

**EXHIBIT 14 - PART B: SUMMARY OF REQUESTED PERCENTAGE CHANGE TO EXISTING RATES
- for Small Group Medical Plans**

Company Name: HealthNow NY, Inc
 NAIC Code: 55204
 SERFF Tracking #: HLTH-129576705
 Market Segment: Small Groups Off Exchange

- 1) The format of this exhibit is discussed below. Insert more rows as needed. Only use the first tab for data entry.
- 2) Market segment refers to the Small Group.
- 3) 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 holder with the same contract.
- 4) The effective date is the earliest date that the proposed new rate would become effective if approved. The effective period of a new rolling rate may vary depending on the rolling rate structure (e.g. Q1-Q4).
- 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 separate row is to be used for each product name.
- 6) If the percentage change (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.
- 7) The "requested rate change" includes the impact of any riders (such as: one 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, rating region, and rate period.
- 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, rating region, and rate period.
- 10) The weighted average percentage should be developed based on annualized premium volume or membership for that market segment, medical product, metal level, rating region, and rate period, including any applicable discounts.
- 11) Use this Exhibit for Small Group Medical Plans.
- 12) This exhibit must be submitted as an Excel file and as a PDF file.

Small Group Medical Products

Market Segment	Effective Date of New Rate	Metal Level	Rating Region	Product Name	Product Street Name	Submitted Percentage Rate Change		
						Lowest	Highest	Weighted Avg
Small Group	1/1/2015	Platinum	2 - Buffalo Area	HMO 110	HMO 110	0.92%	0.92%	0.92%
Small Group	1/1/2015	Platinum	2 - Buffalo Area	PPO 800	PPO 800	-4.50%	-4.50%	-4.50%
Small Group	1/1/2015	Gold	2 - Buffalo Area	Aqua	Aqua	-1.02%	-1.02%	-1.02%
Small Group	1/1/2015	Gold	2 - Buffalo Area	Healthy NY	Healthy NY	5.57%	5.57%	5.57%
Small Group	1/1/2015	Silver	2 - Buffalo Area	Align Blended	Align Blended	-7.08%	-7.08%	-7.08%
Small Group	1/1/2015	Silver	2 - Buffalo Area	POS 7100	POS 7100	-7.80%	-7.80%	-7.80%
Small Group	1/1/2015	Silver	2 - Buffalo Area	POS 8100 S	POS 8100 S	-5.14%	-5.14%	-5.14%
Small Group	1/1/2015	Bronze	2 - Buffalo Area	POS 8100 B	POS 8100 B	0.94%	0.94%	0.94%
Small Group	1/1/2015	Platinum	1 - Albany Area	Platinum Standard	Platinum Standard	-3.32%	-3.32%	-3.32%
Small Group	1/1/2015	Gold	1 - Albany Area	Healthy NY	Healthy NY	4.18%	4.18%	4.18%
Small Group	1/1/2015	Gold	1 - Albany Area	Gold Standard	Gold Standard	5.50%	5.50%	5.50%
Small Group	1/1/2015	Silver	1 - Albany Area	Silver Standard	Silver Standard	-1.58%	-1.58%	-1.58%
Small Group	1/1/2015	Bronze	1 - Albany Area	Bronze Standard	Bronze Standard	5.67%	5.67%	5.67%
Small Group	1/1/2015	Platinum	7 - Utica/Watertown Area	Platinum Standard	Platinum Standard	0.99%	0.99%	0.99%
Small Group	1/1/2015	Gold	7 - Utica/Watertown Area	Healthy NY	Healthy NY	8.79%	8.79%	8.79%
Small Group	1/1/2015	Gold	7 - Utica/Watertown Area	Gold Standard	Gold Standard	10.22%	10.22%	10.22%
Small Group	1/1/2015	Silver	7 - Utica/Watertown Area	Silver Standard	Silver Standard	2.69%	2.69%	2.69%
Small Group	1/1/2015	Bronze	7 - Utica/Watertown Area	Bronze Standard	Bronze Standard	10.30%	10.30%	10.30%
Small Group	1/1/2015	Gold	5 - Rochester Area	Healthy NY	Healthy NY	3.49%	3.49%	3.49%
Small Group	1/1/2015	Gold	6 - Syracuse Area	Healthy NY	Healthy NY	4.18%	4.18%	4.18%