

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

-- for Individual Medical Plans

Company Name: Health Republic Insurance of New York
NAIC Code: 15273
SERFF Tracking #: _____
Market Segment: Individuals On 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 change date 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 DFS). A 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 used, and "All 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 rating region 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, including any 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, including any 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, including any applicable riders.
- 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 Rate Change | | |
|----------------|----------------------------|-------------------------------|---------------------|----------------|----------------------------|----------------------------------|---------|--------------|
| | | | | | | Lowest | Highest | Weighted Avg |
| Individual | 01/01/15 | Bronze | 1 - Albany Area | EssentialCare | EssentialCare Bronze | 18.76% | 18.76% | 18.76% |
| Individual | 01/01/15 | Silver | 1 - Albany Area | EssentialCare | EssentialCare Silver | 15.09% | 15.09% | 15.09% |
| Individual | 01/01/15 | Gold | 1 - Albany Area | EssentialCare | EssentialCare Gold | 18.76% | 18.76% | 18.76% |
| Individual | 01/01/15 | Platinum | 1 - Albany Area | EssentialCare | EssentialCare Platinum | 18.76% | 18.76% | 18.76% |
| Individual | 01/01/15 | Catastrophic | 1 - Albany Area | EssentialCare | EssentialCare Catastrophic | -9.93% | -9.93% | -9.93% |
| Individual | 01/01/15 | Silver | 1 - Albany Area | Primary Select | Primary Select Silver | 15.09% | 15.09% | 15.09% |
| Individual | 01/01/15 | Gold | 1 - Albany Area | Primary Select | Primary Select Gold | 18.76% | 18.76% | 18.76% |
| Individual | 01/01/15 | Platinum | 1 - Albany Area | Primary Select | Primary Select Platinum | 18.76% | 18.76% | 18.76% |
| Individual | 01/01/15 | Silver | 1 - Albany Area | Primary Select | Primary Select PCMH | 15.09% | 15.09% | 15.09% |
| Individual | 01/01/15 | Bronze | 2 - Buffalo Area | EssentialCare | EssentialCare Bronze | 12.91% | 12.91% | 12.91% |
| Individual | 01/01/15 | Silver | 2 - Buffalo Area | EssentialCare | EssentialCare Silver | 9.42% | 9.42% | 9.42% |
| Individual | 01/01/15 | Gold | 2 - Buffalo Area | EssentialCare | EssentialCare Gold | 12.91% | 12.91% | 12.91% |
| Individual | 01/01/15 | Platinum | 2 - Buffalo Area | EssentialCare | EssentialCare Platinum | 12.91% | 12.91% | 12.91% |
| Individual | 01/01/15 | Catastrophic | 2 - Buffalo Area | EssentialCare | EssentialCare Catastrophic | -14.37% | -14.37% | -14.37% |
| Individual | 01/01/15 | Silver | 2 - Buffalo Area | Primary Select | Primary Select Silver | 9.42% | 9.42% | 9.42% |
| Individual | 01/01/15 | Gold | 2 - Buffalo Area | Primary Select | Primary Select Gold | 12.91% | 12.91% | 12.91% |
| Individual | 01/01/15 | Platinum | 2 - Buffalo Area | Primary Select | Primary Select Platinum | 12.91% | 12.91% | 12.91% |
| Individual | 01/01/15 | Silver | 2 - Buffalo Area | Primary Select | Primary Select PCMH | 9.42% | 9.42% | 9.42% |
| Individual | 01/01/15 | Bronze | 3 - Mid Hudson Area | EssentialCare | EssentialCare Bronze | 18.77% | 18.77% | 18.77% |
| Individual | 01/01/15 | Silver | 3 - Mid Hudson Area | EssentialCare | EssentialCare Silver | 15.09% | 15.09% | 15.09% |
| Individual | 01/01/15 | Gold | 3 - Mid Hudson Area | EssentialCare | EssentialCare Gold | 18.77% | 18.77% | 18.77% |
| Individual | 01/01/15 | Platinum | 3 - Mid Hudson Area | EssentialCare | EssentialCare Platinum | 18.77% | 18.77% | 18.77% |
| Individual | 01/01/15 | Catastrophic | 3 - Mid Hudson Area | EssentialCare | EssentialCare Catastrophic | -9.93% | -9.93% | -9.93% |
| Individual | 01/01/15 | Silver | 3 - Mid Hudson Area | Primary Select | Primary Select Silver | 15.09% | 15.09% | 15.09% |
| Individual | 01/01/15 | Gold | 3 - Mid Hudson Area | Primary Select | Primary Select Gold | 18.77% | 18.77% | 18.77% |
| Individual | 01/01/15 | Platinum | 3 - Mid Hudson Area | Primary Select | Primary Select Platinum | 18.77% | 18.77% | 18.77% |
| Individual | 01/01/15 | Silver | 3 - Mid Hudson Area | Primary Select | Primary Select PCMH | 15.09% | 15.09% | 15.09% |

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 Rate Change | | |
|----------------|----------------------------|-------------------------------|--------------------------|----------------|------------------------------------|----------------------------------|---------|--------------|
| | | | | | | Lowest | Highest | Weighted Avg |
| Individual | 01/01/15 | Bronze | 4 - New York City Area | EssentialCare | EssentialCare Bronze | 16.52% | 16.52% | 16.52% |
| Individual | 01/01/15 | Silver | 4 - New York City Area | EssentialCare | EssentialCare Silver | 12.91% | 12.91% | 12.91% |
| Individual | 01/01/15 | Gold | 4 - New York City Area | EssentialCare | EssentialCare Gold | 16.52% | 16.52% | 16.52% |
| Individual | 01/01/15 | Platinum | 4 - New York City Area | EssentialCare | EssentialCare Platinum | 16.52% | 16.52% | 16.52% |
| Individual | 01/01/15 | Catastrophic | 4 - New York City Area | EssentialCare | EssentialCare Catastrophic | -11.64% | -11.64% | -11.64% |
| Individual | 01/01/15 | Silver | 4 - New York City Area | Primary Select | Primary Select Silver | 12.91% | 12.91% | 12.91% |
| Individual | 01/01/15 | Gold | 4 - New York City Area | Primary Select | Primary Select Gold | 16.52% | 16.52% | 16.52% |
| Individual | 01/01/15 | Platinum | 4 - New York City Area | Primary Select | Primary Select Platinum | 16.52% | 16.52% | 16.52% |
| Individual | 01/01/15 | Silver | 4 - New York City Area | Primary Select | Primary Select PCMH | 12.91% | 12.91% | 12.91% |
| Individual | 01/01/15 | Bronze | 5 - Rochester Area | EssentialCare | EssentialCare Bronze | 18.76% | 18.76% | 18.76% |
| Individual | 01/01/15 | Silver | 5 - Rochester Area | EssentialCare | EssentialCare Silver | 15.08% | 15.08% | 15.08% |
| Individual | 01/01/15 | Gold | 5 - Rochester Area | EssentialCare | EssentialCare Gold | 18.76% | 18.76% | 18.76% |
| Individual | 01/01/15 | Platinum | 5 - Rochester Area | EssentialCare | EssentialCare Platinum | 18.76% | 18.76% | 18.76% |
| Individual | 01/01/15 | Catastrophic | 5 - Rochester Area | EssentialCare | EssentialCare Catastrophic | -9.94% | -9.94% | -9.94% |
| Individual | 01/01/15 | Silver | 5 - Rochester Area | Primary Select | Primary Select Silver | 15.08% | 15.08% | 15.08% |
| Individual | 01/01/15 | Gold | 5 - Rochester Area | Primary Select | Primary Select Gold | 18.76% | 18.76% | 18.76% |
| Individual | 01/01/15 | Platinum | 5 - Rochester Area | Primary Select | Primary Select Platinum | 18.76% | 18.76% | 18.76% |
| Individual | 01/01/15 | Silver | 5 - Rochester Area | Primary Select | Primary Select PCMH | 15.08% | 15.08% | 15.08% |
| Individual | 01/01/15 | Bronze | 6 - Syracuse Area | EssentialCare | EssentialCare Bronze | 5.11% | 5.11% | 5.11% |
| Individual | 01/01/15 | Silver | 6 - Syracuse Area | EssentialCare | EssentialCare Silver | 1.86% | 1.86% | 1.86% |
| Individual | 01/01/15 | Gold | 6 - Syracuse Area | EssentialCare | EssentialCare Gold | 5.11% | 5.11% | 5.11% |
| Individual | 01/01/15 | Platinum | 6 - Syracuse Area | EssentialCare | EssentialCare Platinum | 5.11% | 5.11% | 5.11% |
| Individual | 01/01/15 | Catastrophic | 6 - Syracuse Area | EssentialCare | EssentialCare Catastrophic | -20.29% | -20.29% | -20.29% |
| Individual | 01/01/15 | Silver | 6 - Syracuse Area | Primary Select | Primary Select Silver | 1.86% | 1.86% | 1.86% |
| Individual | 01/01/15 | Gold | 6 - Syracuse Area | Primary Select | Primary Select Gold | 5.11% | 5.11% | 5.11% |
| Individual | 01/01/15 | Platinum | 6 - Syracuse Area | Primary Select | Primary Select Platinum | 5.11% | 5.11% | 5.11% |
| Individual | 01/01/15 | Silver | 6 - Syracuse Area | Primary Select | Primary Select PCMH | 1.86% | 1.86% | 1.86% |
| Individual | 01/01/15 | Bronze | 6 - Syracuse Area | EssentialCare | EssentialCare Bronze Age 29 Option | 5.11% | 5.11% | 5.11% |
| Individual | 01/01/15 | Bronze | 7 - Utica/Watertown Area | EssentialCare | EssentialCare Bronze | 18.75% | 18.75% | 18.75% |
| Individual | 01/01/15 | Silver | 7 - Utica/Watertown Area | EssentialCare | EssentialCare Silver | 15.07% | 15.07% | 15.07% |
| Individual | 01/01/15 | Gold | 7 - Utica/Watertown Area | EssentialCare | EssentialCare Gold | 18.75% | 18.75% | 18.75% |
| Individual | 01/01/15 | Platinum | 7 - Utica/Watertown Area | EssentialCare | EssentialCare Platinum | 18.75% | 18.75% | 18.75% |
| Individual | 01/01/15 | Catastrophic | 7 - Utica/Watertown Area | EssentialCare | EssentialCare Catastrophic | -9.94% | -9.94% | -9.94% |
| Individual | 01/01/15 | Silver | 7 - Utica/Watertown Area | Primary Select | Primary Select Silver | 15.07% | 15.07% | 15.07% |
| Individual | 01/01/15 | Gold | 7 - Utica/Watertown Area | Primary Select | Primary Select Gold | 18.75% | 18.75% | 18.75% |
| Individual | 01/01/15 | Platinum | 7 - Utica/Watertown Area | Primary Select | Primary Select Platinum | 18.75% | 18.75% | 18.75% |
| Individual | 01/01/15 | Silver | 7 - Utica/Watertown Area | Primary Select | Primary Select PCMH | 15.07% | 15.07% | 15.07% |
| Individual | 01/01/15 | Bronze | 8 - Long Island Area | EssentialCare | EssentialCare Bronze | 16.52% | 16.52% | 16.52% |
| Individual | 01/01/15 | Silver | 8 - Long Island Area | EssentialCare | EssentialCare Silver | 12.91% | 12.91% | 12.91% |
| Individual | 01/01/15 | Gold | 8 - Long Island Area | EssentialCare | EssentialCare Gold | 16.52% | 16.52% | 16.52% |
| Individual | 01/01/15 | Platinum | 8 - Long Island Area | EssentialCare | EssentialCare Platinum | 16.52% | 16.52% | 16.52% |
| Individual | 01/01/15 | Catastrophic | 8 - Long Island Area | EssentialCare | EssentialCare Catastrophic | -11.64% | -11.64% | -11.64% |
| Individual | 01/01/15 | Silver | 8 - Long Island Area | Primary Select | Primary Select Silver | 12.91% | 12.91% | 12.91% |
| Individual | 01/01/15 | Gold | 8 - Long Island Area | Primary Select | Primary Select Gold | 16.52% | 16.52% | 16.52% |
| Individual | 01/01/15 | Platinum | 8 - Long Island Area | Primary Select | Primary Select Platinum | 16.52% | 16.52% | 16.52% |
| Individual | 01/01/15 | Silver | 8 - Long Island Area | Primary Select | Primary Select PCMH | 12.91% | 12.91% | 12.91% |