rochester	N/A	N/A	N/A
NY-HMO-DP-001-N (2015)	Non-Standard Platinum 1	Individual	Non-Standard	Platinum	5 Rochester	N/A	N/A	N/A
NY-HMO-DP-002-N (2015)	Non-Standard Platinum 2	Individual	Non-Standard	Platinum	5 Rochester	N/A	N/A	N/A
NY-HMOH-DB-001-S (2015)	Standard Bronze	Individual	Standard	Bronze	6 Syracuse	\$165.16	\$330.32	\$495.48
NY-HMO-DS-001-S (2015)	Standard Silver	Individual	Standard	Silver	6 Syracuse	\$206.54	\$413.08	\$619.62
NY-HMO-DG-001-S (2015)	Standard Gold	Individual	Standard	Gold	6 Syracuse	\$247.13	\$494.26	\$741.39
NY-HMO-DP-001-S (2015)	Standard Platinum	Individual	Standard	Platinum	6 Syracuse	\$291.60	\$583.20	\$874.80
NY-HMO-DB-001-N (2015)	Non-Standard Bronze 1	Individual	Non-Standard	Bronze	6 Syracuse	N/A	N/A	N/A
NY-HMO-DB-002-N (2015)	Non-Standard Bronze 2	Individual	Non-Standard	Bronze	6 Syracuse	N/A	N/A	N/A
NY-HMOH-DB-003-N (2015)	Non-Standard Bronze 3	Individual	Non-Standard	Bronze	6 Syracuse	N/A	N/A	N/A
NY-HMOH-DB-004-N (2015)	Non-Standard Bronze 4	Individual	Non-Standard	Bronze	6 Syracuse	N/A	N/A	N/A
NY-HMOH-DB-005-N (2015)	Non-Standard Bronze 5	Individual	Non-Standard	Bronze	6 Syracuse	N/A	N/A	N/A
NY-HMO-DS-001-N (2015)	Non-Standard Silver 1	Individual	Non-Standard	Silver	6 Syracuse	N/A	N/A	N/A
NY-HMO-DS-002-N (2015)	Non-Standard Silver 2	Individual	Non-Standard	Silver	6 Syracuse	N/A	N/A	N/A
NY-HMOH-DS-003-N (2015)	Non-Standard Silver 3	Individual	Non-Standard	Silver	6 Syracuse	N/A	N/A	N/A
NY-HMOH-DS-005-N (2015)	Non-Standard Silver 5 Off	Individual	Non-Standard	Silver	6 Syracuse	N/A	N/A	N/A

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						Child Only (1 Child)	Child Only (2 Children)	Child Only (3+ Children)
NY-HMOH-DS-006-N (2015)	Non-Standard Silver 6 Off	Individual	Non-Standard	Silver	6 Syracuse	N/A	N/A	N/A
NY-HMO-DG-001-N (2015)	Non-Standard Gold 1	Individual	Non-Standard	Gold	6 Syracuse	N/A	N/A	N/A
NY-HMOH-DG-002-N (2015)	Non-Standard Gold 2	Individual	Non-Standard	Gold	6 Syracuse	N/A	N/A	N/A
NY-HMO-DG-003-N (2015)	Non-Standard Gold 3	Individual	Non-Standard	Gold	6 Syracuse	N/A	N/A	N/A
NY-HMO-DG-004-N (2015)	Non-Standard Gold 4	Individual	Non-Standard	Gold	6 Syracuse	N/A	N/A	N/A
NY-HMO-DG-005-N (2015)	Non-Standard Gold 5	Individual	Non-Standard	Gold	6 Syracuse	N/A	N/A	N/A
NY-POS-DP-001-S (2015)	CompCare POS Replacement	Individual	Standard	Platinum	6 Syracuse	N/A	N/A	N/A
NY-HMO-DP-001-N (2015)	Non-Standard Platinum 1	Individual	Non-Standard	Platinum	6 Syracuse	N/A	N/A	N/A
NY-HMO-DP-002-N (2015)	Non-Standard Platinum 2	Individual	Non-Standard	Platinum	6 Syracuse	N/A	N/A	N/A
NY-HMOH-DB-001-S (2015)	Standard Bronze	Individual	Standard	Bronze	7 Utica/ Watertown	\$154.86	\$309.72	\$464.58
NY-HMO-DS-001-S (2015)	Standard Silver	Individual	Standard	Silver	7 Utica/ Watertown	\$193.66	\$387.32	\$580.98
NY-HMO-DG-001-S (2015)	Standard Gold	Individual	Standard	Gold	7 Utica/ Watertown	\$231.71	\$463.42	\$695.13
NY-HMO-DP-001-S (2015)	Standard Platinum	Individual	Standard	Platinum	7 Utica/ Watertown	\$273.41	\$546.82	\$820.23
NY-HMO-DB-001-N (2015)	Non-Standard Bronze 1	Individual	Non-Standard	Bronze	7 Utica/ Watertown	N/A	N/A	N/A
NY-HMO-DB-002-N (2015)	Non-Standard Bronze 2	Individual	Non-Standard	Bronze	7 Utica/ Watertown	N/A	N/A	N/A
NY-HMOH-DB-003-N (2015)	Non-Standard Bronze 3	Individual	Non-Standard	Bronze	7 Utica/ Watertown	N/A	N/A	N/A
NY-HMOH-DB-004-N (2015)	Non-Standard Bronze 4	Individual	Non-Standard	Bronze	7 Utica/ Watertown	N/A	N/A	N/A
NY-HMOH-DB-005-N (2015)	Non-Standard Bronze 5	Individual	Non-Standard	Bronze	7 Utica/ Watertown	N/A	N/A	N/A
NY-HMO-DS-001-N (2015)	Non-Standard Silver 1	Individual	Non-Standard	Silver	7 Utica/ Watertown	N/A	N/A	N/A
NY-HMO-DS-002-N (2015)	Non-Standard Silver 2	Individual	Non-Standard	Silver	7 Utica/ Watertown	N/A	N/A	N/A
NY-HMOH-DS-003-N (2015)	Non-Standard Silver 3	Individual	Non-Standard	Silver	7 Utica/ Watertown	N/A	N/A	N/A
NY-HMOH-DS-005-N (2015)	Non-Standard Silver 5 Off	Individual	Non-Standard	Silver	7 Utica/ Watertown	N/A	N/A	N/A
NY-HMOH-DS-006-N (2015)	Non-Standard Silver 6 Off	Individual	Non-Standard	Silver	7 Utica/ Watertown	N/A	N/A	N/A
NY-HMO-DG-001-N (2015)	Non-Standard Gold 1	Individual	Non-Standard	Gold	7 Utica/ Watertown	N/A	N/A	N/A
NY-HMOH-DG-002-N (2015)	Non-Standard Gold 2	Individual	Non-Standard	Gold	7 Utica/ Watertown	N/A	N/A	N/A

MVP Health Plan, Inc.
 Premiums
 Effective January 1, 2015
 Version 6/5/2014

Exhibit C

MVP Form ID	Benefit Description	Small vs Individual	Standard vs Non-Standard	Metal Level	Rate Region	2015		
						Child Only (1 Child)	Child Only (2 Children)	Child Only (3+ Children)
NY-HMO-DG-003-N (2015)	Non-Standard Gold 3	Individual	Non-Standard	Gold	7 Utica/ Watertown	N/A	N/A	N/A
NY-HMO-DG-004-N (2015)	Non-Standard Gold 4	Individual	Non-Standard	Gold	7 Utica/ Watertown	N/A	N/A	N/A
NY-HMO-DG-005-N (2015)	Non-Standard Gold 5	Individual	Non-Standard	Gold	7 Utica/ Watertown	N/A	N/A	N/A
NY-POS-DP-001-S (2015)	CompCare POS Replacement	Individual	Standard	Platinum	7 Utica/ Watertown	N/A	N/A	N/A
NY-HMO-DP-001-N (2015)	Non-Standard Platinum 1	Individual	Non-Standard	Platinum	7 Utica/ Watertown	N/A	N/A	N/A
NY-HMO-DP-002-N (2015)	Non-Standard Platinum 2	Individual	Non-Standard	Platinum	7 Utica/ Watertown	N/A	N/A	N/A
NY-X-100	Dependent Through Age 29	Individual	Standard & Non-Standard	All Metal	Leve 1 Albany	N/A	N/A	N/A
NY-X-100	Dependent Through Age 29	Individual	Standard & Non-Standard	All Metal	Leve 2 Buffalo	N/A	N/A	N/A
NY-X-100	Dependent Through Age 29	Individual	Standard & Non-Standard	All Metal	Leve 3 Mid-Hudson	N/A	N/A	N/A
NY-X-100	Dependent Through Age 29	Individual	Standard & Non-Standard	All Metal	Leve 4 NYC	N/A	N/A	N/A
NY-X-100	Dependent Through Age 29	Individual	Standard & Non-Standard	All Metal	Leve 5 Rochester	N/A	N/A	N/A
NY-X-100	Dependent Through Age 29	Individual	Standard & Non-Standard	All Metal	Leve 6 Syracuse	N/A	N/A	N/A
NY-X-100	Dependent Through Age 29	Individual	Standard & Non-Standard	All Metal Levels	7 Utica/ Watertown	N/A	N/A	N/A
NY-X-USNF	Unlimited Skilled Nursing Facility	Individual	Standard & Non-Standard	All Metal Levels	1 Albany	3.00%	3.00%	3.00%
NY-X-USNF	Unlimited Skilled Nursing Facility	Individual	Standard & Non-Standard	All Metal Levels	2 Buffalo	3.00%	3.00%	3.00%
NY-X-USNF	Unlimited Skilled Nursing Facility	Individual	Standard & Non-Standard	All Metal Levels	3 Mid-Hudson	3.00%	3.00%	3.00%
NY-X-USNF	Unlimited Skilled Nursing Facility	Individual	Standard & Non-Standard	All Metal Levels	4 NYC	3.00%	3.00%	3.00%
NY-X-USNF	Unlimited Skilled Nursing Facility	Individual	Standard & Non-Standard	All Metal Levels	5 Rochester	3.00%	3.00%	3.00%
NY-X-USNF	Unlimited Skilled Nursing Facility	Individual	Standard & Non-Standard	All Metal Levels	6 Syracuse	3.00%	3.00%	3.00%
NY-X-USNF	Unlimited Skilled Nursing Facility	Individual	Standard & Non-Standard	All Metal Levels	7 Utica/ Watertown	3.00%	3.00%	3.00%

MVP Health Plan, Inc.**Exhibit D**

Example of Premium Calculation with Rider

Effective January 1, 2015

Version 6/5/2014

NYS Target Loss Ratio for Overall Book of Business

83.5%

MVP Form ID	NY-HMO-DG-001-S (2015)	NY-HMO-DG-001-S (2015)	NY-HMO-DG-001-S (2015)	NY-HMO-DG-001-S (2015)
Rate Region	1 Albany	1 Albany	1 Albany	1 Albany
Benefit Description	Standard Gold	Standard Gold	Standard Gold	Standard Gold
Small vs Individual	Individual	Individual	Individual	Individual
Metal Level	Gold	Gold	Gold	Gold
Contract Type	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)	Child Only (1 Child)
Family Planning Exclusion Rider?	Not Available	Not Available	Not Available	Not Available
Domestic Partner Rider?	In the Base	In the Base	In the Base	Not Available
Dependent Through Age 29 Rider?	No	Yes: NY-X-100	No	Not Available
Unlimited Skilled Nursing Facility Rider?	No	Yes: NY-X-USNF	Yes: NY-X-USNF	No
A) First Quarter 2015 Coplan Premium	\$1,049.80	\$892.33	\$1,495.97	\$216.26
B) Family Planning Exclusion Rider				
C) Domestic Partner Rider				
D) Dependent Through Age 29 Rider		1.00%		
E) Unlimited Skilled Nursing Facility Rider		3.00%	3.00%	
2015 Gross Premium, after Rider(s)				
= [A + B] * [1 + C] * [1 + D] * [1 + E]	\$1,049.80	\$928.29	\$1,540.85	\$216.26

NY OFF-EXCHANGE BASE COMMISSION PROGRAM

.....

SMALL GROUP (2-50)

4% of paid premium

INDIVIDUAL/FAMILY MARKETPLACE

3% of paid premium

NOTE: Pediatric Dental commission is paid by Delta Dental.

LARGE GROUP (51+)

EPO/PPO

4% of paid premium for the first \$1 million in premiums for all products

2.5% of paid premium thereafter

Unless otherwise negotiated at the time of the quote

HDHP

5% of paid premium for the first \$1 million in premiums for all products

2.5% of paid premium thereafter

Unless otherwise negotiated at the time of the quote

HMO/POS

4% of paid premium for the first \$1 million in premiums for all products

2.5% of paid premium thereafter

GROUP MEDICARE ADVANTAGE (3 CONTRACT MINIMUM)

Gold HMO/Gold Anywhere PPO/USA Care PPO

\$12.50 per contract per month

RXCare Stand Alone PDP

\$3.50 per contract per month

NOTE: Contract must be in force for 3 months before payment is made, i.e. commission for contracts written in January will be paid in April. Pursuant to the CMS Medicare Guidelines, in the event that a Medicare enrollee disenrolls within less than ninety (90) days after enrollment, any payment paid or accrued to broker will be returned to or withheld by MVP. Brokers must be MVP Medicare certified.

MVP DENTAL (FULLY INSURED)

Small Group (2-50) 10%

Large Group (51+) 10%

General provisions regarding MVP's base and bonus compensation program are outlined under the GENERAL PROVISIONS section of this document, located on the back page.

NY OFF-EXCHANGE BASE PROGRAM

GENERAL PROVISIONS

- All groups must meet MVP's eligibility and participation requirement.
- Large group commissions will be paid according to the Schedule unless negotiated.
- Once the annual premiums accumulated for all large group medical products (EPO/PPO, HDHP, HMO/POS) combined reach \$1 million for the calendar year, the commissions will drop to the lower payout amount the first of the next month.
- Any group with annualized premium over \$30 million will pay at \$5.00 per contract per month from first dollar.
- Brokers are paid commission based on the amount of monthly premium paid by each of the broker's group/individual/family contracts.
- Commissions are paid monthly, with the exception of the Bonus Program.
- Negotiated commissions (EPO/PPO, HDHP products only) can range from 0-8% of paid premium. The in-force Broker of Record (BOR) sets the commission rate for the contract year for renewals. For new MVP business, the first broker to quote sets the commission rate for the initial contract year.
- MVP reserves the right, in its sole discretion, to alter or void the compensation programs at any time in response to issues and conditions that affect the corporation, business, marketplace or economy. Entitlement to commission and bonuses is subject to terms and conditions contained in the Broker Agreement. MVP reserves the right to make the final determination of eligibility for case (group/member) credit, premium credit and commission/bonus payments. The forgoing commission rates may be changed at MVP's option on thirty (30) days notice to brokers.



2014 Broker Commission Schedule
Effective January 1, 2014

NEW YORK BROKER BONUS PROGRAM

.....

BONUS ON NET GROWTH

200 member net growth:	\$4,000
500 member net growth:	\$10,000
1,000 member net growth:	\$25,000
1,500 member net growth:	\$40,000
2,000 member net growth:	\$75,000
2,500 member net growth:	\$100,000
3,000+ member net growth:	\$150,000

TO QUALIFY FOR NET GROWTH BONUS

1. An agency with a book of business of 200 or more MVP members (large group HMO/EPO/PPO/HDHP membership) as of 1/1/2014 must maintain 75% retention with existing business. Retention will be based on a membership comparison of book of business on 12/31/2013 (large group HMO/EPO/PPO/HDHP membership) compared to 12/31/2014 book of business (large group HMO/EPO/PPO/HDHP).

OR

2. Agencies with less than 200 MVP members (large group HMO/EPO/PPO/HDHP membership) as of 1/1/2014 can become eligible for net growth bonus after they meet the 200 MVP membership (large group HMO/EPO/PPO/HDHP membership) minimum. Minimum membership requirement must be met by 12/31/14.

BONUS PROVISIONS:

1. Net growth bonus payment will be based on a membership comparison of book of business on 12/31/2013 (large group EPO/PPO/HDHP membership) compared to 12/31/2014 book of business (large group EPO/PPO/HDHP and new small group Off-Exchange). MVP's HMO, Medicare Advantage, HNY Group, Chamber, Association, ASO, NY State of Health™ SHOP and individual On-Exchange and individual Off-Exchange membership are excluded from this bonus program.
2. If a broker loses a group due to a BOR transfer and the group remains enrolled until December 31, the group will be removed entirely from the bonus calculation of the original broker. Neither broker will lose or gain from a midyear Broker of Record change as long as group remains active with MVP as of 12/31/14.
3. Business transfer from non-applicable product lines (ASO, HMO, etc.) is excluded from net growth calculation.

GROUP MEDICARE ADVANTAGE BONUS

51-99 enrolled contracts	\$5,000 per group
100-249 enrolled contracts	\$10,000 per group
250-499 enrolled contracts	\$25,000 per group
500+ enrolled contracts	\$50,000 per group

NOTES:

1. Bonus is based on enrolled contracts for groups with effective dates through 7/1/14.

GENERAL PROVISIONS

- Commissions are paid monthly, with the exception of the Bonus Program.
- Annual bonus payments will be made by April 30, 2015.
- MVP reserves the right, in its sole discretion, to alter or void the compensation programs at any time in response to issues and conditions that affect the corporation, business, marketplace or economy. Entitlement to commission and bonuses is subject to terms and conditions contained in the Broker Agreement. MVP reserves the right to make the final determination of eligibility for case (group/member) credit, premium credit and commission/ bonus payments. The forgoing commission rates may be changed at MVP's option on thirty (30) days notice to brokers.

Underwriting guidelines are currently pending with DFS.

SERFF Tracking #:

MVPH-129572901

State Tracking #:

2014060272

Company Tracking #:

State:

New York

Filing Company:

MVP Health Plan, Inc.

TOI/Sub-TOI:

HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO

Product Name:

2015 Individual OFF Exchange Rates

Project Name/Number:

/

Supporting Document Schedules

Satisfied - Item:	Actuarial Memorandum/Actuarial Certification
Comments:	Please see attached.
Attachment(s):	Actuarial Memorandum - 2015 MVP Health Plan Individual Off Exchange.pdf Appendix B - MVP NY EHB Benefit Substitutions.pdf Appendix C - Detail description of QI expense SHOP.pdf Appendix F - Dev of Index Individual Market.pdf Appendix G - INDV OFF Gross PMPM Plan Level Index.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Memorandum and Certifications
Comments:	Please see attached.
Attachment(s):	MVPHP NY Individual Market 2015 Federal Actuarial Memorandum.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Value Calculations
Comments:	Please see attached.
Attachment(s):	2015 AVCs Individual_Off_2014-06-10.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Exhibit 13-Narrative Summary and Numerical Summary
Comments:	Please see attached.
Attachment(s):	Exhibit 13 Part I_ Individual Market_OFF_v2.pdf Exh 13_Ind_OFF_2014-06-13.pdf Exh 13_Ind_OFF_2014-06-13.xlsx
Item Status:	
Status Date:	
Satisfied - Item:	Exhibit 14A-Indiv Requested Percentage Changes
Comments:	Please see attached.
Attachment(s):	Exh 14A_Ind_OFF_2014-06-10.pdf Exh 14A_Ind_OFF_2014-06-10.xlsx
Item Status:	
Status Date:	

SERFF Tracking #:

MVPH-129572901

State Tracking #:

2014060272

Company Tracking #:

State: New York

Filing Company: MVP Health Plan, Inc.

TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO

Product Name: 2015 Individual OFF Exchange Rates

Project Name/Number: /

Satisfied - Item:	Exhibit 15A-Indiv Distribution by Rate Adj Percentages
Comments:	Please see attached.
Attachment(s):	Exh 15A_Ind_OFF_2014-06-10.pdf Exh 15A_Ind_OFF_2014-06-10.xlsx
Item Status:	
Status Date:	
Satisfied - Item:	Exhibit 16-Summary of Policy Form & Product Changes
Comments:	Please see attached.
Attachment(s):	Exh 16_Ind_OFF_2014-06-11.pdf Exh 16_Ind_OFF_2014-06-11.xlsx
Item Status:	
Status Date:	
Satisfied - Item:	Exhibit 17-Claims Experience for 2011-13 (Sm Grps)
Comments:	Please see attached.
Attachment(s):	Exh 17_Ind_OFF_2014-06-11.pdf Exh 17_Ind_OFF_2014-06-11.xlsx
Item Status:	
Status Date:	
Satisfied - Item:	Exhibit 18-Index Rate Plan-Design Development
Comments:	Please see attached.
Attachment(s):	Exh 18_Ind_OFF_2014-06-10.pdf Exh 18_Ind_OFF_2014-06-10.xlsx
Item Status:	
Status Date:	
Satisfied - Item:	Exhibit 19-Claim Trend, Admin Expenses & Profit
Comments:	Please see attached.
Attachment(s):	Exh 19_Ind_OFF_2014-06-10.pdf Exh 19_Ind_OFF_2014-06-10.xlsx
Item Status:	
Status Date:	
Satisfied - Item:	Exhibit 20-HIOS ID Mapping
Comments:	Please see attached.

SERFF Tracking #:

MVPH-129572901

State Tracking #:

2014060272

Company Tracking #:

State:

New York

Filing Company:

MVP Health Plan, Inc.

TOI/Sub-TOI:

HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO

Product Name:

2015 Individual OFF Exchange Rates

Project Name/Number:

/

Attachment(s):	Exh 20_Ind_OFF_2014-06-10.pdf Exh 20_Ind_OFF_2014-06-10.xlsx
Item Status:	
Status Date:	

Satisfied - Item:	Exhibit 22-Utilization Information
Comments:	Please see attached.
Attachment(s):	Exh 22_Ind_OFF_2014-06-10.pdf Exh 22_Ind_OFF_2014-06-10.xlsx
Item Status:	
Status Date:	

Satisfied - Item:	Exhibit 23-Requested 2015 Premium Rates
Comments:	Please see attached.
Attachment(s):	Exh 23_Ind_OFF_2014-06-10.pdf Exh 23_Ind_OFF_2014-06-10.xlsx
Item Status:	
Status Date:	

Satisfied - Item:	Initial Notice of Proposed Rate Adjustment
Comments:	Please see attached.
Attachment(s):	MVPHP Individual Policyholder Template - Rate adjustment notice - initial_v7.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Redacted Documents for Web Posting
Comments:	Please see attached.
Attachment(s):	REDACTED Exh 11_Ind_OFF_2014-06-13.pdf REDACTED Exh 21A_Ind_OFF_2014-06-10.pdf REDACTED Exh 21B_Ind_OFF_2014-06-10.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Unified Rate Review Template
Comments:	Please see attached.
Attachment(s):	Individual ON & OFF URRT - NO LINKS.pdf Individual ON & OFF URRT - NO LINKS.xlsm URRT_NY_IND_ON_OFF_20140616.xml
Item Status:	

SERFF Tracking #:

MVPH-129572901

State Tracking #:

2014060272

Company Tracking #:

State:

New York

Filing Company:

MVP Health Plan, Inc.

TOI/Sub-TOI:

HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO

Product Name:

2015 Individual OFF Exchange Rates

Project Name/Number:

/

Status Date:

State:

New York

Filing Company:

MVP Health Plan, Inc.

TOI/Sub-TOI:

HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO

Product Name:

2015 Individual OFF Exchange Rates

Project Name/Number:

/

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Attachment Exh 16_Ind_OFF_2014-06-11.xlsx is not a PDF document and cannot be reproduced here.

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Attachment Exh 22_Ind_OFF_2014-06-10.xlsx is not a PDF document and cannot be reproduced here.

Attachment Exh 23_Ind_OFF_2014-06-10.xlsx is not a PDF document and cannot be reproduced here.

Attachment Individual ON & OFF URRT - NO LINKS.xlsm is not a PDF document and cannot be reproduced here.

Attachment URRT_NY_IND_ON_OFF_20140616.xml is not a PDF document and cannot be reproduced here.



Actuarial Memorandum
MVP Health Plan, Inc.
2015 New York Individual Off Exchange Rate Filing
(With Appendices B, C, F, G, H)

Scope and Purpose

This memorandum details the methods and assumptions underlying the proposed 2015 premium rates for the Individual Market outside the Exchange. These products will be issued by MVP Health Plan, Inc. a subsidiary of MVP Health Care, Inc. All of the products and premium rates proposed comply with the requirements of the Federal ACA. This filing is submitted under Insurance Law 4308(c) as a prior approval rate adjustment filing. This filing includes several new products that will be offered for the first time as well as some products that were offered only on Exchange in 2014. The rates for these new products were developed consistent with the proposed renewal rates for the current products. The MVP wellness benefit will now be part of the Standard products in place of the benchmark Gym membership benefit. For the Non Standard products, there is a change in the base dependent age from coverage to age 29 to coverage to age 26. If policyholders enrolled in MVP's Non Standard products want to continue providing dependent coverage to age 29 they need to purchase a make available rider. Mental Health and Substance Abuse benefits were modified in all products to comply with New York State and Federal Mental Health Parity mandates.

The Individual Market premium rates are effective between 1/1/2015 and 12/31/2015. Rates and benefits will be reset on 1/1/16. The proposed rates reflect an average 19.1% increase over current rates for all MVP Health Plan Individual Market products offered both on and off the Exchange.

Market/Benefits

A summary description of benefit plans and riders being offered is included in Exhibits A and A1 respectively in the Rate Manual. All Essential Health Benefits (EHB) are covered. For the Non Standard Plan offerings two actuarial equivalent EHB substitutions were made, one for the New York State benchmark Standard Gym reimbursement benefit and the other for the PT/OT/ST benefit. MVP contracted Milliman, Inc. to determine the actuarial equivalence of the benefit substitutions. For the Standard Plans, only the benchmark Standard Gym reimbursement benefit was substituted. The supporting memorandum is included as Appendix B. There are no additional benefits included in these proposed plans in excess of the EHB.

Experience Period Claims

MVP Health Plan, Inc. and MVP Health Insurance Company's existing small employer group market historical claim data was the starting basis of the premium rate development. MVP Health Plan, Inc. data comprised the commercial employer group market as well as the Healthy New York employer group market. All Sole Proprietor data was removed and excluded from this experience basis. All grandfathered and non grandfathered membership was included. There were no products excluded. No adjustments were made to the experience period claims for the impact of Regulation 146 or for Stop Loss reimbursement pools.

MVP combined the experience of these two companies to form a more credible experience base. The claim data is assumed to be fully credible. The experience period for the historical claims includes incurred dates of service beginning 1/1/13 through 12/31/13, paid through 3/31/14. The experience period data complies with the single risk pool requirement of the Federal ACA.

An allowance for incurred but not reported paid claims (IBNR) was added to the experience period claims. The IBNR factors were supplied directly from MVP's reserving actuary. MVP uses a combination PMPM and completion factor method to develop IBNR estimates. New York specific data for the experience period was used to develop the factors and they are consistent with the IBNR factors used in MVP's monthly financial statements.

The experience period claim data includes claims from our fee for service claim warehouse along with additional medical expenses like capitations and other non fee for service medical expenses like medical home, physician incentive payments, wellness incentives, New York State HCRA and Covered lives assessments and net reinsurance expenses.

The experience period claims were reconciled with the IBNR lag triangles to ensure accuracy.

Appendix F illustrates the development of the "Index" PMPM claim rate starting with the experience period claim data shown separately for the MVP Health Plan, Inc. and MVP Health Insurance Company small group membership so to illustrate the market wide adjustments made to each pool prior to combining for the single risk pool Index Rate. The market wide adjustments are discussed below.

High Cost Claim / Pooling Charge adjustment

High Cost claims in excess of \$100,000 were removed from the experience period medical fee for service data and replaced with a pooling charge that reflects more typical high cost claim amounts. The pooling charge assumed was 8.6% which was the amount of high cost claims in excess of \$100,000 during the experience period used in the 2014 premium rate development.

Trend Factors to adjust Experience Period Claims to Rating Period

Trend factors were applied to the experience period incurred claims to project costs to the 2015 calendar year rating period. Annual unit cost and utilization trends were estimated for medical and pharmacy claim expenses for 2014 and 2015. The total projection period was 24 months from the midpoint of the experience period to the midpoint of the rating period (7/1/13 to 6/30/15).

For medical expenses, unit cost trends reflect known and anticipated changes to contracted provider reimbursement rates. The unit cost trend factors vary by region but have been weighted together based on the experience period membership mix across MVP's service area. Utilization trend did not vary by region and was assumed to be 0% for the projection period.

For Pharmacy expenses, the assumed unit cost and utilization trend factors used in the projection reflect trend factors provided by MVP's new Pharmacy vendor, CVS Caremark. Projected increases in MVP's non fee for service medical expenses (i.e. Capitations, HCRA charges, Medical home, etc.) reflect the anticipated increases for each of these items separately. Total trend rates were adjusted for leveraging impact that fixed member copay and deductible amounts have on the actual increase passed on to MVP as claim liability.

The total combined trend projection factor used to project the experience period claims to the rating period was 12.6% or 6.13% annualized.

The average annual unit cost trend was 4.9% for the fee for service medical claims and 4.8% for pharmacy claims. The average annual utilization trend was 0% for fee for service medical and 2.2% for pharmacy. The combined unit cost and utilization increases represents the expected increase in the Allowed claim cost but not the final trend realized by

the Health Insurer due to the impact that fixed deductibles and copayments have on the Health Plan's liability. Therefore, an additional trend factor is applied to reflect the impact of cost share leveraging on realized trends. The average annual leverage factor added was 0.50% for the medical claims and 1.6 % for the pharmacy claims. These factors were computed by trending the allowed claims from the experience period by the total trend, the copay cost sharing by only the utilization trends and the deductible cost sharing by the utilization trend and only a portion of the unit cost trend to reflect that some members have not yet met their deductible. The net paid claim trend is then computed by subtracting the projected cost sharing amounts from the projected allowed amounts. The excess trend above the allowed trend is the leveraging component of trend.

An additional savings factor applicable only to the Rx claims was applied to the trend projection factor to reflect expected contract savings due to MVP's pharmacy vendor change. This reduced the total average annualized trend factor by 0.21%.

After claims were projected to the experience period an adjustment was made to reflect anticipated pharmacy rebates.

Market Wide Adjustments

Several adjustments to the projected incurred claim cost were necessary to adjust for the benefit changes included in the EHB Benchmark plan for New York State as well as for current benefit mandates not yet reflected in the experience period. The adjustments are explained below.

Benefit costs removed

The following benefits were covered in one or more of the products included in the experience period risk pool either as a standard covered benefit or as an optional rider: pediatric dental, vision exams and hardware, acupuncture and wellness rewards.

Benefit costs added

The following benefits were not standard covered benefits in one or more of the products included in the experience period risk pool but are New York State EHB benchmark requirements: Mental Health and Substance Abuse, Chiropractic care and full Pharmacy coverage and Skilled Nursing.

Several other brand new covered benefits need to be accounted for: Pediatric Vision, Disposable Medical Supplies, Hearing Aids, Wigs and the benchmark Gym membership benefit or an actuarially equivalent one. The cost estimates for most of these additional benefits were provided by Milliman, Inc.. No adjustments to these estimates have been made for 2015. For the other adjustments, MVP used its own historical claim data to estimate the necessary adjustments.

In addition to new benefit cost adjustments, the cost sharing associated with preventative services covered under the Grandfathered Healthy New York products were added to the experience period as well as the cost sharing associated with the Federal mandate to cover contraceptive drugs in full under the woman's preventative mandate. The costs associated with this mandate are not yet reflected in the experience period.

The net impact of the claim cost adjustments to the projected incurred claim costs are illustrated on Line 10 of Appendix F for medical benefits and line 11 for Rx benefits.

Network Changes

MVP Health Insurance Company small employer group data, which is part of the single risk pool experience base used as the basis for this rate setting, reflects a national network product portfolio. MVP partners with CIGNA to offer this national network on this product portfolio. The products rated in this filing are HMO products with a network limited to MVP Health Plan Inc.'s service area. A 2% reduction to the MVP Health Insurance Company small employer group data was applied to reflect the anticipated cost of this national network on the experience claim base. This factor was derived based on an analysis of claims covered by CIGNA providers outside of MVP's service area compared to

claims covered by MVP providers. The analysis was done on a regional basis taking into consideration case mix intensity of services and aggregated across all the regions. The 2% reduction is reflected on line 13 of Appendix F.

Fee Schedule Changes

MVP's network management staff contracted with the hospitals and physicians in MVP's network for lower reimbursement rates for the individual market relative to the existing commercial contracts where ever they were able to. Some parts of our service area were agreeable to this while others were not. Collectively across the entire service area, the individual reimbursement rates are expected to be 6.7% less than the current commercial group rates. This savings is reflected in line 14 of Appendix F.

Included in this savings estimate is the impact of the pending MVP Health Plan, Inc. service area expansion application for Westchester county effective 1/1/15. The proposed premium rates for the New York City rating region, which will include Westchester County beginning 1/1/15, assumes this expansion application will be approved. MVP's commercial provider network in Westchester County is considered non-participating, or out of network, for individual products. Effective 1/1/15, a subset of this provider network has contracted with MVP to include individual market products at significantly reduced contracted fee schedules. As a result, the expected savings in the overall average individual market fee schedule relative to the commercial group fee schedule for 2015 is larger than what was assumed for 2014. The savings specific to the New York City region are reflected in the revised premium rate relativities for the individual market.

Utilization Management Changes

Using contracted vendor software, MVP identified specific inefficient providers in our current commercial network. The providers were identified as having practice patterns of care that exceeded the mean efficiency of their peers. These providers were not re contracted with for the Individual Market. A 0.46% reduction to the combined small group experience period data was applied to reflect the anticipated cost savings associated with removing these providers from the Individual Market network. This savings is reflected in line 15 of Appendix F. This assumption did not change.

Impact on risk pool for changes in expected covered membership risk characteristics

Page 4 of Deloitte's published paper titled, Impact of the Affordable Care Act on the New York Small Group and Non Group Markets references the Urban Institute and SOA studies suggesting an estimated reduction of approximately 4% in the morbidity of the small employer group insured market post ACA. MVP analyzed our own emerging pharmacy claim data for the first 4 months of 2014 compared to the same period in 2013 as a leading indicator of market morbidity changes. In addition, MVP looked at the average risk score of MVP's small group block as of May 2013 relative to 2013. Both of these leading indicators supported this assumption and therefore a market wide 4% morbidity savings factor was applied to the projected claim cost. This adjustment to the Index rate is reflected in line 16 of Appendix F.

Ratio of Individual Risk Pool to Small Group Risk Pool Adjustment

This adjustment is intended to reflect the expected relative morbidity difference in the 2015 rating period between the Individual Market and the Small Employer Group Market. The 1.199 factor illustrated on line 18 of Appendix F assumes the same morbidity spread that was implied in the final approved 2014 small group and individual premium rates.

MVP analyzed our own emerging pharmacy claim data for the first 4 months of 2014 and the same period in 2013 for both small group and individual/sole proprietors as a gauge of market morbidity differences between the two markets. In both periods, pharmacy costs for the Individual market membership was greater than 20% higher than small group. Additionally, MVP compared the demographic risk score information computed for our in force block of business as of 5/14 and in all but the Bronze metal level products the demographic risk score for the individual market members was greater than 20% higher than the corresponding risk scores for the small employer group members.

Federal Risk Adjustment

MVP has two years of resulting data from the DFS commissioned Transfer Payment Risk Simulation project conducted by Deloitte using membership and claim detail from all of the current health insurers operating in the small group market in New York. Unfortunately for MVP, the results of the simulation were very different between the first study and the second study resulting in a large adjustment to MVP's assumption for the anticipated results from the payment transfer formula.

The 2014 premium rates on file for MVP assumed a large receipt from the payment transfer formula based on the first simulation. As a result, individual product premium rates were approximately 12.8% lower than they would have been if no payment or receipt was assumed. The updated simulation, based on MVP's 2013 membership and claims, does not suggest any receipt would be due MVP. Therefore, a reasonable assumption for 2015 premium rate setting is to assume \$0 receipts/payments. The result is a rate increase that is 14.6% higher than it otherwise would need to be.

Federal Transitional Reinsurance Program Recovery

The 2015 plan year is year 2 of a 3 year Federal program aimed at providing premium subsidies for the individual market to aid in the start-up of this new market. The Federal government, through the Affordable Care Act, is obligated to reimburse insurers for a portion of the claim cost for high cost policyholders. The expected formula for reimbursement for the 2015 benefit plan year, as published by CMS in a last minute policy change, is to reimburse insurers 50% of any individual's claim cost between \$45,000 and \$250,000. This is a change from the original 2014 formula assumed in the 2014 premium rates which was to reimburse insurers 80% of any individual's claim cost between \$60,000 and \$250,000. Approximately 2% of the 2015 proposed rate increase is due to this change.

MVP computed the expected recoveries from our trended experience period high cost claimants. This was estimated to be a savings of 8% of claim cost and is shown as an adjustment to the Individual Market Index rate on line 22 of Appendix F.

Exchange User Fees

No adjustment was applied per DFS instructions.

Impact of anticipated changes in membership distribution by standard rating regions

No adjustment was made for anticipated membership changes.

Actuarial Values

The AV Metal Level for each plan was determined using the Federal prescribed Actuarial Value Calculator. Benefit Plans with copay cost sharing for Outpatient Facility and Outpatient Surgery services were valued consistently with the methodology employed by DFS for the Standard plans. No adjustments were made to the calculator results.

The AV Pricing Value for each plan was determined using MVP's in house benefit pricing tools. The pricing tools value the expected net paid claim cost associated with unique benefit plan designs from a starting single risk pool allowed amount. The AV is the ratio of the expected paid to allowed amount for each plan design. MVP did not reflect any induced demand in the projection of the net paid amounts for each unique benefit plan. The induced demand factors used to develop the Final AV Pricing Values are equal to those included in the HHS Notice of Benefits and Payment Parameters for 2014 (Platinum = 1.15, Gold = 1.08, Silver = 1.03, Bronze = 1.0).

The AV Metal Level and the AV Pricing Value were determined for all of the in force benefit plans reflected in the experience period data. Using the AV Metal level values and the prescribed mapping by DFS, MVP mapped all of the in force membership by Metal level and then computed the weighted average Induced Demand factor using the factors prescribed in Notice of Benefits and Payment Parameters and the member months by plan as weights. The computed average induced demand factor for the experience period in force block is 1.091. The weighted average AV Pricing Value for the experience period in force block was also computed using the member months as weights. The computed average AV Pricing Value was 0.801.

The product of the average Induced Demand factor and the average AV Pricing value equals the Total AV Pricing Value reflected in the Index PMPM claim rate and used as the basis for the Plan level adjustments and resulting premium rates.

No adjustments were made to the calculated AV from the HHS Calculator for the in force block of business. Given the large range for mapping the plans to metal levels it was determined to be immaterial to the final distribution of plans by metal level.

Some of MVP's plans had material changes in the AV Pricing value compared to last year. There are several reasons for the AV Pricing Value changes and they are discussed below.

In general, AV Pricing Values (i.e. paid/allowed cost ratio) should go up each year as the cost of medical and pharmacy expenses rise. This is because fixed deductibles, copays and out of pocket maximums keep the members costs from increasing at the same rate as inflation while MVP's portion of the cost of care rises at a faster rate than inflation. The larger the plan deductible and copays the larger the increase in the AV Pricing Value when allowed claims per member are increasing. As a result, the required increase for a Platinum Plan will be tend to lower than the required increase for a Bronze plan.

During the 2014 rate development process MVP was using older Benefit Pricing models that were not designed to price the new ACA requirement for integrated out of pocket limits regardless of plan design. As a result, MVP rebuilt a new Benefit Pricing model late in 2014 that integrated all medical and pharmacy pricing together. At the same time, actuarial studies were conducted to refine and refresh pricing factors used in the Benefit Pricing model to quantify the impact of benefit features such as: the 2 times single limit on deductible and out of pocket costs for families, aggregate type family deductibles vs. embedded type family deductibles and the safe harbor pharmacy benefit feature that waives the plan deductible for all drugs on the safe harbor list. In addition, all of the base claim utilization driving the model was updated with 2012 dates of service claims and new claim distribution tables to value deductibles and out of pocket limits for all of the many different plan designs were created with the updated 2012 claim data. All of these changes combined created some larger than anticipated or desired changes in the AV Pricing Values. These are one time corrections that we feel need to be made in order to have more actuarially appropriate benefit cost factors.

Lastly, after rates and forms were submitted last year, the Department required MVP to modify some member cost sharing amounts, mainly radiology copays. The changes increased the AV Pricing values for the plans but MVP made the decision at the time not to revise the premium rate filing as it would have required significant rework of all of the required filing documents. As a result, a small portion of the increases in the AV Pricing Values for several plans are due to these changes now flowing through to pricing.

Plan Level Adjustments / Plan Specific Net and Gross Index PMPM rates

The Final Index PMPM rate from Appendix F is the starting basis for the development of the Plan Specific Final Net and Gross Index PMPM rates calculated in Appendix G. The Plan Specific Index PMPM rate for each plan is computed as follows:

Final Index PMPM rate / (Avg Inforce Pricing AV x Avg Inforce Induced Demand Factor)
Multiplied by
The plan specific AV Pricing Value x Metal Level Induced Demand Factor)
Multiplied by
The product of all of the plan specific adjustment factors
Plus
The plan specific PMPM adjustments

These collective adjustments arrive at the Final Plan Specific Net Index PMPM claim rate before non claim expense loads get added to the rate.

Next the Final Plan Specific Gross Index PMPM rate for each plan is derived based on adding the plan level adjustments for PMPM expense loads and percent of premium expense loads to the Plan Specific Net Index PMPM claim rate for each plan.

Each plan level adjustment is explained below:

Claim expense plan level adjustments

Impact of provider network characteristics

The provider network associated with the Non Standard plans is a reduced network relative to the provider network associated with the Standard Plans. The Hospitals and Physicians removed from the Standard network reflect some of the higher cost providers in MVP's Standard Network and as a result this plan specific adjustment applies to all of the Non Standard plans only. The specific adjustment factor equal to 0.969 reflects the anticipated savings associated with this smaller provider network.

Impact of delivery system characteristics

No plan specific adjustments were made.

Impact of utilization management practices

No plan specific adjustments were made.

Benefits in addition to EHB (greater than 1.00)

No plan specific adjustments were made. There are no benefits added in addition to the EHBs

Impact of eligibility categories (catastrophic plans only)

There is no catastrophic plan off exchange.

Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)

As required by New York State, a single POS plan offering needed to be made available exclusively for the MVP members that were enrolled in our Individual Direct Pay POS product during the 2013 benefit year. This plan is identical to the Standard Platinum Plan but with an out of network benefit included. The plan level adjustment factor equal to 1.17 accounts for this out of network benefit. This plan level load for the out of network benefit is consistent with the load included in the 2014 premium rates.

Other (enhanced wellness benefit)

For the 2014 benefit plan year, the Department of Financial Regulation required the benchmark plan gym benefit to be offered for the Standard Plans but allowed Insurers to substitute their own actuarially equivalent wellness benefit for the Non Standard Plans. The cost of this benchmark plan was included in the Market Index Rate. MVPs substitute wellness benefit on the Non Standard plans was an enhanced benefit and therefore only Non Standard Plans had the plan level cost adjustment for the excess portion.

For the 2015 benefit plan year, Insurers are now allowed to substitute their wellness benefits for the Standard Plans as well and MVP chose to do that. The cost of the benchmark equivalent benefit is still included in the Market Index Rate but now the plan level cost adjustment for the excess portion of that equivalent benefit is added to every plan as a plan level adjustment.

MVP contracted Milliman, Inc. to determine the dollar amount of an actuarially equivalent EHB substitution for this benchmark Gym benefit reflecting MVP's desired wellness reward benefit. The actuarially equivalent benefit is a \$100 per contract reimbursement allowance for subscribers based on a choice of three wellness activities: gym membership, youth sports/fitness or healthy weight support. The actuarial certification is included as Appendix B to this Memorandum. MVP's actual Wellness Reward benefit included in these plans is for a reimbursement amount equal to \$125 per contract. The additional cost associated with the extra \$25 dollars above the actuarially equivalent benefit is the plan level adjustment to all of the plans.

Non Claim Expense plan level adjustments

Non claim expenses include both percent of premium loads and PMPM loads. The loads do not vary by plan. Each Standard and Non Standard plan is being loaded with the same PMPM and Percent of Premium loads. The loads are outlined below.

Federal Taxes PMPM based

A total of \$3.92 PMPM is added for fees MVP must pay to the Federal Government per ACA regulations on a PMPM basis and includes the following 3 taxes: \$3.67 reinsurance contribution rate, \$0.08 HHS risk adjustment user fee and \$0.17 Patient Centered Outcome Research Fee.

Federal Taxes Premium based

This is referred to as the ACA Insurer Tax and will be assessed as a premium based tax applicable to all health insurance carriers. The fee collected by HHS will vary each year beginning with \$8 billion in 2014, \$11.3 billion in 2015 and 2016, \$13.9 billion in 2017 and \$14.3 billion in 2018. MVP is assuming 2% of premium will be paid to fund this tax for 2015. This is unchanged from 2014.

State Taxes Premium based – Premium Tax

MVP Health Plan, Inc. is a tax exempt company and therefore exempt from State Premium Taxes.

State Taxes Premium based – 332 Assessment

New York State funds its insurance department budget with an industry assessment attributable to premium market share. The 332 assessment reflected in MVP Health Care’s combined companies 2013 statutory filings is 0.9% of assessable premium. The assessment lags a quarter and therefore slightly overstates relative to premium in periods of declining membership which is the case for MVP in 2013. As a result, this assessment was left unchanged from last year at 0.7% of assessable premium. This amount was added as a plan level adjustment.

General Administrative Expense Load (Including QI component)

The total administrative expense load included as a plan level adjustment is equal to 10.5% of premium. This reflects a higher expected administrative expense burden for the individual market compared to the group market. This is consistent with the administrative load included in the 2014 individual market premium rates. Included in this load is 1.0% allocated to Quality Improvement/Cost Containment Programs based on the 2013 Statutory SHCE. Appendix C provides a summary of these programs.

MVP is currently working towards improving administrative efficiencies to reduce its operating expenses to align with pricing loads and assuming membership growth in 2015. The following table summarizes the administrative expenses for small group and individual lines of business from the 2013 Statutory SHCE’s. The actual filing for MVP HIC will not match exactly the numbers below as there was an internal allocation error relating to premium taxes which resulted in administrative expenses being slightly overstated in the actual filing submission.

Administrative Cost Summary from Part 1 of SHCE's for 2013 Statutory Filings

HIC New York	Premium	SHCE QI expenses	SHCE All Other Admin Expenses	SHCE QI expenses /Prem	All other Admin /Prem	Total Admin/ Prem
Comprehensive Small Group col 2	\$149,038,394	\$1,558,253	\$16,810,708	1.0%	11.3%	12.3%

HMO New York	Premium	SHCE QI expenses	SHCE All Other Admin Expenses	SHCE QI expenses /Prem	All other Admin /Prem	Total Admin/ Prem
Comprehensive Individual col 1	\$14,703,987	\$59,769	\$873,670	0.4%	5.9%	6.3%
Comprehensive Small Group col 2	\$47,351,337	\$440,198	\$6,178,151	0.9%	13.0%	14.0%
Individual and Small Group Combined	\$62,055,324	\$499,967	\$7,051,821	0.8%	11.4%	12.2%

Combined NY HMO and HIC	Premium	SHCE QI expenses	SHCE All Other Admin Expenses	SHCE QI expenses /Prem	All other Admin /Prem	Total Admin/ Prem
Individual and Small Group	\$211,093,718	\$2,058,220	\$23,862,529	1.0%	11.3%	12.3%

Broker Expense

The 2014 Broker commission rate of 3% of premiums is unchanged for 2015. The plan level adjustment for the broker load is equal to 0.4% based on the actual broker penetration rate in the first quarter of 2014 for these new products. This is a reduction from the 1.2% assumed in the 2014 premium rates.

Profit/Risk Charge

A 2% profit/risk charge is added to premium rates as an expected contribution to reserves or protection against adverse experience relative to pricing assumptions. Surplus for MVP Health Plan, Inc. was 22.7% of premium for the year ending December 31, 2013. We have assumed a 2% profit margin which translates to a targeted 8.8% return on surplus.

Bad Debt Expense

A plan level adjustment equal to 0.15% of premium was added to account for non payment of premium risk. This is in line with the actual cost of bad debt for MVP's current book of business.

Per Contract Premium Rates

The Plan Specific Gross PMPM Index Claim Rates computed in the Appendix G are converted to per contract premium rates in the Rate Manual using the computed single conversion factor and the prescribed standard load ratios.

The Rate Manual includes the Base Rate for each plan as well as the regional rate for each plan along with the rates for the mandatory make available riders.

The single conversion factor (SCF) was calculated using subscriber and member exposure months by contract type from the experience period used to develop the Index rate. The SCF = weighted average contract size/ weighted average load ratio. The table below illustrates the data used to compute the SCF.

In the Individual Market, Child Only policies are required to be offered at 41.2% of the single rate. As a result, it is likely that Single Parent contracts with only one child will purchase separate policies, and pay the single and child only rate vs. paying for the Parent +1 contract type which would be more expensive. The same result is likely for 2 parent families with only one child. MVP accounted for this in the calculation of the SCF.

Contract Type	Actual Contract Mix	Average Contract Size	Weighted Contract Size	Standard Load Factors	Weighted Loading Factors
4T-Single	57.8%	1.000	0.578	1	0.578
4T-Double	13.4%	2.000	0.268	2	0.268
4T-Parent (1 Child)	2.6%	2.000	0.052	1.7	0.037
4T-Parent (2+ Children)	2.2%	3.354	0.074	1.7	0.037
4T-Family (1 Children)	6.8%	3.000	0.204	2.85	0.164
4T-Family (2+ Children)	17.1%	4.534	0.775	2.85	0.487
Total	100%		1.951		1.571

Single Conversion Factor (SCF)	1.242
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Mandatory Make Available Riders

Dependent Thru Age 29 Add on Rider

This benefit was included in all of Non Standard products 2014 but was optional rider for the Standard products. Beginning with 2015 effective dates this benefit will now need to be purchased as an optional rider in the Non Standard products as well. This change was made so that all of MVP Health Care's products for sale in the small group and individual market offer consistent dependent coverage. The premium rate for the rider is a 1.0% load to each contract rate. This rate is consistent with the cost to purchase this rider in 2014.

Domestic Partner

This benefit is included in the based benefit of all plans at no cost.

Unlimited Skilled Nursing Benefit Rider

The premium rate for the rider is a 3% load to each contract rate. This is unchanged from 2014.

Standardized Rating Regions and Area Factors

MVP has established area factors for the 7 rate regions in which we are licensed to service. The original area factors used to set 2014 premium rates were derived based an analysis of the relative cost differences of providing care across our service area due to varying provider reimbursement rates and practice patterns. Cost differences were evaluated separately for Facility costs and Physician costs in each of the regions and then blended together to derive the total relative cost differences. Book of business claim weightings for Facility spend, Physician spend, Pharmacy Spend and other non fee for service expense were used to generate the total relative spend for each region. Pharmacy spend and non fee for service medical spend was assumed to not vary by rating region. The area factors were derived without regard to differences in health status, age, sex, occupation among enrollees in each rating region and are in compliance with HHS regulations on rate review. All of that being said, it is a difficult exercise to measure the relative provider costs by service area and any method chosen will have inherent flaws however, we believe this method is a reasonable one.

A similar exercise was completed again this year with updated claim data and projected trends by rate region and reflecting the expected expansion of the provider network into Westchester County for the individual market. The only change deemed necessary to the area factors for 2015 was an adjustment to the New York City area factor to reflect the significant reductions to the average cost of this region due to lower cost contracts in Westchester County. MVP estimates a net savings of approximately 29% to the cost of providing care in this region. In addition to this adjustment to the NYC area factor, an additional 8% reduction was applied to both the individual and small group markets. After

more review of the 2014 computed regional relativities it was determined that the derived NYC factor is not well aligned with the actual relative cost differences of NYC compared with the state average. As mentioned above, any method to derive regional factors will have inherent flaws. After this adjustment, the relativity for NYC region aligns more closely with the actual PMPM relativity of NYC to the State average for the 2013 experience period. This adjustment also aligns the NYC regional factor more closely to what it was for the 2013 MVP Health Insurance Company NYC region premium rates.

Both the current 2014 and the adjusted 2015 factors were normalized to a statewide average 1.0 using 2013 experience period member months and compared below. The 8% reduction to the NYC factor is offset by a 0.9% increase to the other regional rates in order to be revenue neutral in aggregate. The 29% reduction due to the expanded individual NYC network at reduced fee schedules is actual savings.

Rating Region Premium Factors	2014 MVP Area Rating Factors - Individual	2015 MVP Area Rating Factors - Individual	Change in Area Factor due to NYC adjustment
1 Albany	0.8799	0.8877	0.9%
2 Buffalo	0.7995	0.8066	0.9%
3 Mid-Hudson	1.0771	1.0867	0.9%
4 NYC	1.4008	0.9216	-34.2%
5 Rochester	0.7720	0.7789	0.9%
6 Syracuse	1.0055	1.0144	0.9%
7 Utica/Watertown	0.9427	0.9511	0.9%
Total	1.0000	1.0000	

Loss Ratios

The target pricing loss ratios included in these proposed premium rates comply with Federal and State requirements. The projected Traditional MLR and Federal MLR for each plan rider combination are illustrated at the bottom of Appendix G. The expected book of business average loss ratios are illustrated in the shaded column of Appendix G.

Required Standard Exhibit 17

Exhibit 17 includes historical paid claims, incurred claims, earned premiums and standardized premiums for the prior 3 12 month experience periods. MVP Health Plan as well as MVP Health Insurance Company's pre ACA employer group policy forms are listed here. For the small employer group policy forms the data was shown separately for sole proprietor versus non sole proprietor per DFS request. Incurred and Paid claims reported in this exhibit were extracted from MVP's claim warehouse. Earned premium data was extracted from MVP's premium warehouse. Incurred claims for the most recent experience period included claim run out through 3/31/14. Claim run out for the prior 2 experience periods was also through 3/31/14.

Note the experience period incurred claims shown on line 2 of Appendix F are not net of Rx rebates while the incurred claims reported in Exhibit 17 are net of Rx rebates.

Standardized Premiums were developed for each reported earned premium in Exhibit 17. The Standardized Premiums were computed using a database of membership and earned premium data for every benefit plan in force in each of the 3 historical periods. The data was grouped by benefit plan, renewal month and rate region in order to apply the appropriate standardized premium adjustment factors to the earned premium. The premium data was split between pre renewal months and post renewal months. Standardized premium factors by benefit plan by rate region were calculated for every possible cumulative projection period and applied to the earned premium detail. The earned and

computed standardized premiums were rolled up to the policy form level for reporting in Exhibit 17. A numerical example is included as Appendix H.

Reliance

I relied upon the Actuarial Certifications from Milliman, Inc. for the EHB substitutions included in the Non Standard Plan offerings as well as the benefit pricing for the new benefit expansions included in the EHB benchmark plan for New York.

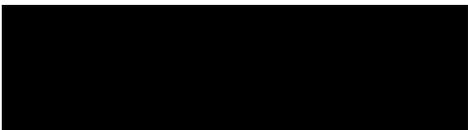
Actuarial Certification

I, Kathleen Fish, am a Member of the American Academy of Actuaries. The projected Index Rate used in the development of these proposed premium rates is in compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1)) and developed in compliance with the applicable Actuarial Standards of Practice. I have examined the assumptions and methods used in determining MVP's requested rates. Based on my review and examination, it is my opinion that the proposed premium rates are reasonable in relation to the benefits provided and that they are neither excessive, inadequate, nor unfairly discriminatory. They are developed using only the permitted rating classifications. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates. The Standard AV Calculator was used to determine the Metal AV Value to be shown in Worksheet 2 of the Part I Unified Rate Review template for all the plans.

I certify that I am knowledgeable as to the New York state rating laws and regulations that apply to this filing and that, to the best of my knowledge and belief, this filing is in compliance with such laws and regulations and provides all required benefits. The expected loss ratio incorporated into the rate tables meets the minimum requirement of the State of New York.

I am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the PPACA and the HCERA of 2010.

I certify that each rate filing has been prepared in accordance with the following Actuarial Standards of Practice; ASOP #5, ASOP#8, ASOP #12, ASOP #23, ASOP # 25, ASOP#26, and ASOP#41.



Director of Actuarial Services
MVP Health Care, Inc.

6/13/2014
Date



MEMO

April 26, 2013

To [REDACTED]
From [REDACTED]
Subject NY EHB Actuarial Equivalent Benefit Substitutions

MVP Health Care (MVP) would like to substitute actuarial equivalent benefits for the current gym reimbursement and the outpatient physical, occupational and speech therapy benefits in the New York State Essential Health Benefits (EHB) package:

- The NY EHB includes a gym reimbursement benefit equal to up to \$400 per year for subscribers and up to \$200 per year for spouses/partners. The benefit is reimbursable for every 6 month period in which the member completes 50 visits to the gym.

MVP would like to replace this benefit with their Non Standard Plan Wellness Benefit, which includes the same benefits from three existing wellness riders:

- Lifestyle Riders 361 (Gym/Fitness Club)
 - Lifestyle Rider 362 (Youth Sports and Fitness)
 - Lifestyle Rider 363 (Healthy Weight Support)
- The NY EHB covers up to 60 outpatient physical therapy (PT)/ occupational therapy (OT)/speech therapy (ST) visits per condition per lifetime per member for both rehabilitation and habilitation.

MVP would like to cover 12 acupuncture visits per member per year. It wishes to do this by reducing the PT/OT/ST visit limit by an actuarially equivalent amount.

This memo presents our actuarial equivalent estimates for these substitutions.

Results

Exhibit 1 shows our pricing development of the EHB gym benefit and MVP's Non Standard Plan Wellness Benefit. Under MVP's proposal, any contract that takes advantage of the wellness benefit will receive a lump sum of money to spend on any of the wellness covered services. We estimate that a \$100 wellness benefit per contract per year would cost \$0.49 per member per month (PMPM), the same cost of the EHB gym benefit, resulting in an actuarially equivalent benefit. In addition, at the request of MVP, we show the PMPM cost of offering a \$125 benefit.

Exhibit 2 shows our pricing for the development for the 12 visit per year acupuncture benefit. Our estimate of the gross claims costs for the acupuncture benefit suggests a reduction of the PT/OT/ST maximum to 54 visits per condition per lifetime.



Methodology

EHB Gym Benefit Substitution

Using Milliman's Health Cost Guidelines (HCGs)¹ standard demographics, we estimated the cost of NY's EHB gym benefit and MVP's Non Standard Plan Wellness Benefit.

For the EHB gym reimbursement benefit we assumed a maximum annual benefit per contract of \$400 (\$200 limit per 6 months) for the Employee only and Employee & Child(ren) tiers. We assumed a \$600 per contract per year max for the Employee & Spouse and Family tiers, due to the presence of a spouse/partner (an additional \$100 limit per 6 months).

We assume a low uptake rate of 2.5% for this benefit because the member must document each gym visit and go up to 50 times every 6 months in order to be reimbursed.

For MVP's current Healthy Lifestyle Riders and proposed Non Standard Plan Wellness Benefit, there is no requirement for reimbursement and we assume higher starting uptake rates which were used in the development of the premium rates for the Healthy Lifestyle Riders that are currently on file with the New York Department of Financial Services (DFS):

- 26% for Riders 361 and 362 (Rider 362 covers children only)
- 5% for Rider 363

However, the reimbursement levels with the filed wellness riders are higher than the proposed Non Standard Plan Wellness Benefit; therefore, we adjust the above uptake rates downward to reflect that members are less likely to submit for reimbursement.

PT/OT/ST Substitution

We estimated, using online resources as described in the data reliance section, the estimated gross claim cost PMPM of adding a 12 visit per year acupuncture benefit.

We estimated the utilization rates for outpatient facility and office PT/OT/ST services under different visit limits using utilization from Milliman's 2013 HCGs (representing a standard large group), adjusted for each region, and MVP's 2011 member distribution:

- 13% Central NY
- 26% East NY
- 25% Mid-Hudson
- 36% Rochester

¹ The HCGs are a cooperative effort of all Milliman health actuaries and represent a combination of their experience, research and judgment. An extensive amount of data is used in developing the HCGs and that data is updated annually. The HCGs provide a flexible but consistent basis for the determination of health claim costs and premium rates for a wide variety of health plans. The HCGs are developed as a result of Milliman's continuing research on health care costs. First developed in 1954, the HCGs have been updated and expanded annually since that time. The HCGs are continually monitored as they are used in measuring the experience or evaluating the rates of health plans, and as they are compared to other data sources.



MVP provided us with estimates of PT/OT/ST reimbursement separately for their East and West NY regions. We calculated a member-weighted average reimbursement rate of \$53.81 per case using the above distribution.

Using both the utilization rates and averaged allowed charge for MVP's service area, we estimate that the visits limit would need to be reduced to 54 visits from the current 60 visit limit in order to add an actuarially equivalent acupuncture benefit.

Data Reliance

We relied on the following files provided by MVP:

- DOC001.PDF
- 361 Gym rider legal approved.pdf
- 362 Youth Sport rider legal approved.pdf
- 363 Weight Support legal approved.pdf
- Actuarial Memo Lifestyle Riders v1.doc
- Attachment A - Essential Health Benefits.xls
- 3/29/13 email titled "Contracted Rates for PT/OT/ST" from Kathleen Fish

Sources for acupuncture utilization and cost assumptions:

- <http://www.sciencebasedmedicine.org/index.php/how-popular-is-acupuncture/>. Accessed on March 29, 2013.
- <http://health.costhelper.com/acupuncture.html>. Accessed on March 29, 2013.

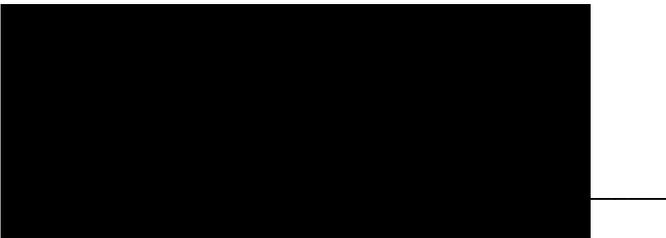


Additional Notes and Caveats

Our models are based on the assumptions listed above and the data you have provided to us. If you believe any of our assumptions are incorrect, please let us know and we will amend our models accordingly.

This memorandum was prepared for the internal use of MVP Health Care and statutory provisions in the State of New York protect its confidentiality. This report may be provided to insurance regulators in New York for their internal use in accordance with established regulatory procedures. This memorandum may not be shown or distributed to any other party without the prior written consent of Milliman, Inc. Furthermore, any distribution of this report must be in its entirety.

I, [REDACTED] is employed by Milliman, Inc. and I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion in this report.



Consulting Actuary
April 26, 2013

**Exhibit 1
NYS EHB Gym Benefit Substitution**

Standard Demographics from Milliman's HCGs

NYS EHB Gym Benefit Pricing

MVP - Non Standard Plan Wellness Benefit
Lump Sum - Per Contract

<u>Four Tier</u>	<u>Total Contracts</u>	<u>Total Members</u>	<u>Modeled Benefit</u>	<u>Total Cost</u>	<u>Benefit</u>	<u>Total Cost</u>
Single	5,325	5,325	\$400.00	\$2,130,000	\$100.00	\$532,500
Individual & Spouse	1,276	2,552	\$600.00	\$765,600	\$100.00	\$127,600
Individual & Child(ren)	916	2,428	\$400.00	\$366,400	\$100.00	\$91,600
Family	2,483	10,008	\$600.00	\$1,489,800	\$100.00	\$248,300
Total	10,000	20,313	\$475.18	\$4,751,800	\$100.00	\$1,000,000
Assumed Uptake Rate (Single and Individual & Spouse):				2.5%	10.0%	
Assumed Uptake Rate (Individual & Child(ren) and Family):				2.5%	15.0%	

Estimated PMPM:

EHB Gym PMPM **\$0.49**

MVP Total PMPM **\$0.48**

Assuming \$125 Benefit

Standard Demographics from Milliman's HCGs

MVP - Non Standard Plan Wellness Benefit
Lump Sum - Per Contract

<u>Four Tier</u>	<u>Total Contracts</u>	<u>Total Members</u>	<u>Benefit</u>	<u>Total Cost</u>
Single	5,325	5,325	\$125.00	\$665,625
Individual & Spouse	1,276	2,552	\$125.00	\$159,500
Individual & Child(ren)	916	2,428	\$125.00	\$114,500
Family	2,483	10,008	\$125.00	\$310,375
Total	10,000	20,313	\$125.00	\$1,250,000
Assumed Uptake Rate (Single and Individual & Spouse):				11.0%
Assumed Uptake Rate (Individual & Child(ren) and Family):				20.0%

Estimated PMPM:

MVP Total PMPM **\$0.72**

**Exhibit 2
PT/OT/ST Substitution**

PT/OT/ST

	2014 Cases per 1,000 Members	2014 Avg. Allowed Charge	2014 Allowed PMPM
60 visit limit			
Outpatient Facility	220	\$53.81	\$0.99
Office Setting	1,053	\$53.81	\$4.72
Total			\$5.71
54 visit limit			
Outpatient Facility	211	\$53.81	\$0.95
Office Setting	1,009	\$53.81	\$4.52
Total			\$5.47

2014 PMPM Differential

\$0.24

Acupuncture

% of Population	Number of Annual Visits	Average Annual Vists	2014 Allowed Charge per Visit	2014 Allowed PMPM
98.57%	0	0.0	\$0.00	\$0.00
0.4%	1	1.0	\$70.00	\$0.02
1.0%	2-5	3.5	\$70.00	\$0.20
0.1%	6-12	9.0	\$70.00	\$0.04

Estimated 2014 PMPM

\$0.26

Appendix C- Detailed Description of QI Program Expense

Improve Health Outcomes

1.0001	All	Effective Case Management, Disease Management, Care Coordination. Oversight of these activities Quality activities such as physician profiling, performance review, clinical reporting, chart review, member and provider focused outreach.
1.0002	All	Oversight of these activities
1.0003	All	Behavioral Health vendor fees; Case Management, clinical reporting, referrals Medical Management support on case review to prevent avoidable hospital admissions, encourage evidence based medicine. Oversight of
1.0004	All	medical home model.
1.0005	All	ICD-10 Implementation
1.0006	All	Medical Affairs admin allocation, support of QI activities.
1.0007	All	Medical Informatics allocation, support of QI activities.
1.0008	All	Chiro & Acupuncture vendor fees; outreach encouraging appropriate patient treatment

Improve Patient

3.0001	All	Prospective Utilization Management; Medical & Pharmacy
3.0002	All	Radiology vendor fees; prospective utilization review
3.0003	All	Medical Affairs admin allocation, support of QI activities.
3.0004	All	Medical Informatics allocation, support of QI activities.

Wellness & Health Promotion

4.0001	All	Worksite Health Promotions that support the deployment of the "Work Well Live Well" program to employer groups and Wellness Assessments
4.0002	All	Health Promotional Communications
4.0003	All	Medical Affairs admin allocation, support of QI activities.
4.0004	All	Medical Informatics allocation, support of QI activities.

HIT Expenses for Health Care Quality Improvements

5.0001	All	Amortization & Maintenance of Medical Management Software & Hardware; Technology that improve quality of care and provide the infrastructure to enhance current QI or make new QI initiatives possible.
5.0002	All	Quality department costs associated with reporting & analysis to maintain HEDIS & NCQA accreditation. Oversight of these activities
5.0003	All	Lab vendor fees; quality reporting
5.0004	All	Medical Affairs admin allocation, support of QI activities.
5.0005	All	Medical Informatics allocation, support of QI activities.

Appendix F - Development of "Index" PMPM Claim Rate Individual Market

	Info Only	Info only	Total Combined Single Risk Pool Group Data
	MVP Health Plan Group	MVP Health Insurance Company Group	
1 Member Months	103,358	359,555	462,913
2 Experience Period Incurred Claims	\$38,290,292	\$127,904,004	\$166,194,296
3 Experience Period Incurred Claims PMPM before Pooling	\$370.46	\$355.73	\$359.02
4 High Cost Medical Claims PMPM	(\$24.81)	(\$30.39)	(\$29.15)
5 Pooling Charge (applied to medical only portion of claim expense)	\$25.45	\$23.88	\$24.23
6 Adjusted Experience Period Incurred Claims PMPM	\$371.10	\$349.22	\$354.11
7 Claim trend projection factor (midpoint of experience period to midpoint of rating period)	1.113	1.138	1.126
8 Projection Period Incurred Claims PMPM	\$412.95	\$397.33	\$398.87
9 Projection Period Rx Rebates	(\$5.48)	(\$7.88)	(\$7.28)
10 Medical Benefit Modifications to Meet EHB Requirements	\$2.00	\$0.96	\$1.19
11 Rx Benefit Modifications to Meet EHB Requirements	\$8.85	\$4.72	\$5.60
12 Projected Incurred Claims after EHB adjustments [8+9+10+11]	\$418.32	\$395.13	\$398.38
13 Market wide adjustment for changes in provider network (Adjust for no CIGNA)	\$0.00	(\$7.90)	(\$6.14)
14 Market wide adjustment for fee schedule changes	\$0.00	\$0.00	(\$26.66)
15 Market wide adjustment for utilization management changes	\$0.00	\$0.00	(\$1.81)
16 Impact on risk pool for changes in expected covered membership risk characteristics	(\$16.73)	(\$15.81)	(\$15.94)
17 Impact on claim costs due to Quality Improvements and Cost Containment Initiatives	\$0.00	\$0.00	\$0.00
18 Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]	n/a	n/a	1.199
19 Total Projected Incurred Claims after Network and Risk Pool adjustments [12+13+14+15+16+17] * [18]	\$401.59	\$371.42	\$417.13
20 Adjustment for changes in distribution of risk pool membership by rating regions			\$0.00
21 Federal Risk Adjustment Program Impact			\$0.00
22 Federal Transitional Reinsurance Program Recovery [Individual Only]			(\$33.84)
23 Impact of adjustments due to experience period claim data not being sufficiently credible			\$0.00
24 Final Index PMPM Claim Rate [19+20+21+22+23]			\$383.79

Appendix G - Development of Gross PMPM by Plan Individual Market

		Avg Loss Ratio for Inforce Mix	Standard Bronze 56184NY0140010 Yes NY-HMOH-DB-001-S (2015)	Standard Silver 56184NY0140012 Yes NY-HMO-DS-001-S (2015)	Standard Gold 56184NY0140014 Yes NY-HMO-DG-001-S (2015)	Standard Platinum 56184NY0140016 Yes NY-HMO-DP-001-S (2015)
Plan Name*						
Plan ID*						
Exchange Plan?*						
MVP Form ID (Off Exchange)						
Final Index PMPM claim rate (Appendix F, Line 18)		\$383.79	\$383.79	\$383.79	\$383.79	\$383.79
Average Experience Period AV Pricing Value		0.801	0.801	0.801	0.801	0.801
Average Experience Period Induced Demand Factor		1.091	1.091	1.091	1.091	1.091
Average Experience Period Total AV Pricing Value		0.874	0.874	0.874	0.874	0.874
Adjusted Starting Claim Cost for Pricing		\$439.12	\$439.12	\$439.12	\$439.12	\$439.12
Plan Level Adjustments						
Pricing Actuarial Value (without induced demand factor)		0.801	0.601	0.732	0.837	0.929
Induced Demand Factor		1.091	1.000	1.030	1.080	1.150
Impact of Provider Network Characteristics		1.000	1.000	1.000	1.000	1.000
Impact of Delivery System Characteristics		1.000	1.000	1.000	1.000	1.000
Impact of Utilization Management Practices		1.000	1.000	1.000	1.000	1.000
Impact on Claim Costs due to QI and Cost Containment Initiatives		1.000	1.000	1.000	1.000	1.000
Impact of Eligibility Categories (Catastrophic Plan Only)		1.000	1.000	1.000	1.000	1.000
Impact of Out-of-Network Benefit Option		1.000	1.000	1.000	1.000	1.000
Benefits in Addition to EHB		1.000	1.000	1.000	1.000	1.000
Other (enhanced wellness benefit)		\$0.24	\$0.24	\$0.24	\$0.24	\$0.24
Net Claim Cost PMPM		\$384.98	\$264.15	\$331.32	\$397.19	\$469.38
Non Claim Expenses for Taxes/Administration/Risk Charge						
Federal Taxes PMPM		\$3.92	\$3.92	\$3.92	\$3.92	\$3.92
Federal Taxes (Premium Based)		2.0%	\$9.23	\$6.36	\$7.96	\$9.52
State Premium Taxes (Premium Based)		0.0%	\$0.00	\$0.00	\$0.00	\$0.00
State 332 Assessment Taxes (Premium Based)		0.7%	\$3.23	\$2.23	\$2.79	\$3.33
General Plan Administration (Premium Based)		9.5%	\$43.85	\$30.23	\$37.80	\$45.23
Administration Expense due to Quality Improvement (Premium Based)		1.0%	\$4.62	\$3.18	\$3.98	\$4.76
Broker Expense (Premium Based)		0.4%	\$1.85	\$1.27	\$1.59	\$1.90
Bad Debt Expense		0.15%	\$0.69	\$0.48	\$0.60	\$0.71
Contribution to Reserves (Premium Based)		2.0%	\$9.23	\$6.36	\$7.96	\$9.52
Final Plan Specific Gross Index PMPM claim rate		\$461.61	\$318.19	\$397.91	\$476.09	\$561.77
Expected Earned Gross PMPM Premium net bad debt expense		\$460.91	\$317.71	\$397.31	\$475.38	\$560.93
NYS Target Loss Ratio		83.5%	83.1%	83.4%	83.6%	83.7%
Federal Target Loss Ratio		87.6%	87.6%	87.6%	87.6%	87.7%

Appendix G - Development of Gross PMPM by Plan Individual

	Non-Standard Bronze 2	Non-Standard Silver 2	Non-Standard Gold 1	Non-Standard Platinum 1	Non-Standard Bronze 1
Plan Name*	2	Non-Standard Silver 2	Non-Standard Gold 1	Non-Standard Platinum 1	Non-Standard Bronze 1
Plan ID*	56184NY0150015	56184NY0150017	56184NY0150018	56184NY0150019	56184NY0150021
Exchange Plan?*	Yes	Yes	Yes	Yes	Yes
MVP Form ID (Off Exchange)	NY-HMO-DB-002-N (2015)	NY-HMO-DS-002-N (2015)	NY-HMO-DG-001-N (2015)	NY-HMO-DP-001-N (2015)	NY-HMO-DB-001-N (2015)
Final Index PMPM claim rate (Appendix F, Line 18)	\$383.79	\$383.79	\$383.79	\$383.79	\$383.79
Average Experience Period AV Pricing Value	0.801	0.801	0.801	0.801	0.801
Average Experience Period Induced Demand Factor	1.091	1.091	1.091	1.091	1.091
Average Experience Period Total AV Pricing Value	0.874	0.874	0.874	0.874	0.874
Adjusted Starting Claim Cost for Pricing	\$439.12	\$439.12	\$439.12	\$439.12	\$439.12
Plan Level Adjustments					
Pricing Actuarial Value (without induced demand factor)	0.635	0.729	0.820	0.925	0.619
Induced Demand Factor	1.000	1.030	1.080	1.150	1.000
Impact of Provider Network Characteristics	0.969	0.969	0.969	0.969	0.969
Impact of Delivery System Characteristics	1.000	1.000	1.000	1.000	1.000
Impact of Utilization Management Practices	1.000	1.000	1.000	1.000	1.000
Impact on Claim Costs due to QI and Cost Containment Initiatives	1.000	1.000	1.000	1.000	1.000
Impact of Eligibility Categories (Catastrophic Plan Only)	1.000	1.000	1.000	1.000	1.000
Impact of Out-of-Network Benefit Option	1.000	1.000	1.000	1.000	1.000
Benefits in Addition to EHB	1.000	1.000	1.000	1.000	1.000
Other (enhanced wellness benefit)	\$0.24	\$0.24	\$0.24	\$0.24	\$0.24
Net Claim Cost PMPM	\$270.37	\$319.66	\$376.98	\$452.76	\$263.56
Non Claim Expenses for Taxes/Administration/Risk Charge					
Federal Taxes PMPM	\$3.92	\$3.92	\$3.92	\$3.92	\$3.92
Federal Taxes (Premium Based)	\$6.51	\$7.68	\$9.04	\$10.84	\$6.35
State Premium Taxes (Premium Based)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
State 332 Assessment Taxes (Premium Based)	\$2.28	\$2.69	\$3.16	\$3.79	\$2.22
General Plan Administration (Premium Based)	\$30.93	\$36.49	\$42.95	\$51.50	\$30.16
Administration Expense due to Quality Improvement (Premium Based)	\$3.26	\$3.84	\$4.52	\$5.42	\$3.17
Broker Expense (Premium Based)	\$1.30	\$1.54	\$1.81	\$2.17	\$1.27
Bad Debt Expense	\$0.49	\$0.58	\$0.68	\$0.81	\$0.48
Contribution to Reserves (Premium Based)	\$6.51	\$7.68	\$9.04	\$10.84	\$6.35
Final Plan Specific Gross Index PMPM claim rate	\$325.57	\$384.07	\$452.10	\$542.05	\$317.49
Expected Earned Gross PMPM Premium net bad debt expense	\$325.08	\$383.50	\$451.42	\$541.24	\$317.01
NYS Target Loss Ratio	83.2%	83.4%	83.5%	83.7%	83.1%
Federal Target Loss Ratio	87.6%	87.6%	87.6%	87.7%	87.6%

Appendix G - Development of Gross PMPM by Plan Individual

	Non-Standard Silver 1	Non-Standard Platinum 2	Non-Standard Gold 3	Non-Standard Gold 4	Non-Standard Gold 5
Plan Name*	1	2	3	4	5
Plan ID*	56184NY0150016	56184NY0150020	56184NY0150036	56184NY0150040	56184NY0150048
Exchange Plan?*	Yes	Yes	No	No	No
MVP Form ID (Off Exchange)	NY-HMO-DS-001-N (2015)	NY-HMO-DP-002-N (2015)	NY-HMO-DG-003-N (2015)	NY-HMO-DG-004-N (2015)	NY-HMO-DG-005-N (2015)
Final Index PMPM claim rate (Appendix F, Line 18)	\$383.79	\$383.79	\$383.79	\$383.79	\$383.79
Average Experience Period AV Pricing Value	0.801	0.801	0.801	0.801	0.801
Average Experience Period Induced Demand Factor	1.091	1.091	1.091	1.091	1.091
Average Experience Period Total AV Pricing Value	0.874	0.874	0.874	0.874	0.874
Adjusted Starting Claim Cost for Pricing	\$439.12	\$439.12	\$439.12	\$439.12	\$439.12
Plan Level Adjustments					
Pricing Actuarial Value (without induced demand factor)	0.732	0.935	0.826	0.876	0.829
Induced Demand Factor	1.030	1.150	1.080	1.080	1.080
Impact of Provider Network Characteristics	0.969	0.969	0.969	0.969	0.969
Impact of Delivery System Characteristics	1.000	1.000	1.000	1.000	1.000
Impact of Utilization Management Practices	1.000	1.000	1.000	1.000	1.000
Impact on Claim Costs due to QI and Cost Containment Initiatives	1.000	1.000	1.000	1.000	1.000
Impact of Eligibility Categories (Catastrophic Plan Only)	1.000	1.000	1.000	1.000	1.000
Impact of Out-of-Network Benefit Option	1.000	1.000	1.000	1.000	1.000
Benefits in Addition to EHB	1.000	1.000	1.000	1.000	1.000
Other (enhanced wellness benefit)	\$0.24	\$0.24	\$0.24	\$0.24	\$0.24
Net Claim Cost PMPM	\$320.98	\$457.65	\$379.73	\$402.70	\$381.11
Non Claim Expenses for Taxes/Administration/Risk Charge					
Federal Taxes PMPM	\$3.92	\$3.92	\$3.92	\$3.92	\$3.92
Federal Taxes (Premium Based)	\$7.71	\$10.96	\$9.11	\$9.65	\$9.14
State Premium Taxes (Premium Based)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
State 332 Assessment Taxes (Premium Based)	\$2.70	\$3.84	\$3.19	\$3.38	\$3.20
General Plan Administration (Premium Based)	\$36.64	\$52.05	\$43.26	\$45.85	\$43.42
Administration Expense due to Quality Improvement (Premium Based)	\$3.86	\$5.48	\$4.55	\$4.83	\$4.57
Broker Expense (Premium Based)	\$1.54	\$2.19	\$1.82	\$1.93	\$1.83
Bad Debt Expense	\$0.58	\$0.82	\$0.68	\$0.72	\$0.69
Contribution to Reserves (Premium Based)	\$7.71	\$10.96	\$9.11	\$9.65	\$9.14
Final Plan Specific Gross Index PMPM claim rate	\$385.63	\$547.86	\$455.37	\$482.64	\$457.01
Expected Earned Gross PMPM Premium net bad debt expense	\$385.05	\$547.04	\$454.69	\$481.92	\$456.32
NYS Target Loss Ratio	83.4%	83.7%	83.5%	83.6%	83.5%
Federal Target Loss Ratio	87.6%	87.7%	87.6%	87.6%	87.6%

Appendix G - Development of Gross PMPM by Plan Individual

Plan Name*	Non-Standard Silver 6	Standard Bronze	Standard Silver	Standard Gold	Standard Platinum
Plan ID*	56184NY0150044	56184NY0190005	56184NY0190006	56184NY0190007	56184NY0190008
Exchange Plan?*	No	Yes	Yes	Yes	Yes
MVP Form ID (Off Exchange)	NY-HMOH-DS-006-N (2015)	NY-HMOH-DB-001-S (2015)	NY-HMO-DS-001-S (2015)	NY-HMO-DG-001-S (2015)	NY-HMO-DP-001-S (2015)
Final Index PMPM claim rate (Appendix F, Line 18)	\$383.79	\$383.79	\$383.79	\$383.79	\$383.79
Average Experience Period AV Pricing Value	0.801	0.801	0.801	0.801	0.801
Average Experience Period Induced Demand Factor	1.091	1.091	1.091	1.091	1.091
Average Experience Period Total AV Pricing Value	0.874	0.874	0.874	0.874	0.874
Adjusted Starting Claim Cost for Pricing	\$439.12	\$439.12	\$439.12	\$439.12	\$439.12
Plan Level Adjustments					
Pricing Actuarial Value (without induced demand factor)	0.796	0.601	0.732	0.837	0.929
Induced Demand Factor	1.030	1.000	1.030	1.080	1.150
Impact of Provider Network Characteristics	0.969	1.000	1.000	1.000	1.000
Impact of Delivery System Characteristics	1.000	1.000	1.000	1.000	1.000
Impact of Utilization Management Practices	1.000	1.000	1.000	1.000	1.000
Impact on Claim Costs due to QI and Cost Containment Initiatives	1.000	1.000	1.000	1.000	1.000
Impact of Eligibility Categories (Catastrophic Plan Only)	1.000	1.000	1.000	1.000	1.000
Impact of Out-of-Network Benefit Option	1.000	1.000	1.000	1.000	1.000
Benefits in Addition to EHB	1.000	1.000	1.000	1.000	1.000
Other (enhanced wellness benefit)	\$0.24	\$0.24	\$0.24	\$0.24	\$0.24
Net Claim Cost PMPM	\$349.02	\$264.15	\$331.32	\$397.19	\$469.38
Non Claim Expenses for Taxes/Administration/Risk Charge					
Federal Taxes PMPM	\$3.92	\$3.92	\$3.92	\$3.92	\$3.92
Federal Taxes (Premium Based)	\$8.38	\$6.36	\$7.96	\$9.52	\$11.24
State Premium Taxes (Premium Based)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
State 332 Assessment Taxes (Premium Based)	\$2.93	\$2.23	\$2.79	\$3.33	\$3.93
General Plan Administration (Premium Based)	\$39.80	\$30.23	\$37.80	\$45.23	\$53.37
Administration Expense due to Quality Improvement (Premium Based)	\$4.19	\$3.18	\$3.98	\$4.76	\$5.62
Broker Expense (Premium Based)	\$1.68	\$1.27	\$1.59	\$1.90	\$2.25
Bad Debt Expense	\$0.63	\$0.48	\$0.60	\$0.71	\$0.84
Contribution to Reserves (Premium Based)	\$8.38	\$6.36	\$7.96	\$9.52	\$11.24
Final Plan Specific Gross Index PMPM claim rate	\$418.92	\$318.19	\$397.91	\$476.09	\$561.77
Expected Earned Gross PMPM Premium net bad debt expense	\$418.29	\$317.71	\$397.31	\$475.38	\$560.93
NYS Target Loss Ratio	83.4%	83.1%	83.4%	83.6%	83.7%
Federal Target Loss Ratio	87.6%	87.6%	87.6%	87.6%	87.7%

Appendix G - Development of Gross PMPM by Plan Individual

Plan Name*	Non-Standard Bronze 3	Non-Standard Silver 3	Non-Standard Gold 2	Non-Standard Bronze 3	Non-Standard Silver 3
Plan ID*	56184NY0200007	56184NY0200008	56184NY0200009	56184NY0200007	56184NY0200008
Exchange Plan?*	Yes	Yes	Yes	Yes	Yes
MVP Form ID (Off Exchange)	NY-HMOH-DB-003-N (2015)	NY-HMOH-DS-003-N (2015)	NY-HMOH-DG-002-N (2015)	NY-HMOH-DB-003-N (2015)	NY-HMOH-DS-003-N (2015)
Final Index PMPM claim rate (Appendix F, Line 18)	\$383.79	\$383.79	\$383.79	\$383.79	\$383.79
Average Experience Period AV Pricing Value	0.801	0.801	0.801	0.801	0.801
Average Experience Period Induced Demand Factor	1.091	1.091	1.091	1.091	1.091
Average Experience Period Total AV Pricing Value	0.874	0.874	0.874	0.874	0.874
Adjusted Starting Claim Cost for Pricing	\$439.12	\$439.12	\$439.12	\$439.12	\$439.12
Plan Level Adjustments					
Pricing Actuarial Value (without induced demand factor)	0.613	0.730	0.788	0.613	0.730
Induced Demand Factor	1.000	1.030	1.080	1.000	1.030
Impact of Provider Network Characteristics	0.969	0.969	0.969	0.969	0.969
Impact of Delivery System Characteristics	1.000	1.000	1.000	1.000	1.000
Impact of Utilization Management Practices	1.000	1.000	1.000	1.000	1.000
Impact on Claim Costs due to QI and Cost Containment Initiatives	1.000	1.000	1.000	1.000	1.000
Impact of Eligibility Categories (Catastrophic Plan Only)	1.000	1.000	1.000	1.000	1.000
Impact of Out-of-Network Benefit Option	1.000	1.000	1.000	1.000	1.000
Benefits in Addition to EHB	1.000	1.000	1.000	1.000	1.000
Other (enhanced wellness benefit)	\$0.24	\$0.24	\$0.24	\$0.24	\$0.24
Net Claim Cost PMPM	\$261.01	\$320.10	\$362.27	\$261.01	\$320.10
Non Claim Expenses for Taxes/Administration/Risk Charge					
Federal Taxes PMPM	\$3.92	\$3.92	\$3.92	\$3.92	\$3.92
Federal Taxes (Premium Based)	\$6.29	\$7.69	\$8.69	\$6.29	\$7.69
State Premium Taxes (Premium Based)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
State 332 Assessment Taxes (Premium Based)	\$2.20	\$2.69	\$3.04	\$2.20	\$2.69
General Plan Administration (Premium Based)	\$29.87	\$36.54	\$41.29	\$29.87	\$36.54
Administration Expense due to Quality Improvement (Premium Based)	\$3.14	\$3.85	\$4.35	\$3.14	\$3.85
Broker Expense (Premium Based)	\$1.26	\$1.54	\$1.74	\$1.26	\$1.54
Bad Debt Expense	\$0.47	\$0.58	\$0.65	\$0.47	\$0.58
Contribution to Reserves (Premium Based)	\$6.29	\$7.69	\$8.69	\$6.29	\$7.69
Final Plan Specific Gross Index PMPM claim rate	\$314.46	\$384.59	\$434.65	\$314.46	\$384.59
Expected Earned Gross PMPM Premium net bad debt expense	\$313.99	\$384.02	\$434.00	\$313.99	\$384.02
NYS Target Loss Ratio	83.1%	83.4%	83.5%	83.1%	83.4%
Federal Target Loss Ratio	87.6%	87.6%	87.6%	87.6%	87.6%

Appendix G - Development of Gross PMPM by Plan Individual

Plan Name*	Non-Standard Bronze 4	Non-Standard Bronze 5	Non-Standard Silver 5	Compcare POS replacement
Plan ID*	56184NY0200016	56184NY0200018	56184NY0200020	56184NY0140018
Exchange Plan?*	No	No	No	No
MVP Form ID (Off Exchange)	NY-HMOH-DB-004-N (2015)	NY-HMOH-DB-005-N (2015)	NY-HMOH-DS-005-N (2015)	NY-POS-DP-001-S (2015)
Final Index PMPM claim rate (Appendix F, Line 18)	\$383.79	\$383.79	\$383.79	\$383.79
Average Experience Period AV Pricing Value	0.801	0.801	0.801	0.801
Average Experience Period Induced Demand Factor	1.091	1.091	1.091	1.091
Average Experience Period Total AV Pricing Value	0.874	0.874	0.874	0.874
Adjusted Starting Claim Cost for Pricing	\$439.12	\$439.12	\$439.12	\$439.12
Plan Level Adjustments				
Pricing Actuarial Value (without induced demand factor)	0.589	0.616	0.714	0.929
Induced Demand Factor	1.000	1.000	1.030	1.150
Impact of Provider Network Characteristics	0.969	0.969	0.969	1.000
Impact of Delivery System Characteristics	1.000	1.000	1.000	1.000
Impact of Utilization Management Practices	1.000	1.000	1.000	1.000
Impact on Claim Costs due to QI and Cost Containment Initiatives	1.000	1.000	1.000	1.000
Impact of Eligibility Categories (Catastrophic Plan Only)	1.000	1.000	1.000	1.000
Impact of Out-of-Network Benefit Option	1.000	1.000	1.000	1.170
Benefits in Addition to EHB	1.000	1.000	1.000	1.000
Other (enhanced wellness benefit)	\$0.24	\$0.24	\$0.24	\$0.24
Net Claim Cost PMPM	\$250.80	\$262.29	\$313.09	\$549.13
Non Claim Expenses for Taxes/Administration/Risk Charge				
Federal Taxes PMPM	\$3.92	\$3.92	\$3.92	\$3.92
Federal Taxes (Premium Based)	\$6.05	\$6.32	\$7.53	\$13.13
State Premium Taxes (Premium Based)	\$0.00	\$0.00	\$0.00	\$0.00
State 332 Assessment Taxes (Premium Based)	\$2.12	\$2.21	\$2.63	\$4.60
General Plan Administration (Premium Based)	\$28.72	\$30.02	\$35.75	\$62.36
Administration Expense due to Quality Improvement (Premium Based)	\$3.02	\$3.16	\$3.76	\$6.56
Broker Expense (Premium Based)	\$1.21	\$1.26	\$1.51	\$2.63
Bad Debt Expense	\$0.45	\$0.47	\$0.56	\$0.98
Contribution to Reserves (Premium Based)	\$6.05	\$6.32	\$7.53	\$13.13
Final Plan Specific Gross Index PMPM claim rate	\$302.34	\$315.97	\$376.27	\$656.44
Expected Earned Gross PMPM Premium net bad debt expense	\$301.89	\$315.50	\$375.71	\$655.45
NYS Target Loss Ratio	83.1%	83.1%	83.3%	83.8%
Federal Target Loss Ratio	87.6%	87.6%	87.6%	87.7%



General Information - Contact Information

Company Information

Company Legal Name:	MVP Health Plan, Inc.
State:	New York
Market:	Individual
HIOS Issuer ID:	56184

Primary Contact Information

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ACTUARIAL MEMORANDUM – FEDERAL SUBMISSION

2015 NY Individual Rate Filings

MVP Health Plan, Inc.

Scope and Purpose

This memorandum details the methods and assumptions underlying the proposed 2015 premium rates for the Individual Market outside the Exchange. These products will be issued by MVP Health Plan, Inc. a subsidiary of MVP Health Care, Inc. All of the products and premium rates proposed comply with the requirements of the Federal ACA. This filing is submitted under Insurance Law 4308(c) as a prior approval rate adjustment filing. This filing includes several new products that will be offered for the first time as well as some products that were offered only on Exchange in 2014. The rates for these new products were developed consistent with the proposed renewal rates for the current products. The MVP wellness benefit will now be part of the Standard products in place of the benchmark Gym membership benefit. For the Non Standard products, there is a change in the base dependent age from coverage to age 29 to coverage to age 26. If policyholders enrolled in MVP's Non Standard products want to continue providing dependent coverage to age 29 they need to purchase a make a available rider. Mental Health and Substance Abuse benefits were modified in all products to comply with New York State and Federal Mental Health Parity mandates.

The Individual Market premium rates are effective between 1/1/2015 and 12/31/2015. Rates and benefits will be reset on 1/1/16. The proposed rates reflect an average 19.1% increase over current rates for all MVP Health Plan Individual Market products offered both on and off the Exchange.

Market/Benefits

All Essential Health Benefits (EHB) are covered in the products being offered in this filing. For the Non Standard Plan offerings two actuarial equivalent EHB substitutions were made, one for the Standard Gym reimbursement benefit and the other for the PT/OT/ST benefit. MVP contracted Milliman, Inc. to determine the actuarial equivalence of the benefit substitutions. The supporting memorandum was included in Appendix B of the Actuarial Memorandum submitted with the rate filing to the New York Department of Financial Services via SERFF. There are no additional benefits included in these proposed plans in excess of the EHB.

Experience Period Premium and Claims (Worksheet 1, Section 1 of Unified Rate Review Template)

Worksheet 1, Section 1 of the Unified Rate Review Template contains MVP Health Plan, Inc. Individual HMO and Individual and Healthy NY Data for members over the time period 1/1/2013 – 12/31/2013, paid through 3/31/2014. MVP's loss ratio over the experience period exceeds minimum loss ratio requirements, and therefore no adjustments were made to the earned premium amount reflected on Worksheet 1, Section 1 of the Unified Rate Review Template. The earned premium shown reflects the amount of premium MVP collected from groups over the experience period.

The experience period claim data includes claims from our fee for service claim warehouse along with additional medical expenses like capitations and other non fee for service medical expenses like medical home, physician incentive payments, wellness incentives, New York State HCRA and Covered lives assessments and net reinsurance expenses.

An allowance for incurred but not reported paid claims (IBNR) was added to the experience period claims. The IBNR factors were supplied directly from MVP’s reserving actuary. MVP uses a combination PMPM and completion factor method to develop IBNR estimates. New York specific data for the experience period was used to develop the factors and they are consistent with the IBNR factors used in MVP’s monthly financial statements

A summary of experience period claims processed through MVP’s claim system as well as experience period costs not processed through MVP’s claims system are summarized below.

	Allowed	Incurred
Claims Processed Through Claim System	19,561,459	17,432,486
Experience Period Costs Not Processed Through Claims System	1,175,626	1,175,626
IBNR	320,648	288,937
Total	21,057,732	18,897,049

Benefit Categories (Worksheet 1, Section 2 of Unified Rate Review Template)

MVP determines benefit category based on the type of claim form submitted in conjunction with the code and type of code attached to the claim form (i.e. ICD-9, Diagnosis Code, or HCPCS). Member encounter data is used to determine utilization for claims falling under the “Other” category.

Credibility Manual and Adjustments from Experience Period to Rating Period (Worksheet 1, Section 2 of Unified Rate Review Template)

MVP Health Plan, Inc. and MVP Health Insurance Company’s existing small employer group market claim data was the starting basis of the premium rate development, and the combined data of these two cohorts is reflected in the Credibility Manual portion of Worksheet 1. The products offered by MVP Health Plan, Inc. and MVP Health Insurance Company include HMO, POS, EPO, PPO, and HDHP products. The data from these cohorts was used in premium rate development. All Sole Proprietor data was removed and excluded from this experience basis. Per New York State requirements, these covered members will be required to purchase in the Individual Market upon renewal in 2014. All grandfathered and non grandfathered membership was included. There were no products excluded. No adjustments were made to the experience period claims for the impact of Regulation 146 or for Stop Loss reimbursement pools.

The experience of these two cohorts was combined to form a more credible experience base and is assumed to be fully credible. MVP assigned 0% credibility to the experience period claims shown in Section 1, Worksheet 1 of the Unified Rate Review Template which only reflected MVP Health Plan, Inc. group data, and assigned 100% credibility to the Credibility Manual portion of claims which reflected the combined experience of the two cohorts. The experience period for the historical claims has incurred dates of service beginning 1/1/13 through 12/31/13, paid through 3/31/14. The experience period data complies with the single risk pool requirement of the Federal ACA.

Capitation Payments

A portion of benefits covered in the projection period will be provided through capitation arrangements with third-party vendors. MVP includes the projected payments made to the vendors in its premium rate development for these benefits.

Market Wide Adjustments to Credibility Manual Claims

Several adjustments to the projected incurred claim cost were necessary to adjust for the benefit changes included in the EHB Benchmark plan for New York State as well as for current benefit mandates not yet reflected in the experience period. The adjustments are explained below.

Benefit costs removed

The following benefits were covered in one or more of the products included in the experience period risk pool either as a standard covered benefit or as an optional rider: pediatric dental, vision exams and hardware, acupuncture and wellness rewards.

Benefit costs added

The following benefits were not standard covered benefits in one or more of the products included in the experience period risk pool but are New York State EHB benchmark requirements: Mental Health and Substance Abuse, Chiropractic care and full Pharmacy coverage and Skilled Nursing.

Several other brand new covered benefits need to be accounted for: Pediatric Vision, Disposable Medical Supplies, Hearing Aids, Wigs and the benchmark Gym membership benefit or an actuarially equivalent one. The cost estimates for most of these additional benefits were provided by Milliman, Inc.. No adjustments to these estimates have been made for 2015. For the other adjustments, MVP used its own historical claim data to estimate the necessary adjustments.

In addition to new benefit cost adjustments, the cost sharing associated with preventative services covered under the Grandfathered Healthy New York products were added to the experience period as well as the cost sharing associated with the Federal mandate to cover contraceptive drugs in full under the woman's preventative mandate. The costs associated with this mandate are not yet reflected in the experience period.

The net impact of the claim cost adjustment to the projected incurred claims equal to \$3.40 PMPM.

Network Changes

MVP Health Insurance Company small employer group data, which is part of the single risk pool experience base used as the basis for this rate setting, reflects a national network product portfolio. MVP partners with CIGNA to offer this national network on this product portfolio. The products rated in this filing are HMO products with a network limited to MVP Health Plan Inc.'s service area. A 2% reduction to the MVP Health Insurance Company small employer group data was applied to reflect the anticipated cost of this national network on the experience claim base. This factor was derived based on an analysis of claims covered by CIGNA providers outside of MVP's service area compared to claims covered by MVP providers. The analysis was done on a regional basis taking into consideration case mix intensity of services and aggregated across all the regions.

Fee Schedule Changes

MVP's network management staff contracted with the hospitals and physicians in MVP's network for lower reimbursement rates for the individual market relative to the existing commercial contracts where ever they were able to. Some parts of our service area were agreeable to this while others were not. Collectively across the entire service area, the individual reimbursement rates are expected to be 6.7% less than the current commercial group rates.

Included in this savings estimate is the impact of the pending MVP Health Plan, Inc. service area expansion application for Westchester county effective 1/1/15. The proposed premium rates for the New York City rating region, which will include Westchester County beginning 1/1/15, assumes this expansion application will be approved. MVP's commercial provider network in Westchester County is considered non-participating, or out of network, for individual products. Effective 1/1/15, a subset of this provider network has contracted with MVP to include individual market products at significantly reduced contracted fee schedules. As a result, the expected savings in the overall average individual market fee schedule relative to the commercial group fee schedule for 2015 is larger than what was assumed for 2014. The savings specific to the New York City region are reflected in the revised premium rate relativities for the individual market.

Utilization Management Changes

Using contracted vendor software, MVP identified specific inefficient providers in our current commercial network. The providers were identified as having practice patterns of care that exceeded the mean efficiency of their peers. These providers were not re-contracted with for the Individual Market. A 0.46% reduction to the combined small

group experience period data was applied to reflect the anticipated cost savings associated with removing these providers from the Individual Market network. This assumption did not change.

Impact on risk pool for changes in expected covered membership risk characteristics

Page 4 of Deloitte's published paper titled, Impact of the Affordable Care Act on the New York Small Group and Non Group Markets references the Urban Institute and SOA studies suggesting an estimated reduction of approximately 4% in the morbidity of the small employer group insured market post ACA. MVP analyzed our own emerging pharmacy claim data for the first 4 months of 2014 compared to the same period in 2013 as a leading indicator of market morbidity changes. In addition, MVP looked at the average risk score of MVP's small group block as of May 2013 relative to 2013. Both of these leading indicators supported this assumption and therefore a market wide 4% morbidity savings factor was applied to the projected claim cost.

Ratio of Individual Risk Pool to Small Group Risk Pool Adjustment

This adjustment is intended to reflect the expected relative morbidity difference in the 2015 rating period between the Individual Market and the Small Employer Group Market. The 1.199 factor assumes the same morbidity spread that was implied in the final approved 2014 small group and individual premium rates.

MVP analyzed our own emerging pharmacy claim data for the first 4 months of 2014 and the same period in 2013 for both small group and individual/sole proprietors as a gauge of market morbidity differences between the two markets. In both periods, pharmacy costs for the Individual market membership was greater than 20% higher than small group. Additionally, MVP compared the demographic risk score information computed for our in force block of business as of 5/14 and in all but the Bronze metal level products the demographic risk score for the individual market members was greater than 20% higher than the corresponding risk scores for the small employer group members.

Federal Risk Adjustment

MVP has two years of resulting data from the DFS commissioned Transfer Payment Risk Simulation project conducted by Deloitte using membership and claim detail from all of the current health insurers operating in the small group market in New York. Unfortunately for MVP, the results of the simulation were very different between the first study and the second study resulting in a large adjustment to MVP's assumption for the anticipated results from the payment transfer formula.

The 2014 premium rates on file for MVP assumed a large receipt from the payment transfer formula based on the first simulation. As a result, individual product premium rates were approximately 12.8% lower than they would have been if no payment or receipt was assumed. The updated simulation, based on MVP's 2013 membership and claims, does not suggest any receipt would be due MVP. Therefore, a reasonable assumption for 2015 premium rate setting is to assume \$0 receipts/payments. The result is a rate increase that is 14.6% higher than it otherwise would need to be.

Federal Transitional Reinsurance Program Recovery

The 2015 plan year is year 2 of a 3 year Federal program aimed at providing premium subsidies for the individual market to aid in the start-up of this new market. The Federal government, through the Affordable Care Act, is obligated to reimburse insurers for a portion of the claim cost for high cost policyholders. The expected formula for reimbursement for the 2015 benefit plan year, as published by CMS in a last minute policy change, is to reimburse insurers 50% of any individual's claim cost between \$45,000 and \$250,000. This is a change from the original 2014 formula assumed in the 2014 premium rates which was to reimburse insurers 80% of any individual's claim cost between \$60,000 and \$250,000. Approximately 2% of the 2015 proposed rate increase is due to this change.

MVP computed the expected recoveries from our trended experience period high cost claimants. This was estimated to be a savings of 8% of claim cost.

Exchange User Fees

No adjustment was applied per DFS instructions.

Impact of anticipated changes in membership distribution by standard rating regions

No adjustment was made for anticipated membership changes.

Paid-to-Allowed Ratio (Worksheet 1, Section 3 & Worksheet 2, Section 4 of Unified Rate Review Template)

The projected paid-to-allowed ratio prior to the application of ACA net reinsurance is 82.2%. Projected membership by product for 2015 is based on actual membership by product as of May 2014. Based on MVP's projection of membership by product on Worksheet 2, MVP is projecting a paid-to-allowed ratio (prior to the application of ACA net reinsurance and risk adjustment payments) of 72.6% for 2015.

The variance in these two paid to allowed ratios are due to the fact that the product portfolio in the experience period and the projection period are different.

Index Rate and Premium Rate Development

The experience period index rate shown on Worksheet 1, Section 1 of the Unified Rate Review template of \$529.62 is equal to the MVP Health Plan, Inc. Individual product membership over the time period 1/1/2013 – 12/31/2013, paid through 3/31/2014.

The projection period index rate of \$507.45 equals the projected allowed claim cost of the Individual market in 2015 adjusted to reflect the essential health benefits covered in the Exchange. A summary of the adjustments made to the experience period data to arrive at the index rate are described above. The projection period index rate does not reflect expected risk adjustment payments/charges or the impact of the federal reinsurance program.

Plan Specific Net Claim Costs PMPM for each plan is computed as follows:

Final Index PMPM rate
Multiplied by
The Average Paid-to-Allowed Ratio in the Projection Period (83.8%)
Net
The impact of risk adjuster payments and receipts from the Temporary Federal Reinsurance Program
Divided by
(The Avg Inforce Pricing AV x Avg Inforce Induced Demand Factor)
Times
The plan specific AV Pricing Value x Metal Level Induced Demand Factor
Multiplied by
The product of all of the plan specific adjustment factors
Plus
The plan specific PMPM adjustments

These collective adjustments arrive at the Final Plan Specific Net Index PMPM claim rate before non claim expense loads get added to the rate.

Next, the Final Plan Specific Gross Index PMPM rate for each plan is derived based on adding the plan level adjustments for PMPM expense loads and percent of premium expense loads to the Plan Specific Net Index PMPM claim rate for each plan.

Each plan level adjustment is explained below:

Claim expense plan level adjustments

Impact of provider network characteristics

The provider network associated with the Non Standard plans is a reduced network relative to the provider network associated with the Standard Plans. The Hospitals and Physicians removed from the Standard network reflect some of the higher cost providers in MVP's Standard Network and as a result this plan specific adjustment applies to all of the

Non Standard plans only. The specific adjustment factor equal to 0.969 reflects the anticipated savings associated with this smaller provider network.

Impact of delivery system characteristics

No plan specific adjustments were made.

Impact of utilization management practices

No plan specific adjustments were made.

Benefits in addition to EHB (greater than 1.00)

No plan specific adjustments were made. There are no benefits added in addition to the EHBs

Impact of eligibility categories (catastrophic plans only)

Per the Federal ACA regulations, a plan specific adjustment may be made for the Catastrophic Plan to account for the expected impact of the specific eligibility categories (must be under 30 years of age) for these plans. To determine this plan specific adjustment, weighted average demographic age and sex cost factors were computed for all of the in-force membership represented by the experience period Index Rate as well as for just those subscribers under the age of 30 and their dependents. The ratio of these demographic cost factors equals 0.53 and is the plan level adjustment for the Catastrophic plan. The demographic cost factors used were provided by Milliman, Inc.

Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)

As required by New York State, a single POS plan offering needed to be made available exclusively for the MVP members that were enrolled in our Individual Direct Pay POS product during the 2013 benefit year. This plan is identical to the Standard Platinum Plan but with an out of network benefit included. The plan level adjustment factor equal to 1.17 accounts for this out of network benefit. This plan level load for the out of network benefit is consistent with the load included in the 2014 premium rates.

Other (enhanced wellness benefit)

For the 2014 benefit plan year, the Department of Financial Regulation required the benchmark plan gym benefit to be offered for the Standard Plans but allowed Insurers to substitute their own actuarially equivalent wellness benefit for the Non Standard Plans. The cost of this benchmark plan was included in the Market Index Rate. MVPs substitute wellness benefit on the Non Standard plans was an enhanced benefit and therefore only Non Standard Plans had the plan level cost adjustment for the excess portion.

For the 2015 benefit plan year, Insurers are now allowed to substitute their wellness benefits for the Standard Plans as well and MVP chose to do that. The cost of the benchmark equivalent benefit is still included in the Market Index Rate but now the plan level cost adjustment for the excess portion of that equivalent benefit is added to every plan as a plan level adjustment.

MVP contracted Milliman, Inc. to determine the dollar amount of an actuarially equivalent EHB substitution for this benchmark Gym benefit reflecting MVP's desired wellness reward benefit. The actuarially equivalent benefit is a \$100 per contract reimbursement allowance for subscribers based on a choice of three wellness activities: gym membership, youth sports/fitness or healthy weight support. The actuarial certification is included as Appendix B to this Memorandum. MVP's actual Wellness Reward benefit included in these plans is for a reimbursement amount equal to \$125 per contract. The additional cost associated with the extra \$25 dollars above the actuarially equivalent benefit is the plan level adjustment to all of the plans.

Non-Benefit Expenses and Risk Margin

Non claim expenses include both percent of premium loads and PMPM loads. The loads do not vary by plan. Each Standard and Non Standard plan is being loaded with the same PMPM and Percent of Premium loads. The loads are outlined below.

Federal Taxes PMPM based

A total of \$3.92 PMPM is added for fees MVP must pay to the Federal Government per ACA regulations on a PMPM basis and includes the following 3 taxes: \$3.67 reinsurance contribution rate, \$0.08 HHS risk adjustment user fee and \$0.17 Patient Centered Outcome Research Fee.

Federal Taxes Premium based

This is referred to as the ACA Insurer Tax and will be assessed as a premium based tax applicable to all health insurance carriers. The fee collected by HHS will vary each year beginning with \$8 billion in 2014, \$11.3 billion in 2015 and 2016, \$13.9 billion in 2017 and \$14.3 billion in 2018. MVP is assuming 2% of premium will be paid to fund this tax for 2015. This is unchanged from 2014.

State Taxes Premium based – Premium Tax

MVP Health Plan, Inc. is a tax exempt company and therefore exempt from State Premium Taxes.

State Taxes Premium based – 332 Assessment

New York State funds its insurance department budget with an industry assessment attributable to premium market share. The 332 assessment reflected in MVP Health Care's combined companies 2013 statutory filings is 0.9% of assessable premium. The assessment lags a quarter and therefore slightly overstates relative to premium in periods of declining membership which is the case for MVP in 2013. As a result, this assessment was left unchanged from last year at 0.7% of assessable premium. This amount was added as a plan level adjustment.

General Administrative Expense Load (Including QI component)

The total administrative expense load included as a plan level adjustment is equal to 10.5% of premium. This reflects a higher expected administrative expense burden for the individual market compared to the group market. This is consistent with the administrative load included in the 2014 individual market premium rates. Included in this load is 1.0% allocated to Quality Improvement/Cost Containment Programs based on the 2013 Statutory SHCE.

MVP is currently working towards improving administrative efficiencies to reduce its operating expenses to align with pricing loads and assuming membership growth in 2015. The following table summarizes the administrative expenses for small group and individual lines of business from the 2013 Statutory SHCE's. The actual filing for MVP HIC will not match exactly the numbers below as there was an internal allocation error relating to premium taxes which resulted in administrative expenses being slightly overstated in the actual filing submission.

Administrative Cost Summary from Part 1 of SHCE's for 2013 Statutory Filings

HIC New York	Premium	SHCE QI expenses	SHCE All Other Admin Expenses	SHCE QI expenses /Prem	All other Admin /Prem	Total Admin/ Prem
Comprehensive Small Group col 2	\$149,038,394	\$1,558,253	\$16,810,708	1.0%	11.3%	12.3%

HMO New York	Premium	SHCE QI expenses	SHCE All Other Admin Expenses	SHCE QI expenses /Prem	All other Admin /Prem	Total Admin/ Prem
Comprehensive Individual col 1	\$14,703,987	\$59,769	\$873,670	0.4%	5.9%	6.3%
Comprehensive Small Group col 2	\$47,351,337	\$440,198	\$6,178,151	0.9%	13.0%	14.0%
Individual and Small Group Combined	\$62,055,324	\$499,967	\$7,051,821	0.8%	11.4%	12.2%

Combined NY HMO and HIC	Premium	SHCE QI expenses	SHCE All Other Admin Expenses	SHCE QI expenses /Prem	All other Admin /Prem	Total Admin/ Prem
Individual and Small Group	\$211,093,718	\$2,058,220	\$23,862,529	1.0%	11.3%	12.3%

Broker Expense

The 2014 Broker commission rate of 3% of premiums is unchanged for 2015. The plan level adjustment for the broker load is equal to 0.4% based on the actual broker penetration rate in the first quarter of 2014 for these new products. This is a reduction from the 1.2% assumed in the 2014 premium rates.

Profit/Risk Charge

A 2% profit/risk charge is added to premium rates as an expected contribution to reserves or protection against adverse experience relative to pricing assumptions. Surplus for MVP Health Plan, Inc. was 22.7% of premium for the year ending December 31, 2013. We have assumed a 2% profit margin which translates to a targeted 8.8% return on surplus.

Bad Debt Expense

A plan level adjustment equal to 0.15% of premium was added to account for non payment of premium risk. This is in line with the actual cost of bad debt for MVP's current book of business.

Per Contract Premium Rates

The Plan Specific Gross PMPM Index Claim Rates computed in the Appendix G are converted to per contract premium rates in the Rate Manual using the computed single conversion factor and the prescribed standard load ratios.

The Rate Manual includes the Base Rate for each plan as well as the regional rate for each plan along with the rates for the mandatory make available riders.

The single conversion factor (SCF) was calculated using subscriber and member exposure months by contract type from the experience period used to develop the Index rate. The SCF = weighted average contract size/ weighted average load ratio. The table below illustrates the data used to compute the SCF.

In the Individual Market, Child Only policies are required to be offered at 41.2% of the single rate. As a result, it is likely that Single Parent contracts with only one child will purchase separate policies, and pay the single and child only rate vs. paying for the Parent +1 contract type which would be more expensive. The same result is likely for 2 parent families with only one child. MVP accounted for this in the calculation of the SCF.

Contract Type	Actual Contract Mix	Average Contract Size	Weighted Contract Size	Standard Load Factors	Weighted Loading Factors
4T-Single	57.8%	1.000	0.578	1	0.578
4T-Double	13.4%	2.000	0.268	2	0.268
4T-Parent (1 Child)	2.6%	2.000	0.052	1.7	0.037
4T-Parent (2+ Children)	2.2%	3.354	0.074	1.7	0.037
4T-Family (1 Children)	6.8%	3.000	0.204	2.85	0.164
4T-Family (2+ Children)	17.1%	4.534	0.775	2.85	0.487
Total	100%		1.951		1.571

Single Conversion Factor (SCF)	1.242
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Mandatory Make Available Riders

Dependent Thru Age 29 Add on Rider

This benefit was included in all of Non Standard products 2014 but was optional rider for the Standard products. Beginning with 2015 effective dates this benefit will now need to be purchased as a non optional rider in the Non Standard products as well. This change was made so that all of MVP Health Care's products for sale in the small group and individual market offer consistent dependent coverage. The premium rate for the rider is a 1.0% load to each contract rate. This rate is consistent with the cost to purchase this rider in 2014.

Domestic Partner

This benefit is included in the based benefit of all plans at no cost.

Unlimited Skilled Nursing Benefit Rider

The premium rate for the rider is a 3% load to each contract rate. This is unchanged from 2014.

Standardized Rating Regions and Area Factors

MVP has established area factors for the 7 rate regions in which we are licensed to service. The original area factors used to set 2014 premium rates were derived based an analysis of the relative cost differences of providing care across our service area due to varying provider reimbursement rates and practice patterns. Cost differences were evaluated separately for Facility costs and Physician costs in each of the regions and then blended together to derive the total relative cost differences. Book of business claim weightings for Facility spend, Physician spend, Pharmacy Spend and other non fee for service expense were used to generate the total relative spend for each region. Pharmacy spend and non fee for service medical spend was assumed to not vary by rating region. The area factors were derived without regard to differences in health status, age, sex, occupation among enrollees in each rating region and are in compliance with HHS regulations on rate review. All of that being said, it is a difficult exercise to measure the relative provider costs by service area and any method chosen will have inherent flaws however, we believe this method is a reasonable one.

A similar exercise was completed again this year with updated claim data and projected trends by rate region and reflecting the expected expansion of the provider network into Westchester County for the individual market. The only change deemed necessary to the area factors for 2015 was an adjustment to the New York City area factor to reflect the significant reductions to the average cost of this region due to lower cost contracts in Westchester County. MVP estimates a net savings of approximately 29% to the cost of providing care in this region. In addition to this adjustment to the NYC area factor, an additional 8% reduction was applied to both the individual and small group markets. After more review of the 2014 computed regional relativities it was determined that the derived NYC factor is not well aligned with the actual relative cost differences of NYC compared with the state average. As mentioned above, any method to derive regional factors will have inherent flaws. After this adjustment, the relativity for NYC region aligns more closely with the actual PMPM relativity of NYC to the State average for the 2013 experience period. This adjustment also aligns the NYC regional factor more closely to what it was for the 2013 MVP Health Insurance Company NYC region premium rates.

Both the current 2014 and the adjusted 2015 factors were normalized to a statewide average 1.0 using 2013 experience period member months and compared below. The 8% reduction to the NYC factor is offset by a 0.9% increase to the other regional rates in order to be revenue neutral in aggregate. The 29% reduction due to the expanded individual NYC network at reduced fee schedules is actual savings.

Rating Region Premium Factors	2014 MVP Area Rating Factors - Individual	2015 MVP Area Rating Factors - Individual	Change in Area Factor due to NYC adjustment
1 Albany	0.8799	0.8877	0.9%
2 Buffalo	0.7995	0.8066	0.9%
3 Mid-Hudson	1.0771	1.0867	0.9%
4 NYC	1.4008	0.9216	-34.2%
5 Rochester	0.7720	0.7789	0.9%
6 Syracuse	1.0055	1.0144	0.9%
7 Utica/Watertown	0.9427	0.9511	0.9%
Total	1.0000	1.0000	

Loss Ratios

The target pricing loss ratios included in these proposed premium rates comply with Federal and State requirements. The projected Traditional MLR and Federal MLR for each plan rider combination are illustrated in Appendix G of the rate filing which was submitted to NYS via SERFF. The targeted Federal MLR for this block of business is 87.6%.

Actuarial Values

The Actuarial Value Level for each plan was determined using the Federal prescribed Actuarial Value Calculator. No adjustments were made to the calculator results.

The Actuarial Pricing Value for each plan was determined using MVP's in house benefit pricing tools. The pricing tools value the expected net paid claim cost associated with unique benefit plan designs from a starting single risk pool allowed amount. The AV is the ratio of the expected paid to allowed amount for each plan design. MVP did not reflect any induced demand in the projection of the net paid amounts for each unique benefit plan. The Final AV pricing value is the product of the model produced AV pricing value and the Induced Demand Factor. The induced demand factors used to develop the Final AV Pricing Values are equal to those included in the HHS Notice of Benefits and Payment Parameters for 2014 (Platinum = 1.15, Gold = 1.08, Silver = 1.03, Bronze = 1.0).

The reference plan for the pricing of the 2014 portfolio is the total AV pricing value for the inforce book of business.

Membership Projection

MVP has assumed 2015 Individual Market membership will equal MVP's individual market membership as of 5/15/14.

Terminated Products

MVP is terminating its existing New York Individual portfolio of products in 2014. The following is a list of the HIOS Product IDs reflected in the "Terminated Products" field of Worksheet 2: 56184NY001, 56184NY010, 56184NY011, 56184NY012, and 56184NY013.

Warning Alerts

There are warning alerts on Worksheet 2, Section 4 for both premium, incurred claims and net reinsurance amount. The reason these don't match is because they reflect different product portfolios. Worksheet 1 is based on the average premium and claims relative to our existing 2013 product portfolio mix and Worksheet 2 is based on the average premium and claims relative to our projected product portfolio mix.

Reliance

I relied upon the Actuarial Certifications from Milliman, Inc. for the EHB substitutions included in the Non Standard Plan offerings as well as the benefit pricing for the new benefit expansions included in the EHB benchmark plan for New York.

Actuarial Certification

I, [REDACTED] am a Member of the American Academy of Actuaries. The projected Index Rate used in the development of these proposed premium rates is in compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1)) and developed in compliance with the applicable Actuarial Standards of Practice. I have examined the assumptions and methods used in determining MVP's requested rates. Based on my review and examination, it is my opinion that the proposed premium rates are reasonable in relation to the benefits provided and that they are neither excessive, inadequate, nor unfairly discriminatory. They are developed using only the permitted rating classifications. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates. The Standard AV Calculator was used to determine the Metal AV Value to be shown in Worksheet 2 of the Part I Unified Rate Review template for all the plans.

I certify that I am knowledgeable as to the New York state rating laws and regulations that apply to this filing and that, to the best of my knowledge and belief, this filing is in compliance with such laws and regulations and provides all required benefits.

I am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the PPACA and the HCERA of 2010.

I certify that each rate filing has been prepared in accordance with the following Actuarial Standards of Practice; ASOP #5, ASOP#8, ASOP #12, ASOP #23, ASOP # 25, ASOP#26,and ASOP#41.

[REDACTED]

6/13/2014
Date

Director of Actuarial Services
MVP Health Care, Inc.

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate OOP Maximum for Medical and Drug Spending?
- Indicate if Plan Meets CSR Standard?
- Desired Metal Tier: Bronze

HSA/HRA Options	Narrow Network Options
HSA/HRA Employer Contribution? <input type="checkbox"/>	Blended Network/POS Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization: 2nd Tier Utilization:

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)	\$3,500.00	\$200.00				
Coinsurance (% Insurer's Cost Share)	100.00%	100.00%				
OOP Maximum (\$)	\$6,350.00					
OOP Maximum if Separate (\$)						

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Type of Benefit	Tier 1				Tier 2			
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	<input checked="" type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Emergency Room Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
All Inpatient Hospital Services (inc. MHSA)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$35.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialist Visit	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$80.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$35.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$200.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$80.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Occupational and Rehabilitative Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$80.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$80.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	85.51%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	74.56%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Drugs	<input checked="" type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Generics	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? <input type="checkbox"/>	\$300 OPF \$300 OPS
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay? <input type="checkbox"/>	
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits? <input type="checkbox"/>	
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? <input type="checkbox"/>	
# Copays (1-10):	

Output

Status/Error Messages:

Calculation Successful.

Actuarial Value:

61.114%

Metal Tier:

Bronze

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate OOP Maximum for Medical and Drug Spending?
- Indicate if Plan Meets CSR Standard?
- Desired Metal Tier: Bronze

HSA/HRA Options	Narrow Network Options
HSA/HRA Employer Contribution? <input type="checkbox"/>	Blended Network/POS Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization: 2nd Tier Utilization:

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)		\$4,000.00
Coinsurance (% Insurer's Cost Share)		100.00%
OOP Maximum (\$)		\$6,350.00
OOP Maximum if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)		
Coinsurance (% Insurer's Cost Share)		
OOP Maximum (\$)		
OOP Maximum if Separate (\$)		

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Type of Benefit	Tier 1				Tier 2			
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	<input checked="" type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$350.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
All Inpatient Hospital Services (inc. MHSA)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	70%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$35.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialist Visit	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$35.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$200.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Occupational and Rehabilitative Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	70%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	85.51%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	74.56%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Drugs	<input checked="" type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Generics	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$8.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? <input type="checkbox"/>	
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay? <input type="checkbox"/>	
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits? <input checked="" type="checkbox"/>	
# Visits (1-10):	3
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? <input type="checkbox"/>	
# Copays (1-10):	

300 OPF
300 OPS

Output

Status/Error Messages:
Actuarial Value:
Metal Tier:

Calculation Successful.
61.8%
Bronze

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate OOP Maximum for Medical and Drug Spending?
- Indicate if Plan Meets CSR Standard?
- Desired Metal Tier: Bronze ▼

HSA/HRA Options	Narrow Network Options
HSA/HRA Employer Contribution? <input type="checkbox"/>	Blended Network/POS Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization: 2nd Tier Utilization:

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)		\$4,000.00
Coinsurance (% Insurer's Cost Share)		100.00%
OOP Maximum (\$)		\$6,350.00
OOP Maximum if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)		
Coinsurance (% Insurer's Cost Share)		
OOP Maximum (\$)		
OOP Maximum if Separate (\$)		

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Type of Benefit	Tier 1				Tier 2			
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	<input checked="" type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
All Inpatient Hospital Services (inc. MHSA)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	70%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialist Visit	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$200.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Occupational and Rehabilitative Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	70%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	95%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	92%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Drugs	<input checked="" type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Generics	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$5.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? <input type="checkbox"/>	Specialty Rx Coinsurance Maximum:
Set a Maximum Number of Days for Charging an IP Copay? <input type="checkbox"/>	# Days (1-10):
Begin Primary Care Cost-Sharing After a Set Number of Visits? <input type="checkbox"/>	# Visits (1-10):
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? <input type="checkbox"/>	# Copays (1-10):

100OPF
100 OPS

Output

Status/Error Messages: Calculation Successful.
Actuarial Value: 58.7%
Metal Tier: Bronze

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate OOP Maximum for Medical and Drug Spending?
- Indicate if Plan Meets CSR Standard?
- Desired Metal Tier: Bronze ▼

HSA/HRA Options	Narrow Network Options
HSA/HRA Employer Contribution? <input type="checkbox"/>	Blended Network/POS Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization: 2nd Tier Utilization:

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)		\$5,000.00
Coinsurance (% Insurer's Cost Share)		70.00%
OOP Maximum (\$)		\$6,350.00
OOP Maximum if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)		
Coinsurance (% Insurer's Cost Share)		
OOP Maximum (\$)		
OOP Maximum if Separate (\$)		

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Type of Benefit	Tier 1				Tier 2			
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Emergency Room Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
All Inpatient Hospital Services (inc. MHSA)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialist Visit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Speech Therapy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Occupational and Rehabilitative Physical Therapy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Drugs	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Generics	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$5.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? <input type="checkbox"/>	Specialty Rx Coinsurance Maximum:
Set a Maximum Number of Days for Charging an IP Copay? <input type="checkbox"/>	# Days (1-10):
Begin Primary Care Cost-Sharing After a Set Number of Visits? <input type="checkbox"/>	# Visits (1-10):
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? <input type="checkbox"/>	# Copays (1-10):

Output

Status/Error Messages: Calculation Successful.
 Actuarial Value: 59.2%
 Metal Tier: Bronze

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate OOP Maximum for Medical and Drug Spending?
- Indicate if Plan Meets CSR Standard?
- Desired Metal Tier: Bronze ▼

HSA/HRA Options	Narrow Network Options
HSA/HRA Employer Contribution? <input type="checkbox"/>	Blended Network/POS Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization: 2nd Tier Utilization:

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)		\$3,000.00
Coinsurance (% Insurer's Cost Share)		100.00%
OOP Maximum (\$)		\$6,350.00
OOP Maximum if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)		
Coinsurance (% Insurer's Cost Share)		
OOP Maximum (\$)		
OOP Maximum if Separate (\$)		

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Type of Benefit	Tier 1				Tier 2			
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
All Inpatient Hospital Services (inc. MHSA)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$5.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialist Visit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Speech Therapy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Occupational and Rehabilitative Physical Therapy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Drugs	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Generics	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$5.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? <input type="checkbox"/>	Specialty Rx Coinsurance Maximum:
Set a Maximum Number of Days for Charging an IP Copay? <input type="checkbox"/>	# Days (1-10):
Begin Primary Care Cost-Sharing After a Set Number of Visits? <input type="checkbox"/>	# Visits (1-10):
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? <input type="checkbox"/>	# Copays (1-10):

Output

Status/Error Messages: Calculation Successful.
 Actuarial Value: 58.2%
 Metal Tier: Bronze

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate OOP Maximum for Medical and Drug Spending?
- Indicate if Plan Meets CSR Standard?
- Desired Metal Tier: Silver

HSA/HRA Options	Narrow Network Options
HSA/HRA Employer Contribution? <input type="checkbox"/>	Blended Network/POS Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

	Tier 1 Plan Benefit Design		
	Medical	Drug	Combined
Deductible (\$)	\$1,900.00	\$100.00	
Coinsurance (% , Insurer's Cost Share)	100.00%	100.00%	
OOP Maximum (\$)	\$6,350.00		
OOP Maximum if Separate (\$)			

	Tier 2 Plan Benefit Design		
	Medical	Drug	Combined

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Type of Benefit	Tier 1				Tier 2			
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	<input checked="" type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$350.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
All Inpatient Hospital Services (inc. MHSA)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	80%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialist Visit	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$225.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Occupational and Rehabilitative Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$125.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	80%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	86.71%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	84.68%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Drugs	<input checked="" type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$8.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$35.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$70.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$70.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? <input type="checkbox"/>	Specialty Rx Coinsurance Maximum:
Set a Maximum Number of Days for Charging an IP Copay? <input type="checkbox"/>	# Days (1-10):
Begin Primary Care Cost-Sharing After a Set Number of Visits? <input type="checkbox"/>	# Visits (1-10):
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? <input type="checkbox"/>	# Copays (1-10):

\$300 OPF
\$200 OPS

Output

Status/Error Messages:
Actuarial Value:
Metal Tier:

Calculation Successful.
69.4%
Silver

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate OOP Maximum for Medical and Drug Spending?
- Indicate if Plan Meets CSR Standard?
- Desired Metal Tier: Silver

HSA/HRA Options	Narrow Network Options
HSA/HRA Employer Contribution? <input type="checkbox"/>	Blended Network/POS Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

	Tier 1 Plan Benefit Design		
	Medical	Drug	Combined
Deductible (\$)			\$1,500.00
Coinsurance (% , Insurer's Cost Share)			100.00%
OOP Maximum (\$)			\$6,350.00
OOP Maximum if Separate (\$)			

	Tier 2 Plan Benefit Design		
	Medical	Drug	Combined
Deductible (\$)			
Coinsurance (% , Insurer's Cost Share)			
OOP Maximum (\$)			
OOP Maximum if Separate (\$)			

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Type of Benefit	Tier 1				Tier 2			
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$350.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
All Inpatient Hospital Services (inc. MHSA)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	80%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$35.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialist Visit	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$35.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$225.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Occupational and Rehabilitative Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$125.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	80%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	91.14%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	84.68%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Drugs	<input checked="" type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Generics	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$8.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$35.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$70.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$70.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? <input type="checkbox"/>	Specialty Rx Coinsurance Maximum:
Set a Maximum Number of Days for Charging an IP Copay? <input type="checkbox"/>	# Days (1-10):
Begin Primary Care Cost-Sharing After a Set Number of Visits? <input checked="" type="checkbox"/>	# Visits (1-10): 3
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? <input type="checkbox"/>	# Copays (1-10):

\$200 OPF
\$200 OPS

Output

Status/Error Messages:
Actuarial Value:
Metal Tier:

Calculation Successful.
68.44%
Silver

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate OOP Maximum for Medical and Drug Spending?
- Indicate if Plan Meets CSR Standard?
- Desired Metal Tier: Silver

HSA/HRA Options	Narrow Network Options
HSA/HRA Employer Contribution? <input type="checkbox"/>	Blended Network/POS Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

	Tier 1 Plan Benefit Design		
	Medical	Drug	Combined
Deductible (\$)			\$1,500.00
Coinsurance (% , Insurer's Cost Share)			100.00%
OOP Maximum (\$)			\$6,350.00
OOP Maximum if Separate (\$)			

	Tier 2 Plan Benefit Design		
	Medical	Drug	Combined
Deductible (\$)			
Coinsurance (% , Insurer's Cost Share)			
OOP Maximum (\$)			
OOP Maximum if Separate (\$)			

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Type of Benefit	Tier 1				Tier 2			
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
All Inpatient Hospital Services (inc. MHSA)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialist Visit	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Occupational and Rehabilitative Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	91.14%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	92.34%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Drugs	<input checked="" type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Generics	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? <input type="checkbox"/>	Specialty Rx Coinsurance Maximum:
Set a Maximum Number of Days for Charging an IP Copay? <input type="checkbox"/>	# Days (1-10):
Begin Primary Care Cost-Sharing After a Set Number of Visits? <input type="checkbox"/>	# Visits (1-10):
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? <input type="checkbox"/>	# Copays (1-10):

\$200 OPF
\$100 OPS

Output

Status/Error Messages:
Actuarial Value:
Metal Tier:

Calculation Successful.
68.34%
Silver

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate OOP Maximum for Medical and Drug Spending?
- Indicate if Plan Meets CSR Standard?
- Desired Metal Tier: Silver

HSA/HRA Options	Narrow Network Options
HSA/HRA Employer Contribution? <input type="checkbox"/>	Blended Network/POS Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

	Tier 1 Plan Benefit Design		
	Medical	Drug	Combined
Deductible (\$)			\$2,000.00
Coinsurance (% , Insurer's Cost Share)			100.00%
OOP Maximum (\$)			\$4,000.00
OOP Maximum if Separate (\$)			

	Tier 2 Plan Benefit Design		
	Medical	Drug	Combined
Deductible (\$)			
Coinsurance (% , Insurer's Cost Share)			
OOP Maximum (\$)			
OOP Maximum if Separate (\$)			

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Type of Benefit	Tier 1				Tier 2			
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
All Inpatient Hospital Services (inc. MHSA)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialist Visit	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Occupational and Rehabilitative Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	91.14%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	92.34%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Drugs	<input checked="" type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Generics	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? <input type="checkbox"/>	Specialty Rx Coinsurance Maximum:
Set a Maximum Number of Days for Charging an IP Copay? <input type="checkbox"/>	# Days (1-10):
Begin Primary Care Cost-Sharing After a Set Number of Visits? <input type="checkbox"/>	# Visits (1-10):
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? <input type="checkbox"/>	# Copays (1-10):

\$200 OPF
\$100 OPS

Output

Status/Error Messages:
Actuarial Value:
Metal Tier:

Calculation Successful.
68.39%
Silver

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate OOP Maximum for Medical and Drug Spending?
- Indicate if Plan Meets CSR Standard?
- Desired Metal Tier: Silver

HSA/HRA Options	Narrow Network Options
HSA/HRA Employer Contribution? <input type="checkbox"/>	Blended Network/POS Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization: 2nd Tier Utilization:

	Tier 1 Plan Benefit Design		
	Medical	Drug	Combined
Deductible (\$)	\$1,300.00	\$0.00	
Coinsurance (% , Insurer's Cost Share)	80.00%	100.00%	
OOP Maximum (\$)	\$6,350.00		
OOP Maximum if Separate (\$)			

	Tier 2 Plan Benefit Design		
	Medical	Drug	Combined
Deductible (\$)			
Coinsurance (% , Insurer's Cost Share)			
OOP Maximum (\$)			
OOP Maximum if Separate (\$)			

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Type of Benefit	Tier 1				Tier 2			
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
All Inpatient Hospital Services (inc. MHSA)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	80%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$200.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Occupational and Rehabilitative Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	80%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	80.00%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	80.00%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? <input type="checkbox"/>
Specialty Rx Coinsurance Maximum:
Set a Maximum Number of Days for Charging an IP Copay? <input type="checkbox"/>
Days (1-10):
Begin Primary Care Cost-Sharing After a Set Number of Visits? <input type="checkbox"/>
Visits (1-10):
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? <input type="checkbox"/>
Copays (1-10):

Output

Status/Error Messages:
Actuarial Value:
Metal Tier:

Calculation Successful.
71.90%
Silver

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate OOP Maximum for Medical and Drug Spending?
- Indicate if Plan Meets CSR Standard?
- Desired Metal Tier: Gold

HSA/HRA Options	Narrow Network Options
HSA/HRA Employer Contribution? <input type="checkbox"/>	Blended Network/POS Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization: 2nd Tier Utilization:

	Tier 1 Plan Benefit Design		
	Medical	Drug	Combined
Deductible (\$)	\$850.00	\$100.00	
Coinsurance (% , Insurer's Cost Share)	100.00%	100.00%	
OOP Maximum (\$)	\$6,350.00		
OOP Maximum if Separate (\$)			

	Tier 2 Plan Benefit Design		
	Medical	Drug	Combined
Deductible (\$)			
Coinsurance (% , Insurer's Cost Share)			
OOP Maximum (\$)			
OOP Maximum if Separate (\$)			

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Type of Benefit	Tier 1				Tier 2			
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
All Inpatient Hospital Services (inc. MHSA)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialist Visit	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$45.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$45.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Occupational and Rehabilitative Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$45.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$45.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	92.24%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	93.22%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$5.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$35.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$70.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$70.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? <input type="checkbox"/>	Specialty Rx Coinsurance Maximum:
Set a Maximum Number of Days for Charging an IP Copay? <input type="checkbox"/>	# Days (1-10):
Begin Primary Care Cost-Sharing After a Set Number of Visits? <input checked="" type="checkbox"/>	# Visits (1-10): 3
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? <input type="checkbox"/>	# Copays (1-10):

200 OPF
100 OPS

Output

Status/Error Messages:
Actuarial Value:
Metal Tier:

Calculation Successful.
78.52%
Gold

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate OOP Maximum for Medical and Drug Spending?
- Indicate if Plan Meets CSR Standard?
- Desired Metal Tier: Gold

HSA/HRA Options	Narrow Network Options
HSA/HRA Employer Contribution? <input type="checkbox"/>	Blended Network/POS Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization: 2nd Tier Utilization:

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)			\$1,400.00			
Coinsurance (% , Insurer's Cost Share)			100.00%			
OOP Maximum (\$)			\$6,350.00			
OOP Maximum if Separate (\$)						

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Type of Benefit	Tier 1				Tier 2			
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	<input checked="" type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$75.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
All Inpatient Hospital Services (inc. MHSA)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$200.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$5.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialist Visit	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$5.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$75.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Occupational and Rehabilitative Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$200.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	96%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	98%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Drugs	<input checked="" type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Generics	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$5.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? <input type="checkbox"/>	Specialty Rx Coinsurance Maximum:
Set a Maximum Number of Days for Charging an IP Copay? <input type="checkbox"/>	# Days (1-10):
Begin Primary Care Cost-Sharing After a Set Number of Visits? <input type="checkbox"/>	# Visits (1-10):
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? <input type="checkbox"/>	# Copays (1-10):

\$100 OPF
\$25 OPS

Output

Status/Error Messages:
Actuarial Value:
Metal Tier:

Calculation Successful.
78.2%
Gold

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate OOP Maximum for Medical and Drug Spending?
- Indicate if Plan Meets CSR Standard?
- Desired Metal Tier: Gold

HSA/HRA Options	Narrow Network Options
HSA/HRA Employer Contribution? <input type="checkbox"/>	Blended Network/POS Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

	Tier 1 Plan Benefit Design		
	Medical	Drug	Combined
Deductible (\$)	\$600.00	\$0.00	
Coinsurance (% , Insurer's Cost Share)	100.00%	100.00%	
OOP Maximum (\$)	\$4,000.00		
OOP Maximum if Separate (\$)			

	Tier 2 Plan Benefit Design		
	Medical	Drug	Combined
Deductible (\$)			
Coinsurance (% , Insurer's Cost Share)			
OOP Maximum (\$)			
OOP Maximum if Separate (\$)			

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Type of Benefit	Tier 1				Tier 2			
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	<input checked="" type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$250.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
All Inpatient Hospital Services (inc. MHSA)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$800.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialist Visit	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Occupational and Rehabilitative Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$800.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	96%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	97%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Drugs	<input checked="" type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$35.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? <input type="checkbox"/>	Specialty Rx Coinsurance Maximum:
Set a Maximum Number of Days for Charging an IP Copay? <input type="checkbox"/>	# Days (1-10):
Begin Primary Care Cost-Sharing After a Set Number of Visits? <input type="checkbox"/>	# Visits (1-10):
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? <input type="checkbox"/>	# Copays (1-10):

\$100 OPF
\$50 OPS

Output

Status/Error Messages:
Actuarial Value:
Metal Tier:

Calculation Successful.
78.2%
Gold

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate OOP Maximum for Medical and Drug Spending?
- Indicate if Plan Meets CSR Standard?
- Desired Metal Tier: Gold

HSA/HRA Options	Narrow Network Options
HSA/HRA Employer Contribution? <input type="checkbox"/>	Blended Network/POS Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

	Tier 1 Plan Benefit Design		
	Medical	Drug	Combined
Deductible (\$)	\$0.00	\$0.00	\$0.00
Coinsurance (% , Insurer's Cost Share)	100.00%	100.00%	100.00%
OOP Maximum (\$)	\$6,350.00		\$500.00
OOP Maximum if Separate (\$)			

	Tier 2 Plan Benefit Design		
	Medical	Drug	Combined
Deductible (\$)			
Coinsurance (% , Insurer's Cost Share)			
OOP Maximum (\$)			
OOP Maximum if Separate (\$)			

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Type of Benefit	Tier 1				Tier 2			
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
All Inpatient Hospital Services (inc. MHSA)	<input type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Occupational and Rehabilitative Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Skilled Nursing Facility	<input type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	88.36%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Surgery Physician/Surgical Services	<input type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$5.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$45.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? <input type="checkbox"/>	Specialty Rx Coinsurance Maximum:
Set a Maximum Number of Days for Charging an IP Copay? <input type="checkbox"/>	# Days (1-10):
Begin Primary Care Cost-Sharing After a Set Number of Visits? <input type="checkbox"/>	# Visits (1-10):
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? <input type="checkbox"/>	# Copays (1-10):

OPF \$300
OPS CIF

Output

Status/Error Messages: Calculation Successful.
Actuarial Value: 78.30%
Metal Tier: Gold

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate OOP Maximum for Medical and Drug Spending?
- Indicate if Plan Meets CSR Standard?
- Desired Metal Tier: Gold

HSA/HRA Options	Narrow Network Options
HSA/HRA Employer Contribution? <input type="checkbox"/>	Blended Network/POS Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization: 2nd Tier Utilization:

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)	\$1,000.00	\$0.00
Coinsurance (% Insurer's Cost Share)	80.00%	100.00%
OOP Maximum (\$)	\$4,500.00	
OOP Maximum if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

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Type of Benefit	Tier 1				Tier 2			
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
All Inpatient Hospital Services (inc. MHSA)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Occupational and Rehabilitative Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$5.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? <input type="checkbox"/>	Specialty Rx Coinsurance Maximum:
Set a Maximum Number of Days for Charging an IP Copay? <input type="checkbox"/>	# Days (1-10):
Begin Primary Care Cost-Sharing After a Set Number of Visits? <input type="checkbox"/>	# Visits (1-10):
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? <input type="checkbox"/>	# Copays (1-10):

Output

Status/Error Messages: Calculation Successful.
 Actuarial Value: 78.0%
 Metal Tier: Gold

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate OOP Maximum for Medical and Drug Spending?
- Indicate if Plan Meets CSR Standard?
- Desired Metal Tier: Platinum ▼

HSA/HRA Options	Narrow Network Options
HSA/HRA Employer Contribution? <input type="checkbox"/>	Blended Network/POS Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization: 2nd Tier Utilization:

	Tier 1 Plan Benefit Design		
	Medical	Drug	Combined
Deductible (\$)	\$0.00	\$0.00	
Coinsurance (% , Insurer's Cost Share)	100.00%	100.00%	
OOP Maximum (\$)	\$3,000.00		
OOP Maximum if Separate (\$)			

	Tier 2 Plan Benefit Design		
	Medical	Drug	Combined
Deductible (\$)			
Coinsurance (% , Insurer's Cost Share)			
OOP Maximum (\$)			
OOP Maximum if Separate (\$)			

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Type of Benefit	Tier 1				Tier 2			
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
All Inpatient Hospital Services (inc. MHA)	<input type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$5.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$5.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Occupational and Rehabilitative Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Skilled Nursing Facility	<input type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	96.28%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Surgery Physician/Surgical Services	<input type="checkbox"/>	<input checked="" type="checkbox"/>	93.75%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$5.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? <input type="checkbox"/>	Specialty Rx Coinsurance Maximum:
Set a Maximum Number of Days for Charging an IP Copay? <input type="checkbox"/>	# Days (1-10):
Begin Primary Care Cost-Sharing After a Set Number of Visits? <input checked="" type="checkbox"/>	# Visits (1-10): 3
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? <input type="checkbox"/>	# Copays (1-10):

Output

Status/Error Messages:
Actuarial Value:
Metal Tier:

Calculation Successful.
88.4%
Platinum

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate OOP Maximum for Medical and Drug Spending?
- Indicate if Plan Meets CSR Standard?

Desired Metal Tier Platinum

HSA/HRA Options	Narrow Network Options
HSA/HRA Employer Contribution? <input type="checkbox"/>	Blended Network/POS Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization: 2nd Tier Utilization:

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)	\$0.00	\$0.00
Coinsurance (% Insurer's Cost Share)	100.00%	100.00%
OOP Maximum (\$)	\$2,500.00	
OOP Maximum if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

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Type of Benefit	Tier 1				Tier 2			
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
All Inpatient Hospital Services (inc. MHSA)	<input type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$5.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$5.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Occupational and Rehabilitative Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Skilled Nursing Facility	<input type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	96%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Surgery Physician/Surgical Services	<input type="checkbox"/>	<input checked="" type="checkbox"/>	97%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$5.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? <input type="checkbox"/>	Specialty Rx Coinsurance Maximum:
Set a Maximum Number of Days for Charging an IP Copay? <input type="checkbox"/>	# Days (1-10):
Begin Primary Care Cost-Sharing After a Set Number of Visits? <input type="checkbox"/>	# Visits (1-10):
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? <input type="checkbox"/>	# Copays (1-10):

100 OPF
50 OPS

Output

Status/Error Messages:

Calculation Successful.

Actuarial Value:

88.2%

Metal Tier:

Platinum

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate OOP Maximum for Medical and Drug Spending?
- Indicate if Plan Meets CSR Standard?
- Desired Metal Tier Bronze

HSA/HRA Options	Narrow Network Options
HSA/HRA Employer Contribution? <input type="checkbox"/>	Blended Network/POS Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

	Tier 1 Plan Benefit Design		
	Medical	Drug	Combined
Deductible (\$)			\$3,000.00
Coinsurance (%; Insurer's Cost Share)			50.00%
OOP Maximum (\$)			\$6,350.00
OOP Maximum if Separate (\$)			

	Tier 2 Plan Benefit Design		
	Medical	Drug	Combined
Deductible (\$)			
Coinsurance (%; Insurer's Cost Share)			
OOP Maximum (\$)			
OOP Maximum if Separate (\$)			

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Type of Benefit	Tier 1				Tier 2			
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Emergency Room Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
All Inpatient Hospital Services (inc. MHSA)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialist Visit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Speech Therapy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Occupational and Rehabilitative Physical Therapy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Drugs	<input checked="" type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Generics	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$35.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$70.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$70.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? <input type="checkbox"/>
Specialty Rx Coinsurance Maximum: <input type="checkbox"/>
Set a Maximum Number of Days for Charging an IP Copay? <input type="checkbox"/>
Days (1-10): <input type="checkbox"/>
Begin Primary Care Cost-Sharing After a Set Number of Visits? <input type="checkbox"/>
Visits (1-10): <input type="checkbox"/>
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? <input type="checkbox"/>
Copays (1-10): <input type="checkbox"/>

Output

Status/Error Messages: Calculation Successful.
 Actuarial Value: 62.0%
 Metal Tier: Bronze

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate OOP Maximum for Medical and Drug Spending?
- Indicate if Plan Meets CSR Standard?
- Desired Metal Tier

HSA/HRA Options	Narrow Network Options
HSA/HRA Employer Contribution? <input type="checkbox"/>	Blended Network/POS Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)	\$2,000.00	\$0.00
Coinsurance (%; Insurer's Cost Share)	100.00%	100.00%
OOP Maximum (\$)	\$5,500.00	
OOP Maximum if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

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Type of Benefit	Tier 1				Tier 2			
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	<input checked="" type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
All Inpatient Hospital Services (inc. MHSA)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$1,500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialist Visit	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Occupational and Rehabilitative Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$1,500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	96%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	92%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Generics	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$35.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$70.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$70.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? <input type="checkbox"/>	Specialty Rx Coinsurance Maximum: <input type="text"/>
Set a Maximum Number of Days for Charging an IP Copay? <input type="checkbox"/>	# Days (1-10): <input type="text"/>
Begin Primary Care Cost-Sharing After a Set Number of Visits? <input type="checkbox"/>	# Visits (1-10): <input type="text"/>
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? <input type="checkbox"/>	# Copays (1-10): <input type="text"/>

Output

Status/Error Messages: Calculation Successful.
 Actuarial Value: 70.7%
 Metal Tier: Silver

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate OOP Maximum for Medical and Drug Spending?
- Indicate if Plan Meets CSR Standard?

Desired Metal Tier: Gold

HSA/HRA Options		Narrow Network Options	
HSA/HRA Employer Contribution?	<input type="checkbox"/>	Blended Network/POS Plan?	<input type="checkbox"/>
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

Tier 1 Plan Benefit Design			
	Medical	Drug	Combined
Deductible (\$)	\$600.00	\$0.00	
Coinsurance (% Insurer's Cost Share)	100.00%	100.00%	
OOP Maximum (\$)	\$4,000.00		
OOP Maximum if Separate (\$)			

Tier 2 Plan Benefit Design			
	Medical	Drug	Combined
Deductible (\$)			
Coinsurance (% Insurer's Cost Share)			
OOP Maximum (\$)			
OOP Maximum if Separate (\$)			

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Type of Benefit	Tier 1				Tier 2			
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	<input checked="" type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
All Inpatient Hospital Services (inc. MHSA)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$1,000.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialist Visit	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Occupational and Rehabilitative Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$1,000.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	96.120%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	93.220%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$35.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$70.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input type="checkbox"/>		\$70.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input type="checkbox"/>
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Output

Status/Error Messages: Calculation Successful.
 Actuarial Value: 79.0%
 Metal Tier: Gold

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate OOP Maximum for Medical and Drug Spending?
- Indicate if Plan Meets CSR Standard?

Desired Metal Tier

Platinum

HSA/HRA Options	Narrow Network Options
HSA/HRA Employer Contribution? <input type="checkbox"/>	Blended Network/POS Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

	Tier 1 Plan Benefit Design		
	Medical	Drug	Combined
Deductible (\$)	\$0.00	\$0.00	
Coinsurance (% Insurer's Cost Share)	100.00%	100.00%	
OOP Maximum (\$)	\$2,000.00		
OOP Maximum if Separate (\$)			

	Tier 2 Plan Benefit Design		
	Medical	Drug	Combined
Deductible (\$)			
Coinsurance (% Insurer's Cost Share)			
OOP Maximum (\$)			
OOP Maximum if Separate (\$)			

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Type of Benefit	Tier 1				Tier 2			
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
All Inpatient Hospital Services (inc. MHSA)	<input type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$35.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>		\$35.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Occupational and Rehabilitative Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$35.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$35.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Skilled Nursing Facility	<input type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input type="checkbox"/>	96.280%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Surgery Physician/Surgical Services	<input type="checkbox"/>	<input checked="" type="checkbox"/>	93.750%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input type="checkbox"/>
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Output

Status/Error Messages:
Actuarial Value:
Metal Tier:

Calculation Successful.
88.1%
Platinum

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate OOP Maximum for Medical and Drug Spending?
- Indicate if Plan Meets CSR Standard?

Desired Metal Tier

Platinum

HSA/HRA Options	Narrow Network Options
HSA/HRA Employer Contribution? <input type="checkbox"/>	Blended Network/POS Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

	Tier 1 Plan Benefit Design		
	Medical	Drug	Combined
Deductible (\$)	\$0.00	\$0.00	
Coinsurance (% Insurer's Cost Share)	100.00%	100.00%	
OOP Maximum (\$)	\$2,000.00		
OOP Maximum if Separate (\$)			

	Tier 2 Plan Benefit Design		
	Medical	Drug	Combined
Deductible (\$)			
Coinsurance (% Insurer's Cost Share)			
OOP Maximum (\$)			
OOP Maximum if Separate (\$)			

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Type of Benefit	Tier 1				Tier 2			
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
All Inpatient Hospital Services (inc. MHSA)	<input type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$35.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>		\$35.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitative Occupational and Rehabilitative Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$35.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$35.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Skilled Nursing Facility	<input type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input type="checkbox"/>	96.280%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Outpatient Surgery Physician/Surgical Services	<input type="checkbox"/>	<input checked="" type="checkbox"/>	93.750%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All		
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input type="checkbox"/>
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Output

Status/Error Messages:
Actuarial Value:
Metal Tier:

Calculation Successful.
88.1%
Platinum

Exhibit 13 Part I – Narrative Summary

Company Name: MVP Health Plan, Inc.

NAIC Code: 56184

SERFF Tracking #: MVPH-129572901

Market Segment: Individuals Off Exchange

Generally, once a year MVP Health Care files for a change to the current premium rates on file for their products based on a review of the adequacy of the rate level. Premiums need to be sufficient to cover all medical and pharmacy claims submitted from the covered members, as well as cover the cost of operations and New York state statutory reserve requirements. We are requesting rate increases due to various factors, including: rising prices for medical services and prescription drugs, rising usage of medical services and prescription drugs, advances in medical technology, new state and federal benefit coverage mandates and a generally aging insured population. In addition to these factors, proposed premium rate changes will reflect expected pricing corrections needed to current rates.

Some assumptions that MVP made in setting premium rates for 2014 need significant modification, including the cost of care in the NYC rate region, the value of certain benefit plans and the expected impact of the Federal Risk Transfer Program between carriers. Another much less significant driver of premium rate increases for 2015 is the new benefit mandates for Mental Health and Substance Abuse coverage.

EXHIBIT 13: NARRATIVE SUMMARY AND NUMERICAL SUMMARY

Company	<u>MVP Health Plan, Inc.</u>
NAIC Code:	<u>95521</u>
SERFF Tracking #:	<u>MVPH-129572901</u>
Market Segment:	<u>Individuals Off Exchange</u>

- 1) Please complete this Narrative Summary and Numerical Summary for each market segment for which you are submitted a rate filing.
- 2) The Narrative Summary must be in plain English and should clearly and simply explain the reasons for the requested rate adjustment.
- 3) The purpose of the Narrative Summary is to provide a written explanation to the company's policyholders to help them understand the reasons why a rate increase is needed.
- 4) The purpose of the Numerical Summary is to provide a clear and simple overview of the requested rate adjustment.
- 5) These Summaries will be public documents and will be posted on DFS's website and furnished by DFS to the public upon request.
- 6) The company should submit these Summaries to DFS ten (10) days before submitting a rate adjustment filing.
- 7) A draft of these Summaries and of the Initial Notice must be included in a "Prior Approval Prefiling" submitted to DFS via SERFF.
- 8) Once reviewed by DFS, these Summaries must be posted to a location on its website that is publicly available and accessible without the need for a user ID/password.
- 9) Links should be provided on key pages of the company's website so that the information may be easily located.
- 10) Any change(s) made to the Narrative Summary/Numerical Summary subsequent to the posting must be submitted to DFS with the specific change(s) identified.
- 11) This exhibit must be submitted as an Excel file and as a PDF file.

A. Average 2014 and 2015 Premium Rates:

- 1) Average Monthly Premium Rates for Individual Only on Individual Plans and First Quarter Rates for Employee Only on Small Group Plans.
- 2) Premium Rates are Average Arithmetic Premium Rates for All Plans Combined and for all Regions combined.
- 3) Premium Rates are with Through Age 29, with Domestic Partner and with Family Planning Coverage.
- 4) Premium Rates for 2015 should be Consistent with the Premium Rates reflected in Exhibit 23.
- 5) Premium Rates for 2014 should be on a Consistent Basis as the Premium Rates for 2015.

	Platinum	Gold	Silver	Bronze	Catastrophic ⁽¹⁾
2014 Premium Rates	\$603.85	\$479.86	\$403.54	\$321.96	166.99
2015 Premium Rates	\$647.08	\$523.73	\$446.07	\$362.58	183.55

EXHIBIT 13: NARRATIVE SUMMARY AND NUMERICAL SUMMARY

Company	MVP Health Plan, Inc.
NAIC Code:	95521
SERFF Tracking #:	MVPH-129572901
Market Segment:	Individuals Off Exchange

B. Weighted Average Annual Percentage Requested Adjustments [Per Exhibit 14A for Individual Plans and Exhibit 14B for Small Group Plans]*:

	2014 to 2015
Requested Rate Adjustment	19.11%

C. Weighted Average Annual Percentage Requested Adjustments for each of the Past Three Years [Per Exhibits 4A-4D] [If Applicable]*:

	2011 to 2012	2012 to 2013	2013 to 2014
Average Rate Adjustment	N/A	N/A	N/A

D. Average Medical Loss Ratios [MLR] for All Policies Impacted [Ratios of Incurred Claims to Earned Premiums] [If Applicable]*:

	2011	2012	2013
MLR	N/A	N/A	N/A

E. Claim Trend Rates and Average Ratios to Earned Premiums [Per Exhibit 19 for 2014-15 and Comparable Exhibits for 2013] [If Applicable]*:

	2013	2014	2015
Annual Claim Trend Rates	N/A	6.53%	5.18%
Expense Ratios	N/A	15.82%	14.48%
Pre Tax Profit Ratios	N/A	2.00%	2.00%

* If product was not offered in a particular year, indicate "N/A" in the applicable box.

(1) Catastrophic Premium Rates are with Domestic Partner and with Family Planning Coverage; Dependent Through 29 is Not an Option. None of the premiums in section A reflect the optional unlimited skilled nursing facility benefit which is available only Off Exchange.

EXHIBIT 14A

EXHIBIT 14 - PART A: SUMMARY OF REQUESTED PERCENTAGE CHANGES TO EXISTING RATES

-- for Individual Medical Plans

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Tracking #: MVPH-129572901
Market Segment: Individuals Off Exchange

- 1) Use this Exhibit for Individual Medical Plans. Individual market ACA compliant plans must use non-rolling rates where rates change each January 1.
- 2) The format of this exhibit is discussed below. Add more rows as needed. Only use the first tab for data entry.
- 3) Market segment refers to Individual plans.
- 4) The requested percentage rate change reflects the expected change in premium rates that would apply to the contract holder on that contract holder's next rate for each contract holder within the indicated combination of metal level, rating region, and product name.
- 5) The product name is the product name as advertised to consumers (i.e., as consumers are likely to refer to this product/metal level when communicating with I separate row is to be used for each combination of metal level, rating region and product name.
- 6) If the percentage changes (lowest and highest and weighted average) are identical for all the rating regions, then separate rows by rating region need not be us Regions" can be shown in the Rating Region column. If the rate change range information differs by rating region, then separate rows need to be used for each the insurer uses. Rating region names used on this exhibit are to use the standard rating region names developed by DFS (e.g., Albany Area, Buffalo Area, etc
- 7) The "requested rate change" includes the impact of any riders (such as: age 29, domestic partner, family planning, pediatric dental, etc.).
- 8) Lowest should be the smallest percentage change that could affect any contract holder due to the submitted rate filing with that metal level, and rating region, i applicable riders. This includes benefit designs included in this rate filing which have no actual members.
- 9) Highest should be the largest percentage change that could affect any contract holder due to the submitted rate filing with that metal level, and rating region, in applicable riders. This includes plan designs included in this rate filing which have no actual members.
- 10) The weighted average percentage should be developed based on annualized premium volume or membership for that metal level, and rating region, includir
- 11) This exhibit must be submitted as an Excel file and as a PDF file.

Individual Medical Plan Products

Market Segment	Effective Date of New Rate	Metal Level (or Catastrophic)	Rating Region	Product Name	Product Street Name	Requested Percentage Rat	
						Lowest	Highest
Individual	01/01/15	Bronze	1 - Albany Area	MVP Premier	MVP Premier, MVP Premier Plus, MVP Premier Plus HDHP	21.51%	26.15%
Individual	01/01/15	Bronze	2 - Buffalo Area	MVP Premier	MVP Premier, MVP Premier Plus, MVP Premier Plus HDHP	21.52%	26.16%

EXHIBIT 14A

Individual Medical Plan Products

Market Segment	Effective Date of New Rate	Metal Level (or Catastrophic)	Rating Region	Product Name	Product Street Name	Requested Percentage Rat	
						Lowest	Highest
Individual	01/01/15	Bronze	3 - Mid-Hudson Area	MVP Premier	MVP Premier, MVP Premier Plus, MVP Premier Plus HDHP	21.52%	26.16%
Individual	01/01/15	Bronze	4 - NYC Area	MVP Premier	MVP Premier, MVP Premier Plus, MVP Premier Plus HDHP	-20.76%	-17.73%
Individual	01/01/15	Bronze	5 - Rochester Area	MVP Premier	MVP Premier, MVP Premier Plus, MVP Premier Plus HDHP	21.52%	26.15%
Individual	01/01/15	Bronze	6 - Syracuse Area	MVP Premier	MVP Premier, MVP Premier Plus, MVP Premier Plus HDHP	21.51%	26.15%
Individual	01/01/15	Bronze	7 - Utica/Watertown Area	MVP Premier	MVP Premier, MVP Premier Plus, MVP Premier Plus HDHP	21.52%	26.15%
Individual	01/01/15	Catastrophic	1 - Albany Area	MVP Secure	MVP Secure	18.29%	18.29%
Individual	01/01/15	Catastrophic	2 - Buffalo Area	MVP Secure	MVP Secure	18.29%	18.29%
Individual	01/01/15	Catastrophic	3 - Mid-Hudson Area	MVP Secure	MVP Secure	18.30%	18.30%
Individual	01/01/15	Catastrophic	4 - NYC Area	MVP Secure	MVP Secure	-22.86%	-22.86%
Individual	01/01/15	Catastrophic	5 - Rochester Area	MVP Secure	MVP Secure	18.30%	18.30%
Individual	01/01/15	Catastrophic	6 - Syracuse Area	MVP Secure	MVP Secure	18.29%	18.29%
Individual	01/01/15	Catastrophic	7 - Utica/Watertown Area	MVP Secure	MVP Secure	18.30%	18.30%
Individual	01/01/15	Gold	1 - Albany Area	MVP Premier	MVP Premier, MVP Premier Plus, MVP Premier Plus HDHP	16.22%	20.58%
Individual	01/01/15	Gold	2 - Buffalo Area	MVP Premier	MVP Premier, MVP Premier Plus, MVP Premier Plus HDHP	16.23%	20.59%

EXHIBIT 14A

Individual Medical Plan Products

Market Segment	Effective Date of New Rate	Metal Level (or Catastrophic)	Rating Region	Product Name	Product Street Name	Requested Percentage Rat	
						Lowest	Highest
Individual	01/01/15	Gold	3 - Mid-Hudson Area	MVP Premier	MVP Premier, MVP Premier Plus, MVP Premier Plus HDHP	16.23%	20.59%
Individual	01/01/15	Gold	4 - NYC Area	MVP Premier	MVP Premier, MVP Premier Plus, MVP Premier Plus HDHP	-24.21%	-21.36%
Individual	01/01/15	Gold	5 - Rochester Area	MVP Premier	MVP Premier, MVP Premier Plus, MVP Premier Plus HDHP	16.23%	20.59%
Individual	01/01/15	Gold	6 - Syracuse Area	MVP Premier	MVP Premier, MVP Premier Plus, MVP Premier Plus HDHP	16.23%	20.58%
Individual	01/01/15	Gold	7 - Utica/Watertown Area	MVP Premier	MVP Premier, MVP Premier Plus, MVP Premier Plus HDHP	16.23%	20.59%
Individual	01/01/15	Platinum	1 - Albany Area	MVP Premier	MVP Premier, MVP Premier Plus, MVP Premier Plus HDHP	16.52%	20.65%
Individual	01/01/15	Platinum	2 - Buffalo Area	MVP Premier	MVP Premier, MVP Premier Plus, MVP Premier Plus HDHP	16.52%	20.66%
Individual	01/01/15	Platinum	3 - Mid-Hudson Area	MVP Premier	MVP Premier, MVP Premier Plus, MVP Premier Plus HDHP	16.52%	20.66%
Individual	01/01/15	Platinum	4 - NYC Area	MVP Premier	MVP Premier, MVP Premier Plus, MVP Premier Plus HDHP	-24.02%	-21.32%

EXHIBIT 14A

Individual Medical Plan Products

Market Segment	Effective Date of New Rate	Metal Level (or Catastrophic)	Rating Region	Product Name	Product Street Name	Requested Percentage Rat	
						Lowest	Highest
Individual	01/01/15	Platinum	5 - Rochester Area	MVP Premier	MVP Premier, MVP Premier Plus, MVP Premier Plus HDHP	16.52%	20.66%
Individual	01/01/15	Platinum	6 - Syracuse Area	MVP Premier	MVP Premier, MVP Premier Plus, MVP Premier Plus HDHP	16.52%	20.65%
Individual	01/01/15	Platinum	7 - Utica/Watertown Area	MVP Premier	MVP Premier, MVP Premier Plus, MVP Premier Plus HDHP	16.52%	20.66%
Individual	01/01/15	Silver	1 - Albany Area	MVP Premier	MVP Premier, MVP Premier Plus, MVP Premier Plus HDHP	17.46%	22.25%
Individual	01/01/15	Silver	2 - Buffalo Area	MVP Premier	MVP Premier, MVP Premier Plus, MVP Premier Plus HDHP	17.47%	22.26%
Individual	01/01/15	Silver	3 - Mid-Hudson Area	MVP Premier	MVP Premier, MVP Premier Plus, MVP Premier Plus HDHP	17.47%	22.26%
Individual	01/01/15	Silver	4 - NYC Area	MVP Premier	MVP Premier, MVP Premier Plus, MVP Premier Plus HDHP	-23.40%	-20.28%
Individual	01/01/15	Silver	5 - Rochester Area	MVP Premier	MVP Premier, MVP Premier Plus, MVP Premier Plus HDHP	17.47%	22.26%
Individual	01/01/15	Silver	6 - Syracuse Area	MVP Premier	MVP Premier, MVP Premier Plus, MVP Premier Plus HDHP	17.46%	22.25%

EXHIBIT 14A

Individual Medical Plan Products

Market Segment	Effective Date of New Rate	Metal Level (or Catastrophic)	Rating Region	Product Name	Product Street Name	Requested Percentage Rat	
						Lowest	Highest
Individual	01/01/15	Silver	7 - Utica/Watertown Area	MVP Premier	MVP Premier, MVP Premier Plus, MVP Premier Plus HDHP	17.47%	22.26%
Individual	01/01/15						

EXHIBIT 14A

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e Change
Weighted Avg
24.00%
24.00%

EXHIBIT 14A

e Change
Weighted Avg
24.00%
-19.00%
24.00%
24.00%
23.00%
18.00%
18.00%
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17.00%

EXHIBIT 14A

e Change
Weighted Avg
17.00%
-24.00%
17.00%
17.00%
17.00%
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17.00%
17.00%
17.00%
-24.00%

EXHIBIT 14A

e Change
Weighted Avg
17.00%
17.00%
17.00%
19.00%
18.00%
19.00%
-22.00%
19.00%
19.00%

EXHIBIT 14A

e Change
Weighted Avg
18.00%

EXHIBIT 15 - PART A: DISTRIBUTION OF CONTRACTS BY REQUESTED PERCENT ADJUSTMENTS FOR INDIVIDUAL PRODUCTS

Company Name: MVP Health Plan, Inc.
 NAIC Code: 95521
 SERFF Tracking #: MVPH-129572901
 Market Segment: Individuals Off Exchange

Instructions:

- 1) The percentage rate change reflects the impact of all riders that apply to the contracts. The percentage rate change reflects the expected change in premium that would apply to the contract holder on that contract holder's next rate change date.
- 2) The distribution is by number of members or number of contracts. The Company should fill in the appropriate column below (members or contracts) and replace the mm/dd/yy placeholder with the applicable as of date.
- 3) The Weighted Average Percentage change should be developed based on the distribution of annualized premiums for that Market Segment/Metal Level/Rating Region and for the market segment in total.
- 4) Market segment refers to Individual market segment.
- 5) Rating region refers to the standard rating regions applicable to this filing. If the percentage change for each plan design does not vary by region, then "All Regions" can be used in the rating region column; otherwise indicate the applicable rating region.
- 6) Under each market segment, the table should provide the distribution by metal level (platinum, gold, silver, bronze, catastrophic).
- 7) Provide the distribution of contracts or members affected by proposed rate change for all contracts by metal level/rating region.
- 8) Edit the worksheet to add more rows as needed. Only use the first tab for data entry.
- 9) Enter the sum of the counts in the various columns, and the market segment weighted avg change %.
- 10) This exhibit must be submitted as an Excel file and a PDF file.

Distribution by Requested Rate Adjustment

Market Segment	Effective Date	Metal Level (or Catastrophic)	Rating Region	Weighted Avg Change %	Annualized Premiums as of	Total # of Members as of	Total # of Contracts as of	Number of (*) with Requested Percentage Rate Change at Renewal													
								5/15/2014													
								Decrease	No Change	0.1% - 4.9%	5.0% - 9.9%	10.0% - 14.9%	15.0% - 19.9%	20.0% - 24.9%	25.0% - 29.9%	30.0% - 39.9%	40.0% - 49.9%	50.0% or higher			
Individual	1/1/2015	Bronze	1 - Albany Area	24.0%	9,672,336.00	2,488	1,628							782	846						
Individual	1/1/2015	Bronze	2 - Buffalo Area	23.5%	983,872.16	274	186							119	67						
Individual	1/1/2015	Bronze	3 - Mid-Hudson Area	24.0%	6,884,009.40	1,461	981							495	486						
Individual	1/1/2015	Bronze	4 - NYC Area	-18.8%	77,311.56	20	12	12													
Individual	1/1/2015	Bronze	5 - Rochester Area	24.1%	8,323,996.92	2,392	1,675								727	948					
Individual	1/1/2015	Bronze	6 - Syracuse Area	24.0%	3,973,451.64	846	675								273	402					
Individual	1/1/2015	Bronze	7 - Utica/Watertown Area	23.1%	5,283,452.52	1,220	882							670	212						
Individual	1/1/2015	Catastrophic	1 - Albany Area	18.3%	308,672.40	150	133						133								
Individual	1/1/2015	Catastrophic	2 - Buffalo Area	18.3%	9,645.00	5	5						5								
Individual	1/1/2015	Catastrophic	3 - Mid-Hudson Area	18.3%	126,953.28	49	45							45							
Individual	1/1/2015	Catastrophic	5 - Rochester Area	18.3%	206,207.52	112	104							104							
Individual	1/1/2015	Catastrophic	6 - Syracuse Area	18.3%	106,012.68	44	43							43							
Individual	1/1/2015	Catastrophic	7 - Utica/Watertown Area	18.3%	108,839.64	48	42							42							
Individual	1/1/2015	Gold	1 - Albany Area	16.9%	5,647,821.72	1,015	658							658							
Individual	1/1/2015	Gold	2 - Buffalo Area	17.0%	843,725.16	163	104							104							
Individual	1/1/2015	Gold	3 - Mid-Hudson Area	16.9%	4,256,208.00	619	435							435							
Individual	1/1/2015	Gold	4 - NYC Area	-23.7%	128,406.12	22	16	16													
Individual	1/1/2015	Gold	5 - Rochester Area	16.9%	4,212,689.28	851	586							586							
Individual	1/1/2015	Gold	6 - Syracuse Area	17.0%	1,112,756.16	170	125							125							
Individual	1/1/2015	Gold	7 - Utica/Watertown Area	16.9%	2,480,630.40	395	293							293							
Individual	1/1/2015	Platinum	1 - Albany Area	17.0%	8,381,518.80	1,237	847							847							
Individual	1/1/2015	Platinum	2 - Buffalo Area	17.1%	2,017,720.44	335	197							197							
Individual	1/1/2015	Platinum	3 - Mid-Hudson Area	17.0%	5,479,057.32	647	444							444							
Individual	1/1/2015	Platinum	4 - NYC Area	-23.7%	116,669.76	18	10	10													
Individual	1/1/2015	Platinum	5 - Rochester Area	17.0%	6,603,486.12	1,098	793							793							
Individual	1/1/2015	Platinum	6 - Syracuse Area	17.0%	1,258,471.80	159	118							118							
Individual	1/1/2015	Platinum	7 - Utica/Watertown Area	17.0%	3,005,891.88	408	280							280							
Individual	1/1/2015	Silver	1 - Albany Area	18.6%	19,629,482.76	3,978	2,869							2,869	605						
Individual	1/1/2015	Silver	2 - Buffalo Area	18.3%	3,383,027.04	746	539							539	77						
Individual	1/1/2015	Silver	3 - Mid-Hudson Area	18.7%	15,982,565.76	2,651	1,902							1,448	454						
Individual	1/1/2015	Silver	4 - NYC Area	-22.3%	285,480.12	56	40	40													
Individual	1/1/2015	Silver	5 - Rochester Area	18.7%	19,863,417.36	4,520	3,402							2,565	837						
Individual	1/1/2015	Silver	6 - Syracuse Area	19.0%	9,223,866.36	1,612	1,216							833	383						
Individual	1/1/2015	Silver	7 - Utica/Watertown Area	18.2%	17,216,495.76	3,120	2,360							2,123	237						
Market Segment Total:				19.1%	167,174,148.84	32,929	23,645	78	0	0	0	0	0	14,947	5,659	2,961	0	0	0	0	0

EXHIBIT 17: HISTORICAL CLAIM DATA BY POLICY FORMS INCLUDED IN RATE ADJUSTMENT FILING

Company Name: MVP Health Plan, Inc.
 NAIC Code: 95521
 SERFF Number: MVPH-129572901
 Market Segment: Individuals Off Exchange

- 1) Complete a separate ROW for each base medical policy form included in the rate adjustment filing.
 - Information requested applies to New York State business only and for all rating regions combined.
 - Include riders that may be available with that policy form in each policy form response. Discontinued policy forms and products are to be included in the Exhibit.
 - Insert additional rows as needed to include all base medical policy forms included in a particular market segment for Small Groups, Small Group Sole Proprietors and Small Group HNY Business.
 - Add a row with the aggregate values for that entire market segment (including any Small Group Healthy NY and enter an appropriate identifier in column 1b (such as TOTAL).
- 2) In Column 4, market segment refers to Small Group, Small Group Sole Proprietors and Small Group Healthy NY Business.
- 3) Product type is HMO, HMO based POS, POS-OON, EPO, PPO, Comprehensive Major Medical, Non-HMO based POS, and Consumer Health Plans. Indicate appropriate designation for policy form, etc.
- 4) The product street name is the product name as advertised to consumers (i.e., as consumers are likely to refer to this product/policy form when communicating with DFS).
- 5) Paid claims in Columns 14.6, 15.6 and 16.6 are all claims paid during experience period regardless of incurred dates.
- 6) Note that many cells include a drop down list. Use the drop down list for entries.
- 7) If members, covered lives or member months are not known, use reasonable estimates (note methodology used in the actuarial memorandum).
- 8) This exhibit must be submitted as an Excel file and as a PDF file. Only use the first tab for data entry.

Data Item for Specified Base Medical Policy Form										Most Recent Experience Period (NY statewide experience, base medical policy form + associated riders)												
1a. Base medical policy form number	1b. Product Name as in Rate Manual	1c. Product Street Name as indicated to consumers	2. Rating Pool Identification	3. Effective date of rate change (mm/dd/yy)	4. Market Segment [drop down menu]	5. Product type (see above for examples) [drop down menu]	6. Is a rolling rate structure used for this base medical policy form? (Yes or No) [drop down menu]	7. Is base medical policy form open (new sales allowed) or closed (no new sales) [drop down menu]	8. Number of policyholders affected by rate change. (For group business this is number of groups.)	9. Number of covered lives affected by rate change	14.1 Beginning Date of the experience period (mm/dd/yy)	14.2 Ending Date of the experience period (mm/dd/yy)	14.3 Member months for experience period	14.4 Earned premiums for experience period (\$)	14.5 Standardized earned premiums for experience period (\$)	14.6 Paid claims for experience period - before any adjustment for amounts received from state or federal reinsurance or stop loss pools and before any adjustment for receipts from or payments to the Regulation 146 pool or federal risk sharing pool (\$)	14.7 Incurred claims for experience period - before any adjustment for amounts received from state or federal reinsurance or stop loss pools and before any adjustment for receipts from or payments to the Regulation 146 pool or federal risk sharing pool (\$)	14.8 Adjustment to the incurred claims for the period due to receipts from state or federal reinsurance or stop loss pools (enter receipts from the pool as a negative value) (\$)	14.9 Adjustment to the incurred claims for the period due to receipts from or payments to the Regulation 146 pool or the federal risk sharing pool (enter receipts as a negative value and payments to the pool as a positive value) (\$)	14.10 Administrative expenses for experience period (including commissions and premium taxes, but excluding federal and state income taxes) (\$)		
ECOC 2008 PCOC 2008	Preferred EPO	MVP Preferred EPO, Trivantage EPO, Bridgewell	EPO	01/01/15	SG-All Others	EPO	Yes	Closed	823	6,366	XX	01/01/13	12/31/13	91,281	\$43,223,188	\$46,227,113	\$37,119,748	\$36,164,855	\$215,544	\$0	\$7,505,104	XX
	Preferred PPO	MVP Preferred PPO	PPO	01/01/15	SG-All Others	PPO	Yes	Closed	144	1,385	XX	01/01/13	12/31/13	18,337	\$10,280,564	\$10,987,394	\$10,434,167	\$10,696,020	\$63,749	\$0	\$1,834,254	XX
42-CERT-HDHP-EPO (6/05)	Preferred High Deductible EPO	MVP Preferred High Deductible EPO, LocalNet Capital District	Consumer Health Plans	01/01/15	SG-All Others	Consumer Health Plans	Yes	Closed	1,342	17,167	XX	01/01/13	12/31/13	232,210	\$73,378,975	\$80,121,934	\$74,633,784	\$72,239,081	\$430,549	\$0	\$16,098,980	XX
42-CERT-HDHP-PPO (6/05)	Preferred High Deductible PPO	MVP Preferred High Deductible PPO	Consumer Health Plans	01/01/15	SG-All Others	Consumer Health Plans	Yes	Closed	135	1,351	XX	01/01/13	12/31/13	17,373	\$6,285,905	\$6,858,906	\$6,754,450	\$7,117,459	\$42,420	\$0	\$1,204,460	XX
42-CERT-EPO	EPO	EPO	EPO	01/01/15	SG-All Others	EPO	Yes	Closed	0	0	XX	01/01/13	12/31/13	0	\$0	\$0	(\$100)	\$0	\$0	\$0	\$0	XX
42-CERT-PPO	PPO	PPO	PPO	01/01/15	SG-All Others	PPO	Yes	Closed	0	0	XX	01/01/13	12/31/13	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	XX
YECOC2012	EPO	EPO	EPO	01/01/15	SG-All Others	EPO	Yes	Closed	14	58	XX	01/01/13	12/31/13	354	\$100,687	\$104,710	\$52,163	\$68,201	\$408	\$0	\$29,106	XX
ECOC 2008 PCOC 2008	Preferred EPO	MVP Preferred EPO, Trivantage EPO, Bridgewell	EPO	01/01/15	SG-Sole P	EPO	Yes	Closed	687	1,062	XX	01/01/13	12/31/13	13,511	\$6,977,163	\$7,458,341	\$7,389,419	\$7,366,113	\$43,902	\$0	\$1,110,871	XX
	Preferred PPO	MVP Preferred PPO	PPO	01/01/15	SG-Sole P	PPO	Yes	Closed	308	590	XX	01/01/13	12/31/13	7,168	\$4,726,256	\$5,092,374	\$5,424,591	\$5,228,907	\$31,165	\$0	\$717,017	XX
42-CERT-HDHP-EPO (6/05)	Preferred High Deductible EPO	MVP Preferred High Deductible EPO, LocalNet Capital District	Consumer Health Plans	01/01/15	SG-Sole P	Consumer Health Plans	Yes	Closed	535	886	XX	01/01/13	12/31/13	10,993	\$3,793,349	\$4,069,670	\$3,807,786	\$3,553,764	\$21,181	\$0	\$762,138	XX
42-CERT-HDHP-PPO (6/05)	Preferred High Deductible PPO	MVP Preferred High Deductible PPO	Consumer Health Plans	01/01/15	SG-Sole P	Consumer Health Plans	Yes	Closed	0	0	XX	01/01/13	12/31/13	12	\$2,735	\$2,924	\$495	\$502	\$3	\$0	\$832	XX
		Small Group HIC Subtotal		01/01/15									391,239	#####	#####	#####	#####	#####	\$848,919.40	\$0.00	\$29,262,761.86	XX
44-CERT-HMO (7/05)	HMO	HMO	HMO	01/01/15	SG-All Others	HMO	Yes	Closed	919		XX	01/01/13	12/31/13	42,261	\$20,028,407	\$21,083,152	\$17,754,051	\$17,937,638	(302,657)	0	\$2,962,720	XX
44-CERT-HMO (7/05)	HMO	HMO	HMO	01/01/15	SG-Sole P	HMO	Yes	Closed	0	0	XX	01/01/13	12/31/13	0	\$0	\$0	(\$254)	\$0	0	0	\$0	XX
		Small Group HMO Subtotal		01/01/15									42,261	\$20,028,407.39	\$21,083,151.61	\$17,753,797.08	\$17,937,637.99	(\$302,656.71)	\$0.00	\$2,962,720.43	XX	
HNY-GR-CNTR9/2000	HNY w Rx, HNY without Rx, HD HNY w Rx, HD HNY without Rx	Healthy NY with Rx, Healthy NY without Rx, High Deductible Healthy NY with Rx, High Deductible Healthy NY without Rx	HMO	01/01/15	SG-HNY	HMO	Yes	Closed	1,129	4,643	XX	01/01/13	12/31/13	61,097	\$18,593,976	\$20,202,170	\$19,325,567	\$19,345,609	0	5,189,265	\$4,994,169	XX
HNY-GR-CNTR9/2000	HNY w Rx, HNY without Rx, HD HNY w Rx, HD HNY without Rx	Healthy NY with Rx, Healthy NY without Rx, High Deductible Healthy NY with Rx, High Deductible Healthy NY without Rx	HMO	01/01/15	SG-HNY	HMO	Yes	Closed	1,375	2,164	XX	01/01/13	12/31/13	31,395	\$8,825,810	\$9,653,980	\$12,099,803	\$12,316,618	0	0	\$0	XX

EXHIBIT 17: HISTORICAL CLAIM DATA

EXHIBIT 17: HISTORICAL CLAIM DATA BY POLICY FORMS INCLUDED IN RATE ADJUSTMENT FILING

First Prior Experience Period (NY statewide experience, base medical policy form + associated riders)										Second Prior Experience Period (NY statewide experience, base medical policy form + associated riders)											
15.1 Beginning date of the experience period (mm/dd/yy)	15.2 Ending Date of the experience period (mm/dd/yy)	15.3 Member months for experience period	15.4 Earned premiums for experience period (\$)	15.5 Standardized earned premiums for experience period (\$)	15.6 Paid claims for experience period - before any adjustment for amounts received from state or federal reinsurance or stop loss pools and before any adjustment for receipts from or payments to the Regulation 146 pool or federal risk sharing pool (\$)	15.7 Incurred claims for experience period - before any adjustment for amounts received from state or federal reinsurance or stop loss pools and before any adjustment for receipts from or payments to the Regulation 146 pool or federal risk sharing pool (\$)	15.8 Adjustment to the incurred claims for the period due to receipts from state or federal reinsurance or stop loss pools (enter receipts from the pool as a negative value) (\$)	15.9 Adjustment to the incurred claims for the period due to receipts from or payments to the Regulation 146 pool or the federal risk sharing pool (enter receipts as a negative value and payments to the pool as a positive value) (\$)	15.10 Administrative expenses for experience period (including commissions and premium taxes, but excluding federal and state income taxes) (\$)	16.1 Beginning date of the experience period (mm/dd/yy)	16.2 Ending Date of the experience period (mm/dd/yy)	16.3 Member months for experience period	16.4 Earned premiums for experience period (\$)	16.5 Standardized earned premiums for experience period (\$)	16.6 Paid claims for experience period - before any adjustment for amounts received from state or federal reinsurance or stop loss pools and before any adjustment for receipts from or payments to the Regulation 146 pool or federal risk sharing pool (\$)	16.7 Incurred claims for experience period - before any adjustment for amounts received from state or federal reinsurance or stop loss pools and before any adjustment for receipts from or payments to the Regulation 146 pool or federal risk sharing pool (\$)	16.8 Adjustment to the incurred claims for the period due to receipts from state or federal reinsurance or stop loss pools (enter receipts from the pool as a negative value) (\$)	16.9 Adjustment to the incurred claims for the period due to receipts from or payments to the Regulation 146 pool or the federal risk sharing pool (enter receipts as a negative value and payments to the pool as a positive value) (\$)	16.10 Administrative expenses for experience period (including commissions and premium taxes, but excluding federal and state income taxes) (\$)		
XX	01/01/12	12/31/12	178,172	\$75,927,987	\$88,565,397	\$65,238,676	\$62,082,351	(\$107,237)	\$0	XX	01/01/11	12/31/11	308,126	\$132,037,029	\$181,798,639	\$106,538,814	\$99,193,147	(\$348,415)	\$0	\$21,715,485	XX
XX	01/01/12	12/31/12	25,072	\$12,988,139	\$15,150,524	\$12,528,734	\$11,845,951	(\$20,462)	\$0	XX	01/01/11	12/31/11	32,568	\$16,182,712	\$21,480,331	\$14,849,230	\$14,878,580	(\$52,261)	\$0	\$3,065,862	XX
XX	01/01/12	12/31/12	331,231	\$96,309,005	\$118,541,336	\$100,620,689	\$99,463,258	(\$171,806)	\$0	XX	01/01/11	12/31/11	401,680	\$0	\$141,345,421	\$98,040,593	\$101,056,622	(\$354,960)	\$0	\$24,808,494	XX
XX	01/01/12	12/31/12	20,518	\$6,778,290	\$8,283,744	\$7,432,391	\$7,726,656	(\$13,347)	\$0	XX	01/01/11	12/31/11	19,412	\$4,913,221	\$6,974,939	\$6,251,069	\$6,358,645	(\$22,335)	\$0	\$1,198,921	XX
XX	01/01/12	12/31/12	0	\$0	\$0	\$14	\$0	\$0	\$0	XX	01/01/11	12/31/11	92	\$148,070	\$181,672	\$342,293	\$289,900	(\$1,018)	\$0	\$6,484	XX
XX	01/01/12	12/31/12	0	\$0	\$0	\$0	\$0	\$0	\$0	XX	01/01/11	12/31/11	3	\$2,862	\$3,320	\$6,473	\$6,314	(\$22)	\$0	\$0	XX
XX	01/01/12	12/31/12	0	\$0	\$0	\$0	\$0	\$0	\$0	XX	01/01/11	12/31/11	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	XX
XX	01/01/12	12/31/12	23,184	\$11,327,872	\$13,083,148	\$12,531,312	\$11,995,924	(\$20,721)	\$0	XX	01/01/11	12/31/11	33,169	\$16,091,411	\$22,124,657	\$14,705,698	\$14,182,576	(\$49,816)	\$0	\$2,337,618	XX
XX	01/01/12	12/31/12	8,401	\$5,166,323	\$6,092,505	\$6,036,262	\$5,975,260	(\$10,321)	\$0	XX	01/01/11	12/31/11	10,042	\$5,627,708	\$7,745,122	\$6,469,297	\$6,544,845	(\$22,989)	\$0	\$945,326	XX
XX	01/01/12	12/31/12	15,076	\$5,015,002	\$5,878,784	\$4,560,222	\$4,663,756	(\$8,056)	\$0	XX	01/01/11	12/31/11	14,373	\$3,495,314	\$4,827,632	\$2,946,158	\$3,274,364	(\$11,501)	\$0	\$887,703	XX
XX	01/01/12	12/31/12	226	\$63,181	\$71,759	\$9,020	\$9,020	(\$16)	\$0	XX	01/01/11	12/31/11	8	\$44,298	\$69,521	\$1,027	\$212	(\$1)	\$0	\$494	XX
XX			601,880	#####	#####	#####	#####	(\$351,965.00)	\$0.00	XX			819,473	#####	#####	#####	\$245,785,205.84	(\$863,317.00)	\$0.00	\$54,966,386.39	XX
XX										XX											XX
XX	01/01/12	12/31/12	47,233	\$21,903,178	\$25,136,241	\$19,144,856	\$18,388,661	\$303,671	\$0	XX	01/01/11	12/31/11	81,155	\$44,763,803	\$59,016,605	\$33,141,256	\$29,519,919	\$1,278,413	\$0	\$5,569,440	XX
XX	01/01/12	12/31/12	0	\$0	\$0	(\$1,324)	\$0	\$0	\$0	XX	01/01/11	12/31/11	14	\$513,765	\$720,191	\$442,212	\$112,218	\$4,860	\$0	\$0	XX
XX			47,233	\$21,903,177.97	\$25,136,241.07	\$19,143,531.62	\$18,388,660.79	\$303,671.00	\$0.00	XX			81,169	\$45,277,568.44	\$59,736,796.32	\$33,583,467.51	\$29,632,137.62	\$1,283,273.00	\$0.00	\$5,569,440.22	XX
XX										XX											XX
XX	01/01/12	12/31/12	68,801	\$19,777,173	\$23,557,120	\$20,493,665	\$20,562,749	\$0	\$6,417,707	XX	01/01/11	12/31/11	70,232	\$18,463,293	\$24,239,442	\$18,869,324	\$18,763,946	\$0	\$6,692,432	\$5,730,679	XX
XX	01/01/12	12/31/12	31,177	\$8,423,086	\$10,100,204	\$11,127,145	\$11,096,204	\$0	\$0	XX	01/01/11	12/31/11	29,832	\$7,281,590	\$9,731,321	\$10,082,391	\$10,143,767	\$0	\$0	\$0	XX

EXHIBIT 17: HISTORICAL CLAIM DATA

First Prior Experience Period (NY statewide experience, base medical policy form + associated riders)										Second Prior Experience Period (NY statewide experience, base medical policy form + associated riders)													
15.1 Beginning date of the experience period (mm/dd/yy)	15.2 Ending Date of the experience period (mm/dd/yy)	15.3 Member months for experience period	15.4 Earned premiums for experience period (\$)	15.5 Standardized earned premiums for experience period (\$)	15.6 Paid claims for experience period - before any adjustment for amounts received from state or federal reinsurance or stop loss pools and before any adjustment for receipts from or payments to the Regulation 146 pool or federal risk sharing pool (\$)	15.7 Incurred claims for experience period - before any adjustment for amounts received from state or federal reinsurance or stop loss pools and before any adjustment for receipts from or payments to the Regulation 146 pool or federal risk sharing pool (\$)	15.8 Adjustment to the incurred claims for the period due to receipts from state or federal reinsurance or stop loss pools (enter receipts from the pool as a negative value) (\$)	15.9 Adjustment to the incurred claims for the period due to receipts from or payments to the Regulation 146 pool or the federal risk sharing pool (enter receipts as a negative value and payments to the pool as a positive value) (\$)	15.10 Administrative expenses for experience period (including commissions and premium taxes, but excluding federal and state income taxes) (\$)	16.1 Beginning date of the experience period (mm/dd/yy)	16.2 Ending Date of the experience period (mm/dd/yy)	16.3 Member months for experience period	16.4 Earned premiums for experience period (\$)	16.5 Standardized earned premiums for experience period (\$)	16.6 Paid claims for experience period - before any adjustment for amounts received from state or federal reinsurance or stop loss pools and before any adjustment for receipts from or payments to the Regulation 146 pool or federal risk sharing pool (\$)	16.7 Incurred claims for experience period - before any adjustment for amounts received from state or federal reinsurance or stop loss pools and before any adjustment for receipts from or payments to the Regulation 146 pool or federal risk sharing pool (\$)	16.8 Adjustment to the incurred claims for the period due to receipts from state or federal reinsurance or stop loss pools (enter receipts from the pool as a negative value) (\$)	16.9 Adjustment to the incurred claims for the period due to receipts from or payments to the Regulation 146 pool or the federal risk sharing pool (enter receipts as a negative value and payments to the pool as a positive value) (\$)	16.10 Administrative expenses for experience period (including commissions and premium taxes, but excluding federal and state income taxes) (\$)				
XX	01/01/12	12/31/12	40,491	\$0	\$0	\$16,853,408	\$16,273,392	\$0	\$3,738,551	\$1,673,615	XX	01/01/11	12/31/11	44,801	\$12,111,250	\$15,958,937	\$17,365,485	\$17,366,905	\$0	\$4,410,805	\$1,404,387	XX	
XX			140,469	\$28,200,259.71	\$33,657,323.23	\$48,474,217.74	\$47,932,344.26	\$0.00	#####	\$7,791,646.89	XX			144,865	\$37,856,132.71	\$49,929,699.37	\$46,317,199.28	\$46,274,618.32	\$0.00	\$11,103,337.00	\$7,135,065.33	XX	
XX											XX											XX	
XX											XX												XX

Exhibit 18 - Index Rate/Plan-Design Level Adjustment Worksheet

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Separate column for each plan design

Line #	General	Exchange Standard Individual	Exchange Standard Individual
1	Product*		
2	Product ID*	56184NY014	56184NY014
3	Metal Level (or catastrophic)*	Bronze	Silver
4	AV Metal Value (HHS Calculator)*	0.620	0.707
5	AV Pricing Value (total, risk pool experience based)*	0.601	0.732
6	Plan Type*	QHDHP HMO (Emb)	HMO
7	Plan Name*	Standard Bronze	Standard Silver
8	HIOS Plan ID*	56184NY0140010	56184NY0140012
9	Exchange Plan?*	Yes	Yes

* This field should be the same as used in the Unified Rate Review Template, Worksheet

Experience Period Index Rate

10A	Incurred Claims [exc. Reg 146 & Stop Loss pools & federal risk sharing and reinsurance pools] for Latest Experience Period	163,920,353	
10B	Member-Months for Latest Experience Period	462,913	
10C	Incurred Claims [L10A/L10B] (Initial Index Rate Factor)	354.11	
11	Average Pricing Actuarial Value reflected in experience period	0.874	
12	Weighted Experience Period Index Rate PMPM (L10C / L11)	405.16	405.16

Market Wide Adjustments to the AV

Experience Period Index Rate

13	Adjustment of adjusting experience period data to EHB benefit level	1.017	
14	Market wide adjustment for changes in provider network **	0.985	
15	Market wide adjustment for fee schedule changes **	0.932	
16	Market wide adjustment for utilization management changes **	0.995	

Exhibit 18 - Index Rate/Plan-Design Level Adjustment Wo

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Separate column for each plan desi

Line #	General	Exchange Standard Individual	Exchange Standard Individual
1	Product*		
2	Product ID*	56184NY014	56184NY014
17	Market wide adustment for impact on claim costs from quality improvement and cost containment initiatives **	1.000	
18	Post/Pre ACA: Impact on risk pool of changes in expected covered membership risk characteristics **	0.956	
19	Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]	1.199	
20	Adjustment for changes in distribution of risk pool membership	1.000	
21	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery,	1.000	
22	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)	0.920	
23	Impact of adjustments due to experience period claim data not being sufficiently credible	1.000	
24	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)	1.126	
26	Other 2 (Adjustment for Rx rebates)	0.982	
27	Other 3 (specify)	1.000	
28	Market Wide Adjustments (product L13 through L27)	1.084	1.084

Index Rate Before Plan level Adjustments 383.79

** Not Included in Claim Trend Adjustment

Plan Level Adjustments

29	Pricing actuarial value (without induced demand factor) #	0.601	0.732
30	Pricing actuarial value (only the induced demand factor) #	1.000	1.030
31	Impact of provider network characteristics ##	1.000	1.000
32	Impact of delivery system characteristics ##	1.000	1.000

Exhibit 18 - Index Rate/Plan-Design Level Adjustment Wo

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Separate column for each plan desi

Line #	General	Exchange Standard Individual	Exchange Standard Individual
1	Product*		
2	Product ID*	56184NY014	56184NY014
33	Impact of utilization management practices ##	1.000	1.000
34	Impact on claim costs from quality improvement and cost containment initiatives ##	1.000	1.000
35	Benefits in additional to EHB (greater than 1.00)	1.000	1.000
36	Administrative costs (excluding Exchange user fees and profits)	1.180	1.177
37	Profit/Contribution to surplus margins	1.020	1.020
38	Impact of eligibility categories (catastrophic plans only)	1.000	1.000
39	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000
40	Impact of Adjustment for NYS Stop Loss reimbursements on SG HNY	1.000	1.000
41	(Other 1) Enhanced Wellness Benefit	1.001	1.001
42	Other 2 (specify)	1.000	1.000
43	Impact of Plan Level Adjustments (product L29 through L42)	0.725	0.906

Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

44	TOTAL PROJECTED INDEX RATE PMPM = (L12 x L28 x L43)	318.19	397.91
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Exhibit 18 - Index Rate/Plan-Designsheet

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	gn (on or off Exchange)	
1	Product*	Exchange Standard Individual	Exchange Standard Individual
2	Product ID*	56184NY014	56184NY014
3	Metal Level (or catastrophic)*	Gold	Platinum
4	AV Metal Value (HHS Calculator)*	0.790	0.881
5	AV Pricing Value (total, risk pool experience based)*	0.837	0.929
6	Plan Type*	HMO	HMO
7	Plan Name*	Standard Gold	Standard Platinum
8	HIOS Plan ID*	56184NY0140014	56184NY0140016
9	Exchange Plan?*	Yes	Yes

* This field should be the same as used in the Unifiet 2

Experience Period Index Rate

10A	Incurred Claims [exc. Reg 146 & Stop Loss pools & federal risk sharing and reinsurance pools] for Latest Experience Period		
10B	Member-Months for Latest Experience Period		
10C	Incurred Claims [L10A/L10B] (Initial Index Rate Factor)		
11	Age Pricing Actuarial Value reflected in experience period		
12	Adjusted Experience Period Index Rate PMPM (L10C / L11)	405.16	405.16

Wide Adjustments to the AV

Experience Period Index Rate

13	of adjusting experience period data to EHB benefit level
14	Market wide adjustment for changes in provider network **
15	Market wide adjustment for fee schedule changes **
16	Market wide adjustment for utilization management changes **

Exhibit 18 - Index Rate/Plan-Designsheet

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	gn (on or off Exchange)	
1	Product*	Exchange Standard Individual	Exchange Standard Individual
2	Product ID*	56184NY014	56184NY014
17	Market wide adustment for impact on claim costs from quality improvement and cost containment initiatives **		
18	Post/Pre ACA: Impact on risk pool of changes in expected covered membership risk characteristics **		
19	Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]		
20	Adjustment for changes in distribution of risk pool membership		
21	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery,		
22	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)		
23	Impact of adjustments due to experience period claim data not being sufficiently credible		
24	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)		
26	Other 2 (Adjustment for Rx rebates)		
27	Other 3 (specify)		
28	Market Wide Adjustments (product L13 through L27)	1.084	1.084

Index Rate Before Plan level Adjustments

** Not Included in Claim Trend Adjustment

Plan Level Adjustments

29	Pricing actuarial value (without induced demand factor) #	0.837	0.929
30	Pricing actuarial value (only the induced demand factor) #	1.080	1.150
31	Impact of provider network characteristics ##	1.000	1.000
32	Impact of delivery system characteristics ##	1.000	1.000

Exhibit 18 - Index Rate/Plan-Design Worksheet

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	gn (on or off Exchange)	
1	Product*	Exchange Standard Individual	Exchange Standard Individual
2	Product ID*	56184NY014	56184NY014
33	Impact of utilization management practices ##	1.000	1.000
34	Impact on claim costs from quality improvement and cost containment initiatives ##	1.000	1.000
35	Benefits in additional to EHB (greater than 1.00)	1.000	1.000
36	Administrative costs (excluding Exchange user fees and profits)	1.175	1.173
37	Profit/Contribution to surplus margins	1.020	1.020
38	Impact of eligibility categories (catastrophic plans only)	1.000	1.000
39	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000
40	Impact of Adjustment for NYS Stop Loss reimbursements on SG HNY	1.000	1.000
41	(Other 1) Enhanced Wellness Benefit	1.001	1.001
42	Other 2 (specify)	1.000	1.000
43	Impact of Plan Level Adjustments (product L29 through L42)	1.084	1.279

Changes that affect an entire standard population changes, not based on health status, age, gender

Beyond what is reflected in Market Wide adjustment

44	TOTAL PROJECTED INDEX RATE PMPM = (L12 x L28 x L43)	476.09	561.77
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Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard Individual	Exchange Non-Standard Individual
1	Product*		
2	Product ID*	56184NY015	56184NY015
3	Metal Level (or catastrophic)*	Bronze	Silver
4	AV Metal Value (HHS Calculator)*	0.618	0.684
5	AV Pricing Value (total, risk pool experience based)*	0.635	0.729
6	Plan Type*	HMO	HMO
7	Plan Name*	Non-Standard Bronze 2	Non-Standard Silver 2
8	HIOS Plan ID*	56184NY0150015	56184NY0150017
9	Exchange Plan?*	Yes	Yes

* This field should be the same as used in the Unified

Experience Period Index Rate

10A	Incurred Claims [exc. Reg 146 & Stop Loss pools & federal risk sharing and reinsurance pools] for Latest Experience Period		
10B	Member-Months for Latest Experience Period		
10C	Incurred Claims [L10A/L10B] (Initial Index Rate Factor)		
11	Age Pricing Actuarial Value reflected in experience period		
12	Adjusted Experience Period Index Rate PMPM (L10C / L11)	405.16	405.16

Wide Adjustments to the AV

Experience Period Index Rate

13	of adjusting experience period data to EHB benefit level
14	Market wide adjustment for changes in provider network **
15	Market wide adjustment for fee schedule changes **
16	Market wide adjustment for utilization management changes **

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard Individual	Exchange Non-Standard Individual
1	Product*		
2	Product ID*	56184NY015	56184NY015
17	Market wide adustment for impact on claim costs from quality improvement and cost containment initiatives **		
18	Post/Pre ACA: Impact on risk pool of changes in expected covered membership risk characteristics **		
19	Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]		
20	Adjustment for changes in distribution of risk pool membership		
21	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery,		
22	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)		
23	Impact of adjustments due to experience period claim data not being sufficiently credible		
24	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)		
26	Other 2 (Adjustment for Rx rebates)		
27	Other 3 (specify)		
28	Market Wide Adjustments (product L13 through L27)	1.084	1.084

Index Rate Before Plan level Adjustments

** Not Included in Claim Trend Adjustment

Plan Level Adjustments

29	Pricing actuarial value (without induced demand factor) #	0.635	0.729
30	Pricing actuarial value (only the induced demand factor) #	1.000	1.030
31	Impact of provider network characteristics ##	0.969	0.969
32	Impact of delivery system characteristics ##	1.000	1.000

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard Individual	Exchange Non-Standard Individual
1	Product*		
2	Product ID*	56184NY015	56184NY015
33	Impact of utilization management practices ##	1.000	1.000
34	Impact on claim costs from quality improvement and cost containment initiatives ##	1.000	1.000
35	Benefits in additional to EHB (greater than 1.00)	1.000	1.000
36	Administrative costs (excluding Exchange user fees and profits)	1.180	1.177
37	Profit/Contribution to surplus margins	1.020	1.020
38	Impact of eligibility categories (catastrophic plans only)	1.000	1.000
39	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000
40	Impact of Adjustment for NYS Stop Loss reimbursements on SG HNY	1.000	1.000
41	(Other 1) Enhanced Wellness Benefit	1.001	1.001
42	Other 2 (specify)	1.000	1.000
43	Impact of Plan Level Adjustments (product L29 through L42)	0.741	0.875

Changes that affect an entire standard population changes, not based on health status, age, gender

Beyond what is reflected in Market Wide adjustment

44	TOTAL PROJECTED INDEX RATE PMPM = (L12 x L28 x L43)	325.57	384.07
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Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard Individual	Exchange Non-Standard Individual
1	Product*		
2	Product ID*	56184NY015	56184NY015
3	Metal Level (or catastrophic)*	Gold	Platinum
4	AV Metal Value (HHS Calculator)*	0.785	0.884
5	AV Pricing Value (total, risk pool experience based)*	0.820	0.925
6	Plan Type*	HMO	HMO
7	Plan Name*	Non-Standard Gold 1	Non-Standard Platinum 1
8	HIOS Plan ID*	56184NY0150018	56184NY0150019
9	Exchange Plan?*	Yes	Yes

* This field should be the same as used in the Unified

Experience Period Index Rate

10A	Incurred Claims [exc. Reg 146 & Stop Loss pools & federal risk sharing and reinsurance pools] for Latest Experience Period		
10B	Member-Months for Latest Experience Period		
10C	Incurred Claims [L10A/L10B] (Initial Index Rate Factor)		
11	Age Pricing Actuarial Value reflected in experience period		
12	Weighted Experience Period Index Rate PMPM (L10C / L11)	405.16	405.16

Wide Adjustments to the AV

Experience Period Index Rate

13	of adjusting experience period data to EHB benefit level
14	Market wide adjustment for changes in provider network **
15	Market wide adjustment for fee schedule changes **
16	Market wide adjustment for utilization management changes **

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard Individual	Exchange Non-Standard Individual
1	Product*		
2	Product ID*	56184NY015	56184NY015
17	Market wide adustment for impact on claim costs from quality improvement and cost containment initiatives **		
18	Post/Pre ACA: Impact on risk pool of changes in expected covered membership risk characteristics **		
19	Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]		
20	Adjustment for changes in distribution of risk pool membership		
21	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery,		
22	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)		
23	Impact of adjustments due to experience period claim data not being sufficiently credible		
24	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)		
26	Other 2 (Adjustment for Rx rebates)		
27	Other 3 (specify)		
28	Market Wide Adjustments (product L13 through L27)	1.084	1.084

Index Rate Before Plan level Adjustments

** Not Included in Claim Trend Adjustment

Plan Level Adjustments

29	Pricing actuarial value (without induced demand factor) #	0.820	0.925
30	Pricing actuarial value (only the induced demand factor) #	1.080	1.150
31	Impact of provider network characteristics ##	0.969	0.969
32	Impact of delivery system characteristics ##	1.000	1.000

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard Individual	Exchange Non-Standard Individual
1	Product*		
2	Product ID*	56184NY015	56184NY015
33	Impact of utilization management practices ##	1.000	1.000
34	Impact on claim costs from quality improvement and cost containment initiatives ##	1.000	1.000
35	Benefits in additional to EHB (greater than 1.00)	1.000	1.000
36	Administrative costs (excluding Exchange user fees and profits)	1.175	1.173
37	Profit/Contribution to surplus margins	1.020	1.020
38	Impact of eligibility categories (catastrophic plans only)	1.000	1.000
39	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000
40	Impact of Adjustment for NYS Stop Loss reimbursements on SG HNY	1.000	1.000
41	(Other 1) Enhanced Wellness Benefit	1.001	1.001
42	Other 2 (specify)	1.000	1.000
43	Impact of Plan Level Adjustments (product L29 through L42)	1.030	1.234

Changes that affect an entire standard population changes, not based on health status, age, gender

Beyond what is reflected in Market Wide adjustment

44	TOTAL PROJECTED INDEX RATE PMPM = (L12 x L28 x L43)	452.10	542.05
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Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard Individual	Exchange Non-Standard Individual
1	Product*		
2	Product ID*	56184NY015	56184NY015
3	Metal Level (or catastrophic)*	Bronze	Silver
4	AV Metal Value (HHS Calculator)*	0.611	0.694
5	AV Pricing Value (total, risk pool experience based)*	0.619	0.732
6	Plan Type*	HMO	HMO
7	Plan Name*	Non-Standard Bronze 1	Non-Standard Silver 1
8	HIOS Plan ID*	56184NY0150021	56184NY0150016
9	Exchange Plan?*	Yes	Yes

* This field should be the same as used in the Unified

Experience Period Index Rate

10A	Incurred Claims [exc. Reg 146 & Stop Loss pools & federal risk sharing and reinsurance pools] for Latest Experience Period		
10B	Member-Months for Latest Experience Period		
10C	Incurred Claims [L10A/L10B] (Initial Index Rate Factor)		
11	Average Pricing Actuarial Value reflected in experience period		
12	Adjusted Experience Period Index Rate PMPM (L10C / L11)	405.16	405.16

Wide Adjustments to the AV

Experience Period Index Rate

13	of adjusting experience period data to EHB benefit level
14	Market wide adjustment for changes in provider network **
15	Market wide adjustment for fee schedule changes **
16	Market wide adjustment for utilization management changes **

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard Individual	Exchange Non-Standard Individual
1	Product*		
2	Product ID*	56184NY015	56184NY015
17	Market wide adustment for impact on claim costs from quality improvement and cost containment initiatives **		
18	Post/Pre ACA: Impact on risk pool of changes in expected covered membership risk characteristics **		
19	Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]		
20	Adjustment for changes in distribution of risk pool membership		
21	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery,		
22	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)		
23	Impact of adjustments due to experience period claim data not being sufficiently credible		
24	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)		
26	Other 2 (Adjustment for Rx rebates)		
27	Other 3 (specify)		
28	Market Wide Adjustments (product L13 through L27)	1.084	1.084

Index Rate Before Plan level Adjustments

** Not Included in Claim Trend Adjustment

Plan Level Adjustments

29	Pricing actuarial value (without induced demand factor) #	0.619	0.732
30	Pricing actuarial value (only the induced demand factor) #	1.000	1.030
31	Impact of provider network characteristics ##	0.969	0.969
32	Impact of delivery system characteristics ##	1.000	1.000

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard Individual	Exchange Non-Standard Individual
1	Product*		
2	Product ID*	56184NY015	56184NY015
33	Impact of utilization management practices ##	1.000	1.000
34	Impact on claim costs from quality improvement and cost containment initiatives ##	1.000	1.000
35	Benefits in additional to EHB (greater than 1.00)	1.000	1.000
36	Administrative costs (excluding Exchange user fees and profits)	1.181	1.177
37	Profit/Contribution to surplus margins	1.020	1.020
38	Impact of eligibility categories (catastrophic plans only)	1.000	1.000
39	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000
40	Impact of Adjustment for NYS Stop Loss reimbursements on SG HNY	1.000	1.000
41	(Other 1) Enhanced Wellness Benefit	1.001	1.001
42	Other 2 (specify)	1.000	1.000
43	Impact of Plan Level Adjustments (product L29 through L42)	0.723	0.878

Changes that affect an entire standard population changes, not based on health status, age, gender

Beyond what is reflected in Market Wide adjustment

44	TOTAL PROJECTED INDEX RATE PMPM = (L12 x L28 x L43)	317.49	385.63
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Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General		
1	Product*	Exchange Non-Standard Individual	Exchange Non-Standard Individual
2	Product ID*	56184NY015	56184NY015
3	Metal Level (or catastrophic)*	Platinum	Bronze
4	AV Metal Value (HHS Calculator)*	0.882	0.618
5	AV Pricing Value (total, risk pool experience based)*	0.935	0.635
6	Plan Type*	HMO	HMO
7	Plan Name*	Non-Standard Platinum 2	Non-Standard Bronze 2
8	HIOS Plan ID*	56184NY0150020	56184NY0150015
9	Exchange Plan?*	Yes	Yes

* This field should be the same as used in the Unified

Experience Period Index Rate

10A	Incurred Claims [exc. Reg 146 & Stop Loss pools & federal risk sharing and reinsurance pools] for Latest Experience Period		
10B	Member-Months for Latest Experience Period		
10C	Incurred Claims [L10A/L10B] (Initial Index Rate Factor)		
11	Average Pricing Actuarial Value reflected in experience period		
12	Weighted Experience Period Index Rate PMPM (L10C / L11)	405.16	405.16

Market Wide Adjustments to the AV

Experience Period Index Rate

13	Adjustment of adjusting experience period data to EHB benefit level		
14	Market wide adjustment for changes in provider network **		
15	Market wide adjustment for fee schedule changes **		
16	Market wide adjustment for utilization management changes **		

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard Individual	Exchange Non-Standard Individual
1	Product*		
2	Product ID*	56184NY015	56184NY015
17	Market wide adustment for impact on claim costs from quality improvement and cost containment initiatives **		
18	Post/Pre ACA: Impact on risk pool of changes in expected covered membership risk characteristics **		
19	Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]		
20	Adjustment for changes in distribution of risk pool membership		
21	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery,		
22	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)		
23	Impact of adjustments due to experience period claim data not being sufficiently credible		
24	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)		
26	Other 2 (Adjustment for Rx rebates)		
27	Other 3 (specify)		
28	Market Wide Adjustments (product L13 through L27)	1.084	1.084

Index Rate Before Plan level Adjustments

** Not Included in Claim Trend Adjustment

Plan Level Adjustments

29	Pricing actuarial value (without induced demand factor) #	0.935	0.635
30	Pricing actuarial value (only the induced demand factor) #	1.150	1.000
31	Impact of provider network characteristics ##	0.969	0.969
32	Impact of delivery system characteristics ##	1.000	1.000

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard Individual	Exchange Non-Standard Individual
1	Product*		
2	Product ID*	56184NY015	56184NY015
33	Impact of utilization management practices ##	1.000	1.000
34	Impact on claim costs from quality improvement and cost containment initiatives ##	1.000	1.000
35	Benefits in additional to EHB (greater than 1.00)	1.000	1.000
36	Administrative costs (excluding Exchange user fees and profits)	1.173	1.180
37	Profit/Contribution to surplus margins	1.020	1.020
38	Impact of eligibility categories (catastrophic plans only)	1.000	1.000
39	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000
40	Impact of Adjustment for NYS Stop Loss reimbursements on SG HNY	1.000	1.000
41	(Other 1) Enhanced Wellness Benefit	1.001	1.001
42	Other 2 (specify)	1.000	1.000
43	Impact of Plan Level Adjustments (product L29 through L42)	1.248	0.741

Changes that affect an entire standard population changes, not based on health status, age, gender

Beyond what is reflected in Market Wide adjustment

44	TOTAL PROJECTED INDEX RATE PMPM = (L12 x L28 x L43)	547.86	325.57
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Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General		
1	Product*	Exchange Non-Standard Individual	Exchange Non-Standard Individual
2	Product ID*	56184NY015	56184NY015
3	Metal Level (or catastrophic)*	Silver	Gold
4	AV Metal Value (HHS Calculator)*	0.684	0.785
5	AV Pricing Value (total, risk pool experience based)*	0.729	0.820
6	Plan Type*	HMO	HMO
7	Plan Name*	Non-Standard Silver 2	Non-Standard Gold 1
8	HIOS Plan ID*	56184NY0150009	56184NY0150010
9	Exchange Plan?*	Yes	Yes

* This field should be the same as used in the Unified

Experience Period Index Rate

10A	Incurred Claims [exc. Reg 146 & Stop Loss pools & federal risk sharing and reinsurance pools] for Latest Experience Period		
10B	Member-Months for Latest Experience Period		
10C	Incurred Claims [L10A/L10B] (Initial Index Rate Factor)		
11	Age Pricing Actuarial Value reflected in experience period		
12	Weighted Experience Period Index Rate PMPM (L10C / L11)	405.16	405.16

Wide Adjustments to the AV

Experience Period Index Rate

13	of adjusting experience period data to EHB benefit level		
14	Market wide adjustment for changes in provider network **		
15	Market wide adjustment for fee schedule changes **		
16	Market wide adjustment for utilization management changes **		

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard Individual	Exchange Non-Standard Individual
1	Product*		
2	Product ID*	56184NY015	56184NY015
17	Market wide adustment for impact on claim costs from quality improvement and cost containment initiatives **		
18	Post/Pre ACA: Impact on risk pool of changes in expected covered membership risk characteristics **		
19	Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]		
20	Adjustment for changes in distribution of risk pool membership		
21	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery,		
22	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)		
23	Impact of adjustments due to experience period claim data not being sufficiently credible		
24	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)		
26	Other 2 (Adjustment for Rx rebates)		
27	Other 3 (specify)		
28	Market Wide Adjustments (product L13 through L27)	1.084	1.084

Index Rate Before Plan level Adjustments

** Not Included in Claim Trend Adjustment

Plan Level Adjustments

29	Pricing actuarial value (without induced demand factor) #	0.729	0.820
30	Pricing actuarial value (only the induced demand factor) #	1.030	1.080
31	Impact of provider network characteristics ##	0.969	0.969
32	Impact of delivery system characteristics ##	1.000	1.000

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard Individual	Exchange Non-Standard Individual
1	Product*		
2	Product ID*	56184NY015	56184NY015
33	Impact of utilization management practices ##	1.000	1.000
34	Impact on claim costs from quality improvement and cost containment initiatives ##	1.000	1.000
35	Benefits in additional to EHB (greater than 1.00)	1.000	1.000
36	Administrative costs (excluding Exchange user fees and profits)	1.177	1.175
37	Profit/Contribution to surplus margins	1.020	1.020
38	Impact of eligibility categories (catastrophic plans only)	1.000	1.000
39	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000
40	Impact of Adjustment for NYS Stop Loss reimbursements on SG HNY	1.000	1.000
41	(Other 1) Enhanced Wellness Benefit	1.001	1.001
42	Other 2 (specify)	1.000	1.000
43	Impact of Plan Level Adjustments (product L29 through L42)	0.875	1.030

Changes that affect an entire standard population changes, not based on health status, age, gender

Beyond what is reflected in Market Wide adjustment

44	TOTAL PROJECTED INDEX RATE PMPM = (L12 x L28 x L43)	384.07	452.10
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Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard Individual	Exchange Non-Standard Individual
1	Product*		
2	Product ID*	56184NY015	56184NY015
3	Metal Level (or catastrophic)*	Bronze	Silver
4	AV Metal Value (HHS Calculator)*	0.611	0.694
5	AV Pricing Value (total, risk pool experience based)*	0.619	0.732
6	Plan Type*	HMO	HMO
7	Plan Name*	Non-Standard Bronze 1	Non-Standard Silver 1
8	HIOS Plan ID*	56184NY0150012	56184NY0150013
9	Exchange Plan?*	Yes	Yes

* This field should be the same as used in the Unified

Experience Period Index Rate

10A	Incurred Claims [exc. Reg 146 & Stop Loss pools & federal risk sharing and reinsurance pools] for Latest Experience Period		
10B	Member-Months for Latest Experience Period		
10C	Incurred Claims [L10A/L10B] (Initial Index Rate Factor)		
11	Average Pricing Actuarial Value reflected in experience period		
12	Weighted Experience Period Index Rate PMPM (L10C / L11)	405.16	405.16

Wide Adjustments to the AV

Experience Period Index Rate

13	Adjustment of adjusting experience period data to EHB benefit level		
14	Market wide adjustment for changes in provider network **		
15	Market wide adjustment for fee schedule changes **		
16	Market wide adjustment for utilization management changes **		

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard Individual	Exchange Non-Standard Individual
1	Product*		
2	Product ID*	56184NY015	56184NY015
17	Market wide adustment for impact on claim costs from quality improvement and cost containment initiatives **		
18	Post/Pre ACA: Impact on risk pool of changes in expected covered membership risk characteristics **		
19	Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]		
20	Adjustment for changes in distribution of risk pool membership		
21	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery,		
22	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)		
23	Impact of adjustments due to experience period claim data not being sufficiently credible		
24	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)		
26	Other 2 (Adjustment for Rx rebates)		
27	Other 3 (specify)		
28	Market Wide Adjustments (product L13 through L27)	1.084	1.084

Index Rate Before Plan level Adjustments

** Not Included in Claim Trend Adjustment

Plan Level Adjustments

29	Pricing actuarial value (without induced demand factor) #	0.619	0.732
30	Pricing actuarial value (only the induced demand factor) #	1.000	1.030
31	Impact of provider network characteristics ##	0.969	0.969
32	Impact of delivery system characteristics ##	1.000	1.000

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard Individual	Exchange Non-Standard Individual
1	Product*		
2	Product ID*	56184NY015	56184NY015
33	Impact of utilization management practices ##	1.000	1.000
34	Impact on claim costs from quality improvement and cost containment initiatives ##	1.000	1.000
35	Benefits in additional to EHB (greater than 1.00)	1.000	1.000
36	Administrative costs (excluding Exchange user fees and profits)	1.181	1.177
37	Profit/Contribution to surplus margins	1.020	1.020
38	Impact of eligibility categories (catastrophic plans only)	1.000	1.000
39	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000
40	Impact of Adjustment for NYS Stop Loss reimbursements on SG HNY	1.000	1.000
41	(Other 1) Enhanced Wellness Benefit	1.001	1.001
42	Other 2 (specify)	1.000	1.000
43	Impact of Plan Level Adjustments (product L29 through L42)	0.723	0.878

Changes that affect an entire standard population changes, not based on health status, age, gender

Beyond what is reflected in Market Wide adjustment

44	TOTAL PROJECTED INDEX RATE PMPM = (L12 x L28 x L43)	317.49	385.63
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Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard Individual	Exchange Non-Standard Individual
1	Product*		
2	Product ID*	56184NY015	56184NY015
3	Metal Level (or catastrophic)*	Gold	Gold
4	AV Metal Value (HHS Calculator)*	0.782	0.783
5	AV Pricing Value (total, risk pool experience based)*	0.826	0.876
6	Plan Type*	HMO	HMO
7	Plan Name*	Non-Standard Gold 3	Non-Standard Gold 4
8	HIOS Plan ID*	56184NY0150036	56184NY0150040
9	Exchange Plan?*	No	No

* This field should be the same as used in the Unified

Experience Period Index Rate

10A	Incurred Claims [exc. Reg 146 & Stop Loss pools & federal risk sharing and reinsurance pools] for Latest Experience Period		
10B	Member-Months for Latest Experience Period		
10C	Incurred Claims [L10A/L10B] (Initial Index Rate Factor)		
11	Average Pricing Actuarial Value reflected in experience period		
12	Weighted Experience Period Index Rate PMPM (L10C / L11)	405.16	405.16

Wide Adjustments to the AV

Experience Period Index Rate

13	Adjustment of adjusting experience period data to EHB benefit level		
14	Market wide adjustment for changes in provider network **		
15	Market wide adjustment for fee schedule changes **		
16	Market wide adjustment for utilization management changes **		

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard Individual	Exchange Non-Standard Individual
1	Product*		
2	Product ID*	56184NY015	56184NY015
17	Market wide adustment for impact on claim costs from quality improvement and cost containment initiatives **		
18	Post/Pre ACA: Impact on risk pool of changes in expected covered membership risk characteristics **		
19	Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]		
20	Adjustment for changes in distribution of risk pool membership		
21	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery,		
22	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)		
23	Impact of adjustments due to experience period claim data not being sufficiently credible		
24	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)		
26	Other 2 (Adjustment for Rx rebates)		
27	Other 3 (specify)		
28	Market Wide Adjustments (product L13 through L27)	1.084	1.084

Index Rate Before Plan level Adjustments

** Not Included in Claim Trend Adjustment

Plan Level Adjustments

29	Pricing actuarial value (without induced demand factor) #	0.826	0.876
30	Pricing actuarial value (only the induced demand factor) #	1.080	1.080
31	Impact of provider network characteristics ##	0.969	0.969
32	Impact of delivery system characteristics ##	1.000	1.000

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard Individual	Exchange Non-Standard Individual
1	Product*		
2	Product ID*	56184NY015	56184NY015
33	Impact of utilization management practices ##	1.000	1.000
34	Impact on claim costs from quality improvement and cost containment initiatives ##	1.000	1.000
35	Benefits in additional to EHB (greater than 1.00)	1.000	1.000
36	Administrative costs (excluding Exchange user fees and profits)	1.175	1.175
37	Profit/Contribution to surplus margins	1.020	1.020
38	Impact of eligibility categories (catastrophic plans only)	1.000	1.000
39	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000
40	Impact of Adjustment for NYS Stop Loss reimbursements on SG HNY	1.000	1.000
41	(Other 1) Enhanced Wellness Benefit	1.001	1.001
42	Other 2 (specify)	1.000	1.000
43	Impact of Plan Level Adjustments (product L29 through L42)	1.037	1.099

Changes that affect an entire standard population changes, not based on health status, age, gender

Beyond what is reflected in Market Wide adjustment

44	TOTAL PROJECTED INDEX RATE PMPM = (L12 x L28 x L43)	455.37	482.64
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Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard Individual	Exchange Non-Standard Individual
1	Product*		
2	Product ID*	56184NY015	56184NY015
3	Metal Level (or catastrophic)*	Gold	Silver
4	AV Metal Value (HHS Calculator)*	0.780	0.719
5	AV Pricing Value (total, risk pool experience based)*	0.829	0.796
6	Plan Type*	HMO	HMO
7	Plan Name*	Non-Standard Gold 5	Non-Standard Silver 6
8	HIOS Plan ID*	56184NY0150048	56184NY0150044
9	Exchange Plan?*	No	No

* This field should be the same as used in the Unified

Experience Period Index Rate

10A	Incurred Claims [exc. Reg 146 & Stop Loss pools & federal risk sharing and reinsurance pools] for Latest Experience Period		
10B	Member-Months for Latest Experience Period		
10C	Incurred Claims [L10A/L10B] (Initial Index Rate Factor)		
11	Age Pricing Actuarial Value reflected in experience period		
12	Adjusted Experience Period Index Rate PMPM (L10C / L11)	405.16	405.16

Wide Adjustments to the AV

Experience Period Index Rate

13	of adjusting experience period data to EHB benefit level
14	Market wide adjustment for changes in provider network **
15	Market wide adjustment for fee schedule changes **
16	Market wide adjustment for utilization management changes **

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard Individual	Exchange Non-Standard Individual
1	Product*		
2	Product ID*	56184NY015	56184NY015
17	Market wide adustment for impact on claim costs from quality improvement and cost containment initiatives **		
18	Post/Pre ACA: Impact on risk pool of changes in expected covered membership risk characteristics **		
19	Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]		
20	Adjustment for changes in distribution of risk pool membership		
21	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery,		
22	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)		
23	Impact of adjustments due to experience period claim data not being sufficiently credible		
24	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)		
26	Other 2 (Adjustment for Rx rebates)		
27	Other 3 (specify)		
28	Market Wide Adjustments (product L13 through L27)	1.084	1.084

Index Rate Before Plan level Adjustments

** Not Included in Claim Trend Adjustment

Plan Level Adjustments

29	Pricing actuarial value (without induced demand factor) #	0.829	0.796
30	Pricing actuarial value (only the induced demand factor) #	1.080	1.030
31	Impact of provider network characteristics ##	0.969	0.969
32	Impact of delivery system characteristics ##	1.000	1.000

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard Individual	Exchange Non-Standard Individual
1	Product*		
2	Product ID*	56184NY015	56184NY015
33	Impact of utilization management practices ##	1.000	1.000
34	Impact on claim costs from quality improvement and cost containment initiatives ##	1.000	1.000
35	Benefits in additional to EHB (greater than 1.00)	1.000	1.000
36	Administrative costs (excluding Exchange user fees and profits)	1.175	1.176
37	Profit/Contribution to surplus margins	1.020	1.020
38	Impact of eligibility categories (catastrophic plans only)	1.000	1.000
39	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000
40	Impact of Adjustment for NYS Stop Loss reimbursements on SG HNY	1.000	1.000
41	(Other 1) Enhanced Wellness Benefit	1.001	1.001
42	Other 2 (specify)	1.000	1.000
43	Impact of Plan Level Adjustments (product L29 through L42)	1.041	0.954

Changes that affect an entire standard population changes, not based on health status, age, gender

Beyond what is reflected in Market Wide adjustment

44	TOTAL PROJECTED INDEX RATE PMPM = (L12 x L28 x L43)	457.01	418.92
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Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General		
1	Product*	Exchange Child Only Individual	Exchange Child Only Individual
2	Product ID*	56184NY019	56184NY019
3	Metal Level (or catastrophic)*	Bronze	Silver
4	AV Metal Value (HHS Calculator)*	0.620	0.707
5	AV Pricing Value (total, risk pool experience based)*	0.601	0.732
6	Plan Type*	QHDHP HMO (Emb)	HMO
7	Plan Name*	Standard Bronze	Standard Silver
8	HIOS Plan ID*	56184NY0190005	56184NY0190006
9	Exchange Plan?*	Yes	Yes

* This field should be the same as used in the Unified

Experience Period Index Rate

10A	Incurred Claims [exc. Reg 146 & Stop Loss pools & federal risk sharing and reinsurance pools] for Latest Experience Period		
10B	Member-Months for Latest Experience Period		
10C	Incurred Claims [L10A/L10B] (Initial Index Rate Factor)		
11	Age Pricing Actuarial Value reflected in experience period		
12	Weighted Experience Period Index Rate PMPM (L10C / L11)	405.16	405.16

Wide Adjustments to the AV

Experience Period Index Rate

13	of adjusting experience period data to EHB benefit level
14	Market wide adjustment for changes in provider network **
15	Market wide adjustment for fee schedule changes **
16	Market wide adjustment for utilization management changes **

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Child Only Individual	Exchange Child Only Individual
1	Product*		
2	Product ID*	56184NY019	56184NY019
17	Market wide adustment for impact on claim costs from quality improvement and cost containment initiatives **		
18	Post/Pre ACA: Impact on risk pool of changes in expected covered membership risk characteristics **		
19	Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]		
20	Adjustment for changes in distribution of risk pool membership		
21	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery,		
22	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)		
23	Impact of adjustments due to experience period claim data not being sufficiently credible		
24	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)		
26	Other 2 (Adjustment for Rx rebates)		
27	Other 3 (specify)		
28	Market Wide Adjustments (product L13 through L27)	1.084	1.084

Index Rate Before Plan level Adjustments

** Not Included in Claim Trend Adjustment

Plan Level Adjustments

29	Pricing actuarial value (without induced demand factor) #	0.601	0.732
30	Pricing actuarial value (only the induced demand factor) #	1.000	1.030
31	Impact of provider network characteristics ##	1.000	1.000
32	Impact of delivery system characteristics ##	1.000	1.000

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Child Only Individual	Exchange Child Only Individual
1	Product*		
2	Product ID*	56184NY019	56184NY019
33	Impact of utilization management practices ##	1.000	1.000
34	Impact on claim costs from quality improvement and cost containment initiatives ##	1.000	1.000
35	Benefits in additional to EHB (greater than 1.00)	1.000	1.000
36	Administrative costs (excluding Exchange user fees and profits)	1.180	1.177
37	Profit/Contribution to surplus margins	1.020	1.020
38	Impact of eligibility categories (catastrophic plans only)	1.000	1.000
39	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000
40	Impact of Adjustment for NYS Stop Loss reimbursements on SG HNY	1.000	1.000
41	(Other 1) Enhanced Wellness Benefit	1.001	1.001
42	Other 2 (specify)	1.000	1.000
43	Impact of Plan Level Adjustments (product L29 through L42)	0.725	0.906

Changes that affect an entire standard population changes, not based on health status, age, gender

Beyond what is reflected in Market Wide adjustment

44	TOTAL PROJECTED INDEX RATE PMPM = (L12 x L28 x L43)	318.19	397.91
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Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General		
1	Product*	Exchange Child Only Individual	Exchange Child Only Individual
2	Product ID*	56184NY019	56184NY019
3	Metal Level (or catastrophic)*	Gold	Platinum
4	AV Metal Value (HHS Calculator)*	0.790	0.881
5	AV Pricing Value (total, risk pool experience based)*	0.837	0.929
6	Plan Type*	HMO	HMO
7	Plan Name*	Standard Gold	Standard Platinum
8	HIOS Plan ID*	56184NY0190007	56184NY0190008
9	Exchange Plan?*	Yes	Yes

* This field should be the same as used in the Unified

Experience Period Index Rate

10A	Incurred Claims [exc. Reg 146 & Stop Loss pools & federal risk sharing and reinsurance pools] for Latest Experience Period		
10B	Member-Months for Latest Experience Period		
10C	Incurred Claims [L10A/L10B] (Initial Index Rate Factor)		
11	Average Pricing Actuarial Value reflected in experience period		
12	Weighted Experience Period Index Rate PMPM (L10C / L11)	405.16	405.16

Wide Adjustments to the AV

Experience Period Index Rate

13	of adjusting experience period data to EHB benefit level
14	Market wide adjustment for changes in provider network **
15	Market wide adjustment for fee schedule changes **
16	Market wide adjustment for utilization management changes **

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Child Only Individual	Exchange Child Only Individual
1	Product*		
2	Product ID*	56184NY019	56184NY019
17	Market wide adustment for impact on claim costs from quality improvement and cost containment initiatives **		
18	Post/Pre ACA: Impact on risk pool of changes in expected covered membership risk characteristics **		
19	Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]		
20	Adjustment for changes in distribution of risk pool membership		
21	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery,		
22	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)		
23	Impact of adjustments due to experience period claim data not being sufficiently credible		
24	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)		
26	Other 2 (Adjustment for Rx rebates)		
27	Other 3 (specify)		
28	Market Wide Adjustments (product L13 through L27)	1.084	1.084

Index Rate Before Plan level Adjustments

** Not Included in Claim Trend Adjustment

Plan Level Adjustments

29	Pricing actuarial value (without induced demand factor) #	0.837	0.929
30	Pricing actuarial value (only the induced demand factor) #	1.080	1.150
31	Impact of provider network characteristics ##	1.000	1.000
32	Impact of delivery system characteristics ##	1.000	1.000

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Child Only Individual	Exchange Child Only Individual
1	Product*		
2	Product ID*	56184NY019	56184NY019
33	Impact of utilization management practices ##	1.000	1.000
34	Impact on claim costs from quality improvement and cost containment initiatives ##	1.000	1.000
35	Benefits in additional to EHB (greater than 1.00)	1.000	1.000
36	Administrative costs (excluding Exchange user fees and profits)	1.175	1.173
37	Profit/Contribution to surplus margins	1.020	1.020
38	Impact of eligibility categories (catastrophic plans only)	1.000	1.000
39	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000
40	Impact of Adjustment for NYS Stop Loss reimbursements on SG HNY	1.000	1.000
41	(Other 1) Enhanced Wellness Benefit	1.001	1.001
42	Other 2 (specify)	1.000	1.000
43	Impact of Plan Level Adjustments (product L29 through L42)	1.084	1.279

Changes that affect an entire standard population changes, not based on health status, age, gender

Beyond what is reflected in Market Wide adjustment

44	TOTAL PROJECTED INDEX RATE PMPM = (L12 x L28 x L43)	476.09	561.77
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Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard HD Individual	Exchange Non-Standard HD Individual
1	Product*		
2	Product ID*	56184NY020	56184NY020
3	Metal Level (or catastrophic)*	Bronze	Silver
4	AV Metal Value (HHS Calculator)*	0.587	0.683
5	AV Pricing Value (total, risk pool experience based)*	0.613	0.730
6	Plan Type*	QHDHP HMO (Emb)	QHDHP HMO (Agg)
7	Plan Name*	Non-Standard Bronze 3	Non-Standard Silver 3
8	HIOS Plan ID*	56184NY0200007	56184NY0200008
9	Exchange Plan?*	Yes	Yes

* This field should be the same as used in the Unified

Experience Period Index Rate

10A	Incurred Claims [exc. Reg 146 & Stop Loss pools & federal risk sharing and reinsurance pools] for Latest Experience Period		
10B	Member-Months for Latest Experience Period		
10C	Incurred Claims [L10A/L10B] (Initial Index Rate Factor)		
11	Age Pricing Actuarial Value reflected in experience period		
12	Weighted Experience Period Index Rate PMPM (L10C / L11)	405.16	405.16

Wide Adjustments to the AV

Experience Period Index Rate

13	of adjusting experience period data to EHB benefit level
14	Market wide adjustment for changes in provider network **
15	Market wide adjustment for fee schedule changes **
16	Market wide adjustment for utilization management changes **

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard HD Individual	Exchange Non-Standard HD Individual
1	Product*		
2	Product ID*	56184NY020	56184NY020
17	Market wide adustment for impact on claim costs from quality improvement and cost containment initiatives **		
18	Post/Pre ACA: Impact on risk pool of changes in expected covered membership risk characteristics **		
19	Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]		
20	Adjustment for changes in distribution of risk pool membership		
21	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery,		
22	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)		
23	Impact of adjustments due to experience period claim data not being sufficiently credible		
24	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)		
26	Other 2 (Adjustment for Rx rebates)		
27	Other 3 (specify)		
28	Market Wide Adjustments (product L13 through L27)	1.084	1.084

Index Rate Before Plan level Adjustments

** Not Included in Claim Trend Adjustment

Plan Level Adjustments

29	Pricing actuarial value (without induced demand factor) #	0.613	0.730
30	Pricing actuarial value (only the induced demand factor) #	1.000	1.030
31	Impact of provider network characteristics ##	0.969	0.969
32	Impact of delivery system characteristics ##	1.000	1.000

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard HD Individual	Exchange Non-Standard HD Individual
1	Product*		
2	Product ID*	56184NY020	56184NY020
33	Impact of utilization management practices ##	1.000	1.000
34	Impact on claim costs from quality improvement and cost containment initiatives ##	1.000	1.000
35	Benefits in additional to EHB (greater than 1.00)	1.000	1.000
36	Administrative costs (excluding Exchange user fees and profits)	1.181	1.177
37	Profit/Contribution to surplus margins	1.020	1.020
38	Impact of eligibility categories (catastrophic plans only)	1.000	1.000
39	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000
40	Impact of Adjustment for NYS Stop Loss reimbursements on SG HNY	1.000	1.000
41	(Other 1) Enhanced Wellness Benefit	1.001	1.001
42	Other 2 (specify)	1.000	1.000
43	Impact of Plan Level Adjustments (product L29 through L42)	0.716	0.876

Changes that affect an entire standard population changes, not based on health status, age, gender

Beyond what is reflected in Market Wide adjustment

44	TOTAL PROJECTED INDEX RATE PMPM = (L12 x L28 x L43)	314.46	384.59
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Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard HD Individual	Exchange Non-Standard HD Individual
1	Product*		
2	Product ID*	56184NY020	56184NY020
3	Metal Level (or catastrophic)*	Gold	Bronze
4	AV Metal Value (HHS Calculator)*	0.782	0.587
5	AV Pricing Value (total, risk pool experience based)*	0.788	0.613
6	Plan Type*	QHDHP HMO (Agg)	QHDHP HMO (Emb)
7	Plan Name*	Non-Standard Gold 2	Non-Standard Bronze 3
8	HIOS Plan ID*	56184NY0200009	56184NY0200007
9	Exchange Plan?*	Yes	Yes

* This field should be the same as used in the Unified

Experience Period Index Rate

10A	Incurred Claims [exc. Reg 146 & Stop Loss pools & federal risk sharing and reinsurance pools] for Latest Experience Period		
10B	Member-Months for Latest Experience Period		
10C	Incurred Claims [L10A/L10B] (Initial Index Rate Factor)		
11	Age Pricing Actuarial Value reflected in experience period		
12	Weighted Experience Period Index Rate PMPM (L10C / L11)	405.16	405.16

Wide Adjustments to the AV

Experience Period Index Rate

13	of adjusting experience period data to EHB benefit level
14	Market wide adjustment for changes in provider network **
15	Market wide adjustment for fee schedule changes **
16	Market wide adjustment for utilization management changes **

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard HD Individual	Exchange Non-Standard HD Individual
1	Product*		
2	Product ID*	56184NY020	56184NY020
17	Market wide adustment for impact on claim costs from quality improvement and cost containment initiatives **		
18	Post/Pre ACA: Impact on risk pool of changes in expected covered membership risk characteristics **		
19	Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]		
20	Adjustment for changes in distribution of risk pool membership		
21	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery,		
22	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)		
23	Impact of adjustments due to experience period claim data not being sufficiently credible		
24	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)		
26	Other 2 (Adjustment for Rx rebates)		
27	Other 3 (specify)		
28	Market Wide Adjustments (product L13 through L27)	1.084	1.084

Index Rate Before Plan level Adjustments

** Not Included in Claim Trend Adjustment

Plan Level Adjustments

29	Pricing actuarial value (without induced demand factor) #	0.788	0.613
30	Pricing actuarial value (only the induced demand factor) #	1.080	1.000
31	Impact of provider network characteristics ##	0.969	0.969
32	Impact of delivery system characteristics ##	1.000	1.000

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard HD Individual	Exchange Non-Standard HD Individual
1	Product*		
2	Product ID*	56184NY020	56184NY020
33	Impact of utilization management practices ##	1.000	1.000
34	Impact on claim costs from quality improvement and cost containment initiatives ##	1.000	1.000
35	Benefits in additional to EHB (greater than 1.00)	1.000	1.000
36	Administrative costs (excluding Exchange user fees and profits)	1.176	1.181
37	Profit/Contribution to surplus margins	1.020	1.020
38	Impact of eligibility categories (catastrophic plans only)	1.000	1.000
39	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000
40	Impact of Adjustment for NYS Stop Loss reimbursements on SG HNY	1.000	1.000
41	(Other 1) Enhanced Wellness Benefit	1.001	1.001
42	Other 2 (specify)	1.000	1.000
43	Impact of Plan Level Adjustments (product L29 through L42)	0.990	0.716

Changes that affect an entire standard population changes, not based on health status, age, gender

Beyond what is reflected in Market Wide adjustment

44	TOTAL PROJECTED INDEX RATE PMPM = (L12 x L28 x L43)	434.65	314.46
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Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General		
1	Product*	Exchange Non-Standard HD Individual	Exchange Non-Standard HD Individual
2	Product ID*	56184NY020	56184NY020
3	Metal Level (or catastrophic)*	Silver	Gold
4	AV Metal Value (HHS Calculator)*	0.683	0.782
5	AV Pricing Value (total, risk pool experience based)*	0.730	0.788
6	Plan Type*	QHDHP HMO (Agg)	QHDHP HMO (Agg)
7	Plan Name*	Non-Standard Silver 3	Non-Standard Gold 2
8	HIOS Plan ID*	56184NY0200008	56184NY0200006
9	Exchange Plan?*	Yes	Yes

* This field should be the same as used in the Unified

Experience Period Index Rate

10A	Incurred Claims [exc. Reg 146 & Stop Loss pools & federal risk sharing and reinsurance pools] for Latest Experience Period		
10B	Member-Months for Latest Experience Period		
10C	Incurred Claims [L10A/L10B] (Initial Index Rate Factor)		
11	Average Pricing Actuarial Value reflected in experience period		
12	Adjusted Experience Period Index Rate PMPM (L10C / L11)	405.16	405.16

Wide Adjustments to the AV

Experience Period Index Rate

13	of adjusting experience period data to EHB benefit level		
14	Market wide adjustment for changes in provider network **		
15	Market wide adjustment for fee schedule changes **		
16	Market wide adjustment for utilization management changes **		

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard HD Individual	Exchange Non-Standard HD Individual
1	Product*		
2	Product ID*	56184NY020	56184NY020
17	Market wide adustment for impact on claim costs from quality improvement and cost containment initiatives **		
18	Post/Pre ACA: Impact on risk pool of changes in expected covered membership risk characteristics **		
19	Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]		
20	Adjustment for changes in distribution of risk pool membership		
21	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery,		
22	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)		
23	Impact of adjustments due to experience period claim data not being sufficiently credible		
24	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)		
26	Other 2 (Adjustment for Rx rebates)		
27	Other 3 (specify)		
28	Market Wide Adjustments (product L13 through L27)	1.084	1.084

Index Rate Before Plan level Adjustments

** Not Included in Claim Trend Adjustment

Plan Level Adjustments

29	Pricing actuarial value (without induced demand factor) #	0.730	0.788
30	Pricing actuarial value (only the induced demand factor) #	1.030	1.080
31	Impact of provider network characteristics ##	0.969	0.969
32	Impact of delivery system characteristics ##	1.000	1.000

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard HD Individual	Exchange Non-Standard HD Individual
1	Product*		
2	Product ID*	56184NY020	56184NY020
33	Impact of utilization management practices ##	1.000	1.000
34	Impact on claim costs from quality improvement and cost containment initiatives ##	1.000	1.000
35	Benefits in additional to EHB (greater than 1.00)	1.000	1.000
36	Administrative costs (excluding Exchange user fees and profits)	1.177	1.176
37	Profit/Contribution to surplus margins	1.020	1.020
38	Impact of eligibility categories (catastrophic plans only)	1.000	1.000
39	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000
40	Impact of Adjustment for NYS Stop Loss reimbursements on SG HNY	1.000	1.000
41	(Other 1) Enhanced Wellness Benefit	1.001	1.001
42	Other 2 (specify)	1.000	1.000
43	Impact of Plan Level Adjustments (product L29 through L42)	0.876	0.990

Changes that affect an entire standard population changes, not based on health status, age, gender

Beyond what is reflected in Market Wide adjustment

44	TOTAL PROJECTED INDEX RATE PMPM = (L12 x L28 x L43)	384.59	434.65
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Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard HD Individual	Exchange Non-Standard HD Individual
1	Product*		
2	Product ID*	56184NY020	56184NY020
3	Metal Level (or catastrophic)*	Bronze	Bronze
4	AV Metal Value (HHS Calculator)*	0.592	0.582
5	AV Pricing Value (total, risk pool experience based)*	0.589	0.616
6	Plan Type*	QHDHP HMO (Emb)	QHDHP HMO (Emb)
7	Plan Name*	Non-Standard Bronze 4	Non-Standard Bronze 5
8	HIOS Plan ID*	56184NY0200016	56184NY0200018
9	Exchange Plan?*	No	No

* This field should be the same as used in the Unified

Experience Period Index Rate

10A	Incurred Claims [exc. Reg 146 & Stop Loss pools & federal risk sharing and reinsurance pools] for Latest Experience Period		
10B	Member-Months for Latest Experience Period		
10C	Incurred Claims [L10A/L10B] (Initial Index Rate Factor)		
11	Age Pricing Actuarial Value reflected in experience period		
12	Adjusted Experience Period Index Rate PMPM (L10C / L11)	405.16	405.16

Wide Adjustments to the AV

Experience Period Index Rate

13	of adjusting experience period data to EHB benefit level
14	Market wide adjustment for changes in provider network **
15	Market wide adjustment for fee schedule changes **
16	Market wide adjustment for utilization management changes **

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard HD Individual	Exchange Non-Standard HD Individual
1	Product*		
2	Product ID*	56184NY020	56184NY020
17	Market wide adustment for impact on claim costs from quality improvement and cost containment initiatives **		
18	Post/Pre ACA: Impact on risk pool of changes in expected covered membership risk characteristics **		
19	Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]		
20	Adjustment for changes in distribution of risk pool membership		
21	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery,		
22	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)		
23	Impact of adjustments due to experience period claim data not being sufficiently credible		
24	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)		
26	Other 2 (Adjustment for Rx rebates)		
27	Other 3 (specify)		
28	Market Wide Adjustments (product L13 through L27)	1.084	1.084

Index Rate Before Plan level Adjustments

** Not Included in Claim Trend Adjustment

Plan Level Adjustments

29	Pricing actuarial value (without induced demand factor) #	0.589	0.616
30	Pricing actuarial value (only the induced demand factor) #	1.000	1.000
31	Impact of provider network characteristics ##	0.969	0.969
32	Impact of delivery system characteristics ##	1.000	1.000

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard HD Individual	Exchange Non-Standard HD Individual
1	Product*		
2	Product ID*	56184NY020	56184NY020
33	Impact of utilization management practices ##	1.000	1.000
34	Impact on claim costs from quality improvement and cost containment initiatives ##	1.000	1.000
35	Benefits in additional to EHB (greater than 1.00)	1.000	1.000
36	Administrative costs (excluding Exchange user fees and profits)	1.181	1.181
37	Profit/Contribution to surplus margins	1.020	1.020
38	Impact of eligibility categories (catastrophic plans only)	1.000	1.000
39	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000
40	Impact of Adjustment for NYS Stop Loss reimbursements on SG HNY	1.000	1.000
41	(Other 1) Enhanced Wellness Benefit	1.001	1.001
42	Other 2 (specify)	1.000	1.000
43	Impact of Plan Level Adjustments (product L29 through L42)	0.689	0.720

Changes that affect an entire standard population changes, not based on health status, age, gender

Beyond what is reflected in Market Wide adjustment

44	TOTAL PROJECTED INDEX RATE PMPM = (L12 x L28 x L43)	302.34	315.97
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Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General		
1	Product*	Exchange Non-Standard HD Individual	Exchange Catastrophic Individual
2	Product ID*	56184NY020	56184NY022
3	Metal Level (or catastrophic)*	Silver	Catastrophic
4	AV Metal Value (HHS Calculator)*	0.684	0.597
5	AV Pricing Value (total, risk pool experience based)*	0.714	0.563
6	Plan Type*	QHDHP HMO (Agg)	HMO
7	Plan Name*	Non-Standard Silver 5	Catastrophic Plan
8	HIOS Plan ID*	56184NY0200020	56184NY0220002
9	Exchange Plan?*	No	Yes

* This field should be the same as used in the Unified

Experience Period Index Rate

10A	Incurred Claims [exc. Reg 146 & Stop Loss pools & federal risk sharing and reinsurance pools] for Latest Experience Period		
10B	Member-Months for Latest Experience Period		
10C	Incurred Claims [L10A/L10B] (Initial Index Rate Factor)		
11	Average Pricing Actuarial Value reflected in experience period		
12	Weighted Experience Period Index Rate PMPM (L10C / L11)	405.16	405.16

Wide Adjustments to the AV

Experience Period Index Rate

13	Adjustment of adjusting experience period data to EHB benefit level		
14	Market wide adjustment for changes in provider network **		
15	Market wide adjustment for fee schedule changes **		
16	Market wide adjustment for utilization management changes **		

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard HD Individual	Exchange Catastrophic Individual
1	Product*		
2	Product ID*	56184NY020	56184NY022
17	Market wide adustment for impact on claim costs from quality improvement and cost containment initiatives **		
18	Post/Pre ACA: Impact on risk pool of changes in expected covered membership risk characteristics **		
19	Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]		
20	Adjustment for changes in distribution of risk pool membership		
21	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery,		
22	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)		
23	Impact of adjustments due to experience period claim data not being sufficiently credible		
24	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)		
26	Other 2 (Adjustment for Rx rebates)		
27	Other 3 (specify)		
28	Market Wide Adjustments (product L13 through L27)	1.084	1.084

Index Rate Before Plan level Adjustments

** Not Included in Claim Trend Adjustment

Plan Level Adjustments

29	Pricing actuarial value (without induced demand factor) #	0.714	0.563
30	Pricing actuarial value (only the induced demand factor) #	1.030	1.000
31	Impact of provider network characteristics ##	0.969	1.000
32	Impact of delivery system characteristics ##	1.000	1.000

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	Exchange Non-Standard HD Individual	Exchange Catastrophic Individual
1	Product*		
2	Product ID*	56184NY020	56184NY022
33	Impact of utilization management practices ##	1.000	1.000
34	Impact on claim costs from quality improvement and cost containment initiatives ##	1.000	1.000
35	Benefits in additional to EHB (greater than 1.00)	1.000	1.000
36	Administrative costs (excluding Exchange user fees and profits)	1.178	1.198
37	Profit/Contribution to surplus margins	1.020	1.020
38	Impact of eligibility categories (catastrophic plans only)	1.000	0.530
39	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000
40	Impact of Adjustment for NYS Stop Loss reimbursements on SG HNY	1.000	1.000
41	(Other 1) Enhanced Wellness Benefit	1.001	1.002
42	Other 2 (specify)	1.000	1.000
43	Impact of Plan Level Adjustments (product L29 through L42)	0.857	0.365

Changes that affect an entire standard population changes, not based on health status, age, gender

Beyond what is reflected in Market Wide adjustment

44	TOTAL PROJECTED INDEX RATE PMPM = (L12 x L28 x L43)	376.27	160.46
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Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	
1	Product*	Exchange Standard Individual
2	Product ID*	56184NY014
3	Metal Level (or catastrophic)*	Platinum
4	AV Metal Value (HHS Calculator)*	0.881
5	AV Pricing Value (total, risk pool experience based)*	0.929
6	Plan Type*	POS
7	Plan Name*	Compcare POS replacement
8	HIOS Plan ID*	56184NY0140018
9	Exchange Plan?*	No

* This field should be the same as used in the Unified

Experience Period Index Rate

10A	Incurred Claims [exc. Reg 146 & Stop Loss pools & federal risk sharing and reinsurance pools] for Latest Experience Period	
10B	Member-Months for Latest Experience Period	
10C	Incurred Claims [L10A/L10B] (Initial Index Rate Factor)	
11	Average Pricing Actuarial Value reflected in experience period	
12	Adjusted Experience Period Index Rate PMPM (L10C / L11)	405.16

Wide Adjustments to the AV

Experience Period Index Rate

13	of adjusting experience period data to EHB benefit level	
14	Market wide adjustment for changes in provider network **	
15	Market wide adjustment for fee schedule changes **	
16	Market wide adjustment for utilization management changes **	

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	
1	Product*	Exchange Standard Individual
2	Product ID*	56184NY014
17	Market wide adustment for impact on claim costs from quality improvement and cost containment initiatives **	
18	Post/Pre ACA: Impact on risk pool of changes in expected covered membership risk characteristics **	
19	Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]	
20	Adjustment for changes in distribution of risk pool membership	
21	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery,	
22	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)	
23	Impact of adjustments due to experience period claim data not being sufficiently credible	
24	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)	
26	Other 2 (Adjustment for Rx rebates)	
27	Other 3 (specify)	
28	Market Wide Adjustments (product L13 through L27)	1.084

Index Rate Before Plan level Adjustments

** Not Included in Claim Trend Adjustment

Plan Level Adjustments

29	Pricing actuarial value (without induced demand factor) #	0.929
30	Pricing actuarial value (only the induced demand factor) #	1.150
31	Impact of provider network characteristics ##	1.000
32	Impact of delivery system characteristics ##	1.000

Exhibit 18 - Index Rate/Plan-Desig

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment : Individuals Off Exchange

Line #	General	
1	Product*	Exchange Standard Individual
2	Product ID*	56184NY014
33	Impact of utilization management practices ##	1.000
34	Impact on claim costs from quality improvement and cost containment initiatives ##	1.000
35	Benefits in additional to EHB (greater than 1.00)	1.000
36	Administrative costs (excluding Exchange user fees and profits)	1.172
37	Profit/Contribution to surplus margins	1.020
38	Impact of eligibility categories (catastrophic plans only)	1.000
39	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.170
40	Impact of Adjustment for NYS Stop Loss reimbursements on SG HNY	1.000
41	(Other 1) Enhanced Wellness Benefit	1.000
42	Other 2 (specify)	1.000
43	Impact of Plan Level Adjustments (product L29 through L42)	1.495

Changes that affect an entire standard population changes, not based on health status, age, gender

Beyond what is reflected in Market Wide adjustment

44	TOTAL PROJECTED INDEX RATE PMPM = (L12 x L28 x L43)	656.44
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EXHIBIT 19 - SUMMARY OF AVERAGE CLAIM TREND AND ADMINISTRATIVE EXPENSES AND PROFIT MARGIN

Company Name: MVP Health Plan, Inc.
 NAIC Code: 95521
 SERFF Number: MVPH-129572901
 Market Segment: Individuals Off Exchange

- Complete a separate ROW for Metal Level/Product
 - Information should be for all the benefits included in that plan design including any riders (medical, drugs, etc).
 - Enter in column 1 the Metal Tier level. Use the drop down menu.
 - Enter in column 2 the plan designation as to On/Off Plan and Std/Non Standard Plan. Use the drop down menu.
 - Enter in column 3 the Estimated Membership as of a recent date mm/dd/yyyy; enter the date in column heading.
 - Append additional rows to the end of the existing rows as needed. Only use the first tab for data entry.
- The average claim trend is the average annualized claim trend that is used in the applicable rate adjustment filing to project the source data forward to the applicable rating period (eg 10.0%).
- Enter the required information for the new rate period included in this rate adjustment filing. This refers to the various expense components and profit margin included in the requested rates and the average annual claim trend assumed.
- Enter the corresponding information requested for the immediately prior rate and form filing. This refers to the various expense components in the requested rates submitted for the immediately prior rate and form filing and the average claim trend assumed. If there is no immediately prior rate and form filing, enter the data from the initial rate and form filing.
- ACA Fees are to be entered in columns 6.5 and 16.5.
- This exhibit must be submitted as an Excel file and as a PDF file.

	For the rate period included in this rate adjustment filing										For the rate period included in this rate adjustment filing									
1. Metal Level [drop down menu]	2. On/Off Exchange Designation and Standard/Non Std [drop down menu]	3. Estimated Membership as of 05/15/2014	4.1 Period assumed beginning date (mm/dd/yy)	4.2 Period assumed ending date (mm/dd/yy)	5. Average annual claim trend assumed	6.1 Regulatory authority licenses and fees, including New York State 332 assessment expenses - as a % of gross premium	6.2 Administrative expenses for activities that improve health care quality as defined in the NAIC Annual Statement Supplement Health Care Exhibit - as a % of gross premium	6.3 Commissions and broker fees - as a % of gross premium	6.4 Premium Taxes - as a % of gross premium	6.5 Other state and federal taxes and assessments (other than income taxes and covered lives assessment) - as a % of gross premium	6.6 Other administrative expenses - as a % of gross premium	6.7 Subtotal columns 6.1 through 6.6	7. After tax underwriting margin (profit/contribu tion to surplus) - as a % of gross premium	8. State income tax component - as a % of gross premium	8.1 State income tax rate assumed (eg 3%)	9. Federal income tax component - as a % of gross premium	9.1 Federal income tax rate assumed (eg 30%)	10. Reduction for assumed net investment income - as a % of gross premium (enter as a negative value)	11. Subtotal columns 6.7 + 7 + 8 + 9 + 10	
Platinum	On Std	772	XX	01/01/15	12/31/15	6.13%	0.70%	1.00%	0.40%	0.00%	2.70%	9.50%	14.30%	2.00%	0.00%	0.00%	0.00%	0.00%	16.30%	XX
Gold	On Std	905	XX	01/01/15	12/31/15	6.13%	0.70%	1.00%	0.40%	0.00%	2.82%	9.50%	14.42%	2.00%	0.00%	0.00%	0.00%	0.00%	16.42%	XX
Silver	On Std	6341	XX	01/01/15	12/31/15	6.13%	0.70%	1.00%	0.40%	0.00%	2.99%	9.50%	14.59%	2.00%	0.00%	0.00%	0.00%	0.00%	16.59%	XX
Bronze	On Std	1594	XX	01/01/15	12/31/15	6.13%	0.70%	1.00%	0.40%	0.00%	3.23%	9.50%	14.83%	2.00%	0.00%	0.00%	0.00%	0.00%	16.83%	XX
Catastrophic	On Std	408	XX	01/01/15	12/31/15	6.13%	0.70%	1.00%	0.40%	0.00%	4.44%	9.50%	16.04%	2.00%	0.00%	0.00%	0.00%	0.00%	18.04%	XX
Platinum	Off Std	1649	XX	01/01/15	12/31/15	6.13%	0.70%	1.00%	0.40%	0.00%	2.70%	9.50%	14.30%	2.00%	0.00%	0.00%	0.00%	0.00%	16.30%	XX
Gold	Off Std	426	XX	01/01/15	12/31/15	6.13%	0.70%	1.00%	0.40%	0.00%	2.82%	9.50%	14.42%	2.00%	0.00%	0.00%	0.00%	0.00%	16.42%	XX
Silver	Off Std	306	XX	01/01/15	12/31/15	6.13%	0.70%	1.00%	0.40%	0.00%	2.99%	9.50%	14.59%	2.00%	0.00%	0.00%	0.00%	0.00%	16.59%	XX
Bronze	Off Std	402	XX	01/01/15	12/31/15	6.13%	0.70%	1.00%	0.40%	0.00%	3.23%	9.50%	14.83%	2.00%	0.00%	0.00%	0.00%	0.00%	16.83%	XX
Platinum	On Non Std	1481	XX	01/01/15	12/31/15	6.13%	0.70%	1.00%	0.40%	0.00%	2.72%	9.50%	14.32%	2.00%	0.00%	0.00%	0.00%	0.00%	16.32%	XX
Gold	On Non Std	1051	XX	01/01/15	12/31/15	6.13%	0.70%	1.00%	0.40%	0.00%	2.87%	9.50%	14.47%	2.00%	0.00%	0.00%	0.00%	0.00%	16.47%	XX
Silver	On Non Std	8429	XX	01/01/15	12/31/15	6.13%	0.70%	1.00%	0.40%	0.00%	3.02%	9.50%	14.62%	2.00%	0.00%	0.00%	0.00%	0.00%	16.62%	XX
Bronze	On Non Std	4497	XX	01/01/15	12/31/15	6.13%	0.70%	1.00%	0.40%	0.00%	3.23%	9.50%	14.83%	2.00%	0.00%	0.00%	0.00%	0.00%	16.83%	XX
Platinum	Off Non Std	0	XX	01/01/15	12/31/15	6.13%	0.70%	1.00%	0.40%	0.00%	2.72%	9.50%	14.32%	2.00%	0.00%	0.00%	0.00%	0.00%	16.32%	XX
Gold	Off Non Std	853	XX	01/01/15	12/31/15	6.13%	0.70%	1.00%	0.40%	0.00%	2.87%	9.50%	14.47%	2.00%	0.00%	0.00%	0.00%	0.00%	16.47%	XX
Silver	Off Non Std	1607	XX	01/01/15	12/31/15	6.13%	0.70%	1.00%	0.40%	0.00%	3.02%	9.50%	14.62%	2.00%	0.00%	0.00%	0.00%	0.00%	16.62%	XX
Bronze	Off Non Std	2208	XX	01/01/15	12/31/15	6.13%	0.70%	1.00%	0.40%	0.00%	3.23%	9.50%	14.83%	2.00%	0.00%	0.00%	0.00%	0.00%	16.83%	XX
			XX																0.00%	XX
			XX																0.00%	XX

EXHIBIT 19: SUMMARY OF AVERAGE CLAIM TREND AND ADMINISTRATIVE EXPENSES

		For the rate period included in the prior rate and form filing										For the rate period included in the prior rate and form filing									
1. Metal Level [drop down menu]	2. On/Off Exchange Designation and Standard/Non Std [drop down menu]	3. Estimated Membership as of 05/15/2014	14.1 Period assumed - beginning date (mm/dd/yy)	14.2 Period assumed - ending date (mm/dd/yy)	15. Average annual claim trend assumed	16.1 Regulatory authority licenses and fees, including New York State 332 assessment expenses - as a % of gross premium	16.2 Administrative expenses for activities that improve health care quality as defined in the NAIC Annual Statement Supplement Health Care Exhibit - as a % of gross premium	16.3 Commissions and broker fees - as a % of gross premium	16.4 Premium Taxes - as a % of gross premium	16.5 Other state and federal taxes and assessments (other than income taxes and covered lives assessment) - as a % of gross premium	16.6 Other administrative expenses - as a % of gross premium	16.7 Subtotal columns 20.1 through 20.6	17 After tax underwriting margin (profit/contribution to surplus) - as a % of gross premium	18 State income tax component - as a % of gross premium	18.1 State income tax rate assumed (eg 3%)	19 Federal income tax component - as a % of gross premium	19.1 Federal income tax rate assumed (eg 30%)	20 Reduction for assumed net investment income - as a % of gross premium (enter as a negative value)	21 Subtotal columns 16.7 + 17 + 18 + 19 +20		
Platinum	On Std	772	XX	01/01/14	12/31/14	6.53%	0.70%	0.80%	1.20%	0.00%	3.16%	9.70%	15.56%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
Gold	On Std	905	XX	01/01/14	12/31/14	6.53%	0.70%	0.80%	1.20%	0.00%	3.37%	9.70%	15.77%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
Silver	On Std	6341	XX	01/01/14	12/31/14	6.53%	0.70%	0.80%	1.20%	0.00%	3.65%	9.70%	16.05%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
Bronze	On Std	1594	XX	01/01/14	12/31/14	6.53%	0.70%	0.80%	1.20%	0.00%	4.14%	9.70%	16.54%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
Catastrophic	On Std	408	XX	01/01/14	12/31/14	6.53%	0.70%	0.80%	1.20%	0.00%	6.10%	9.70%	18.50%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
Platinum	Off Std	1649	XX	01/01/14	12/31/14	6.53%	0.70%	0.80%	1.20%	0.00%	3.16%	9.70%	15.56%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
Gold	Off Std	426	XX	01/01/14	12/31/14	6.53%	0.70%	0.80%	1.20%	0.00%	3.37%	9.70%	15.77%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
Silver	Off Std	306	XX	01/01/14	12/31/14	6.53%	0.70%	0.80%	1.20%	0.00%	3.65%	9.70%	16.05%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
Bronze	Off Std	402	XX	01/01/14	12/31/14	6.53%	0.70%	0.80%	1.20%	0.00%	4.14%	9.70%	16.54%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
Platinum	On Non Std	1481	XX	01/01/14	12/31/14	6.53%	0.70%	0.80%	1.20%	0.00%	3.20%	9.70%	15.60%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
Gold	On Non Std	1051	XX	01/01/14	12/31/14	6.53%	0.70%	0.80%	1.20%	0.00%	3.43%	9.70%	15.83%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
Silver	On Non Std	8429	XX	01/01/14	12/31/14	6.53%	0.70%	0.80%	1.20%	0.00%	3.76%	9.70%	16.16%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
Bronze	On Non Std	4497	XX	01/01/14	12/31/14	6.53%	0.70%	0.80%	1.20%	0.00%	4.13%	9.70%	16.53%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
Platinum	Off Non Std	0	XX	01/01/14	12/31/14	6.53%	0.70%	0.80%	1.20%	0.00%	3.20%	9.70%	15.60%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
Gold	Off Non Std	853	XX	01/01/14	12/31/14	6.53%	0.70%	0.80%	1.20%	0.00%	3.43%	9.70%	15.83%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
Silver	Off Non Std	1607	XX	01/01/14	12/31/14	6.53%	0.70%	0.80%	1.20%	0.00%	3.76%	9.70%	16.16%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
Bronze	Off Non Std	2208	XX	01/01/14	12/31/14	6.53%	0.70%	0.80%	1.20%	0.00%	4.13%	9.70%	16.53%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
			XX																		
			XX																		

EXHIBIT 20: HIOS ID MAPPING TO PRODUCT NAMES

Company Name: MVP Health Plan, Inc.
 NAIC Code: 95521
 SERFF Number: MVPH-129572901
 Market Segment: Individuals Off Exchange

- 1) This exhibit is to help DFS reconcile the 14 digit HIOS IDs used to the different plan designs and to reconcile the rate manual to the binder rate template.
- 2) The HIOS IDs should be without the variants after the hyphen.
- 3) Column 3: Enter Metal Level. Use drop down menu.
- 4) Column 4: Enter On/Off Plan Designation. Use drop down menu.
- 5) Column 5: Enter Standard/Non Standard Plan Designation. Use drop down menu.
- 6) Column 6: Enter coverage of children to 26th birthday (26) or to 30th birthday. Use drop down menu.
- 7) Column 7: Enter Yes/No for coverage of Domestic Partner. Use drop down menu.
- 8) Column 8: Enter Yes/No for coverage of Family Planning. Use drop down menu.
- 9) Column 9: Enter Yes/No for coverage of Embedded Pediatric Dental. Use drop down menu.
- 10) Column 10: Enter Yes/No for coverage of Out of Network Benefits [PPO or POS]. Use drop down menu.
- 11) Column 11: Indicate if the plan design includes benefits in addition to the EHB benefits (yes) or (no). Use drop down menu.
- 12) This exhibit must be submitted as an Excel and as PDF file.

1 HIOS ID	2 Rate Manual Plan Name	3 Metal Level	4 Exchange Plan? (on, off, both)	5 Standard Plan Design? (yes, no)	6 Limiting Child Age? (26 or 30)	7 Domestic Partner Coverage Included? (yes, no)	8 Family Planning Coverage? (included, excluded)	9 Pediatric Dental Coverage Included? (yes, no)	10. Out of Network Benefits? (yes, no)
56184NY0140010	Standard Bronze	Bronze	BOTH	YES	26	YES	INCLUDED	NO	NO
56184NY0140011	Standard Bronze + Dependent Through Age 29	Bronze	BOTH	YES	29	YES	INCLUDED	NO	NO
56184NY0140012	Standard Silver	Silver	BOTH	YES	26	YES	INCLUDED	NO	NO
56184NY0140013	Standard Silver + Dependent Through Age 29	Silver	BOTH	YES	29	YES	INCLUDED	NO	NO
56184NY0140014	Standard Gold	Gold	BOTH	YES	26	YES	INCLUDED	NO	NO
56184NY0140015	Standard Gold + Dependent Through Age 29	Gold	BOTH	YES	29	YES	INCLUDED	NO	NO
56184NY0140016	Standard Platinum	Platinum	BOTH	YES	26	YES	INCLUDED	NO	NO
56184NY0140017	Standard Platinum + Dependent Through Age 29	Platinum	BOTH	YES	29	YES	INCLUDED	NO	NO
56184NY0140018	CompCare POS Replacement	Platinum	OFF	YES	26	YES	INCLUDED	NO	YES
56184NY0140019	CompCare POS Replacement + Dependent Through Age 29	Platinum	OFF	YES	29	YES	INCLUDED	NO	YES

EXHIBIT 20

1 HIOS ID	2 Rate Manual Plan Name	3 Metal Level	4 Exchange Plan? (on, off, both)	5 Standard Plan Design? (yes, no)	6 Limiting Child Age? (26 or 30)	7 Domestic Partner Coverage Included? (yes, no)	8 Family Planning Coverage? (included, excluded)	9 Pediatric Dental Coverage Included? (yes, no)	10. Out of Network Benefits? (yes, no)
56184NY0140020	Standard Bronze + Unlimited Skilled Nursing Facility	Bronze	OFF	YES	26	YES	INCLUDED	NO	NO
56184NY0140021	Standard Bronze + Dependent Through Age 29 + Unlimited Skilled Nursing Facility	Bronze	OFF	YES	29	YES	INCLUDED	NO	NO
56184NY0140022	Standard Silver + Unlimited Skilled Nursing Facility	Silver	OFF	YES	26	YES	INCLUDED	NO	NO
56184NY0140023	Standard Silver + Dependent Through Age 29 + Unlimited Skilled Nursing Facility	Silver	OFF	YES	29	YES	INCLUDED	NO	NO
56184NY0140024	Standard Gold + Unlimited Skilled Nursing Facility	Gold	OFF	YES	26	YES	INCLUDED	NO	NO
56184NY0140025	Standard Gold + Dependent Through Age 29 + Unlimited Skilled Nursing Facility	Gold	OFF	YES	29	YES	INCLUDED	NO	NO
56184NY0140026	Standard Platinum + Unlimited Skilled Nursing Facility	Platinum	OFF	YES	26	YES	INCLUDED	NO	NO
56184NY0140027	Standard Platinum + Dependent Through Age 29 + Unlimited Skilled Nursing Facility	Platinum	OFF	YES	29	YES	INCLUDED	NO	NO
56184NY0140028	CompCare POS Replacement + Unlimited Skilled Nursing Facility	Platinum	OFF	YES	26	YES	INCLUDED	NO	YES
56184NY0140029	CompCare POS Replacement + Dependent Through Age 29 + Unlimited Skilled Nursing Facility	Platinum	OFF	YES	29	YES	INCLUDED	NO	YES
56184NY0150008	Non-Standard Bronze 2 + Dependent Through Age 29	Bronze	BOTH	NO	29	YES	INCLUDED	NO	NO
56184NY0150009	Non-Standard Silver 2 + Dependent Through Age 29	Silver	BOTH	NO	29	YES	INCLUDED	NO	NO
56184NY0150010	Non-Standard Gold 1 + Dependent Through Age 29	Gold	BOTH	NO	29	YES	INCLUDED	NO	NO
56184NY0150011	Non-Standard Platinum 1 + Dependent Through Age 29	Platinum	BOTH	NO	29	YES	INCLUDED	NO	NO
56184NY0150012	Non-Standard Bronze 1 + Dependent Through Age 29	Bronze	BOTH	NO	29	YES	INCLUDED	NO	NO
56184NY0150013	Non-Standard Silver 1 + Dependent Through Age 29	Silver	BOTH	NO	29	YES	INCLUDED	NO	NO
56184NY0150014	Non-Standard Platinum 2 + Dependent Through Age 29	Platinum	BOTH	NO	29	YES	INCLUDED	NO	NO

EXHIBIT 20

1 HIOS ID	2 Rate Manual Plan Name	3 Metal Level	4 Exchange Plan? (on, off, both)	5 Standard Plan Design? (yes, no)	6 Limiting Child Age? (26 or 30)	7 Domestic Partner Coverage Included? (yes, no)	8 Family Planning Coverage? (included, excluded)	9 Pediatric Dental Coverage Included? (yes, no)	10. Out of Network Benefits? (yes, no)
56184NY0150015	Non-Standard Bronze 2	Bronze	BOTH	NO	26	YES	INCLUDED	NO	NO
56184NY0150016	Non-Standard Silver 1	Silver	BOTH	NO	26	YES	INCLUDED	NO	NO
56184NY0150017	Non-Standard Silver 2	Silver	BOTH	NO	26	YES	INCLUDED	NO	NO
56184NY0150018	Non-Standard Gold 1	Gold	BOTH	NO	26	YES	INCLUDED	NO	NO
56184NY0150019	Non-Standard Platinum 1	Platinum	BOTH	NO	26	YES	INCLUDED	NO	NO
56184NY0150020	Non-Standard Platinum 2	Platinum	BOTH	NO	26	YES	INCLUDED	NO	NO
56184NY0150021	Non-Standard Bronze 1	Bronze	BOTH	NO	26	YES	INCLUDED	NO	NO
56184NY0150022	Non-Standard Bronze 2 + Dependent Through Age 29 + Unlimited Skilled Nursing Facility	Bronze	OFF	NO	29	YES	INCLUDED	NO	NO
56184NY0150023	Non-Standard Silver 1 + Dependent Through Age 29 + Unlimited Skilled Nursing Facility	Silver	OFF	NO	29	YES	INCLUDED	NO	NO
56184NY0150024	Non-Standard Silver 2 + Dependent Through Age 29 + Unlimited Skilled Nursing Facility	Silver	OFF	NO	29	YES	INCLUDED	NO	NO
56184NY0150025	Non-Standard Gold 1 + Dependent Through Age 29 + Unlimited Skilled Nursing Facility	Gold	OFF	NO	29	YES	INCLUDED	NO	NO
56184NY0150026	Non-Standard Bronze 1 + Dependent Through Age 29 + Unlimited Skilled Nursing Facility	Bronze	OFF	NO	29	YES	INCLUDED	NO	NO
56184NY0150027	Non-Standard Bronze 2 + Unlimited Skilled Nursing Facility	Bronze	OFF	NO	26	YES	INCLUDED	NO	NO
56184NY0150028	Non-Standard Silver 1 + Unlimited Skilled Nursing Facility	Silver	OFF	NO	26	YES	INCLUDED	NO	NO
56184NY0150029	Non-Standard Silver 2 + Unlimited Skilled Nursing Facility	Silver	OFF	NO	26	YES	INCLUDED	NO	NO
56184NY0150030	Non-Standard Gold 1 + Unlimited Skilled Nursing Facility	Gold	OFF	NO	26	YES	INCLUDED	NO	NO
56184NY0150031	Non-Standard Bronze 1 + Unlimited Skilled Nursing Facility	Bronze	OFF	NO	26	YES	INCLUDED	NO	NO
56184NY0150032	Non-Standard Platinum 1 + Unlimited Skilled Nursing Facility	Platinum	OFF	NO	26	YES	INCLUDED	NO	NO
56184NY0150033	Non-Standard Platinum 1 + Dependent Through Age 29 + Unlimited Skilled Nursing Facility	Platinum	OFF	NO	29	YES	INCLUDED	NO	NO

EXHIBIT 20

1 HIOS ID	2 Rate Manual Plan Name	3 Metal Level	4 Exchange Plan? (on, off, both)	5 Standard Plan Design? (yes, no)	6 Limiting Child Age? (26 or 30)	7 Domestic Partner Coverage Included? (yes, no)	8 Family Planning Coverage? (included, excluded)	9 Pediatric Dental Coverage Included? (yes, no)	10. Out of Network Benefits? (yes, no)
56184NY0150034	Non-Standard Platinum 2 + Dependent Through Age 29 + Unlimited Skilled Nursing Facility	Platinum	OFF	NO	29	YES	INCLUDED	NO	NO
56184NY0150035	Non-Standard Platinum 2 + Unlimited Skilled Nursing Facility	Platinum	OFF	NO	26	YES	INCLUDED	NO	NO
56184NY0150036	Non-Standard Gold 3	Gold	OFF	NO	26	YES	INCLUDED	NO	NO
56184NY0150037	Non-Standard Gold 3 + Dependent Through Age 29	Gold	OFF	NO	29	YES	INCLUDED	NO	NO
56184NY0150038	Non-Standard Gold 3 + Unlimited Skilled Nursing Facility	Gold	OFF	NO	26	YES	INCLUDED	NO	NO
56184NY0150039	Non-Standard Gold 3 + Dependent Through Age 29 + Unlimited Skilled Nursing Facility	Gold	OFF	NO	29	YES	INCLUDED	NO	NO
56184NY0150040	Non-Standard Gold 4	Gold	OFF	NO	26	YES	INCLUDED	NO	NO
56184NY0150041	Non-Standard Gold 4 + Dependent Through Age 29	Gold	OFF	NO	29	YES	INCLUDED	NO	NO
56184NY0150042	Non-Standard Gold 4 + Unlimited Skilled Nursing Facility	Gold	OFF	NO	26	YES	INCLUDED	NO	NO
56184NY0150043	Non-Standard Gold 4 + Dependent Through Age 29 + Unlimited Skilled Nursing Facility	Gold	OFF	NO	29	YES	INCLUDED	NO	NO
56184NY0150044	Non-Standard Silver 6 Off	Silver	OFF	NO	26	YES	INCLUDED	NO	NO
56184NY0150045	Non-Standard Silver 6 Off + Dependent Through Age 29	Silver	OFF	NO	29	YES	INCLUDED	NO	NO
56184NY0150046	Non-Standard Silver 6 Off + Unlimited Skilled Nursing Facility	Silver	OFF	NO	26	YES	INCLUDED	NO	NO
56184NY0150047	Non-Standard Silver 6 Off + Dependent Through Age 29 + Unlimited Skilled Nursing Facility	Silver	OFF	NO	29	YES	INCLUDED	NO	NO
56184NY0150048	Non-Standard Gold 5	Gold	OFF	NO	26	YES	INCLUDED	NO	NO
56184NY0150049	Non-Standard Gold 5 + Dependent Through Age 29	Gold	OFF	NO	29	YES	INCLUDED	NO	NO
56184NY0150050	Non-Standard Gold 5 + Unlimited Skilled Nursing Facility	Gold	OFF	NO	26	YES	INCLUDED	NO	NO
56184NY0150051	Non-Standard Gold 5 + Dependent Through Age 29 + Unlimited Skilled Nursing Facility	Gold	OFF	NO	29	YES	INCLUDED	NO	NO
56184NY0200004	Non-Standard Bronze 3 + Dependent Through Age 29	Bronze	BOTH	NO	29	YES	INCLUDED	NO	NO

EXHIBIT 20

1 HIOS ID	2 Rate Manual Plan Name	3 Metal Level	4 Exchange Plan? (on, off, both)	5 Standard Plan Design? (yes, no)	6 Limiting Child Age? (26 or 30)	7 Domestic Partner Coverage Included? (yes, no)	8 Family Planning Coverage? (included, excluded)	9 Pediatric Dental Coverage Included? (yes, no)	10. Out of Network Benefits? (yes, no)
56184NY0200005	Non-Standard Silver 3 + Dependent Through Age 29	Silver	BOTH	NO	29	YES	INCLUDED	NO	NO
56184NY0200006	Non-Standard Gold 2 + Dependent Through Age 29	Gold	BOTH	NO	29	YES	INCLUDED	NO	NO
56184NY0200007	Non-Standard Bronze 3	Bronze	BOTH	NO	26	YES	INCLUDED	NO	NO
56184NY0200008	Non-Standard Silver 3	Silver	BOTH	NO	26	YES	INCLUDED	NO	NO
56184NY0200009	Non-Standard Gold 2	Gold	BOTH	NO	26	YES	INCLUDED	NO	NO
56184NY0200010	Non-Standard Bronze 3 + Dependent Through Age 29 + Unlimited Skilled Nursing Facility	Bronze	OFF	NO	29	YES	INCLUDED	NO	NO
56184NY0200011	Non-Standard Silver 3 + Dependent Through Age 29 + Unlimited Skilled Nursing Facility	Silver	OFF	NO	29	YES	INCLUDED	NO	NO
56184NY0200012	Non-Standard Gold 2 + Dependent Through Age 29 + Unlimited Skilled Nursing Facility	Gold	OFF	NO	29	YES	INCLUDED	NO	NO
56184NY0200013	Non-Standard Bronze 3 + Unlimited Skilled Nursing Facility	Bronze	OFF	NO	26	YES	INCLUDED	NO	NO
56184NY0200014	Non-Standard Silver 3 + Unlimited Skilled Nursing Facility	Silver	OFF	NO	26	YES	INCLUDED	NO	NO
56184NY0200015	Non-Standard Gold 2 + Unlimited Skilled Nursing Facility	Gold	OFF	NO	26	YES	INCLUDED	NO	NO
56184NY0200016	Non-Standard Bronze 4	Bronze	OFF	NO	26	YES	INCLUDED	NO	NO
56184NY0200017	Non-Standard Bronze 4 + Dependent Through Age 29	Bronze	OFF	NO	29	YES	INCLUDED	NO	NO
56184NY0200018	Non-Standard Bronze 5	Bronze	OFF	NO	26	YES	INCLUDED	NO	NO
56184NY0200019	Non-Standard Bronze 5 + Dependent Through Age 29	Bronze	OFF	NO	29	YES	INCLUDED	NO	NO
56184NY0200020	Non-Standard Silver 5 Off	Silver	OFF	NO	26	YES	INCLUDED	NO	NO
56184NY0200021	Non-Standard Silver 5 Off + Dependent Through Age 29	Silver	OFF	NO	29	YES	INCLUDED	NO	NO
56184NY0200022	Non-Standard Bronze 4 + Unlimited Skilled Nursing Facility	Bronze	OFF	NO	26	YES	INCLUDED	NO	NO
56184NY0200023	Non-Standard Bronze 4 + Dependent Through Age 29 + Unlimited Skilled Nursing Facility	Bronze	OFF	NO	29	YES	INCLUDED	NO	NO
56184NY0200024	Non-Standard Bronze 5 + Unlimited Skilled Nursing Facility	Bronze	OFF	NO	26	YES	INCLUDED	NO	NO

EXHIBIT 20

1 HIOS ID	2 Rate Manual Plan Name	3 Metal Level	4 Exchange Plan? (on, off, both)	5 Standard Plan Design? (yes, no)	6 Limiting Child Age? (26 or 30)	7 Domestic Partner Coverage Included? (yes, no)	8 Family Planning Coverage? (included, excluded)	9 Pediatric Dental Coverage Included? (yes, no)	10. Out of Network Benefits? (yes, no)
56184NY0200025	Non-Standard Bronze 5 + Dependent Through Age 29 + Unlimited Skilled Nursing Facility	Bronze	OFF	NO	29	YES	INCLUDED	NO	NO
56184NY0200026	Non-Standard Silver 5 Off + Unlimited Skilled Nursing Facility	Silver	OFF	NO	26	YES	INCLUDED	NO	NO
56184NY0200027	Non-Standard Silver 5 Off + Dependent Through Age 29 + Unlimited Skilled Nursing Facility	Silver	OFF	NO	29	YES	INCLUDED	NO	NO

EXHIBIT 20

11 Include Benefits in Addition to EHB? (yes, no)
NO

EXHIBIT 20

11 Include Benefits in Addition to EHB? (yes, no)
NO

EXHIBIT 20

11 Include Benefits in Addition to EHB? (yes, no)
NO
NO
NO

EXHIBIT 22: MEDICAL AND HOSPITAL UTILIZATION DATA FOR SMALL GROUPS

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment: Individuals Off Exchange

- 1) Information requested applies to New York State business only, for all rating regions combined for Small Groups and Small Group Healthy New York Plans (
- 2) Include riders that may be available with policy forms. Discontinued policy forms and products are to be included in the Exhibit.
- 3) If members, covered lives or member months are not known, use reasonable estimates (note methodology used in the actuarial memorandum).
- 4) This exhibit must be submitted as an Excel file and as a PDF file.

Experience Period:	1/1/13 - 12/31/13					
1. Medical and Hospital	2. Number of Services	3. Amounts of Allowed Charges	4. Average Membership	5. Average Allowed Charge [=3/2]	6. Utilization per Member [=2/4]	7. Allowed Charge per Member [=3/4]
Inpatient Hospital	10623.00	33892538.67	38576.08	3190.49	0.28	878.59
Inpatient Mental Health	19.00	68386.11	38576.08	3599.27	0.00	1.77
Inpatient Alcohol and Sub. Abuse	17.00	36130.06	38576.08	2125.30	0.00	0.94
Newborn Birth Services	1173.00	1584576.47	38576.08	1350.88	0.03	41.08
Primary Care	104226.00	15260609.94	38576.08	146.42	2.70	395.60
Physician Specialty Services	102308.00	36150276.39	38576.08	353.35	2.65	937.12
Ambulatory Surgery	14060.00	24950702.41	38576.08	1774.59	0.36	646.79
Other Professional Services	11899.00	399577.10	38576.08	33.58	0.31	10.36
Special Therapies	19474.00	1589132.83	38576.08	81.60	0.50	41.19
Out-of-Area Other	0.00	0.00	38576.08	0.00	0.00	0.00
Emergency Room	6514.00	4780376.56	38576.08	733.86	0.17	123.92
Outpatient Mental Health	135.00	24880.92	38576.08	184.30	0.00	0.64
Outpatient Drug & Alcohol Treatment	119.00	16587.68	38576.08	139.39	0.00	0.43
Dental (excluding Orthodontia)	10.00	6046.60	3685.92	604.66	0.00	1.64

Experience Period:	1/1/13 - 12/31/13					
1. Medical and Hospital	2. Number of Services	3. Amounts of Allowed Charges	4. Average Membership	5. Average Allowed Charge [=3/2]	6. Utilization per Member [=2/4]	7. Allowed Charge per Member [=3/4]
Pharmacy (Prescription Drugs)	712855.00	31600954.11	37190.75	44.33	19.17	849.70
Durable Medical Equipment	24297.00	4691994.34	38576.08	193.11	0.63	121.63
Home Health Care	1727.00	637453.60	38576.08	369.11	0.04	16.52
Transportation -Emergency	874.00	1061735.61	38576.08	1214.80	0.02	27.52
Diagnostic Testing, Lab & X-Ray	106451.00	22055284.43	38576.08	207.19	2.76	571.73
Family Planning	23905.00	1062468.65	38576.08	44.45	0.62	27.54
Vision Care (incl. eyeglasses)	1689.00	224633.22	38576.08	133.00	0.04	5.82
Pharmacy(Non Prescription Drugs)	279.00	4421.39	38576.08	15.85	0.01	0.11
Speech & Hearing	1950.00	183040.60	38576.08	93.87	0.05	4.74
Other Medical	0.00	0.00	38576.08	0.00	0.00	0.00
Total Medical & Hospital	1144604.00	180281807.69	38576.08	157.51	29.67	4673.41

EXHIBIT 22: MEDICAL AND HOSPITAL

Company Name:
NAIC Code:
SERFF Number:
Market Segment:

Information requested applies to New York State Small Group Sole Proprietor plans to be excluded).
 Include riders that may be available with policy
 If members, covered lives or member months are
 This exhibit must be submitted as an Excel file

Experience Period:	1/1/12 - 12/31/12					
1. Medical and Hospital	2. Number of Services	3. Amounts of Allowed Charges	4. Average Membership	5. Average Allowed Charge [=3/2]	6. Utilization per Member [=2/4]	7. Allowed Charge per Member [=3/4]
Inpatient Hospital	15179.00	42830389.54	55918.92	2821.69	0.27	765.94
Inpatient Mental Health	9.00	12308.00	55918.92	1367.56	0.00	0.22
Inpatient Alcohol and Sub. Abuse	105.00	141786.73	55918.92	1350.35	0.00	2.54
Newborn Birth Services	2400.00	3246226.92	55918.92	1352.59	0.04	58.05
Primary Care	153322.00	21485867.54	55918.92	140.14	2.74	384.23
Physician Specialty Services	147409.00	52224538.89	55918.92	354.28	2.64	933.93
Ambulatory Surgery	20971.00	33941430.71	55918.92	1618.49	0.38	606.98
Other Professional Services	18198.00	617776.02	55918.92	33.95	0.33	11.05
Special Therapies	27617.00	2089740.11	55918.92	75.67	0.49	37.37
Out-of-Area Other	0.00	0.00	55918.92	0.00	0.00	0.00
Emergency Room	9654.00	6781322.05	55918.92	702.44	0.17	121.27
Outpatient Mental Health	181.00	46714.82	55918.92	258.09	0.00	0.84
Outpatient Drug & Alcohol Treatment	149.00	15984.68	55918.92	107.28	0.00	0.29
Dental (excluding Orthodontia)	25.00	8937.20	4615.25	357.49	0.01	1.94

Experience Period:	1/1/12 - 12/31/12					
1. Medical and Hospital	2. Number of Services	3. Amounts of Allowed Charges	4. Average Membership	5. Average Allowed Charge [=3/2]	6. Utilization per Member [=2/4]	7. Allowed Charge per Member [=3/4]
Pharmacy (Prescription Drugs)	1006955.00	46633541.35	54243.58	46.31	18.56	859.71
Durable Medical Equipment	33079.00	6122641.57	55918.92	185.09	0.59	109.49
Home Health Care	2132.00	374748.11	55918.92	175.77	0.04	6.70
Transportation -Emergency	1367.00	1494699.15	55918.92	1093.42	0.02	26.73
Diagnostic Testing, Lab & X-Ray	155117.00	29207518.58	55918.92	188.29	2.77	522.32
Family Planning	31701.00	1692618.72	55918.92	53.39	0.57	30.27
Vision Care (incl. eyeglasses)	3276.00	461449.97	55918.92	140.86	0.06	8.25
Pharmacy(Non Prescription Drugs)	399.00	6806.39	55918.92	17.06	0.01	0.12
Speech & Hearing	2184.00	187778.35	55918.92	85.98	0.04	3.36
Other Medical	0.00	0.00	55918.92	0.00	0.00	0.00
Total Medical & Hospital	1631429.00	249624825.40	55918.92	153.01	29.17	4464.05

EXHIBIT 22: MEDICAL AND HOSPITAL

Company Name:
NAIC Code:
SERFF Number:
Market Segment:

Information requested applies to New York State
 Include riders that may be available with policy
 If members, covered lives or member months are
 This exhibit must be submitted as an Excel file

Experience Period:	1/1/11 - 12/31/11					
1. Medical and Hospital	2. Number of Services	3. Amounts of Allowed Charges	4. Average Membership	5. Average Allowed Charge [=3/2]	6. Utilization per Member [=2/4]	7. Allowed Charge per Member [=3/4]
Inpatient Hospital	21348.00	55026845.44	76105.67	2577.61	0.28	723.03
Inpatient Mental Health	16.00	12198.00	76105.67	762.38	0.00	0.16
Inpatient Alcohol and Sub. Abuse	107.00	131807.30	76105.67	1231.84	0.00	1.73
Newborn Birth Services	2784.00	3628519.36	76105.67	1303.35	0.04	47.68
Primary Care	210146.00	27599024.93	76105.67	131.33	2.76	362.64
Physician Specialty Services	191503.00	60456757.02	76105.67	315.70	2.52	794.38
Ambulatory Surgery	29086.00	40231981.59	76105.67	1383.21	0.38	528.63
Other Professional Services	21654.00	824930.41	76105.67	38.10	0.28	10.84
Special Therapies	35316.00	2674239.31	76105.67	75.72	0.46	35.14
Out-of-Area Other	0.00	0.00	76105.67	0.00	0.00	0.00
Emergency Room	13192.00	8245257.64	76105.67	625.02	0.17	108.34
Outpatient Mental Health	277.00	57450.91	76105.67	207.40	0.00	0.75
Outpatient Drug & Alcohol Treatment	73.00	11068.37	76105.67	151.62	0.00	0.15
Dental (excluding Orthodontia)	32.00	14401.96	7034.50	450.06	0.00	2.05

Experience Period:	1/1/11 - 12/31/11					
1. Medical and Hospital	2. Number of Services	3. Amounts of Allowed Charges	4. Average Membership	5. Average Allowed Charge [=3/2]	6. Utilization per Member [=2/4]	7. Allowed Charge per Member [=3/4]
Pharmacy (Prescription Drugs)	1334734.00	61700130.65	74098.17	46.23	18.01	832.68
Durable Medical Equipment	42819.00	7798403.71	76105.67	182.12	0.56	102.47
Home Health Care	2730.00	514414.27	76105.67	188.43	0.04	6.76
Transportation -Emergency	1952.00	1840231.44	76105.67	942.74	0.03	24.18
Diagnostic Testing, Lab & X-Ray	208247.00	37095171.00	76105.67	178.13	2.74	487.42
Family Planning	43104.00	2272357.65	76105.67	52.72	0.57	29.86
Vision Care (incl. eyeglasses)	5336.00	746557.68	76105.67	139.91	0.07	9.81
Pharmacy(Non Prescription Drugs)	375.00	4389.92	76105.67	11.71	0.00	0.06
Speech & Hearing	2441.00	185203.41	76105.67	75.87	0.03	2.43
Other Medical	0.00	0.00	76105.67	0.00	0.00	0.00
Total Medical & Hospital	2167272.00	311071341.97	76105.67	143.53	28.48	4087.36

EXHIBIT 23: SUMMARY OF REQUESTED 2015 PREMIUM RATES

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment: Individuals Off Exchange

- 1) Purpose of this Exhibit is to summarize all Premium Rates for all Metal Levels and for all Regions.
- 2) Premium rates are Calendar Year 2015 premium rates for Individual Only on Individual Plans and First Quarter 2015 premium
- 3) Premium rates are only for plans with the following benefit provisions:
 - (a) Through Age 29; **and**
 - (b) With Domestic Partner; **and**
 - (c) With Family Planning.
- 4) This exhibit must be submitted as an Excel and as a PDF file.

SUMMARY OF REQUESTED 2015 PREMIUM RAT							
1. HIOS ID PLAN (14 Digits)	2. Metal Level or Catastrophic	3. Exchange [Ind/Sml Grp]	4. On/Off Exchange	5. Plan Type [Std or Non Std]	6. Pediatric Dental [Yes/No]	Region 1	Region 2
						Albany	Buffalo
56184NY0140011	Bronze	IND	Off	Standard	No	351	319
56184NY0140013	Silver	IND	Off	Standard	No	439	399
56184NY0140015	Gold	IND	Off	Standard	No	525	477
56184NY0140017	Platinum	IND	Off	Standard	No	619	563
56184NY0140019	Platinum	IND	Off	Standard	No	724	658
56184NY0150008	Bronze	IND	Off	Non-Standard	No	359	326
56184NY0150009	Silver	IND	Off	Non-Standard	No	423	385
56184NY0150010	Gold	IND	Off	Non-Standard	No	498	453
56184NY0150011	Platinum	IND	Off	Non-Standard	No	598	543
56184NY0150012	Bronze	IND	Off	Non-Standard	No	350	318
56184NY0150013	Silver	IND	Off	Non-Standard	No	425	386

EXHIBIT 23: SUMMARY OF REQUESTED 2015 PREMIUM RATES

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment: Individuals Off Exchange

- 1) Purpose of this Exhibit is to summarize all Premium Rates for all Metal Levels and for all Regions.
- 2) Premium rates are Calendar Year 2015 premium rates for Individual Only on Individual Plans and First Quarter 2015 premium
- 3) Premium rates are only for plans with the following benefit provisions:
 - (a) Through Age 29; **and**
 - (b) With Domestic Partner; **and**
 - (c) With Family Planning.
- 4) This exhibit must be submitted as an Excel and as a PDF file.

SUMMARY OF REQUESTED 2015 PREMIUM RAT							
1. HIOS ID PLAN (14 Digits)	2. Metal Level or Catastrophic	3. Exchange [Ind/Sml Grp]	4. On/Off Exchange	5. Plan Type [Std or Non Std]	6. Pediatric Dental [Yes/No]	Region 1	Region 2
						Albany	Buffalo
56184NY0150014	Platinum	IND	Off	Non-Standard	No	604	549
56184NY0150037	Gold	IND	Off	Non-Standard	No	502	456
56184NY0150041	Gold	IND	Off	Non-Standard	No	532	484
56184NY0150045	Silver	IND	Off	Non-Standard	No	462	420
56184NY0150049	Gold	IND	Off	Non-Standard	No	504	458
56184NY0200004	Bronze	IND	Off	Non-Standard	No	347	315
56184NY0200005	Silver	IND	Off	Non-Standard	No	424	385
56184NY0200006	Gold	IND	Off	Non-Standard	No	479	435
56184NY0200017	Bronze	IND	Off	Non-Standard	No	333	303
56184NY0200019	Bronze	IND	Off	Non-Standard	No	348	317
56184NY0200021	Silver	IND	Off	Non-Standard	No	415	377

EXHIBIT 23: SUMMARY OF REQUESTED 2015 PREMIUM RATES

Company Name: MVP Health Plan, Inc.
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Market Segment: Individuals Off Exchange

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- 2) Premium rates are Calendar Year 2015 premium rates for Individual Only on Individual Plans and First Quarter 2015 premium
- 3) Premium rates are only for plans with the following benefit provisions:
 - (a) Through Age 29; **and**
 - (b) With Domestic Partner; **and**
 - (c) With Family Planning.
- 4) This exhibit must be submitted as an Excel and as a PDF file.

SUMMARY OF REQUESTED 2015 PREMIUM RAT							
1. HIOS ID PLAN (14 Digits)	2. Metal Level or Catastrophic	3. Exchange [Ind/Sml Grp]	4. On/Off Exchange	5. Plan Type [Std or Non Std]	6. Pediatric Dental [Yes/No]	Region 1	Region 2
						Albany	Buffalo

EXHIBIT 23: SUMMARY OF REQUESTED 2015 PREMIUM RATES

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment: Individuals Off Exchange

Purpose of this Exhibit is to summarize all Premium Rates for all Metal Levels and for all Regions.
 Premium rates are Calendar Year 2015 premium rates for Individual Only on Individual Plans and rates for Employee Only on
 Premium rates are only for plans with the following benefit provisions:

- (a) Through Age 29; **and**
- (b) With Domestic Partner; **and**
- (c) With Family Planning.

This exhibit must be submitted as an Excel and as a PDF file.

SUMMARY OF REQ'ES							
1. HIOS ID PLAN (14 Digits)	2. Metal Level or Catastrophic	3. Exchange [Ind/Sml Grp]	4. On/Off Exchange	5. Plan Type [Std or Non Std]	6. Pediatric Dental [Yes/No]	Region 3	Region 4
						Mid-Hudson	New York
56184NY0140011	Bronze	IND	Off	Standard	No	429	364
56184NY0140013	Silver	IND	Off	Standard	No	537	455
56184NY0140015	Gold	IND	Off	Standard	No	643	545
56184NY0140017	Platinum	IND	Off	Standard	No	758	643
56184NY0140019	Platinum	IND	Off	Standard	No	886	751
56184NY0150008	Bronze	IND	Off	Non-Standard	No	439	373
56184NY0150009	Silver	IND	Off	Non-Standard	No	518	440
56184NY0150010	Gold	IND	Off	Non-Standard	No	610	517
56184NY0150011	Platinum	IND	Off	Non-Standard	No	732	620
56184NY0150012	Bronze	IND	Off	Non-Standard	No	429	363
56184NY0150013	Silver	IND	Off	Non-Standard	No	520	441

EXHIBIT 23: SUMMARY OF REQUESTED 2015 PREMIUM RATES

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment: Individuals Off Exchange

Purpose of this Exhibit is to summarize all Premium Rates for all Metal Levels and for all Regions. Premium rates are Calendar Year 2015 premium rates for Individual Only on Individual Plans and rates for Employee Only on Premium rates are only for plans with the following benefit provisions:

- (a) Through Age 29; **and**
- (b) With Domestic Partner; **and**
- (c) With Family Planning.

This exhibit must be submitted as an Excel and as a PDF file.

SUMMARY OF REQ'ES							
1. HIOS ID PLAN (14 Digits)	2. Metal Level or Catastrophic	3. Exchange [Ind/Sml Grp]	4. On/Off Exchange	5. Plan Type [Std or Non Std]	6. Pediatric Dental [Yes/No]	Region 3	Region 4
						Mid-Hudson	New York
56184NY0150014	Platinum	IND	Off	Non-Standard	No	739	627
56184NY0150037	Gold	IND	Off	Non-Standard	No	615	521
56184NY0150041	Gold	IND	Off	Non-Standard	No	651	552
56184NY0150045	Silver	IND	Off	Non-Standard	No	565	480
56184NY0150049	Gold	IND	Off	Non-Standard	No	617	523
56184NY0200004	Bronze	IND	Off	Non-Standard	No	424	360
56184NY0200005	Silver	IND	Off	Non-Standard	No	519	440
56184NY0200006	Gold	IND	Off	Non-Standard	No	587	498
56184NY0200017	Bronze	IND	Off	Non-Standard	No	408	346
56184NY0200019	Bronze	IND	Off	Non-Standard	No	426	362
56184NY0200021	Silver	IND	Off	Non-Standard	No	508	431

EXHIBIT 23: SUMMARY OF REQUESTED 2015 PREMIUM RATES

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment: Individuals Off Exchange

Purpose of this Exhibit is to summarize all Premium Rates for all Metal Levels and for all Regions.
 Premium rates are Calendar Year 2015 premium rates for Individual Only on Individual Plans and rates for Employee Only on
 Premium rates are only for plans with the following benefit provisions:

- (a) Through Age 29; **and**
- (b) With Domestic Partner; **and**
- (c) With Family Planning.

This exhibit must be submitted as an Excel and as a PDF file.

SUMMARY OF REQ'ES							
1. HIOS ID PLAN (14 Digits)	2. Metal Level or Catastrophic	3. Exchange [Ind/Sml Grp]	4. On/Off Exchange	5. Plan Type [Std or Non Std]	6. Pediatric Dental [Yes/No]	Region 3	Region 4
						Mid-Hudson	New York

EXHIBIT 23: SUMMARY OF REQUESTED 2015 PREMIUM RATES

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment: Individuals Off Exchange

Purpose of this Exhibit is to summarize all Premium Rates for all Metal Levels and for all Regions.
 Premium rates are Calendar Year 2015 premium rates for Individual Only on Individual Plans and Small Group Plans.
 Premium rates are only for plans with the following benefit provisions:
 (a) Through Age 29; **and**
 (b) With Domestic Partner; **and**
 (c) With Family Planning.
 This exhibit must be submitted as an Excel and as a PDF file.

SUMMARY OF REQ							
1. HIOS ID PLAN (14 Digits)	2. Metal Level or Catastrophic	3. Exchange [Ind/Sml Grp]	4. On/Off Exchange	5. Plan Type [Std or Non Std]	6. Pediatric Dental [Yes/No]	Region 5	Region 6
						Rochester	Syracuse
56184NY0140011	Bronze	IND	Off	Standard	No	308	401
56184NY0140013	Silver	IND	Off	Standard	No	385	501
56184NY0140015	Gold	IND	Off	Standard	No	461	600
56184NY0140017	Platinum	IND	Off	Standard	No	543	708
56184NY0140019	Platinum	IND	Off	Standard	No	635	827
56184NY0150008	Bronze	IND	Off	Non-Standard	No	315	410
56184NY0150009	Silver	IND	Off	Non-Standard	No	372	484
56184NY0150010	Gold	IND	Off	Non-Standard	No	437	570
56184NY0150011	Platinum	IND	Off	Non-Standard	No	524	683
56184NY0150012	Bronze	IND	Off	Non-Standard	No	307	400
56184NY0150013	Silver	IND	Off	Non-Standard	No	373	486

EXHIBIT 23: SUMMARY OF REQUESTED 2015 PREMIUM RATES

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment: Individuals Off Exchange

Purpose of this Exhibit is to summarize all Premium Rates for all Metal Levels and for all Regions.
 Premium rates are Calendar Year 2015 premium rates for Individual Only on Individual Plans and Small Group Plans.
 Premium rates are only for plans with the following benefit provisions:
 (a) Through Age 29; **and**
 (b) With Domestic Partner; **and**
 (c) With Family Planning.
 This exhibit must be submitted as an Excel and as a PDF file.

SUMMARY OF REQ							
1. HIOS ID PLAN (14 Digits)	2. Metal Level or Catastrophic	3. Exchange [Ind/Sml Grp]	4. On/Off Exchange	5. Plan Type [Std or Non Std]	6. Pediatric Dental [Yes/No]	Region 5	Region 6
						Rochester	Syracuse
56184NY0150014	Platinum	IND	Off	Non-Standard	No	530	690
56184NY0150037	Gold	IND	Off	Non-Standard	No	441	574
56184NY0150041	Gold	IND	Off	Non-Standard	No	467	608
56184NY0150045	Silver	IND	Off	Non-Standard	No	405	528
56184NY0150049	Gold	IND	Off	Non-Standard	No	442	576
56184NY0200004	Bronze	IND	Off	Non-Standard	No	304	396
56184NY0200005	Silver	IND	Off	Non-Standard	No	372	485
56184NY0200006	Gold	IND	Off	Non-Standard	No	420	548
56184NY0200017	Bronze	IND	Off	Non-Standard	No	292	381
56184NY0200019	Bronze	IND	Off	Non-Standard	No	306	398
56184NY0200021	Silver	IND	Off	Non-Standard	No	364	474

EXHIBIT 23: SUMMARY OF REQUESTED 2015 PREMIUM RATES

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment: Individuals Off Exchange

Purpose of this Exhibit is to summarize all Premium Rates for all Metal Levels and for all Regions.
 Premium rates are Calendar Year 2015 premium rates for Individual Only on Individual Plans and Small Group Plans.
 Premium rates are only for plans with the following benefit provisions:
 (a) Through Age 29; **and**
 (b) With Domestic Partner; **and**
 (c) With Family Planning.
 This exhibit must be submitted as an Excel and as a PDF file.

SUMMARY OF REQ							
1. HIOS ID PLAN (14 Digits)	2. Metal Level or Catastrophic	3. Exchange [Ind/Sml Grp]	4. On/Off Exchange	5. Plan Type [Std or Non Std]	6. Pediatric Dental [Yes/No]	Region 5	Region 6
						Rochester	Syracuse

EXHIBIT 23: SUMMARY OF REQUESTED 2015 PREMIUM RATES

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment: Individuals Off Exchange

Purpose of this Exhibit is to summarize all Premium Rates for all Metal Levels and for all Regions. Premium rates are Calendar Year 2015 premium rates for Individual Only on Individual Plans and Premium rates are only for plans with the following benefit provisions:

- (a) Through Age 29; **and**
- (b) With Domestic Partner; **and**
- (c) With Family Planning.

This exhibit must be submitted as an Excel and as a PDF file.

SUMMARY OF REQ							
1. HIOS ID PLAN (14 Digits)	2. Metal Level or Catastrophic	3. Exchange [Ind/Sml Grp]	4. On/Off Exchange	5. Plan Type [Std or Non Std]	6. Pediatric Dental [Yes/No]	Region 7	Region 8
						Utica	Long Island
56184NY0140011	Bronze	IND	Off	Standard	No	376	N/A
56184NY0140013	Silver	IND	Off	Standard	No	470	N/A
56184NY0140015	Gold	IND	Off	Standard	No	562	N/A
56184NY0140017	Platinum	IND	Off	Standard	No	664	N/A
56184NY0140019	Platinum	IND	Off	Standard	No	775	N/A
56184NY0150008	Bronze	IND	Off	Non-Standard	No	385	N/A
56184NY0150009	Silver	IND	Off	Non-Standard	No	454	N/A
56184NY0150010	Gold	IND	Off	Non-Standard	No	534	N/A
56184NY0150011	Platinum	IND	Off	Non-Standard	No	640	N/A
56184NY0150012	Bronze	IND	Off	Non-Standard	No	375	N/A
56184NY0150013	Silver	IND	Off	Non-Standard	No	456	N/A

EXHIBIT 23: SUMMARY OF REQUESTED 2015 PREMIUM RATES

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment: Individuals Off Exchange

Purpose of this Exhibit is to summarize all Premium Rates for all Metal Levels and for all Regions. Premium rates are Calendar Year 2015 premium rates for Individual Only on Individual Plans and Premium rates are only for plans with the following benefit provisions:

- (a) Through Age 29; **and**
- (b) With Domestic Partner; **and**
- (c) With Family Planning.

This exhibit must be submitted as an Excel and as a PDF file.

SUMMARY OF REQ							
1. HIOS ID PLAN (14 Digits)	2. Metal Level or Catastrophic	3. Exchange [Ind/Sml Grp]	4. On/Off Exchange	5. Plan Type [Std or Non Std]	6. Pediatric Dental [Yes/No]	Region 7	Region 8
						Utica	Long Island
56184NY0150014	Platinum	IND	Off	Non-Standard	No	647	N/A
56184NY0150037	Gold	IND	Off	Non-Standard	No	538	N/A
56184NY0150041	Gold	IND	Off	Non-Standard	No	570	N/A
56184NY0150045	Silver	IND	Off	Non-Standard	No	495	N/A
56184NY0150049	Gold	IND	Off	Non-Standard	No	540	N/A
56184NY0200004	Bronze	IND	Off	Non-Standard	No	371	N/A
56184NY0200005	Silver	IND	Off	Non-Standard	No	454	N/A
56184NY0200006	Gold	IND	Off	Non-Standard	No	513	N/A
56184NY0200017	Bronze	IND	Off	Non-Standard	No	357	N/A
56184NY0200019	Bronze	IND	Off	Non-Standard	No	373	N/A
56184NY0200021	Silver	IND	Off	Non-Standard	No	444	N/A

EXHIBIT 23: SUMMARY OF REQUESTED 2015 PREMIUM RATES

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment: Individuals Off Exchange

Purpose of this Exhibit is to summarize all Premium Rates for all Metal Levels and for all Regions. Premium rates are Calendar Year 2015 premium rates for Individual Only on Individual Plans and Premium rates are only for plans with the following benefit provisions:

- (a) Through Age 29; **and**
- (b) With Domestic Partner; **and**
- (c) With Family Planning.

This exhibit must be submitted as an Excel and as a PDF file.

SUMMARY OF REQ							
1. HIOS ID PLAN (14 Digits)	2. Metal Level or Catastrophic	3. Exchange [Ind/Sml Grp]	4. On/Off Exchange	5. Plan Type [Std or Non Std]	6. Pediatric Dental [Yes/No]	Region 7	Region 8
						Utica	Long Island



625 State Street, PO Box 2207
Schenectady, NY 12301-2207
mvphealthcare.com

[Date]

[Contact Name]

[Address]

[City State Zip]

RE: Notice of Proposed Premium Rate Change

[Insert Product Name]

[Insert HIOS Identification Number]

Dear [Name],

MVP Health Plan, Inc. is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your premium rates for 2015. New York Insurance Law requires that we provide a notice to you when we submit requests for premium rate changes to DFS.

DFS is required by law to review our requested rate change. DFS may approve, modify or disapprove the requested rate change.

Proposed Premium Rate Change

If approved, the percentage change to your premium is %.

If you enrolled through the NY State of Health, the state's health plan marketplace, and you qualified for financial assistance, called an Advanced Premium Tax Credit, your current premium is less than the amount shown above and your 2015 premium will be less than shown above if you qualify for the APTC again next year. NY State of Health will calculate your eligibility for financial assistance each year.

Please note that while we try to provide you with the most accurate information possible, the final rate may differ based on the benefit plan design and other features you select on renewal. Also, the final, approved rate may differ because DFS may modify the proposed rate.

Why We Are Requesting a Rate Change

Generally, once a year MVP Health Care files for a change to the current premium rates on file for their products based on a review of the adequacy of the rate level. Premiums need to be sufficient to cover all medical and pharmacy claims submitted from the covered members, as well as cover the cost of operations and New York state statutory reserve requirements. We are requesting rate increases due to various factors, including: rising prices for medical services and prescription drugs, rising usage of medical services and prescription drugs, advances in medical technology, new state and federal benefit coverage mandates and a generally aging insured population. In addition to these factors, proposed premium rate changes will reflect expected pricing corrections needed to current rates.

Some assumptions that MVP made in setting premium rates for 2014 need significant modification, including the cost of care in the NYC rate region, the value of certain benefit plans and the expected impact of the Federal Risk Transfer Program between carriers. Another much

less significant driver of premium rate increases for 2015 is the new benefit mandates for Mental Health and Substance Abuse coverage.

30-day Comment Period

You can contact us or DFS to ask for more information or submit comments to DFS about the proposed rate changes. The comments must be made within 30 days from the date of this notice.

You can contact MVP Health Plan, Inc. for additional information at:

MVP Health Plan, Inc.
625 State Street, P.O. Box 2207
Schenectady, NY 12301-2207
1-888-687-6277
1-800-662-1220 (TTY)
www.mvphealthcare.com

Comments or requests for more information on the proposed rate change may be submitted to:

NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments
1 State Street
New York, NY, 10004
Email: **premiumrateincreases@dfs.ny.gov**
DFS Website: **www.dfs.ny.gov/healthinsurancepremiums**

If you choose to submit comments to DFS, please include the following information:

1. The name of your insurer, which is MVP Health Plan, Inc.
2. The name of your plan, which is [Insert Plan Name]
3. Indicate that you have individual coverage
4. Your HIOS identification number, which is [Insert the HIOS ID #]

Written comments submitted to DFS will be posted on the DFS website with all your personal information removed.

Plain English Summary of Rate Change

We have prepared a plain-English summary that provides a more detailed explanation of the reasons why a premium rate change is being requested. You can find this information at the following websites:

MVP Health Plan, Inc. website: **www.mvphealthcare.com**
Click *Privacy and Compliance*
at the bottom of the homepage

DFS website: **www.dfs.ny.gov/healthinsurancepremiums**

Notice of Approved Premium Rate

After DFS approves the final premium rate, you will receive final rate information at least 60 days before your 2015 renewal date.

Sincerely,



Tracy Tadaro-Ott
Vice President, Account Management
MVP Health Plan, Inc.

EXHIBIT 11: GENERAL INFORMATION ABOUT THE RATE FILING

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Tracking #: MVPH-129572901
Market Segment: Individuals Off Exchange

A. Insurer Information: MVP Health Plan, Inc. HMO - 44 Not-for-Profit 95521
Company submitting the rate filing request Company Type Org. Type Company NAIC Code
625 State Street, Schenectady, NY 12305
Company mailing address

B. Contact Person: [REDACTED] [REDACTED] [REDACTED]
Rate filing contact person name, title Contact phone number Contact Email address

C. Actuarial Contact (If different from above): [REDACTED] [REDACTED] [REDACTED]
Actuary name, title Actuary phone number Actuary Email address

D. New Rate Information: Jan 1 - Dec 31, 2015 1/1/2015 MVPH-129572901
New rate applicability period New rate effective date SERFF Tracking Number

E. Market segment included in filing (e.g., Small Group (including Healthy NY Small Group), Individual - only one market segment per rate adjustment filing): Individual

F. Provide responses for the following questions:

	<u>Response</u>
1. Does this filing include any revision to contract language that is not yet approved? See note (1). If yes, provide a brief description of the contract language changes included in this filing.	<u>This filing includes changes in the model language, and changes to the standard plan designs. The MVP wellness benefit will now be part of the Standard products in place of the benchmark Gym membership benefit. For the Non Standard products, there is a change in the base dependent age from coverage to age 29 to coverage to age 26. If policyholders enrolled in MVP's Non Standard products want to continue providing dependent coverage to age 29 they need to purchase a make available rider. Mental Health and Substance Abuse benefits were modified in all products to comply with New York State and Federal Mental Health Parity mandates.</u>
2. Are there any rate filings submitted and not yet approved that if approved would affect the rate tables included in this rate filing? If yes, mention these filings on Exhibit 16.	<u>No.</u>
3. Have the initial notices already been sent to all policyholders and contract holders affected by this rate submission? Indicate what cohort of policyholders received the initial notice and the mailing date when the initial notice was sent. See note (2).	<u>MVP was granted an extension. The notices will be mailed by 6/18/2014.</u>
4. Have all the required exhibits been submitted with this rate filing? If any exhibit is not applicable, has an explanation been provided why such exhibit is not applicable?	<u>Yes</u>
5. Did the company submit a "Prior Approval Prefiling" containing a draft of the initial notice and a draft of the narrative summary and numerical summary associated with this rate filing? Indicate Yes or No, and if Yes, please provide the SERFF number of the prefilling.	<u>Yes. The SERFF ID is MVPH-129569180.</u>

Notes:
(1) As mentioned in the checklist, this combined non-grandfathered product rate adjustment and form/rate filing can only include minor contract revisions, such as due to changes in the model language, changes to the catastrophic plan due to change in out of pocket maximum, changes to the standard plan designs. Substantial changes need to be submitted as a separate rate and form filing (e.g., a new plan design not replacing an existing plan design, contract language changes not just due to changes in the model language).
(2) §3231(e)(1) and §4308(c) of the New York Insurance Law require that the initial notice to policyholders/subscribers/contract holders be sent on or before the date the rate adjustment filing is submitted to the Department of Financial Services.

EXHIBIT 21A: HOSPITAL UNIT COST DEVELOPMENT - INPATIENT SERVICES

Company Name: MVP Health Plan, Inc.
 NAIC Code: 95521
 SERFF Number: MVPH-129572901
 Market Segment: Individuals Off Exchange

- 1) This exhibit shows a history of fee schedule increases by hospital for **INPATIENT services**.
- 2) Enter in column 1 the provider number for the hospital, in column 2 the provider tax ID, and in column 3 the provider name.
- 3) Enter in column 4 the allowed charges by hospital over a recent 12 month period which will be used as the hospital weights.
- 4) Enter the Small Group Market allowed charges for calendar year 2013; Charges should be only be for hospital inpatient services.
- 5) Enter in column 5 the actual or estimated percentage fee increase for that hospital over the proposed rate period (2015 over 2014).
- 6) Enter in column 6 the actual or estimated percentage fee increase for that hospital for the year immediately preceding the rate period (2014 over 2013).
- 7) Enter in column 7 the actual or estimated percentage fee increase for that hospital for the second year immediately preceding the rate period (2013 over 2012).
- 8) At the end, add a total row and show the sum of the weights and the weighted average of columns 5, 6, and 7.
- 9) The provider list need not include all hospitals but must include data for the hospitals comprising 90% of the New York State total allowed charges for the Small Group Market in calendar year 2013 used to develop the weights.
- 10) A redacted version of this exhibit can be created for posting on the DFS website as part of posting the rate adjustment submission.
- 11) This exhibit must be submitted as an Excel and as a PDF file.

1. Provider Number	2. Provider Tax ID	3. Provider Name	4. 2013 Small Groups Allowed Charges	5. % Change for Rate Year	6. % Change for Prior Year	7. % Change for Second Prior Year
1376577247,						
1811917461		Albany Medical Center	1,628,855			
1801837539		Albany Memorial	72,089			
1013234723		Burdett Care Center	12,340			
1528024718		Columbia Memorial	72,734			
1487644993		Ellis Bellevue St. Clares	367,117			
1871606764		Glens Falls	344,682			
1336145168		Nathan Littauer	29,945			
1043267727		Samaritan Hospital-Troy	2,493			
1073569331		Saratoga Hospital	81,375			
1811982911		Seton Health	2,493			
1811977796		St. Mary's	38,079			
1497701106		St. Peter's	400,450			
1043455199,						
1790727543		Catholic HS - Sisters Of Charity	116,178			
1497961205		Erie County Medical Center	20,195			
1639209596		Kaleida - Buffalo General Hospital	116,844			
1053441907		Kaleida - Millard Fillmore Suburban	4,923			
1245365196		Kaleida - Womens & Childrens Buffalo	1,580			
1609873520		Medina Memorial Hospital	30,005			
1285717298		Niagara Falls Memorial Med Ctr	4,579			
1548315401		Roswell Park Cancer Institute	98,132			
1902800352		United Memorial Medical Center	323,297			

EXHIBIT 21A

1. Provider Number	2. Provider Tax ID	3. Provider Name	4. 2013 Small Groups Allowed Charges	5. % Change for Rate Year	6. % Change for Prior Year	7. % Change for Second Prior Year
1316924913		Wyoming County Community Hospital	110,550			
1932182599		Benedictine	266,483			
1659360709		Bon Secours	167,164			
1649251554, 1710977012		Catskill Reg Med Ctr	249,700			
1265484489		Kingston Hospital	381,914			
1124072715, 1659468833		Northern Dutchess	990,810			
1609875772		Orange Reg Med Ctr	1,639,397			
1972557379		Putnam	413,888			
1235131442		Sharon Hospital	170,058			
1598755324		St. Anthony	196,435			
1083693519		St. Francis	694,394			
1003923434		St. Luke's-Cornwall	965,233			
1740233899		Vassar	4,434,235			
1679573083		Blythedale's Childrens	48,660			
1346213469		Good Samaritan	499,313			
1881659274		Hudson Valley Hospital	143,255			
1134131030		Lawrence Hospital	24,430			
1912992215		Northern Westchester Hospital	725,026			
1104808062		Nyack	16,218			
1720185267		Phelps Memorial Hospital	73,499			
1720414154		Sound Shore	12,137			
1578526695		St. John's Riverside	36,419			
1932280666		Westchester Med Ctr	1,112,044			
1447255153		White Plain Hospital	166,541			
1366505463, 1891850152		Clifton Springs Hospital	76,306			
1194776351		Frederick Ferris Thompson Hospital	63,705			
1952418352		Geneva General Hospital	100,538			
1972548568		Highland Hospital	850,668			
1770671182		Newark Wayne Community Hospital	85,608			
1912175621, 1982625661		Nicholas Noyes Memorial Hospital	54,965			
1255360517		Rochester General Hospital	986,281			
1215044516, 1376686162		Soldiers & Sailors Memorial Hospital	3,123			
1346285657		Strong Memorial Hospital	2,436,261			
1700934668, 1760421713		The Unity Hospital Of Rochester	390,484			
1083605661		Arnot Ogden Medical	96,958			
1093712911		Auburn Mem'l	66,259			
1346241973		Corning	62,606			
1740287531		Cortland Memorial Hospital	9,810			
1033107743		Crouse	335,160			
1306930318		Ira Davenport Memorial Hospital	18,914			

EXHIBIT 21A

1. Provider Number	2. Provider Tax ID	3. Provider Name	4. 2013 Small Groups Allowed Charges	5. % Change for Rate Year	6. % Change for Prior Year	7. % Change for Second Prior Year
1629087580		Lourdes Hospital	284,646			
1013985399		St James Mercy Hospital	11,289			
1508815333		St. Joseph's Hospital	598,518			
1578554630		SUNYCCGS	537,827			
1518998699, 1699976613		UHS	404,111			
1699709576		Adirondack Med Center	10,500			
1114954682		Alice Hyde Medical Center	15,489			
1578529954		AO Fox	39,362			
1780600577		Bassett Hospital	62,735			
1053497388		Carthage Area	9,359			
1770593956		Chenango Memorial	24,431			
1891753034		Claxton Hepburn	15,244			
1033270699		CVPH	9,089			
1205877172		Faxton-St. Luke's	191,240			
1487689402		Lewis County	18,201			
1972604460		Massena Memorial Hospital	10,992			
1962408203		Oneida	16,646			
1871678458		Oswego Hospital	38,832			
1376546440		Rome Memorial	41,224			
1598713745		Samaritan Medical Center	89,819			
1821093402		St. Elizabeth	196,583			

EXHIBIT 21B: HOSPITAL UNIT COST DEVELOPMENT - OUTPATIENT SERVICES

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Number: MVPH-129572901
Market Segment: Individuals Off Exchange

- 1) This exhibit shows a history of fee schedule increases by hospital for **OUTPATIENT services**.
- 2) Enter in column 1 the provider number for the hospital, in column 2 the provider tax ID, and in column 3 the provider name.
- 3) Enter in column 4 the allowed charges by hospital over a recent 12 month period which will be used as the hospital weights.
- 4) Enter in Small Group Market allowed charges for calendar year 2013; Charges should be only be for hospital outpatient services.
- 5) Enter in column 5 the actual or estimated percentage fee increase for that hospital over the proposed rate period (2015 over 2014).
- 6) Enter in column 6 the actual or estimated percentage fee increase for that hospital for the year immediately preceding the rate period (2014 over 2013).
- 7) Enter in column 7 the actual or estimated percentage fee increase for that hospital for the second year immediately preceding the rate period (2013 over 2012).
- 8) At the end, add a total row and show the sum of the weights and the weighted average of columns 5, 6, and 7.
- 9) The provider list need not include all hospitals but must include data for the hospitals comprising 90% of the New York State total allowed charges for the Small Group Market in calendar year 2013 used to develop the weights.
- 10) A redacted version of this exhibit can be created for posting on the DFS website as part of posting the rate adjustment submission.
- 11) This exhibit must be submitted as an Excel and as a PDF file.

1. Provider Number	2. Provider Tax ID	3. Provider Name	4. 2013 Small Groups Allowed Charges	5. % Change for Rate Year	6. % Change for Prior Year	7. % Change for Second Prior Year
1376577247, 1811917461		Albany Medical Center	478,283			
1801837539		Albany Memorial	104,078			
1467407833		Albany Regional Eye Surg Ctr	15,200			
1013234723		Burdett Care Center	4,950			
1942292545		Capital Region ASC	73,325			
1689741985, 1891862579		Cobleskill Regional Hospital	53,538			
1528024718		Columbia Memorial	176,941			
1487644993		Ellis Bellevue St. Clares	367,055			
1265495451		Exec Woods ASC	17,498			
1932248762		Gastro Assn of North NY	10,890			
1871606764		Glens Falls	471,970			
1336145168		Nathan Littauer	328,612			
1053303826		New England Laser&Cosm	1,505			
1043267727		Samaritan Hospital-Troy	70,795			
1073569331		Saratoga Hospital	272,105			
1629175062		Saratoga-SY Endoscopy	31,502			
1811982911		Seton Health	51,113			
1811977796		St. Mary's	146,303			
1497701106		St. Peter's	355,300			
1750376836		St. Peters ASC	58,371			
1578664470		Sunnyview	7,409			

EXHIBIT 21B

1. Provider Number	2. Provider Tax ID	3. Provider Name	4. 2013 Small Groups Allowed Charges	5. % Change for Rate Year	6. % Change for Prior Year	7. % Change for Second Prior Year
1770598104		Catholic HS - Kenmore Mercy	9,485			
1164464921		Catholic HS - Mercy Hosp Of Buffalo	5,588			
1043455199, 1790727543		Catholic HS - Sisters Of Charity	11,339			
1063400539		Eastern Niagara Hospital Inc	17,618			
1497961205		Erie County Medical Center	32,167			
1104842178		Genesee Valley Group Health Asc	13,898			
1639209596		Kaleida - Buffalo General Hospital	37,326			
1053441907		Kaleida - Millard Fillmore Suburban	53,498			
1245365196		Kaleida - Womens & Childrens Buffalo	14,018			
1609873520		Medina Memorial Hospital	104,336			
1043394745		Mount Saint Marys Hospital	6,224			
1285717298		Niagara Falls Memorial Med Ctr	175			
1548315401		Roswell Park Cancer Institute	189,197			
1902800352		United Memorial Medical Center	1,209,287			
1316924913		Wyoming County Community Hospital	271,329			
1932182599		Benedictine	428,677			
1659360709		Bon Secours	314,653			
1649251554, 1710977012		Catskill Reg Med Ctr	444,374			
1568433142		Central New York Eye	15,525			
1922230853		Crystal Run ASC	233,639			
1417940719		Delaware Valley Hospital	23,516			
1043246077		Dutchess Amb Surgical	61,463			
1568583896		Eastern Orange Ambulatory Surgery Center	100,177			
1073525341		Ellenville	40,664			
1831259795		Grand Street Gastroenterology	26,950			
1801944343		Hudson Valley Amb Surg Ctr	91,728			
1881639318		Hudson Valley Ctr at St. Francis	43,707			
1396825386		Hudson Valley Endo	138,935			
1568471852		Kingston Amb Surg Ctr	32,246			
1265484489		Kingston Hospital	338,929			
1164473039		Margaretville Memorial	14,302			
1124072715, 1659468833		Northern Dutchess	935,345			
1891728192		O'Connor Hospital	19,261			
1609875772		Orange Reg Med Ctr	1,696,095			
1972557379		Putnam	701,905			
1235131442		Sharon Hospital	242,209			
1598755324		St. Anthony	386,618			
1083693519		St. Francis	474,278			
1003923434		St. Luke's-Cornwall	585,807			
1225226962		Tri Town	17,889			
1740233899		Vassar	2,566,061			
1679573083		Blythedale's Childrens	754			
1346213469		Good Samaritan	282,791			

EXHIBIT 21B

1. Provider Number	2. Provider Tax ID	3. Provider Name	4. 2013 Small Groups Allowed Charges	5. % Change for Rate Year	6. % Change for Prior Year	7. % Change for Second Prior Year
1881659274		Hudson Valley Hospital	168,809			
1134131030		Lawrence Hospital	62,814			
1912992215		Northern Westchester Hospital	626,594			
1104808062		Nyack	333,913			
1720185267		Phelps Memorial Hospital	267,712			
1720414154		Sound Shore	6,125			
1578526695		St. John's Riverside	53,235			
1477640258		St. Joseph's - Yonkers	1,042			
1932280666		Westchester Med Ctr	662,712			
1447255153		White Plain Hospital	425,281			
1265442537		Brighton Surgery Center	36,229			
1366505463, 1891850152		Clifton Springs Hospital	100,076			
1194776351		Frederick Ferris Thompson Hospital	334,317			
1952418352		Geneva General Hospital	192,454			
1972548568		Highland Hospital	427,106			
1770671182		Newark Wayne Community Hospital	216,204			
1912175621, 1982625661		Nicholas Noyes Memorial Hospital	321,029			
1265753446, 1649391244, 1780788554		NY Dialysis	138,704			
1255360517		Rochester General Hospital	1,178,806			
1215044516, 1376686162		Soldiers & Sailors Memorial Hospital	36,530			
1346285657		Strong Memorial Hospital	3,430,545			
1700934668, 1760421713		The Unity Hospital Of Rochester	418,154			
1194091801		Unity Linden Oaks ASC	73,821			
1639172828		Westfall Surgery	42,574			
1083605661		Arnot Ogden Medical	187,493			
1093712911		Auburn Mem'l	75,346			
1720388465		Camillus ASC	11,241			
1962422733		Cayuga Medical Center	69,145			
1346241973		Corning	485,249			
1740287531		Cortland Memorial Hospital	43,545			
1033107743		Crouse	315,549			
1053505511		DDC of CNY	26,110			
1811080963		EPC Center	12,058			
1295002806		Heritage One Day Surgery	39,045			
1306930318		Ira Davenport Memorial Hospital	71,734			
1629087580		Lourdes Hospital	322,065			
1639150477		Schuyler Hospital	7,956			
1639261365		Specialist 1 day Surg	37,195			
1265488563		Specialty Surg Ctr of CNY	14,556			
1013985399		St James Mercy Hospital	90,570			

EXHIBIT 21B

1. Provider Number	2. Provider Tax ID	3. Provider Name	4. 2013 Small Groups Allowed Charges	5. % Change for Rate Year	6. % Change for Prior Year	7. % Change for Second Prior Year
1295731123		St. Joseph's - Elmira	19,239			
1508815333		St. Joseph's Hospital	513,884			
1578554630		SUNYCGS	568,784			
1073587416		Syracuse Endo SEA	8,340			
1518998699, 1699976613		UHS	359,302			
1427282771		Upstate Orthopedics ASC	19,613			
1699709576		Adirondack Med Center	53,765			
1114954682		Alice Hyde Medical Center	34,141			
1578529954		AO Fox	63,274			
1780600577		Bassett Hospital	561,251			
1568548782		Canton-Potsdam	41,916			
1053497388		Carthage Area	46,724			
1770593956		Chenango Memorial	40,548			
1891753034		Claxton Hepburn	51,177			
1235184649		Clifton Fine	1,027			
1992707608		Community Memorial	42,060			
1033270699		CVPH	121,982			
1316940745		EJ Noble	5,636			
1891785184		Elizabethtown	53			
1205877172		Faxton-St. Luke's	429,801			
1487689402		Lewis County	69,329			
1558321919		Little Falls Hospital	41,679			
1972604460		Massena Memorial Hospital	20,823			
1972894962		Mohawk Valley Endo	26,871			
1083607915		Moses-Ludington	759			
1962408203		Oneida	87,202			
1871678458		Oswego Hospital	62,370			
1003814641		River Hospital	15,610			
1376546440		Rome Memorial	147,691			
1598713745		Samaritan Medical Center	504,347			
1821093402		St. Elizabeth	121,455			

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	X	Y
1	Unified Rate Review v2.0.2																							
2																								
3	Company Legal Name:		MVP Health Plan, Inc.					State:		NY														
4	HIOS Issuer ID:		56184					Market:		Individual														
5	Effective Date of Rate Change(s):		1/1/2015																					
6																								
7																								
8	Market Level Calculations (Same for all Plans)																							
9																								
10																								
11	Section I: Experience period data																							
12	Experience Period:		1/1/2013		to		12/31/2013																	
13			<u>Experience Period</u>																					
14			<u>Aggregate Amount</u>		<u>PMPM</u>		<u>% of Prem</u>																	
15	Premiums (net of MLR Rebate) in Experience Period:		\$13,830,728		\$347.86		100.00%																	
16	Incurred Claims in Experience Period		\$18,897,049		475.28		136.63%																	
17	Allowed Claims:		\$21,057,732		529.62		152.25%																	
18	Index Rate of Experience Period				\$529.62																			
19	Experience Period Member Months		39,760																					
20	Section II: Allowed Claims, PMPM basis																							
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