EXHIBIT 4 - PART B: SUMMARY OF PROPOSED PERCENTAGE RATE CHANGE TO EXISTING RATE

-- for Base Medical Plan with ROLLING Rate Structure

Company submitting the rate adjustment request	Company NAIC Code	SERFF tracking number
Empire HealthChoice HMO, Inc.	95433	AWLP-129792446

=> Use this Exhibit for the base medical plan type policy forms/products with ROLLING rate structure that are included in the rate adjustment submission.

=> This form must be submitted as an Excel file and as a PDF file.

=> The format of this exhibit is discussed below. Insert more rows as needed. Only use the first tab for data entry.

=> Market segment refers to Individual (IND), Small Group (SG), Sole Proprietor (SP), Large Group (LG), Individual Healthy NY (HNY-IND), Small Group Healthy NY (HNY-SG), Individual Medicare Supplement (MS-INS), and Group Medicare Supplement (MS-GRP). If the proposed percentage rate change for Sole Proprietor is different from Small Group, then a separate market segment of Sole Proprietor (SP) is to be reported; otherwise, use small group. Use the drop down list to enter the market segment.

=> The proposed 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 indicated base medical plan.

=> 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 2013 for a quarterly rolling rate structure.)

=> 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 the Department).

=> Provide a list of proposed rate changes for each base medical plan type, by product name/street name. If one policy form is used for more than one product, then a separate row should be entered for each policy form/product name/product street name combination.

=> The "proposed rate change" is just for the base medical product, excluding the impact of any riders.

- Lowest should be the smallest percentage change that could affect any contract holder due to the proposed rate filing with that base medical product; the impact of riders is not included.
- Highest should be the largest percentage change that could affect any contract holder due to the proposed rate filing with that base medical product; the impact of riders is not included.
- The weighted average percentage should be developed based on annualized premium volume for that market segment/rating region/base medical product; the impact of riders is not included.

Base Medical Plan Rolling Rate Products **SERFF#** AWLP-129792446

Policy Form #	Market Segment	Rating Region	Product Name	Product Street Name	Effective Date of New Rate	Effective Period of New Rate	Proposed Percentage Rate Change		
							Lowest	Highest	Weighted Avg
C IPA-1	LG	All Regions	Large Group HMO	Direct HMO / HMO	April 1, 2015	April - June 2015	8.8%	8.8%	8.8%
C IPA-1	LG	All Regions	Large Group HMO	Direct HMO / HMO	July 1, 2015	July - September 2015	12.1%	12.1%	12.1%
C IPA-1	LG	All Regions	Large Group HMO	Direct HMO / HMO	October 1, 2015	October - December 2015	15.4%	15.4%	15.4%
C IPA-1	LG	All Regions	Large Group HMO	Direct HMO / HMO	January 1, 2016	January - March 2016	18.9%	18.9%	18.9%

Base Medical Plan Rolling Rate Products **SERFF#** AWLP-129792446

Policy Form #	Market Segment	Rating Region	Product Name	Product Street Name	Effective Date of New Rate	Effective Period of New Rate	Proposed Percentage Rate Change		
							Lowest	Highest	Weighted Avg