

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

## -- for Base Medical Plan with ROLLING Rate Structure

MVP Health Plan, Inc.  
Company submitting the rate adjustment request

95521  
Company NAIC  
Code

MVPH-129596770  
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
- => 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.
- => 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# MVPH-129596770

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
44-CERT-HMO (7/05)	Lg	Central I	HMO	HMO	1/1/2015	1Q 2015	9.4%	9.4%	9.4%
44-CERT-HMO (7/05)	Lg	Central II	HMO	HMO	1/1/2015	1Q 2015	9.4%	9.4%	9.4%
44-CERT-HMO (7/05)	Lg	Central III	HMO	HMO	1/1/2015	1Q 2015	9.4%	9.4%	9.4%
44-CERT-HMO (7/05)	Lg	East I	HMO	HMO	1/1/2015	1Q 2015	9.4%	9.4%	9.4%
44-CERT-HMO (7/05)	Lg	East II	HMO	HMO	1/1/2015	1Q 2015	9.4%	9.4%	9.4%
44-CERT-HMO (7/05)	Lg	Mid-Hudson East	HMO	HMO	1/1/2015	1Q 2015	9.4%	9.4%	9.4%
44-CERT-HMO (7/05)	Lg	Mid-Hudson West	HMO	HMO	1/1/2015	1Q 2015	9.4%	9.4%	9.4%
44-CERT-HMO (7/05)	Lg	NY Metro	HMO	HMO	1/1/2015	1Q 2015	21.0%	21.0%	21.0%
44-CERT-HMO (7/05)	Lg	North Country	HMO	HMO	1/1/2015	1Q 2015	9.4%	9.4%	9.4%
44-CERT-HMO (7/05)	Lg	Rochester	HMO	HMO	1/1/2015	1Q 2015	9.4%	9.4%	9.4%
44-CERT-HMO (7/05)	Lg	Central I	HMO	HMO	4/1/2015	2Q 2015	9.7%	9.7%	9.7%
44-CERT-HMO (7/05)	Lg	Central II	HMO	HMO	4/1/2015	2Q 2015	9.7%	9.7%	0.0%
44-CERT-HMO (7/05)	Lg	Central III	HMO	HMO	4/1/2015	2Q 2015	9.7%	9.7%	0.0%
44-CERT-HMO (7/05)	Lg	East I	HMO	HMO	4/1/2015	2Q 2015	9.7%	9.7%	9.7%
44-CERT-HMO (7/05)	Lg	East II	HMO	HMO	4/1/2015	2Q 2015	9.7%	9.7%	9.7%
44-CERT-HMO (7/05)	Lg	Mid-Hudson East	HMO	HMO	4/1/2015	2Q 2015	9.7%	9.7%	0.0%
44-CERT-HMO (7/05)	Lg	Mid-Hudson West	HMO	HMO	4/1/2015	2Q 2015	9.7%	9.7%	9.7%
44-CERT-HMO (7/05)	Lg	NY Metro	HMO	HMO	4/1/2015	2Q 2015	21.4%	21.4%	0.0%

Base Medical Plan Rolling Rate Products

SERFF# MVPH-129596770

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
44-CERT-HMO (7/05)	Lg	North Country	HMO	HMO	4/1/2015	2Q 2015	9.7%	9.7%	0.0%
44-CERT-HMO (7/05)	Lg	Rochester	HMO	HMO	4/1/2015	2Q 2015	9.7%	9.7%	9.7%
44-CERT-HMO (7/05)	Lg	Central I	HMO	HMO	7/1/2015	3Q 2015	10.1%	10.1%	10.1%
44-CERT-HMO (7/05)	Lg	Central II	HMO	HMO	7/1/2015	3Q 2015	10.1%	10.1%	10.1%
44-CERT-HMO (7/05)	Lg	Central III	HMO	HMO	7/1/2015	3Q 2015	10.1%	10.1%	10.1%
44-CERT-HMO (7/05)	Lg	East I	HMO	HMO	7/1/2015	3Q 2015	10.1%	10.1%	10.1%
44-CERT-HMO (7/05)	Lg	East II	HMO	HMO	7/1/2015	3Q 2015	10.1%	10.1%	10.1%
44-CERT-HMO (7/05)	Lg	Mid-Hudson East	HMO	HMO	7/1/2015	3Q 2015	10.1%	10.1%	10.1%
44-CERT-HMO (7/05)	Lg	Mid-Hudson West	HMO	HMO	7/1/2015	3Q 2015	10.1%	10.1%	10.1%
44-CERT-HMO (7/05)	Lg	NY Metro	HMO	HMO	7/1/2015	3Q 2015	21.7%	21.7%	0.0%
44-CERT-HMO (7/05)	Lg	North Country	HMO	HMO	7/1/2015	3Q 2015	10.1%	10.1%	0.0%
44-CERT-HMO (7/05)	Lg	Rochester	HMO	HMO	7/1/2015	3Q 2015	10.1%	10.1%	0.0%
44-CERT-HMO (7/05)	Lg	Central I	HMO	HMO	10/1/2015	4Q 2015	10.4%	10.4%	10.4%
44-CERT-HMO (7/05)	Lg	Central II	HMO	HMO	10/1/2015	4Q 2015	10.4%	10.4%	0.0%
44-CERT-HMO (7/05)	Lg	Central III	HMO	HMO	10/1/2015	4Q 2015	10.4%	10.4%	0.0%
44-CERT-HMO (7/05)	Lg	East I	HMO	HMO	10/1/2015	4Q 2015	10.4%	10.4%	10.4%
44-CERT-HMO (7/05)	Lg	East II	HMO	HMO	10/1/2015	4Q 2015	10.4%	10.4%	0.0%
44-CERT-HMO (7/05)	Lg	Mid-Hudson East	HMO	HMO	10/1/2015	4Q 2015	10.4%	10.4%	10.4%

**Base Medical Plan Rolling Rate Products**

**SERFF#** MVPH-129596770

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
44-CERT-HMO (7/05)	Lg	Mid-Hudson West	HMO	HMO	10/1/2015	4Q 2015	10.4%	10.4%	10.4%
44-CERT-HMO (7/05)	Lg	NY Metro	HMO	HMO	10/1/2015	4Q 2015	22.1%	22.1%	0.0%
44-CERT-HMO (7/05)	Lg	North Country	HMO	HMO	10/1/2015	4Q 2015	10.4%	10.4%	0.0%
44-CERT-HMO (7/05)	Lg	Rochester	HMO	HMO	10/1/2015	4Q 2015	10.4%	10.4%	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)

MVP Health Plan, Inc.  
 Company submitting the rate adjustment request

95521  
 Company NAIC  
 Code

MVPH-129596770  
 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 submission.
- => 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
- => 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:

MVPH-129596770

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
44-CERT-HMO (7/05)	LG	All Rate Regions	RX502L, RX504L, RX505L, RX512L, RX605L	HMO	1/1/2015	1Q 2015	9.5%	9.5%	9.5%
44-CERT-HMO (7/05)	LG	All Rate Regions	RX502L, RX504L, RX505L, RX512L, RX605L	HMO	4/1/2015	2Q 2015	9.8%	9.8%	9.8%
44-CERT-HMO (7/05)	LG	All Rate Regions	RX502L, RX504L, RX505L, RX512L, RX605L	HMO	7/1/2015	3Q 2015	10.1%	10.1%	10.1%
44-CERT-HMO (7/05)	LG	All Rate Regions	RX502L, RX504L, RX505L, RX512L, RX605L	HMO	10/1/2015	4Q 2015	10.4%	10.4%	10.4%