

**EXHIBIT 14 - PART A: SUMMARY OF REQUESTED PERCENTAGE CHANGES TO EXISTING RATES  
- for Individual Medical Plans**

Company Name: HealthNow NY, Inc  
 NAIC Code: 55204  
 SERFF Tracking #: HLTH-129576773  
 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 rate that would apply to the contract holder on that contract holder's next rate change date for each contract.
- 5) The product street 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 the Department). A
- 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 used.
- 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 market segment, medical product, metal level, and rating region.
- 9) Highest should be the largest percentage change that could affect any contract holder due to the submitted rate filing with that market segment, medical product, metal level, and rating region.
- 10) The weighted average percentage should be developed based on annualized premium volume or membership for that market segment, medical product, metal level, and rating region, including
- 11) This exhibit must be submitted as an Excel file and as a PDF file.

**Individual Medical Plan Products**

Market Segment	Rate	(or catastrophic)	Rating Region	Product Name	Product Street Name	Requested Percentage Rate Change		
						Lowest	Highest	Weighted Avg
Individual	1/1/2015	Platinum	2 - Buffalo Area	Platinum 250	Platinum 250	4.34%	4.34%	4.34%
Individual	1/1/2015	Platinum	2 - Buffalo Area	Platinum POS	Platinum POS	-3.67%	-3.67%	-3.67%
Individual	1/1/2015	Platinum	2 - Buffalo Area	Platinum Standard	Platinum Standard	6.61%	6.61%	6.61%
Individual	1/1/2015	Gold	2 - Buffalo Area	Gold Standard	Gold Standard	5.04%	5.04%	5.04%
Individual	1/1/2015	Silver	2 - Buffalo Area	Silver 2000	Silver 2000	-1.73%	-1.73%	-1.73%
Individual	1/1/2015	Silver	2 - Buffalo Area	Silver Standard	Silver Standard	8.50%	8.50%	8.50%
Individual	1/1/2015	Bronze	2 - Buffalo Area	Bronze Standard	Bronze Standard	4.57%	4.57%	4.57%
Individual	1/1/2015	Platinum	1 - Albany Area	Platinum POS	Platinum POS	-0.68%	-0.68%	-0.68%
Individual	1/1/2015	Platinum	1 - Albany Area	Platinum Standard	Platinum Standard	0.64%	0.64%	0.64%
Individual	1/1/2015	Gold	1 - Albany Area	Gold Standard	Gold Standard	-0.91%	-0.91%	-0.91%
Individual	1/1/2015	Silver	1 - Albany Area	Silver Standard	Silver Standard	1.79%	1.79%	1.79%
Individual	1/1/2015	Bronze	1 - Albany Area	Bronze Standard	Bronze Standard	-1.51%	-1.51%	-1.51%
Individual	1/1/2015	Platinum	7 - Utica/Watertown Area	Platinum POS	Platinum POS	3.03%	3.03%	3.03%
Individual	1/1/2015	Platinum	7 - Utica/Watertown Area	Platinum Standard	Platinum Standard	4.35%	4.35%	4.35%
Individual	1/1/2015	Gold	7 - Utica/Watertown Area	Gold Standard	Gold Standard	2.71%	2.71%	2.71%
Individual	1/1/2015	Silver	7 - Utica/Watertown Area	Silver Standard	Silver Standard	5.51%	5.51%	5.51%
Individual	1/1/2015	Bronze	7 - Utica/Watertown Area	Bronze Standard	Bronze Standard	2.01%	2.01%	2.01%
Individual	1/1/2015	Platinum	5 - Rochester Area	Platinum POS	Platinum POS	-3.67%	-3.67%	-3.67%
Individual	1/1/2015	Platinum	5 - Rochester Area	Platinum Standard	Platinum Standard	6.61%	6.61%	6.61%
Individual	1/1/2015	Gold	5 - Rochester Area	Gold Standard	Gold Standard	5.04%	5.04%	5.04%
Individual	1/1/2015	Silver	5 - Rochester Area	Silver Standard	Silver Standard	8.50%	8.50%	8.50%
Individual	1/1/2015	Bronze	5 - Rochester Area	Bronze Standard	Bronze Standard	4.57%	4.57%	4.57%
Individual	1/1/2015	Platinum	6 - Syracuse Area	Platinum POS	Platinum POS	-0.68%	-0.68%	-0.68%
Individual	1/1/2015	Platinum	6 - Syracuse Area	Platinum Standard	Platinum Standard	0.64%	0.64%	0.64%
Individual	1/1/2015	Gold	6 - Syracuse Area	Gold Standard	Gold Standard	-0.91%	-0.91%	-0.91%
Individual	1/1/2015	Silver	6 - Syracuse Area	Silver Standard	Silver Standard	1.79%	1.79%	1.79%
Individual	1/1/2015	Bronze	6 - Syracuse Area	Bronze Standard	Bronze Standard	-1.51%	-1.51%	-1.51%