

**EXHIBIT 4 - PART B: SUMMARY OF PROPOSED PERCENTAGE RATE CHANGE TO EXISTING RATE  
-- for Base Medical Plan with ROLLING Rate Structure**

HealthNow New York Incorporated  
Company submitting the rate adjustment request

55204  
Company NAIC Code

HLTH-129621473  
SERFF tracking number

- ⇒ 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# HLTH-129621473

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
BS-DENT-2 (8/94)	LG	ALBANY R1/R3	Dental	Dental	1/1/2015	1/1/2015 - 12/31/2015	9.9%	9.9%	9.9%
LS1G4N0004	LG	ALBANY R1/R3	HMO 200	HMO 200	1/1/2015	1/1/2015 - 12/31/2015	-6.0%	-6.0%	-6.0%
BS-DENT-2 (8/94)	LG	ALBANY R1/R3	Dental	Dental	4/1/2015	4/1/2015 - 3/31/2016	9.9%	9.9%	0.0%
LS1G4N0004	LG	ALBANY R1/R3	HMO 200	HMO 200	4/1/2015	4/1/2015 - 3/31/2016	-8.8%	-8.8%	0.0%
BS-DENT-2 (8/94)	LG	ALBANY R1/R3	Dental	Dental	7/1/2015	7/1/2015 - 6/30/2016	9.9%	9.9%	0.0%
LS1G4N0004	LG	ALBANY R1/R3	HMO 200	HMO 200	7/1/2015	7/1/2015 - 6/30/2016	-8.8%	-8.8%	-8.8%
BS-DENT-2 (8/94)	LG	ALBANY R1/R3	Dental	Dental	10/1/2015	10/1/2015 - 9/30/2016	9.9%	9.9%	0.0%
LS1G4N0004	LG	ALBANY R1/R3	HMO 200	HMO 200	10/1/2015	10/1/2015 - 9/30/2016	-8.8%	-8.8%	0.0%
HN-HMO.2 & HN-POS.2	LG	BUFFALO	HMO 100	HMO 100	1/1/2015	1/1/2015 - 12/31/2015	2.0%	2.0%	2.0%
CB-229	LG	BUFFALO	HMO 200	HMO 200	1/1/2015	1/1/2015 - 12/31/2015	-3.0%	-3.0%	-3.0%
HN-HMO.2 & HN-POS.2	LG	BUFFALO	HMO 100	HMO 100	4/1/2015	4/1/2015 - 3/31/2016	-1.0%	-1.0%	-1.0%
CB-229	LG	BUFFALO	HMO 200	HMO 200	4/1/2015	4/1/2015 - 3/31/2016	-5.7%	-5.7%	0.0%
HN-HMO.2 & HN-POS.2	LG	BUFFALO	HMO 100	HMO 100	7/1/2015	7/1/2015 - 6/30/2016	-1.0%	-1.0%	-1.0%
CB-229	LG	BUFFALO	HMO 200	HMO 200	7/1/2015	7/1/2015 - 6/30/2016	-5.7%	-5.7%	0.0%
HN-HMO.2 & HN-POS.2	LG	BUFFALO	HMO 100	HMO 100	10/1/2015	10/1/2015 - 9/30/2016	-1.0%	-1.0%	-1.0%
CB-229	LG	BUFFALO	HMO 200	HMO 200	10/1/2015	10/1/2015 - 9/30/2016	-5.7%	-5.7%	0.0%

**EXHIBIT 4 - PART D: SUMMARY OF PROPOSED PERCENTAGE RATE CHANGE TO EXISTING RATE  
- for Drug Riders Available with Base Medical Products (ROLLING Rate Structure)**

HealthNow New York Incorporated  
Company submitting the rate adjustment request

55204  
Company NAIC Code

HLTH-129621473  
SERFF tracking number

- => Use this Exhibit for the Drug Riders that are available for the base medical plan type policy forms/products with a ROLLING rate structure included in the rate adjustment
- => The format of this exhibit is discussed below. Add more rows as needed. Only use the first tab for data entry.
- => This form must be submitted as an Excel file and as a PDF file.
- => 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 proposed rate change will become effective. 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 drug riders available with rolling rate base medical products. 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 percentage rate change" is just for the drug riders available with the indicated base medical product and excludes the impact of the base medical plan rates and non-drug riders.  
The lowest, highest, and weighted average are just among the drug riders available to the indicated base medical product.
- => This is for the traditional drug riders, but not for minor drug related riders such as the inclusion of oral contraceptives.

**Drug Riders Available With Rolling Rate Base Medical Products**

SERFF:

HLTH-129621473

Base Medical Policy Form #	Market Segment	Rating Region	Drug Rider	Base Medical Product Name	Effective Date of New Rate	Effective Period of New Rate	Proposed Percentage Rate Change		
							Lowest	Highest	Weighted Avg
LS1G4N0004	LG	ALBANY R1/R3	HNDRUG-HMO.1; CR1A4N0096	HMO 200	1/1/2015	1/1/2015 - 12/31/2015	-6.5%	0.0%	-1.8%
LS1G4N0004	LG	ALBANY R1/R3	HNDRUG-HMO.1; CR1A4N0096	HMO 200	4/1/2015	4/1/2015 - 3/31/2016	-9.2%	0.0%	0.0%
LS1G4N0004	LG	ALBANY R1/R3	HNDRUG-HMO.1; CR1A4N0096	HMO 200	7/1/2015	7/1/2015 - 6/30/2016	-9.4%	0.0%	-1.3%
LS1G4N0004	LG	ALBANY R1/R3	HNDRUG-HMO.1; CR1A4N0096	HMO 200	10/1/2015	10/1/2015 - 9/30/2016	-9.6%	0.0%	0.0%
HN-HMO.2 & HN-POS.2	LG	BUFFALO	CB147REV; CB-249; CB-250; HNDRUG-HMO.1; CR1A4N0096	HMO 100	1/1/2015	1/1/2015 - 12/31/2015	-33.8%	0.0%	-1.8%
CB-229	LG	BUFFALO	CB147REV; CB-249; CB-250; HNDRUG-HMO.1; CR1A4N0096	HMO 200	1/1/2015	1/1/2015 - 12/31/2015	-7.0%	-7.0%	-7.0%
HN-HMO.2 & HN-POS.2	LG	BUFFALO	CB147REV; CB-249; CB-250; HNDRUG-HMO.1; CR1A4N0096	HMO 100	4/1/2015	4/1/2015 - 3/31/2016	-35.7%	0.0%	-35.7%
CB-229	LG	BUFFALO	CB147REV; CB-249; CB-250; HNDRUG-HMO.1; CR1A4N0096	HMO 200	4/1/2015	4/1/2015 - 3/31/2016	-9.6%	-9.6%	0.0%
HN-HMO.2 & HN-POS.2	LG	BUFFALO	CB147REV; CB-249; CB-250; HNDRUG-HMO.1; CR1A4N0096	HMO 100	7/1/2015	7/1/2015 - 6/30/2016	-35.9%	0.0%	-4.8%
CB-229	LG	BUFFALO	CB147REV; CB-249; CB-250; HNDRUG-HMO.1; CR1A4N0096	HMO 200	7/1/2015	7/1/2015 - 6/30/2016	-9.9%	-9.9%	0.0%
HN-HMO.2 & HN-POS.2	LG	BUFFALO	CB147REV; CB-249; CB-250; HNDRUG-HMO.1; CR1A4N0096	HMO 100	10/1/2015	10/1/2015 - 9/30/2016	-36.1%	0.0%	-17.2%
CB-229	LG	BUFFALO	CB147REV; CB-249; CB-250; HNDRUG-HMO.1; CR1A4N0096	HMO 200	10/1/2015	10/1/2015 - 9/30/2016	-10.2%	-10.2%	0.0%