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## Supporting Document Schedules

<b>Satisfied - Item:</b>	Redacted Documents for Web Posting
<b>Comments:</b>	
<b>Attachment(s):</b>	IHA Act Memo 2014 Large Group 20130712_Redacted.pdf Exhibit 1_Redacted.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	



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# ACTUARIAL MEMORANDUM & CERTIFICATION

## RATE ADJUSTMENT FILING

### 2014 PREMIUM RATES

### LARGE GROUP COMMERCIAL PRODUCTS

For Independent Health Association

Prepared by:

[REDACTED]

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## ATTACHMENT LISTING

Attachment A	Year Over Year Rate Increases by Base Policy Form
Attachment B	Quarter Over Quarter Rate Increases - All Base Plans and Riders
Attachment C	Rate Increase Analysis
Attachments D1-D4	Year Over Year Rate Increases - All Base Plans and Riders
Attachment E	2012 Source Data Trended to 2014
Attachment F	High-Level Rate Increase Calculation
Attachments G1-G3	Cost Model Development of Final 1 <sup>st</sup> Quarter Rates – Medical
Attachments H1-H2	Cost Model Comparison

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## INTRODUCTION

This Actuarial Memorandum and Certification supports Independent Health Association's (IHA's) 2014 Rate Adjustment Filing for its large group commercial products. IHA is an HMO under New York Law and this Rate Adjustment Filing is submitted pursuant to Section 4308(c) for the large group community rated products. This Actuarial Memorandum has been prepared in accordance with the New York State Department of Financial Services' (NYDFS') *Instructions/Review Standards for Rate Adjustment Filings Submitted Pursuant to Section 4308(c) of the New York Insurance Law* ("Checklist") as of 6/24/2013.

The Checklist is addressed chronologically in the Justification of Rates Section.

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## ACTUARIAL QUALIFICATIONS

I, [REDACTED], am a consulting actuary with Milliman. I am a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries and I meet the Qualification Standards of Actuarial Opinion as adopted by the American Academy of Actuaries.

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## POLICY FORM LISTING

Pursuant to section 360.11(a)-(b) of Regulation 145 (11 NYCRR 360), policy forms presented in this memorandum are “substantially similar” and aggregated into one “Large Group” community pool for rating purposes. Table 1 below is a listing of each product included in this filing, and represents all of IHA’s large group products currently on file and approved by the NYDFS.

**TABLE 1  
LISTING OF FORM NUMBERS AND PRODUCTS**

<b>Form No.</b>	<b>Product Street Name</b>
<b>3270199</b>	Encompass A
<b>3850199</b>	Encompass B
<b>4570199</b>	Encompass C
<b>5170902</b>	Encompass D
<b>IHA-NYSHIP-C-001</b>	NYSHIP
<b>IHA-FEHB-C-001</b>	FEHB
<b>IHA-C1002</b>	Encompass HMO Plans
<b>IHA-C-101</b>	Encompass Essential
<b>IHA-C1000</b>	FlexFit (New)
<b>IHA-C1001</b>	FlexFit Select (New)

## SUMMARY OF POLICY FORM AND PRODUCT CHANGES

The following rate filings have been approved since the prior 4308 (c) filing.

**TABLE 2**  
**POLICY FORM AND PRODUCT CHANGES**

<b>Form No.</b>	<b>Product</b>	<b>Description of Benefit changes</b>
<b>IHA-C1002</b>	Encompass A-D, NYSHIP, FEHB	New HMO base product contract template
<b>IHA-E1001</b>	All IHA large group products	Preventive Endorsement – Women’s Wellness
<b>IHA-A1036</b>	All IHA large group products	Autism Mandate Amendment
<b>IHA-E-101</b>	All IHA large group products	Precertification Endorsement
<b>IHA-NYSHIP-C-001</b>	Encompass for NYSHIP	NYSHIP 2013 Benefit Changes
<b>IHA-A1038</b>	Encompass for FEHB	FEHBP HMO 2013 Benefit Changes

**IHA-C1002** – Effective April 1, 2012, IHA created a new HMO base plan contract. It was approved July 1, 2012. No members have enrolled in the base products associated with this form number. Therefore, the impact on the rate changes in Exhibits 4 and 5 is 0%.

**IHA-E1001** – Effective August 1, 2012, IHA amended the list of preventive services to comply with the Women’s Wellness Mandate included in the Patient Protection and Affordable Care Act. The amendment was approved August 24, 2012. The impact on 2013 rates was \$0.00 per member per month (PMPM). Therefore, the impact on the rate changes in Exhibits 4 and 5 is 0%.

**IHA-A1036** – Effective November 1, 2012, IHA amended the benefits for its base medical products to comply with the Autism Mandate. The amendment was approved September 10, 2012. The impact on 2013 rates was \$0.00 PMPM. Therefore, the impact on the rate changes in Exhibits 4 and 5 is 0%.

**IHA-E-101** – Effective November 1, 2012, IHA revised this endorsement to add applied behavior analysis and assistive communication devices to the list of services requiring precertification. There was no change to member benefits due to this revision. The impact on 2013 rates was \$0.00 PMPM. Therefore, the impact on the rate changes in Exhibits 4 and 5 is 0%.

**IHA-NYSHIP-C-001** – Effective January 1, 2013, IHA amended benefits for the Encompass for NYSHIP product. The 2013 estimated change to net claims costs due to this benefit change is a reduction of \$1.36 PMPM. This rate impact was reflected in the NYSHIP renewal rates on January 1, 2013, therefore the impact on the rate changes in Exhibits 4 and 5 is 0%.

**IHA-A1038** – Effective January 1, 2013, IHA amended benefits for the Encompass for FEHB product. The 2013 estimated change to net claims costs due to this benefit change is \$0.65 PMPM. This rate impact was reflected in the FEHB renewal rates on January 1, 2013, therefore the impact on the rate changes in Exhibits 4 and 5 is 0%.

## JUSTIFICATION OF RATES

This section chronologically addresses each of the required items in the NYDFS Checklist.

This filing reflects rate changes due to experience and claim trend only and does not reflect contract language changes as a result of the Patient Protection and Affordable Care Act (ACA) or otherwise. IHA is not filing a rate adjustment for any of its prescription drug riders.

### DESCRIPTION OF PROPOSED CHANGES IN RATES

- a.(i) Attachment A to this memorandum shows the proposed member-weighted average **year-over-year rate increases**, which are the rate changes over the current rates charged to each renewal cohort of policyholders for each base medical policy form. Rate increases shown include the impact of all associated riders available to each policy form. Rate changes for the prior 24 month period are also shown.
- a.(ii) Attachment B shows the average **quarter-over-quarter rate increases** for base medical and non-pharmacy rider policy forms including the change from the immediately preceding rolling rate table not included in this filing.

Table 3 below summarizes the minimum, maximum and average 1<sup>st</sup> quarter 2014 over 4<sup>th</sup> quarter 2013 rate change within each policy form (rate table).

<b>TABLE 3 MINIMUM, MAXIMUM AND AVERAGE RATE CHANGES WITHIN A POLICY FORM 1<sup>ST</sup> QUARTER 2014 OVER 4<sup>TH</sup> QUARTER 2013</b>				
<b>Form No.</b>	<b>Product Name</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Average</b>
3270199	Encompass A	-2.0%	-2.0%	-2.0%
3850199	Encompass B	-1.9%	-1.9%	-1.9%
4570199	Encompass C	-2.0%	-2.0%	-2.0%
5170902	Encompass D	-1.9%	-1.9%	-1.9%
IHA-NYSHIP-C-001	NYSHIP	-1.7%	-1.7%	-1.7%
IHA-FEHB-C-001	FEHB	-2.1%	-2.1%	-2.1%
IHA-C1002	Encompass	-2.1%	-1.7%	-1.9%
IHA-C-101	Encompass Essential	-1.8%	-1.4%	-1.7%
IHA-C1000	FlexFit (New)	-1.8%	-1.8%	-1.8%
IHA-C1001	FlexFit Select (New)	-1.7%	-1.7%	-1.7%

Please note that there is not a uniform transition from the 4th quarter of 2013 to the 1st quarter of 2014. This is because IHA files all four quarters of rates at once and consequently, fourth quarter rates are based on experience data centered 34½ months prior to the rate period. Thus, a significant time lapse exists between the experience period and the rate period, which increases the risk of inaccuracy of the rate calculation due to changing conditions.

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- a.(iii) Attachment B also shows the aggregate percentage change between successive rolling rate periods for the 24 month period prior to the effective date of the earliest rate table in this submission for base medical and non-pharmacy rider policy forms.
  - a.(iv) There is no rate impact due to **changes in pricing loss ratios**. Pricing loss ratio is 87%, consistent with 2013 rates.
  - a.(v) There is no rate impact due to **changes in Tier Factors**.
  - a.(vi) There is no rate impact due to **changes in the Conversion Factor**.
  - a.(vii) High-level estimates of rate **changes due to variances in claims costs** over prior periods are shown Attachment C. The box at the bottom of this Attachment segregates the rate increase into 3 components: (1) change due to trend from 2012 to 2014, (2) change due to the variance from prior period estimates, and (3) change due to other factors.
  - a.(viii) IHA has only **one rating region**, Western New York. Thus, there are no rating differentials between regions.

#### NEW BENEFIT OPTIONS

- b. There are **no new benefit options** being added to the existing rate table for which prior period rates have not already been approved.

#### PROPOSED RATE CHANGES – ALL BASE PLANS AND RIDERS

- c.(i) There are no non-rolling rate tables submitted in this filing.
- c.(ii) Attachments D1 through D4 present the current and proposed rates for each rating tier, along with the dollar and percentage change from the current rate to the proposed rate, for each benefit option for each policy form and rider form for the four 2014 quarters submitted in this filing.

#### DISCUSSION OF STANDARD PREMIUM DEVELOPMENT

- d. IHA calculates the Standardized Earned Premium at the group level, then sums to the policy form level.  
  
To calculate the standardized premium, the actual earned premium for each earned month for every combination of employer group and product is reduced back to a January level by removing the impact of the quarterly rolling rate trend, where applicable. This January premium is then adjusted to 2013 by applying the product rate changes implemented from the premium year to January 2013. The premium is then converted to a 4th quarter 2013 rate by applying the three 2013 quarterly rolling rate trends.

#### DESCRIPTION OF SOURCE DATA

- e.(i) The Source Data used for pricing is based on IHA's 2010 through 2012 large group claims experience based on claims paid through March 2013; thus, the unpaid claims liability in the Source Data is based upon 3 months of run-out.

- e.(ii) The Source Data is based entirely on IHA experience data.
- e.(iii) The intent of the credibility adjustment in the Federal Minimum Loss Ratio (MLR) rebate calculation is to address the impact of claims variability on the experience of small carriers. As discussed in the Federal Register<sup>1</sup>, the credibility adjustments were designed to “result in an issuer that charges premiums intended to produce an 80 percent MLR to pay a rebate less than 25 percent of the time.” For this calculation, the lower threshold is 1,000 life years (correlating to an 8.3% increase to the experience loss ratio for the rebate calculation) and the upper threshold is 75,000 life years (no adjustment to the experience loss ratio to determine the rebate).

For IHA’s large group products, the life years underlying the Source Data are shown by year and in total in Table 4 below.

**TABLE 4  
LIFE YEARS UNDERLYING  
MEDICAL SOURCE DATA**

<b>Year</b>	<b>Life Years</b>
<b>2010</b>	53,921
<b>2011</b>	55,965
<b>2012</b>	52,835
<b>TOTAL</b>	162,721

Based on these life years and the instructions provided in the Federal Register (interpolating), IHA’s Source Data is fully credible.

- e.(iv) The Source Data is projected to the rating period using separate average charge and utilization trend assumptions for each of 60 benefit categories. Specifically, the 2012 data is projected to calendar year 2014 using trends derived from 2010, 2011 and 2012 utilization experience as well as contracted unit charge changes for 2013 and 2014.

Attachment E shows how the 2012 Source Data is trended to 2014.

**TREND ASSUMPTIONS**

IHA developed the average charge and utilization trends for each of 60 types of service categories, and we reviewed them for reasonableness. Utilization trend assumptions were generally estimated using the least-squares-based “FORECAST” Excel function and the prior three years’ utilization experience; some manual overrides were employed where FORECAST results appeared to be unreasonable – due to low credibility of the type of service category. Average charge trends were developed based on anticipated (or contracted) provider fee increases.

- f.(i) The resulting average trend assumptions rolled up to the broad type of service category are summarized in Table 5 below. Please note that these are first dollar or “allowed” trends. Resulting claims cost trends are roughly 0.5% higher due to copay leveraging.

<sup>1</sup> Federal Register Vol 75, No. 230 Pg 74881

**TABLE 5  
IHA COMMERCIAL ALLOWED TREND ASSUMPTIONS 2012 TO 2014 (ANNUALIZED)  
BY BROAD TYPE OF SERVICE CATEGORY  
BASE MEDICAL PLANS AND NON-RX RIDERS  
LARGE GROUP**

SERVICE CATEGORY	UTILIZATION	ALLOWED CHARGE	PMPM
Hospital Inpatient	0.8%	9.0%	9.9%
Hospital Outpatient	2.8%	4.8%	7.8%
Physician	1.5%	3.2%	4.8%
Other	3.2%	0.4%	3.6%
Other Medical Expenses*			4.0%
<b>Total Trend</b>			<b>6.6%</b>

\* "Other Medical Expenses" includes BD&C taxes, GME, Large Group 146 surcharges, provider incentives, medical management savings initiatives, and other items related to managing the medical expense trend.

- f.(ii) Since trends are at the type of service category level, no explicit adjustment has been made for adverse selection or deductible leveraging. Table 8 shows the case mix/intensity component of the average charge trends presented in Table 7 above.

**TABLE 6  
SUMMARY OF CASE/MIX INTENSITY COMPONENT  
OFAVERAGE CHARGE TREND**

Type of Service Category	Case Mix / Intensity Adjustment
Inpatient Hospital	1.00%
Physician	0.50%

- f.(iii) Annualized trend factors were applied to the Source Data at the type of service category rather than at the product level. All products begin with the same aggregated projected 2014 data. Attachment E shows how trends were applied to the Source Data.

#### ACTUARIAL JUSTIFICATION OF PROPOSED RATE CHANGES

Attachment F shows our development of the "High-Level" rate increases. We describe the mechanics of this attachment below:

- **Column A** shows the 2012 member months, after transitions, which we use as weights.

- **Columns B, C and D** show the 2012 adjusted premium, estimated incurred claims, and resulting medical loss ratio for all base plans and riders.
- **Column E** shows the average target loss ratio for 2014.
- **Column F** shows the expected annualized trend from 2012 to 2014. These trend assumptions reflect “paid” trends rather than “allowed” trends since we are dealing with net claims costs rather than first dollar costs. Thus, trends shown are the final trend rates from Table 7 above, plus an additional 0.5% to account for copay leveraging.
- **Column G** is the average actual rate increase from 2012 to 2013.
- **Column H** is the high-level rate increase calculated as follows:

*High Level Rate Increase =*

$$\frac{\text{Loss Ratio}_{2012}}{\text{Target Loss Ratio}_{2014}} \times \frac{\text{Expected Trend}^2}{\text{Rate Incr}_{2013 \text{ over } 2012}}$$

- **Column I** shows the final average rate increase, calculated as a weighted average of the 2014 rates for each plan. The actual 2014 rate for each plan is derived from an actuarial cost model populated with IHA’s 2014 projected experience as shown in Attachment E. These models make provision, by type of service category, for benefit characteristics such as copays, deductibles, coinsurance and out-of-pocket maximum. For each type of service category, utilization is adjusted to reflect the anticipated change in utilization due to the average expected copay.

Note that all premium in Column B used to calculate the 2012 loss ratio has been adjusted to reflect 1st quarter 2012 premium levels. It does not reflect a mix of premium rate tables. The incurred claims in Column C used to calculate the 2012 loss ratio are based on 2012 claims paid through March 31, 2013 plus IBNR. The IBNR used is “best estimate” and does not contain margin for adverse deviation.

- g.(i) Attachments G1 through G3 show the premium rate development for one benefit option within each of the base medical policy forms. These attachments show how the projected Source Data (Attachment E) and expected loss ratio become incorporated into the proposed rate tables.
- Columns 1, 2, and 3 are the starting utilization, average allowed charges and resulting PMPMs taken from Attachment E. At the bottom of Column 3, we have two adjustments required to reconcile to Attachment E:
    - (1) non-claims medical expenses are adjusted to reflect the difference in these expenses for the particular product versus the average for all products, and
    - (2) the addition of dental expenses which appear in IHA’s Source Data, but is covered solely through a rider.
  - Column 4 is the Data Adjustment Factor. This represents the adjustment necessary to adjust the experience data because (1) it includes the impact of riders, and (2) it does not align exactly with IHA’s conversion and tier factors. The Data Adjustment Factor also adjusts for benefit differences between the benefit option and the average benefits underlying the Source Data.
  - Column 5 shows the percentage estimate of utilization associated with in-network only services.
  - Column 6 presents the final utilization for the benefit option, equal to the product of Columns 1, 4, and 5.
  - Column 7 shows the re-weighted final average charges based on the revised utilization.
  - Column 8 is the final gross cost PMPM, equal to Column 6 x Column 7 ÷ 12,000.
  - Column 9 shows the copay utilization for each service category
  - Column 10 shows the effective copay for each service category

- 
- Column 11 shows the PMPM value of the benefit option cost sharing
  - Column 12 shows the net claims cost PMPM = Column 8 – Column 11.

Below Column 12 we show a small incremental amount for the additional cost of services expected Out of Network along with the Value of Additional Benefits. The Additional Benefits represents the expected cost of the Women's Wellness and Autism Mandates which were not covered during the underlying experience period and the expected cost of the true additional benefits for FlexFit and FlexFit Select. We show the total net claims cost for the benefit option and the single premium as presented in the Attachment Ds filed with the Actuarial Memorandum.

- g.(ii) Development of the rolling rates for subsequent quarters for base rates and non-pharmacy riders is shown in the Attachment Ds. We developed the quarterly trends by dividing the "paid" annualized trends by four and rounding to the nearest one-quarter percent.
- g.(iii) No adjustment was made for the Standard Direct Pay and Healthy New York stop loss pools (New York Insurance Law Sections 4321-a, 4322-a, and 4327) since they are not applicable to these products.
- g.(iv) No adjustment was made for the NYS Market Stabilization pool, since this does not apply to large groups.
- g.(v) Independent Health utilizes its wholly-owned subsidiary to self-fund its exposure to large claims annually. Independent Health is charged a pooled premium based upon actual experience in its Article 44 individual, large group, and small group pools combined. However, for premium rate purposes the estimated recoveries to be applied against this premium are specific to each of the three pools noted above.

#### PERCENTAGE RATE CHANGE BY BENEFIT OPTION WITHIN A POLICY FORM

- h. The percentage rate change by benefit option within a policy form differs solely due to differences in benefits. Differences in rate changes are not due to insured population selection of available benefit options, nor are they due to differences in the age, sex, health status, or industry distributions of the members selecting a particular benefit option. To demonstrate, please compare the starting values (Columns 1 through 3) in Attachment H1 to those in Attachment H2. Attachments H1 and H2 show the rate development for Encompass Essential Base 1 and Encompass Essential Base 2, respectively. Note that the only difference in benefit design is the copays. Columns 1 through 3 are identical between the options; the remaining columns adjust experience for benefit differentials between the current plan option and the average plan option inherent in the Source Data.

#### PERCENTAGE RATE CHANGE BY POLICY FORM WITHIN A COMMUNITY POOL

- i. Attachment A shows that the percentage rate change by policy form differs slightly within the large group community pool. This is due solely to benefit differential. Differences in rate changes are not due to insured population selection of available benefit options, nor are they due to differences in the age, sex, health status, or industry distributions of the members selecting a particular benefit option. To demonstrate, please compare the starting values (Columns 1 through 3) in each of the Attachments G1 through G3. Columns 1 through 3 are identical for each product. Remaining columns adjust experience for benefit differentials between the current plan option and the average plan option inherent in the Source Data.

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## PERCENTAGE RATE CHANGE BY RATING REGION

j. IHA has only one rating region, Western New York.

## DETAIL OF ADMINISTRATIVE LOAD

k. An allocation of our administrative expenses is attached in the required "Standard Exhibit 2". Please note that for 2014 IHA is incorporating additional taxes and fees due to the passage of the ACA. The following taxes and fees have been incorporated in the premium rates:

• Contributions to the Federal Transitional Reinsurance Program	\$5.25 PMPM
• PCORI Fee	\$2.00 PMPY
• Health Insurance Provider Fee	1.05% <sup>1</sup>
• New York State Exchange User Fee	0.0% <sup>1</sup>

<sup>1</sup> Percent of premium

IHA and Independent Health Benefits Corporation have undertaken a conversion to a new information system and claims platform. This effort commenced in early 2011, is expected to continue through 2014, and will result in a significant increase in the overall administrative expenses during this period. Independent Health has also commenced work on the conversion to ICD-10, which is expected to be implemented in the 4<sup>th</sup> quarter of 2014. Despite the added administrative burden, IHA has elected not to increase its filed retention on these products for 2014.

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## MINIMUM LOSS RATIOS

Under section 4308(c)(3)(A) of New York Insurance Law<sup>2</sup>, the expected minimum loss ratio for a large group contract form cannot be less than 82%. The target pricing loss ratios for IHA's base and non-prescription drug riders for each of the proposed four quarters in 2014 are presented below in Table 7. Note that rate increases between quarters are intended to reflect anticipated trend from quarter to quarter, thus preserving target loss ratios.

**TABLE 7**  
**2014 TARGET PRICING LOSS RATIOS**  
**BASE MEDICAL PLANS & RIDERS**

	New York Loss Ratio	Federal Loss Ratio
<b>1<sup>st</sup> Quarter</b>	85%	87%
<b>2<sup>nd</sup> Quarter</b>	85%	87%
<b>3<sup>rd</sup> Quarter</b>	85%	87%
<b>4<sup>th</sup> Quarter</b>	85%	87%

One minus the target loss ratio reflects the percent administrative load.

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<sup>2</sup> As amended by Chapter 107 of the laws of 2010.

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## DATA RELIANCE AND CAVEATS

The claims costs suggested were developed from assumptions that have been established based on the available data and other information provided by IHA. If more relevant data becomes available, the assumptions should be revised. A revision to these might change the results and possibly, the related conclusions. IHA should monitor emerging claims experience and adjust the rates as necessary. The rates provided are projections and actual experience will vary from projected. The rates should be frequently monitored for adequacy and adjusted as necessary.

This Actuarial Memorandum has been prepared by me on behalf of Independent Health Association and provided to insurance regulators in New York State for their internal use in accordance with established regulatory procedures. The accompanying Rate Adjustment Filing includes a redact version of this actuarial memorandum suitable for posting on the NYDFS website.

Actuarial methods, considerations and analyses used in forming my opinion conform to the appropriate Standards of Practice as promulgated from time to time by the Actuarial Standards Board, which standards form the basis of this memorandum. Any reader of this report must possess a substantial level of expertise in areas relevant to this analysis to appreciate the significance of the assumptions used in the analysis, and the impact of the assumptions on the illustrated results.

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## ACTUARIAL CERTIFICATION

I, [REDACTED], Consulting Actuary, am a Member of the American Academy of Actuaries, and meet its qualification standards to provide this certification under 11NYCRR 52.40(a)(1) of New York Laws. I am associated with the firm of Milliman, Inc. My firm has been retained, and I have reviewed the attached premium rates for the 1st, 2nd, 3rd, and 4th quarters of 2014 for Independent Health Association's large group community pool containing the Encompass, Encompass Essential and FlexFit Select Large Group Products.

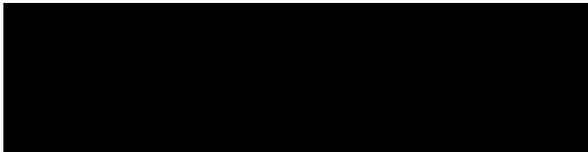
I have examined the premiums, reviewed the assumptions and methods used in their development, and did such tests and calculations of the premium rates as I considered necessary. I certify that:

- This filing is in compliance with all applicable laws and regulations of State of New York;
- The filing is in compliance with Actuarial Standard of Practice No. 8 "Regulatory Filings for Rates and Financial Projections for Health Plans";
- The expected loss ratios incorporated into the proposed rate tables meets the minimum requirements of the State of New York by permitted aggregation of policy forms within each permitted aggregation of rating regions:

MEDICAL BASE PLANS AND RIDERS	
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Large Group Pool	85%
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- The benefits are reasonable in relation to the premiums charged; and
- The rates are not unfairly discriminatory.



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[REDACTED], FSA, MAAA  
Principal & Consulting Actuary  
Milliman, Inc.  
July 12, 2012

**Attachment A**  
**Independent Health Association**  
**Summary of Proposed and Historical Rate Changes - Year Over Year**  
**2014 (Proposed), 2013 and 2012 (Historical)**  
**Member Weighted by Product**  
**Base Rates and Riders**  
**Large Group**

FORM No.	Product Street Name	Historical Rolling Rates - 2012 Over 2011				Historical Rolling Rates - 2013 Over 2012				Proposed Rolling Rates - 2014 Over 2013			
		1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
<b>HMO Products</b>													
3270199	Encompass A	9.9%	9.2%	8.5%	N/A	4.8%	4.2%	3.7%	N/A	2.5%	2.5%	2.4%	N/A
3850199	Encompass B	10.3%	9.7%	9.0%	8.3%	4.6%	4.1%	3.8%	3.1%	2.6%	2.5%	2.6%	2.6%
4570199	Encompass C	10.3%	9.4%	8.9%	8.1%	4.4%	4.1%	3.7%	3.2%	2.6%	2.5%	2.5%	2.5%
5170902	Encompass D	11.1%	N/A	9.0%	8.8%	4.5%	N/A	3.7%	3.4%	2.8%	N/A	2.5%	2.6%
IHA-NYSHIP-C-001	NYSHIP	8.4%	N/A	N/A	N/A	4.2%	N/A	N/A	N/A	2.8%	N/A	N/A	N/A
IHA-FEHB-C-001	FEHB	5.2%	N/A	N/A	N/A	5.1%	N/A	N/A	N/A	2.5%	N/A	N/A	N/A
IHA-C1002	Encompass A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
IHA-C1002	Encompass B	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
IHA-C1002	Encompass C	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
IHA-C1002	Encompass D	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
IHA-C1002	NYSHIP	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
IHA-C1002	FEHB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
610103-44	FlexFit	N/A	N/A	9.0%	8.2%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
IHA-C1000	FlexFit (New)	9.2%	8.4%	N/A	N/A	4.6%	4.2%	3.7%	N/A	2.7%	2.6%	2.6%	N/A
IHA-FFS-C-0101	FlexFit Select	N/A	N/A	9.1%	8.4%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
IHA-C1001	FlexFit Select (New)	9.1%	8.4%	N/A	N/A	4.8%	4.5%	3.9%	3.3%	2.8%	2.8%	2.8%	2.7%
IHA-C-101	Encompass Essential	9.7%	9.1%	7.7%	8.1%	5.0%	4.9%	4.3%	3.8%	2.8%	2.6%	2.6%	2.6%

**Attachment B**  
**Independent Health Association, Inc.**  
**Summary of Proposed and Historical Rate Changes - Quarter Over Quarter**  
**2014 (Proposed), 2013 and 2012 (Historical)**  
**Large Group**

Policy Form	Product Name / Description	Historical Rolling Rates - 2012 Over 2011				Historical Rolling Rates - 2013 Over 2012				Proposed Rolling Rates - 2014 Over 2013			
		1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
<b>Base Medical Plans:</b>													
3270199	Encompass A	2.13%	2.25%	2.25%	2.25%	-3.70%	1.75%	1.75%	1.75%	-2.0%	1.73%	1.73%	1.73%
3850199	Encompass B	2.73%	2.25%	2.25%	2.25%	-3.80%	1.75%	1.75%	1.75%	-1.9%	1.73%	1.73%	1.73%
IHA-NYSHIP-C-001	Encompass for NYSHIP	0.66%	2.25%	2.25%	2.25%	-3.60%	1.75%	1.75%	1.75%	-1.7%	1.73%	1.73%	1.73%
4570199	Encompass C	2.60%	2.25%	2.25%	2.25%	-3.86%	1.75%	1.75%	1.75%	-2.0%	1.73%	1.73%	1.73%
5170902	Encompass D	2.77%	2.25%	2.25%	2.25%	-3.79%	1.75%	1.75%	1.75%	-1.9%	1.72%	1.73%	1.73%
IHA-FEHB-C-001	Encompass for FEHB	-3.34%	2.25%	2.25%	2.25%	-3.32%	1.75%	1.75%	1.75%	-2.1%	1.72%	1.73%	1.73%
IHA-C1002	Encompass A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-2.0%	1.73%	1.73%	1.73%
IHA-C1002	Encompass B	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-1.9%	1.73%	1.73%	1.73%
IHA-C1002	Encompass for NYSHIP	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-1.7%	1.73%	1.73%	1.73%
IHA-C1002	Encompass C	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-2.0%	1.73%	1.73%	1.73%
IHA-C1002	Encompass D	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-1.8%	1.73%	1.73%	1.73%
IHA-C1002	Encompass for FEHB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-2.1%	1.73%	1.73%	1.73%
610103-44	FlexFit	3.11%	2.25%	2.25%	2.25%	-3.71%	1.75%	1.75%	1.75%	N/A	N/A	N/A	N/A
IHA-FFS-C-001	FlexFit Select	3.40%	2.25%	2.25%	2.25%	-3.34%	1.75%	1.75%	1.75%	N/A	N/A	N/A	N/A
IHA-C-101	Encompass Essential (Base 1)	1.69%	2.25%	2.25%	2.25%	-2.87%	1.75%	1.75%	1.75%	-1.6%	1.73%	1.72%	1.73%
IHA-C-101	Encompass Essential (E)	2.22%	2.25%	2.25%	2.25%	-3.05%	1.75%	1.75%	1.75%	-1.8%	1.72%	1.73%	1.73%
IHA-C-101	Encompass Essential (E) - FEHB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-1.8%	1.72%	1.73%	1.73%
IHA-C-101	Encompass Essential (Base 2)	1.50%	2.25%	2.25%	2.25%	-2.89%	1.75%	1.75%	1.75%	-1.4%	1.72%	1.72%	1.72%
IHA-C1000	FlexFit New	1.56%	2.25%	2.25%	2.25%	-3.51%	1.75%	1.75%	1.75%	-1.8%	1.73%	1.73%	1.73%
IHA-C1001	FlexFit Select New	1.38%	2.25%	2.25%	2.25%	-3.39%	1.75%	1.75%	1.75%	-1.7%	1.73%	1.73%	1.73%
IHA-POS-001	Built-In POS Amendment on Enc. A & B - 20% Coin	28.95%	2.30%	2.24%	2.20%	37.73%	1.73%	1.70%	1.99%	-3.6%	1.70%	1.99%	1.64%
IHA-POS-001	Built-In POS Amendment on Enc. C & D - 25% Coin	23.13%	2.49%	2.16%	2.37%	46.91%	1.75%	1.72%	1.69%	-3.5%	1.73%	1.70%	1.83%

**Attachment B**  
**Independent Health Association, Inc.**  
**Summary of Proposed and Historical Rate Changes - Quarter Over Quarter**  
**2014 (Proposed), 2013 and 2012 (Historical)**  
**Large Group**

Policy Form	Product Name / Description	Historical Rolling Rates - 2012 Over 2011				Historical Rolling Rates - 2013 Over 2012				Proposed Rolling Rates - 2014 Over 2013			
		1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
<b>Non-Drug Riders:</b>													
5180198	Rider 112 - Domestic Partner	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A	N/A
1280198	Rider 128 - \$15 Outpatient Surgical Copay on Enc. C	-14.45%	2.03%	2.65%	1.94%	-13.21%	2.10%	0.75%	2.10%	-2.05%	2.09%	0.74%	1.98%
1520200	Rider 152 - \$20 Office Visit Copay on Enc. C	-25.34%	2.24%	2.39%	2.14%	-8.19%	1.88%	1.62%	1.80%	-0.60%	1.80%	1.94%	1.50%
3900186	Rider 24 - Abortion Exclusion	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A	N/A
4040195	Rider 29 - Dental Rider	-3.81%	2.24%	2.26%	2.25%	-1.78%	1.76%	1.74%	1.77%	0.75%	1.74%	1.75%	1.76%
4260191	Rider 45 - Inpatient Substance Abuse - Contract Year Benefits w/ Enc, FF or FFS	-31.40%	2.54%	2.48%	2.42%	-2.44%	2.50%	0.66%	2.43%	-10.00%	1.73%	2.46%	0.86%
4260191	Rider 45 - Inpatient Substance Abuse - Contract Year Benefits w/ Essential	-34.30%	1.77%	2.61%	1.69%	-1.71%	1.74%	2.46%	0.86%	-8.06%	0.93%	2.50%	1.73%
4330194	Rider 52 - Sterilization Exclusion	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A	N/A
4210189	Rider B - \$0 Inpatient Copay on Enc B	-12.55%	2.48%	1.93%	2.84%	1.81%	1.81%	1.28%	1.80%	N/A	N/A	N/A	N/A
4760194	Rider C - \$250 Inpatient Copay on Enc C	-9.48%	1.90%	2.34%	2.28%	1.76%	1.80%	2.18%	1.66%	N/A	N/A	N/A	N/A
4770194	Rider D - \$0 Inpatient Copay on Enc C	-11.42%	2.39%	2.10%	2.28%	1.79%	1.99%	1.50%	1.68%	N/A	N/A	N/A	N/A
4950994	Rider E - \$500 Inpatient Copay on Enc. B	-12.65%	1.81%	2.67%	2.60%	0.80%	2.09%	1.61%	1.65%	N/A	N/A	N/A	N/A
4770100	Rider J - \$100 Inpatient Copay on Enc C	-10.67%	2.09%	2.63%	1.99%	1.40%	1.67%	1.89%	1.85%	-3.92%	1.94%	1.60%	1.81%
1700102	Rider 170 - Premier Vision Rider	-15.67%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1941003	Rider 194 - Unlimited Skilled Nursing Facility	227.27%	2.78%	0.00%	2.70%	-39.36%	0.00%	4.61%	0.00%	-28.71%	0.00%	0.00%	11.06%
1950103	Rider 195 - FlexFit High Option II Rider	-15.40%	2.25%	2.20%	2.37%	3.56%	1.85%	1.58%	1.77%	N/A	N/A	N/A	N/A
4761002	Rider K - \$250 Hosp. Inpatient Copay reduction on Enc D	-10.34%	1.92%	2.83%	1.83%	2.66%	1.80%	2.18%	1.66%	N/A	N/A	N/A	N/A
202	Rider 202 - \$0 Child Office Service Copay Rider - A only	-5.56%	2.52%	2.05%	2.41%	27.81%	1.86%	1.78%	1.48%	-7.29%	1.91%	1.54%	1.84%
202	Rider 202 - \$0 Child Office Service Copay Rider - B only	-18.97%	2.34%	2.61%	1.59%	29.45%	1.71%	1.89%	1.66%	0.91%	1.59%	2.04%	1.53%
202	Rider 202 - \$0 Child Office Service Copay Rider - C only	-12.01%	2.35%	2.30%	2.25%	9.24%	1.79%	1.79%	1.94%	1.70%	1.87%	1.64%	1.81%
202	Rider 202 - \$0 Child Office Service Copay Rider - D only	-11.37%	2.20%	2.35%	2.11%	-6.18%	1.80%	1.59%	1.93%	-0.79%	1.74%	1.88%	1.84%
209	Rider 209 - \$250 Inpatient Copay Rider - FF Select	-14.81%	2.17%	2.13%	2.68%	2.02%	1.68%	1.99%	1.64%	-3.53%	1.40%	2.23%	1.33%
211	Rider 211 - \$15 pcp / \$30 scp Copay Rider - C only	-36.97%	2.23%	2.37%	2.14%	-14.12%	1.85%	1.58%	1.77%	6.54%	1.81%	1.78%	1.75%
211	Rider 211 - \$20 pcp / \$35 scp Copay Rider - C only	-33.60%	2.22%	2.39%	2.23%	-4.99%	1.84%	1.83%	1.72%	1.98%	1.72%	1.72%	1.76%
211	Rider 211 - \$20 pcp / \$35 scp Copay Rider - D only	-41.67%	2.22%	2.41%	2.35%	-1.62%	1.66%	1.81%	1.59%	5.10%	1.92%	1.65%	1.84%
211	Rider 211 - \$25 pcp / \$40 scp Copay Rider - D only	-35.23%	2.16%	2.24%	2.31%	-1.66%	1.69%	1.67%	1.87%	1.61%	1.81%	1.66%	1.75%
212	Rider 212 - DME / P&A @ 20% Copay Rider	-5.60%	2.06%	2.27%	2.47%	20.46%	1.80%	1.59%	1.93%	N/A	N/A	N/A	N/A
4980102	Rider 498 - NYS Eligibility Rider (multiplier)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1600101	Rider 160 - Unlimited Home Health Rider	35.14%	2.00%	3.92%	0.00%	13.12%	1.76%	0.00%	3.11%	-14.20%	3.65%	0.00%	2.03%
IHA-R-219	Rider 219 - Additional Benefits Rider w/ Ess. Base 1 & E	48.47%	2.25%	2.29%	2.24%	-20.35%	1.76%	1.63%	1.80%	-9.21%	1.85%	1.70%	1.79%
IHA-R-219	Rider 219 - Additional Benefits Rider w/ Ess. Base 2	41.09%	2.27%	2.22%	2.27%	-21.33%	1.77%	1.72%	1.80%	-10.02%	1.74%	1.83%	1.67%
IHA-R-220	Rider 220 - Family Benefit Rider w/ Base E only	-33.33%	2.07%	2.39%	2.34%	-0.53%	1.77%	1.74%	1.71%	-0.83%	1.69%	1.98%	1.63%
IHA-R-220	Rider 220 - Family Benefit Rider w/ Base 1 only	-32.46%	2.41%	1.99%	2.31%	1.21%	1.72%	1.69%	1.83%	-0.65%	1.64%	1.78%	1.88%
IHA-R-221	Rider 221 - POS Rider w/o Additional Benefits w/ Base 1, 2 & E	-53.36%	2.70%	2.63%	0.85%	132.31%	1.44%	2.18%	1.39%	-1.37%	1.39%	2.10%	1.70%
efi IHA-R-221	Rider 221 - POS Rider w/ Additional Benefits w/ Base 1, 2 & E	-49.38%	1.63%	2.40%	2.34%	124.40%	1.74%	1.67%	1.68%	-2.57%	1.64%	1.66%	1.58%
IHA-R-223	Rider 223 - Unlimited SNF Rider w/ Base 1, 2 & E	181.55%	2.11%	2.48%	2.22%	-35.57%	1.86%	1.78%	1.48%	-27.70%	1.65%	2.01%	1.53%
IHA-R-224	Rider 224 - PT/OT in an Outpatient Hospital Facility w/ Base 1, 2 & E	190.91%	2.23%	2.18%	2.14%	-56.04%	1.95%	2.69%	0.96%	-18.96%	1.18%	2.08%	1.14%
IHA-R-001	Rider R-001 - ER Copay increase \$100 w/ Enc A - D only	25.71%	2.27%	3.33%	1.08%	-3.14%	2.08%	1.14%	1.12%	N/A	N/A	N/A	N/A
IHA-R-005	Rider R-005 - PT/OT/ST increase visit limits to 30 from 20	17.50%	1.06%	3.16%	3.06%	-30.73%	1.51%	2.67%	1.45%	0.00%	2.66%	1.50%	1.08%
IHA-R-005	Rider R-005 - PT/OT/ST increase visit limits to 45 from 20	16.53%	2.13%	2.78%	2.03%	-30.46%	1.95%	2.69%	0.96%	-2.80%	1.89%	2.69%	0.94%
IHA-OPTPOS-001	LG Bundle #1 - Enc A (POS only)	28.95%	2.30%	2.24%	2.20%	37.70%	1.73%	1.70%	1.99%	-3.59%	1.70%	1.99%	1.64%
IHA-OPTPOS-001 / IHA-R-213 / 216	LG Bundle #2 - Enc A (POS, DME/P&A)	15.53%	2.39%	1.98%	2.29%	31.57%	1.59%	1.93%	1.77%	-0.75%	1.77%	1.86%	1.69%
IHA-OPTPOS-001	LG Bundle #1 - Enc B (POS only)	28.95%	2.30%	2.24%	2.20%	37.73%	1.73%	1.70%	1.99%	-3.59%	1.70%	1.99%	1.64%
IHA-OPTPOS-001 / IHA-R-213 / 216 / 4210189	LG Bundle #2 - Enc B (IP \$0, POS, DME/P&A)	5.30%	2.38%	2.20%	2.28%	23.16%	1.70%	1.78%	1.75%	-1.52%	1.74%	1.81%	1.69%
IHA-OPTPOS-001 / 4760194	LG Bundle #1 - Enc C (\$250 IP, POS)	8.37%	2.28%	2.23%	2.35%	30.82%	1.75%	1.86%	1.69%	-3.57%	1.73%	1.69%	1.79%
IHA-OPTPOS-001 / IHA-R-213 / 216 / 4770194 / 1280198	LG Bundle #2 - Enc C (IP \$0, POS, DME/P&A, OP)	-3.52%	2.25%	2.20%	2.33%	17.33%	1.70%	1.76%	1.73%	-1.99%	1.73%	1.71%	1.81%
IHA-OPTPOS-001 / 4761002	LG Bundle #1 - Enc D (\$250 IP, POS)	4.59%	2.28%	2.23%	2.35%	30.82%	1.77%	1.85%	1.69%	-3.57%	1.73%	1.69%	1.79%
IHA-OPTPOS-001 / IHA-R-213 / 216 / 4770194	LG Bundle #2 - Enc D (IP \$0, POS, DME/P&A)	-2.51%	2.25%	2.20%	2.25%	21.64%	1.81%	1.71%	1.82%	-2.03%	1.75%	1.72%	1.78%
IHA-R-213 / 216 / 1950103	Large Bundle - FlexFit (IP \$0, DME/P&A)	-14.18%	2.00%	2.45%	2.24%	6.43%	1.76%	1.85%	1.70%	-0.55%	1.84%	1.77%	1.75%
IHA-R-213 / 216 / 209	Large Bundle - FFSelect (IP \$250, DME/P&A)	-6.52%	2.11%	2.48%	2.22%	7.12%	1.85%	1.44%	1.79%	-0.17%	1.76%	1.73%	1.70%
IHA-OPTR-SA-001	Rider SA-001 - Inpatient Substance Abuse Rider - Calendar Year Benefits	-31.40%	2.54%	2.48%	2.42%	-2.44%	2.50%	0.66%	2.43%	-10.00%	1.73%	2.46%	0.86%
IHA-R1000	Federal MHP Opt-Out Rider for Unions Enc A	-37.86%	1.99%	2.60%	1.90%	6.21%	1.73%	1.78%	1.63%	-13.85%	1.86%	1.97%	1.83%
IHA-R1000	Federal MHP Opt-Out Rider for Unions Enc B	-37.86%	1.99%	2.60%	1.90%	6.21%	1.73%	1.78%	1.63%	-13.85%	1.86%	1.97%	1.83%
IHA-R1000	Federal MHP Opt-Out Rider for Unions Enc C	-37.86%	1.99%	2.60%	1.90%	6.21%	1.73%	1.78%	1.63%	-13.85%	1.86%	1.97%	1.83%
IHA-R1000	Federal MHP Opt-Out Rider for Unions Enc D	-37.86%	1.99%	2.60%	1.90%	6.21%	1.73%	1.78%	1.63%	-13.85%	1.86%	1.97%	1.83%
IHA-R1000	Federal MHP Opt-Out Rider for Unions Flex Fit	-40.76%	2.13%	2.78%	2.03%	8.58%	1.89%	1.73%	1.21%	-12.20%	1.96%	2.02%	1.83%
IHA-R1000	Federal MHP Opt-Out Rider for Unions Flex Fit Select	-40.43%	2.14%	1.40%	3.45%	7.37%	1.83%	1.89%	1.73%	-11.76%	1.97%	1.39%	1.86%
IHA-R1000	Federal MHP Opt-Out Rider for Unions Enc Ess Base	-39.41%	1.63%	2.40%	2.34%	6.83%	2.11%	0.74%	2.16%	-10.92%	2.25%	0.79%	2.13%
IHA-R1000	Federal MHP Opt-Out Rider for Unions Enc Ess Base 2	-39.41%	1.63%	2.40%	2.34%	6.83%	2.11%	0.74%	2.16%	-10.92%	2.25%	0.79%	2.13%

**Attachment B**  
**Independent Health Association, Inc.**  
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**2014 (Proposed), 2013 and 2012 (Historical)**  
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Policy Form	Product Name / Description	Historical Rolling Rates - 2012 Over 2011				Historical Rolling Rates - 2013 Over 2012				Proposed Rolling Rates - 2014 Over 2013			
		1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
IHA-R1000	Federal MHP Opt-Out Rider for Unions Enc Ess E	-39.41%	1.63%	2.40%	2.34%	6.83%	2.11%	0.74%	2.16%	-10.92%	2.25%	0.79%	2.13%
IHA-R1006	Your Natural Options Rider	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A	N/A
IHA-R1007	FitWorks with Incentive	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.04%	1.74%	1.71%	1.82%
IHA-R1008	FitWorks without Incentive	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.82%	2.25%	0.79%	2.13%
IHA-R1009	\$500 IP Copay for FlexFit	-8.14%	1.90%	2.48%	3.03%	2.36%	1.78%	1.63%	2.23%	-5.43%	1.78%	1.63%	2.23%
IHA-R1009	\$500 IP Copay for FlexFit Select	-8.76%	2.26%	2.21%	2.70%	1.05%	1.57%	2.53%	1.03%	-4.95%	1.58%	2.52%	1.02%
IHA-R1019 / IHA-R-221	Additional Benefit Rider w/ POS - FEHB Ess E Only	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-4.83%	1.65%	1.83%	1.73%

**Attachment C**  
**Independent Health Association**  
**Rate Increase Analysis**  
**Large Group Community Pool**  
**All Base Plans and Riders Combined**

2012 Actual Medical Loss Ratio	78.9%	A
2014 Target Loss Ratio	87.0%	B
Annualized Trend 2012 to 2014 (Paid)	7.0%	C
Actual Rate Increase 2012 to 2013	3.1%	D
High Level Rate Increase	0.8%	$E = A / B \times (1 + C)^2 / (1 + D) - 1$
Actual Rate Increase 2013 to 2014	0.8%	F
Change Due to Trend	7.0%	$G = C$
Change Due to Variance from Prior Periods	-5.8%	$H = A / B \times (1 + C) / (1 + D) - 1$
Change Due to Other	0.0%	$I = [(1 + F) / (1 + G) / (1 + H)] - 1$

## Attachment D1

Market Segment:

Large Group

Proposed Rate Effective Date:

January 1, 2014 (1st Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
Base Medical Plans						
<b>Encompass A1 / A3</b>						
<b>3270199</b>	Single	518.08	534.69	16.61	3.21%	-2.03%
	2 Tier Family	1,295.20	1,336.73	41.53	3.21%	-2.03%
	Double	1,243.39	1,283.26	39.87	3.21%	-2.03%
	3 Tier Family	1,398.82	1,443.66	44.84	3.21%	-2.03%
	Parent / Child	932.54	962.44	29.90	3.21%	-2.03%
	4 Tier Family	1,450.62	1,497.13	46.51	3.21%	-2.03%
	Total	782.98	808.09	25.10	3.21%	
<b>Encompass B1</b>						
<b>3850199</b>	Single	505.45	522.09	16.64	3.29%	-1.95%
	2 Tier Family	1,263.63	1,305.23	41.60	3.29%	-1.95%
	Double	1,213.08	1,253.02	39.94	3.29%	-1.95%
	3 Tier Family	1,364.72	1,409.64	44.92	3.29%	-1.95%
	Parent / Child	909.81	939.76	29.95	3.29%	-1.95%
	4 Tier Family	1,415.26	1,461.85	46.59	3.29%	-1.95%
	Total	943.64	974.71	31.07	3.29%	
<b>Encompass for NYSHIP</b>						
<b>IHA-NYSHIP-C-001</b>	Single	472.97	489.76	16.79	3.55%	-1.70%
	2 Tier Family	1,182.43	1,224.40	41.97	3.55%	-1.70%
	Double	1,135.13	1,175.42	40.29	3.55%	-1.70%
	3 Tier Family	1,277.02	1,322.35	45.33	3.55%	-1.70%
	Parent / Child	851.35	881.57	30.22	3.55%	-1.70%
	4 Tier Family	1,324.32	1,371.33	47.01	3.55%	-1.70%
	Total	896.93	928.77	31.84	3.55%	
<b>Encompass C1</b>						
<b>4570199</b>	Single	485.68	501.62	15.94	3.28%	-1.95%
	2 Tier Family	1,214.20	1,254.05	39.85	3.28%	-1.95%
	Double	1,165.63	1,203.89	38.26	3.28%	-1.95%
	3 Tier Family	1,311.34	1,354.37	43.03	3.28%	-1.95%
	Parent / Child	874.22	902.92	28.70	3.28%	-1.95%
	4 Tier Family	1,359.90	1,404.54	44.64	3.28%	-1.95%
	Total	941.00	971.89	30.89	3.28%	
<b>Encompass D</b>						
<b>5170902</b>	Single	476.49	492.47	15.98	3.35%	-1.89%
	2 Tier Family	1,191.23	1,231.18	39.95	3.35%	-1.89%
	Double	1,143.58	1,181.93	38.35	3.35%	-1.89%
	3 Tier Family	1,286.52	1,329.67	43.15	3.35%	-1.89%
	Parent / Child	857.68	886.45	28.77	3.35%	-1.89%
	4 Tier Family	1,334.17	1,378.92	44.75	3.35%	-1.89%
	Total	800.75	827.60	26.85	3.35%	
<b>FEHB Plan</b>						
<b>IHA-FEHB-C-001</b>	Single	471.83	486.77	14.94	3.17%	-2.07%
	2 Tier Family	1,179.58	1,216.93	37.35	3.17%	-2.07%
	Double	1,132.39	1,168.25	35.86	3.17%	-2.07%
	3 Tier Family	1,273.94	1,314.28	40.34	3.17%	-2.07%
	Parent / Child	849.29	876.19	26.90	3.17%	-2.07%
	4 Tier Family	1,321.12	1,362.96	41.84	3.17%	-2.07%
	Total	783.81	808.62	24.82	3.17%	
<b>Encompass A</b>						
<b>IHA-C1002</b>	Single	518.08	534.69	16.61	3.21%	-2.03%
	2 Tier Family	1,295.20	1,336.73	41.53	3.21%	-2.03%
	Double	1,243.39	1,283.26	39.87	3.21%	-2.03%
	3 Tier Family	1,398.82	1,443.66	44.84	3.21%	-2.03%
	Parent / Child	932.54	962.44	29.90	3.21%	-2.03%
	4 Tier Family	1,450.62	1,497.13	46.51	3.21%	-2.03%
	Total	N/A	N/A	N/A	N/A	

## Attachment D1

Market Segment:

Large Group

Proposed Rate Effective Date:

January 1, 2014 (1st Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Encompass B</b>						
<b>IHA-C1002</b>	Single	505.45	522.09	16.64	3.29%	-1.95%
	2 Tier Family	1,263.63	1,305.23	41.60	3.29%	-1.95%
	Double	1,213.08	1,253.02	39.94	3.29%	-1.95%
	3 Tier Family	1,364.72	1,409.64	44.92	3.29%	-1.95%
	Parent / Child	909.81	939.76	29.95	3.29%	-1.95%
	4 Tier Family	1,415.26	1,461.85	46.59	3.29%	-1.95%
	Total	N/A	N/A	N/A	N/A	N/A
<b>Encompass for NYSHIP</b>						
<b>IHA-C1002</b>	Single	475.12	491.96	16.84	3.54%	-1.71%
	2 Tier Family	1,187.80	1,229.90	42.10	3.54%	-1.71%
	Double	1,140.29	1,180.70	40.41	3.54%	-1.71%
	3 Tier Family	1,282.82	1,328.29	45.47	3.54%	-1.71%
	Parent / Child	855.22	885.53	30.31	3.54%	-1.71%
	4 Tier Family	1,330.34	1,377.49	47.15	3.54%	-1.71%
	Total	N/A	N/A	N/A	N/A	N/A
<b>Encompass C</b>						
<b>IHA-C1002</b>	Single	485.89	501.83	15.94	3.28%	-1.96%
	2 Tier Family	1,214.73	1,254.58	39.85	3.28%	-1.96%
	Double	1,166.14	1,204.39	38.25	3.28%	-1.96%
	3 Tier Family	1,311.90	1,354.94	43.04	3.28%	-1.96%
	Parent / Child	874.60	903.29	28.69	3.28%	-1.96%
	4 Tier Family	1,360.49	1,405.12	44.63	3.28%	-1.96%
	Total	N/A	N/A	N/A	N/A	N/A
<b>Encompass D</b>						
<b>IHA-C1002</b>	Single	476.49	492.68	16.19	3.40%	-1.84%
	2 Tier Family	1,191.23	1,231.70	40.47	3.40%	-1.84%
	Double	1,143.58	1,182.43	38.85	3.40%	-1.85%
	3 Tier Family	1,286.52	1,330.24	43.72	3.40%	-1.84%
	Parent / Child	857.68	886.82	29.14	3.40%	-1.85%
	4 Tier Family	1,334.17	1,379.50	45.33	3.40%	-1.84%
	Total	N/A	N/A	N/A	N/A	N/A
<b>FEHB Plan</b>						
<b>IHA-C1002</b>	Single	471.21	486.14	14.93	3.17%	-2.06%
	2 Tier Family	1,178.03	1,215.35	37.32	3.17%	-2.06%
	Double	1,130.90	1,166.74	35.84	3.17%	-2.06%
	3 Tier Family	1,272.27	1,312.58	40.31	3.17%	-2.06%
	Parent / Child	848.18	875.05	26.87	3.17%	-2.06%
	4 Tier Family	1,319.39	1,361.19	41.80	3.17%	-2.06%
	Total	N/A	N/A	N/A	N/A	N/A
<b>FlexFit / Active Option</b>						
<b>IHA-C1000</b>	Single	485.97	502.79	16.82	3.46%	-1.79%
	2 Tier Family	1,214.93	1,256.98	42.05	3.46%	-1.79%
	Double	1,166.33	1,206.70	40.37	3.46%	-1.78%
	3 Tier Family	1,312.12	1,357.53	45.41	3.46%	-1.79%
	Parent / Child	874.75	905.02	30.27	3.46%	-1.79%
	4 Tier Family	1,360.72	1,407.81	47.09	3.46%	-1.79%
	Total	833.00	861.84	28.83	3.46%	
<b>FlexFit / Family Option</b>						
<b>IHA-C1000</b>	Single	485.97	502.79	16.82	3.46%	-1.79%
	2 Tier Family	1,214.93	1,256.98	42.05	3.46%	-1.79%
	Double	1,166.33	1,206.70	40.37	3.46%	-1.78%
	3 Tier Family	1,312.12	1,357.53	45.41	3.46%	-1.79%
	Parent / Child	874.75	905.02	30.27	3.46%	-1.79%
	4 Tier Family	1,360.72	1,407.81	47.09	3.46%	-1.79%
	Total	1,186.02	1,227.07	41.05	3.46%	

## Attachment D1

Market Segment:

Large Group

Proposed Rate Effective Date:

January 1, 2014 (1st Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>FlexFit Select / Active Option</b>						
<b>IHA-C1001</b>						
	Single	464.83	481.47	16.64	3.58%	-1.67%
	2 Tier Family	1,162.08	1,203.68	41.60	3.58%	-1.67%
	Double	1,115.59	1,155.53	39.94	3.58%	-1.67%
	3 Tier Family	1,255.04	1,299.97	44.93	3.58%	-1.67%
	Parent / Child	836.69	866.65	29.96	3.58%	-1.67%
	4 Tier Family	1,301.52	1,348.12	46.60	3.58%	-1.67%
	Total	637.00	659.80	22.80	3.58%	
<b>FlexFit Select / Family Option</b>						
<b>IHA-C1001</b>						
	Single	464.83	481.47	16.64	3.58%	-1.67%
	2 Tier Family	1,162.08	1,203.68	41.60	3.58%	-1.67%
	Double	1,115.59	1,155.53	39.94	3.58%	-1.67%
	3 Tier Family	1,255.04	1,299.97	44.93	3.58%	-1.67%
	Parent / Child	836.69	866.65	29.96	3.58%	-1.67%
	4 Tier Family	1,301.52	1,348.12	46.60	3.58%	-1.67%
	Total	1,091.66	1,130.75	39.08	3.58%	
<b>Encompass Essential Base (Version 1)</b>						
<b>IHA-C-101</b>						
	Single	440.98	456.99	16.01	3.63%	-1.63%
	2 Tier Family	1,102.45	1,142.48	40.03	3.63%	-1.62%
	Double	1,058.35	1,096.78	38.43	3.63%	-1.63%
	3 Tier Family	1,190.65	1,233.87	43.22	3.63%	-1.63%
	Parent / Child	793.76	822.58	28.82	3.63%	-1.63%
	4 Tier Family	1,234.74	1,279.57	44.83	3.63%	-1.63%
	Total	N/A	N/A	N/A	N/A	
<b>Encompass Essential "E" (Version 2)</b>						
<b>IHA-C-101</b>						
	Single	451.47	467.14	15.67	3.47%	-1.78%
	2 Tier Family	1,128.68	1,167.85	39.17	3.47%	-1.78%
	Double	1,083.53	1,121.14	37.61	3.47%	-1.78%
	3 Tier Family	1,218.97	1,261.28	42.31	3.47%	-1.78%
	Parent / Child	812.65	840.85	28.20	3.47%	-1.78%
	4 Tier Family	1,264.12	1,307.99	43.87	3.47%	-1.78%
	Total	778.33	805.34	27.01	3.47%	
<b>Encompass Essential "E" - FEHB</b>						
<b>IHA-C-101</b>						
	Single	451.47	467.14	15.67	3.47%	-1.78%
	2 Tier Family	1,128.68	1,167.85	39.17	3.47%	-1.78%
	Double	1,083.53	1,121.14	37.61	3.47%	-1.78%
	3 Tier Family	1,218.97	1,261.28	42.31	3.47%	-1.78%
	Parent / Child	812.65	840.85	28.20	3.47%	-1.78%
	4 Tier Family	1,264.12	1,307.99	43.87	3.47%	-1.78%
	Total	780.76	807.85	27.10	3.47%	
<b>Encompass Essential Base 2 Plan</b>						
<b>IHA-C-101</b>						
	Single	422.67	438.94	16.27	3.85%	-1.42%
	2 Tier Family	1,056.68	1,097.35	40.67	3.85%	-1.42%
	Double	1,014.41	1,053.46	39.05	3.85%	-1.42%
	3 Tier Family	1,141.21	1,185.14	43.93	3.85%	-1.42%
	Parent / Child	760.81	790.09	29.28	3.85%	-1.42%
	4 Tier Family	1,183.48	1,229.03	45.55	3.85%	-1.42%
	Total	820.54	852.13	31.59	3.85%	
<b>Built-In POS Amendment on Enc. A &amp; B - 20% Coin</b>						
<b>IHA-POS-001, IHA-R1014</b>						
	Single	5.77	5.87	0.10	1.73%	-3.61%
	2 Tier Family	14.43	14.68	0.25	1.73%	-3.61%
	Double	13.85	14.09	0.24	1.73%	-3.63%
	3 Tier Family	15.58	15.85	0.27	1.73%	-3.59%
	Parent / Child	10.39	10.57	0.18	1.73%	-3.56%
	4 Tier Family	16.16	16.44	0.28	1.73%	-3.58%
	Total	N/A	N/A	N/A	N/A	

Independent Health Association

95308

NDPD-129108707

Company submitting the rate adjustment request

NAIC Code

SERFF Tracking #

### Attachment D1

Market Segment:

Large Group

Proposed Rate Effective Date:

January 1, 2014 (1st Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Built-In POS Amendment on Enc. C &amp; D - 25% Coin</b>						
<b>IHA-POS-001, IHA-R1014</b>	Single	5.70	5.79	0.09	1.58%	-3.50%
	2 Tier Family	14.25	14.48	0.23	1.61%	-3.47%
	Double	13.68	13.90	0.22	1.61%	-3.47%
	3 Tier Family	15.39	15.63	0.24	1.56%	-3.52%
	Parent / Child	10.26	10.42	0.16	1.56%	-3.52%
	4 Tier Family	15.96	16.21	0.25	1.57%	-3.51%
	Total	9.47	9.62	0.15	1.60%	
<b>Large - Base Total</b>		<b>631.31</b>	<b>652.62</b>	<b>21.32</b>	<b>3.4%</b>	

## Attachment D1

Market Segment:

Large Group

Proposed Rate Effective Date:

January 1, 2014 (1st Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
Non Rx Riders						
<b>Rider 112 - Domestic Partner</b>						
<b>5180198</b>	Single	0.00	0.00	0.00	0.00%	0.00%
	2 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Double	0.00	0.00	0.00	0.00%	0.00%
	3 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Parent / Child	0.00	0.00	0.00	0.00%	0.00%
	4 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 128 - \$15 Outpatient Surgical Copay on Enc. C</b>						
<b>1280198, IHA-R1012</b>	Single	1.37	1.41	0.04	2.92%	-2.08%
	2 Tier Family	3.43	3.53	0.10	2.92%	-1.94%
	Double	3.29	3.38	0.09	2.74%	-2.31%
	3 Tier Family	3.70	3.81	0.11	2.97%	-2.06%
	Parent / Child	2.47	2.54	0.07	2.83%	-1.93%
	4 Tier Family	3.84	3.95	0.11	2.86%	-1.99%
	Total	2.64	2.72	0.08	2.89%	
<b>Rider 152 - \$20 Office Visit Copay on Enc. C</b>						
<b>1520200, IHA-R1011</b>	Single	(4.83)	(5.06)	(0.23)	4.76%	-0.59%
	2 Tier Family	(12.08)	(12.65)	(0.57)	4.72%	-0.63%
	Double	(11.59)	(12.14)	(0.55)	4.75%	-0.65%
	3 Tier Family	(13.04)	(13.66)	(0.62)	4.75%	-0.58%
	Parent / Child	(8.69)	(9.11)	(0.42)	4.83%	-0.55%
	4 Tier Family	(13.52)	(14.17)	(0.65)	4.81%	-0.56%
	Total	(8.62)	(9.03)	(0.41)	4.78%	
<b>Rider 24 - Abortion Exclusion</b>						
<b>3900186</b>	Single	0.00	0.00	0.00	0.00%	0.00%
	2 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Double	0.00	0.00	0.00	0.00%	0.00%
	3 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Parent / Child	0.00	0.00	0.00	0.00%	0.00%
	4 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 29 - Dental Rider</b>						
<b>4040195</b>	Single	58.59	62.19	3.60	6.14%	0.75%
	2 Tier Family	146.48	155.48	9.00	6.14%	0.75%
	Double	140.62	149.26	8.64	6.14%	0.75%
	3 Tier Family	158.19	167.91	9.72	6.14%	0.74%
	Parent / Child	105.46	111.94	6.48	6.14%	0.75%
	4 Tier Family	164.05	174.13	10.08	6.14%	0.75%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 45 - Inpatient Substance Abuse Rider - Contract Year Benefits w/ Encompass, FF or FFS</b>						
<b>4260191</b>	Single	1.24	1.18	(0.06)	-4.84%	-9.92%
	2 Tier Family	3.10	2.95	(0.15)	-4.84%	-10.06%
	Double	2.98	2.83	(0.15)	-5.03%	-9.87%
	3 Tier Family	3.35	3.19	(0.16)	-4.78%	-9.89%
	Parent / Child	2.23	2.12	(0.11)	-4.93%	-10.17%
	4 Tier Family	3.47	3.30	(0.17)	-4.90%	-10.08%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 45 - Inpatient Substance Abuse Rider - Contract Year Benefits w/ Essential</b>						
<b>4260191</b>	Single	1.18	1.14	(0.04)	-3.39%	-8.06%
	2 Tier Family	2.95	2.85	(0.10)	-3.39%	-8.06%
	Double	2.83	2.74	(0.09)	-3.18%	-8.05%
	3 Tier Family	3.19	3.08	(0.11)	-3.45%	-8.06%
	Parent / Child	2.12	2.05	(0.07)	-3.30%	-8.07%
	4 Tier Family	3.30	3.19	(0.11)	-3.33%	-8.07%
	Total	N/A	N/A	N/A	N/A	

## Attachment D1

Market Segment:

Large Group

Proposed Rate Effective Date:

January 1, 2014 (1st Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Rider 52 - Sterilization Exclusion</b>						
<b>4330194</b>	Single	0.00	0.00	0.00	0.00%	0.00%
	2 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Double	0.00	0.00	0.00	0.00%	0.00%
	3 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Parent / Child	0.00	0.00	0.00	0.00%	0.00%
	4 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Total	N/A	N/A	N/A	N/A	
<b>Rider J - \$100 Inpatient Copay on Enc C</b>						
<b>4770100</b>	Single	3.63	3.68	0.05	1.38%	-3.92%
	2 Tier Family	9.08	9.20	0.12	1.32%	-3.97%
	Double	8.71	8.83	0.12	1.38%	-3.92%
	3 Tier Family	9.80	9.94	0.14	1.43%	-3.87%
	Parent / Child	6.53	6.62	0.09	1.38%	-3.92%
	4 Tier Family	10.16	10.30	0.14	1.38%	-3.92%
	Total	6.47	6.56	0.09	1.38%	
<b>Rider 170 - Premier Vision Rider</b>						
<b>1700102</b>	Single	4.09	4.09	0.00	0.00%	0.00%
	2 Tier Family	10.23	10.23	0.00	0.00%	0.00%
	Double	9.82	9.82	0.00	0.00%	0.00%
	3 Tier Family	11.04	11.04	0.00	0.00%	0.00%
	Parent / Child	7.36	7.36	0.00	0.00%	0.00%
	4 Tier Family	11.45	11.45	0.00	0.00%	0.00%
	Total	5.76	5.76	0.00	0.00%	
<b>Rider 194 - Unlimited Skilled Nursing Facility</b>						
<b>1941003</b>	Single	0.23	0.17	(0.06)	-26.09%	-29.17%
	2 Tier Family	0.58	0.43	(0.15)	-25.86%	-28.33%
	Double	0.55	0.41	(0.14)	-25.45%	-29.31%
	3 Tier Family	0.62	0.46	(0.16)	-25.81%	-29.23%
	Parent / Child	0.41	0.31	(0.10)	-24.39%	-27.91%
	4 Tier Family	0.64	0.48	(0.16)	-25.00%	-28.36%
	Total	0.33	0.24	(0.08)	-25.98%	
<b>Rider 202 - \$0 Child Office Service Copay Rider - A only</b>						
<b>202, IHA-R1010</b>	Single	3.26	3.18	(0.08)	-2.45%	-7.29%
	2 Tier Family	8.15	7.95	(0.20)	-2.45%	-7.34%
	Double	7.82	7.63	(0.19)	-2.43%	-7.29%
	3 Tier Family	8.80	8.59	(0.21)	-2.39%	-7.24%
	Parent / Child	5.87	5.72	(0.15)	-2.56%	-7.29%
	4 Tier Family	9.13	8.90	(0.23)	-2.52%	-7.29%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 202 - \$0 Child Office Service Copay Rider - B only</b>						
<b>202, IHA-R1010</b>	Single	4.13	4.39	0.26	6.30%	0.92%
	2 Tier Family	10.33	10.98	0.65	6.29%	0.92%
	Double	9.91	10.54	0.63	6.36%	0.96%
	3 Tier Family	11.15	11.85	0.70	6.28%	0.85%
	Parent / Child	7.43	7.90	0.47	6.33%	0.89%
	4 Tier Family	11.56	12.29	0.73	6.31%	0.90%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 202 - \$0 Child Office Service Copay Rider - C only</b>						
<b>202, IHA-R1010</b>	Single	4.97	5.34	0.37	7.44%	1.71%
	2 Tier Family	12.43	13.35	0.92	7.40%	1.68%
	Double	11.93	12.82	0.89	7.46%	1.75%
	3 Tier Family	13.42	14.42	1.00	7.45%	1.69%
	Parent / Child	8.95	9.61	0.66	7.37%	1.69%
	4 Tier Family	13.92	14.95	1.03	7.40%	1.70%
	Total	N/A	N/A	N/A	N/A	

## Attachment D1

Market Segment:

Large Group

Proposed Rate Effective Date:

January 1, 2014 (1st Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Rider 202 - \$0 Child Office Service Copay Rider - D only</b>						
202, IHA-R1010	Single	5.00	5.23	0.23	4.60%	-0.76%
	2 Tier Family	12.50	13.08	0.58	4.64%	-0.76%
	Double	12.00	12.55	0.55	4.58%	-0.79%
	3 Tier Family	13.50	14.12	0.62	4.59%	-0.77%
	Parent / Child	9.00	9.41	0.41	4.56%	-0.84%
	4 Tier Family	14.00	14.64	0.64	4.57%	-0.81%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 209 - \$250 Inpatient Copay Rider - FF Select</b>						
209	Single	3.52	3.58	0.06	1.70%	-3.50%
	2 Tier Family	8.80	8.95	0.15	1.70%	-3.56%
	Double	8.45	8.59	0.14	1.66%	-3.48%
	3 Tier Family	9.50	9.67	0.17	1.79%	-3.49%
	Parent / Child	6.34	6.44	0.10	1.58%	-3.59%
	4 Tier Family	9.86	10.02	0.16	1.62%	-3.56%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 211 - \$15 pcp / \$30 scp Copay Rider - C only</b>						
211, IHA-R1011	Single	(4.93)	(5.53)	(0.60)	12.17%	6.55%
	2 Tier Family	(12.33)	(13.83)	(1.50)	12.17%	6.55%
	Double	(11.83)	(13.27)	(1.44)	12.17%	6.50%
	3 Tier Family	(13.31)	(14.93)	(1.62)	12.17%	6.57%
	Parent / Child	(8.87)	(9.95)	(1.08)	12.18%	6.53%
	4 Tier Family	(13.80)	(15.48)	(1.68)	12.17%	6.54%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 211 - \$20 pcp / \$35 scp Copay Rider - C only</b>						
211, IHA-R1011	Single	(9.14)	(9.81)	(0.67)	7.33%	1.98%
	2 Tier Family	(22.85)	(24.53)	(1.68)	7.35%	2.00%
	Double	(21.94)	(23.54)	(1.60)	7.29%	1.95%
	3 Tier Family	(24.68)	(26.49)	(1.81)	7.33%	2.00%
	Parent / Child	(16.45)	(17.66)	(1.21)	7.36%	1.96%
	4 Tier Family	(25.59)	(27.47)	(1.88)	7.35%	1.97%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 211 - \$20 pcp / \$35 scp Copay Rider - D only</b>						
211, IHA-R1011	Single	(4.28)	(4.73)	(0.45)	10.51%	5.11%
	2 Tier Family	(10.70)	(11.83)	(1.13)	10.56%	5.16%
	Double	(10.27)	(11.35)	(1.08)	10.52%	5.09%
	3 Tier Family	(11.56)	(12.77)	(1.21)	10.47%	5.10%
	Parent / Child	(7.70)	(8.51)	(0.81)	10.52%	5.06%
	4 Tier Family	(11.98)	(13.24)	(1.26)	10.52%	5.08%
	Total	(7.77)	(8.58)	(0.82)	10.49%	
<b>Rider 211 - \$25 pcp / \$40 scp Copay Rider - D only</b>						
211, IHA-R1011	Single	(8.27)	(8.85)	(0.58)	7.01%	1.61%
	2 Tier Family	(20.68)	(22.13)	(1.45)	7.01%	1.61%
	Double	(19.85)	(21.24)	(1.39)	7.00%	1.63%
	3 Tier Family	(22.33)	(23.90)	(1.57)	7.03%	1.62%
	Parent / Child	(14.89)	(15.93)	(1.04)	6.98%	1.59%
	4 Tier Family	(23.16)	(24.78)	(1.62)	6.99%	1.60%
	Total	(15.62)	(16.72)	(1.10)	7.01%	
<b>Rider 498 - NYS Eligibility Rider (multiplier)</b>						
4980102 (Rev 1/1/11)	Single	1.00	1.00	0.00	0.00%	0.00%
	2 Tier Family	1.00	1.00	0.00	0.00%	0.00%
	Double	1.00	1.00	0.00	0.00%	0.00%
	3 Tier Family	1.00	1.00	0.00	0.00%	0.00%
	Parent / Child	1.00	1.00	0.00	0.00%	0.00%
	4 Tier Family	1.00	1.00	0.00	0.00%	0.00%
	Total	1.00	1.00	0.00	0.00%	

## Attachment D1

Market Segment:

Large Group

Proposed Rate Effective Date:

January 1, 2014 (1st Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Rider 160 - Unlimited Home Health Rider</b>						
<b>1600101</b>	Single	0.60	0.54	(0.06)	-10.00%	-14.29%
	2 Tier Family	1.50	1.35	(0.15)	-10.00%	-14.56%
	Double	1.44	1.30	(0.14)	-9.72%	-13.91%
	3 Tier Family	1.62	1.46	(0.16)	-9.88%	-14.12%
	Parent / Child	1.08	0.97	(0.11)	-10.19%	-14.16%
	4 Tier Family	1.68	1.51	(0.17)	-10.12%	-14.20%
	Total	0.85	0.76	(0.08)	-10.00%	
<b>Rider 219 - Additional Benefits Rider w/ Ess. Base 1 &amp; E</b>						
<b>IHA-R-219</b>	Single	9.08	8.68	(0.40)	-4.41%	-9.21%
	2 Tier Family	22.70	21.70	(1.00)	-4.41%	-9.21%
	Double	21.79	20.83	(0.96)	-4.41%	-9.20%
	3 Tier Family	24.52	23.44	(1.08)	-4.40%	-9.18%
	Parent / Child	16.34	15.62	(0.72)	-4.41%	-9.24%
	4 Tier Family	25.42	24.30	(1.12)	-4.41%	-9.23%
	Total	16.15	15.44	(0.71)	-4.41%	
<b>Rider 219 - Additional Benefits Rider w/ Ess. Base 2</b>						
<b>IHA-R-219</b>	Single	8.52	8.08	(0.44)	-5.16%	-10.02%
	2 Tier Family	21.30	20.20	(1.10)	-5.16%	-10.02%
	Double	20.45	19.39	(1.06)	-5.18%	-10.02%
	3 Tier Family	23.00	21.82	(1.18)	-5.13%	-10.02%
	Parent / Child	15.34	14.54	(0.80)	-5.22%	-10.02%
	4 Tier Family	23.86	22.62	(1.24)	-5.20%	-10.02%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 220 - Family Benefit Rider w/ Base E only</b>						
<b>IHA-R-220</b>	Single	5.66	5.91	0.25	4.42%	-0.84%
	2 Tier Family	14.15	14.78	0.63	4.45%	-0.81%
	Double	13.58	14.18	0.60	4.42%	-0.84%
	3 Tier Family	15.28	15.96	0.68	4.45%	-0.81%
	Parent / Child	10.19	10.64	0.45	4.42%	-0.84%
	4 Tier Family	15.85	16.55	0.70	4.42%	-0.84%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 220 - Family Benefit Rider w/ Base 1 only</b>						
<b>IHA-R-220</b>	Single	5.83	6.10	0.27	4.63%	-0.65%
	2 Tier Family	14.58	15.25	0.67	4.60%	-0.65%
	Double	13.99	14.64	0.65	4.65%	-0.68%
	3 Tier Family	15.74	16.47	0.73	4.64%	-0.66%
	Parent / Child	10.49	10.98	0.49	4.67%	-0.63%
	4 Tier Family	16.32	17.08	0.76	4.66%	-0.64%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 221 - POS Rider w/o Additional Benefits w/ Base 1, 2 &amp; E</b>						
<b>IHA-R-221 ( Eff. 1/1/06)</b>	Single	2.74	2.84	0.10	3.65%	-1.39%
	2 Tier Family	6.85	7.10	0.25	3.65%	-1.39%
	Double	6.58	6.82	0.24	3.65%	-1.30%
	3 Tier Family	7.40	7.67	0.27	3.65%	-1.41%
	Parent / Child	4.93	5.11	0.18	3.65%	-1.35%
	4 Tier Family	7.67	7.95	0.28	3.65%	-1.36%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 221 - POS Rider w/ Additional Benefits w/ Base 1, 2 &amp; E</b>						
<b>IHA-R-221 ( Eff. 1/1/06)</b>	Single	2.94	3.01	0.07	2.38%	-2.59%
	2 Tier Family	7.35	7.53	0.18	2.45%	-2.59%
	Double	7.06	7.22	0.16	2.27%	-2.70%
	3 Tier Family	7.94	8.13	0.19	2.39%	-2.52%
	Parent / Child	5.29	5.42	0.13	2.46%	-2.52%
	4 Tier Family	8.23	8.43	0.20	2.43%	-2.54%
	Total	N/A	N/A	N/A	N/A	

## Attachment D1

Market Segment:

Large Group

Proposed Rate Effective Date:

January 1, 2014 (1st Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Rider 223 - Unlimited SNF Rider w/ Base 1, 2 &amp; E</b>						
<b>IHA-R-223 ( Eff. 1/1/06)</b>	Single	3.26	2.48	(0.78)	-23.93%	-27.70%
	2 Tier Family	8.15	6.20	(1.95)	-23.93%	-27.74%
	Double	7.82	5.95	(1.87)	-23.91%	-27.70%
	3 Tier Family	8.80	6.70	(2.10)	-23.86%	-27.65%
	Parent / Child	5.87	4.46	(1.41)	-24.02%	-27.71%
	4 Tier Family	9.13	6.94	(2.19)	-23.99%	-27.71%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 224 - PT/OT in an Outpatient Hospital Facility w/ Base 1, 2 &amp; E</b>						
<b>IHA-R-224 ( Eff. 1/1/06)</b>	Single	1.05	0.90	(0.15)	-14.29%	-18.92%
	2 Tier Family	2.63	2.25	(0.38)	-14.45%	-19.06%
	Double	2.52	2.16	(0.36)	-14.29%	-18.80%
	3 Tier Family	2.84	2.43	(0.41)	-14.44%	-19.00%
	Parent / Child	1.89	1.62	(0.27)	-14.29%	-19.00%
	4 Tier Family	2.94	2.52	(0.42)	-14.29%	-18.97%
	Total	N/A	N/A	N/A	N/A	
<b>Rider R-005 - PT/OT/ST increase visit limits to 30 from 20</b>						
<b>IHA-R-005</b>	Single	0.70	0.74	0.04	5.71%	0.00%
	2 Tier Family	1.75	1.85	0.10	5.71%	0.00%
	Double	1.68	1.78	0.10	5.95%	0.00%
	3 Tier Family	1.89	2.00	0.11	5.82%	0.00%
	Parent / Child	1.26	1.33	0.07	5.56%	0.00%
	4 Tier Family	1.96	2.07	0.11	5.61%	0.00%
	Total	N/A	N/A	N/A	N/A	
<b>Rider R-005 - PT/OT/ST increase visit limits to 45 from 20</b>						
<b>IHA-R-005</b>	Single	1.05	1.08	0.03	2.86%	-2.70%
	2 Tier Family	2.63	2.70	0.07	2.66%	-2.88%
	Double	2.52	2.59	0.07	2.78%	-2.63%
	3 Tier Family	2.84	2.92	0.08	2.82%	-2.67%
	Parent / Child	1.89	1.94	0.05	2.65%	-3.00%
	4 Tier Family	2.94	3.02	0.08	2.72%	-2.89%
	Total	1.48	1.52	0.04	2.76%	
<b>LG Bundle #1 - Enc A (POS only)</b>						
<b>IHA-OPTPOS-001, IHA-R1014, IH</b>	Single	5.77	5.87	0.10	1.73%	-3.61%
	2 Tier Family	14.43	14.68	0.25	1.73%	-3.61%
	Double	13.85	14.09	0.24	1.73%	-3.63%
	3 Tier Family	15.58	15.85	0.27	1.73%	-3.59%
	Parent / Child	10.39	10.57	0.18	1.73%	-3.56%
	4 Tier Family	16.16	16.44	0.28	1.73%	-3.58%
	Total	8.48	8.63	0.15	1.73%	
<b>LG Bundle #2 - Enc A (POS, DME/P&amp;A)</b>						
<b>IHA-OPTPOS-001, IHA-R1014 / IH</b>	Single	7.63	7.98	0.35	4.59%	-0.75%
	2 Tier Family	19.08	19.95	0.87	4.56%	-0.75%
	Double	18.31	19.15	0.84	4.59%	-0.78%
	3 Tier Family	20.60	21.55	0.95	4.61%	-0.74%
	Parent / Child	13.73	14.36	0.63	4.59%	-0.76%
	4 Tier Family	21.36	22.34	0.98	4.59%	-0.76%
	Total	12.37	12.93	0.57	4.57%	
<b>LG Bundle #1 - Enc B (POS only)</b>						
<b>IHA-OPTPOS-001, IHA-R1014</b>	Single	5.77	5.87	0.10	1.73%	-3.61%
	2 Tier Family	14.43	14.68	0.25	1.73%	-3.61%
	Double	13.85	14.09	0.24	1.73%	-3.63%
	3 Tier Family	15.58	15.85	0.27	1.73%	-3.59%
	Parent / Child	10.39	10.57	0.18	1.73%	-3.56%
	4 Tier Family	16.16	16.44	0.28	1.73%	-3.58%
	Total	N/A	N/A	N/A	N/A	

## Attachment D1

Market Segment:

Large Group

Proposed Rate Effective Date:

January 1, 2014 (1st Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>LG Bundle #2 - Enc B (IP \$0, POS, DME/P&amp;A)</b>						
IHA-OPTPOS-001, IHA-R1014 / IH	Single	9.95	10.32	0.37	3.72%	-1.53%
	2 Tier Family	24.88	25.80	0.92	3.70%	-1.53%
	Double	23.88	24.77	0.89	3.73%	-1.51%
	3 Tier Family	26.87	27.86	0.99	3.68%	-1.55%
	Parent / Child	17.91	18.58	0.67	3.74%	-1.48%
	4 Tier Family	27.86	28.90	1.04	3.73%	-1.50%
	Total	18.58	19.27	0.69	3.70%	
<b>LG Bundle #1 - Enc C (\$250 IP, POS)</b>						
IHA-OPTPOS-001, IHA-R1014 / 47	Single	7.98	8.11	0.13	1.63%	-3.57%
	2 Tier Family	19.95	20.28	0.33	1.65%	-3.57%
	Double	19.15	19.46	0.31	1.62%	-3.57%
	3 Tier Family	21.55	21.90	0.35	1.62%	-3.57%
	Parent / Child	14.36	14.60	0.24	1.67%	-3.57%
	4 Tier Family	22.34	22.71	0.37	1.66%	-3.57%
	Total	15.64	15.90	0.26	1.65%	
<b>LG Bundle #2 - Enc C (IP \$0, POS, DME/P&amp;A, OP)</b>						
IHA-OPTPOS-001, IHA-R1014 / IH	Single	13.41	13.84	0.43	3.21%	-1.98%
	2 Tier Family	33.53	34.60	1.07	3.19%	-1.98%
	Double	32.18	33.22	1.04	3.23%	-1.98%
	3 Tier Family	36.21	37.37	1.16	3.20%	-1.97%
	Parent / Child	24.14	24.91	0.77	3.19%	-2.01%
	4 Tier Family	37.55	38.75	1.20	3.20%	-2.00%
	Total	27.71	28.60	0.89	3.20%	
<b>LG Bundle #1 - Enc D (\$250 IP, POS)</b>						
IHA-OPTPOS-001, IHA-R1014 / 47	Single	7.98	8.11	0.13	1.63%	-3.57%
	2 Tier Family	19.95	20.28	0.33	1.65%	-3.57%
	Double	19.15	19.46	0.31	1.62%	-3.57%
	3 Tier Family	21.55	21.90	0.35	1.62%	-3.57%
	Parent / Child	14.36	14.60	0.24	1.67%	-3.57%
	4 Tier Family	22.34	22.71	0.37	1.66%	-3.57%
	Total	13.83	14.06	0.23	1.63%	
<b>LG Bundle #2 - Enc D (IP \$0, POS, DME/P&amp;A)</b>						
IHA-OPTPOS-001, IHA-R1014 / IH	Single	12.14	12.54	0.40	3.29%	-2.03%
	2 Tier Family	30.35	31.35	1.00	3.29%	-2.03%
	Double	29.14	30.10	0.96	3.29%	-2.02%
	3 Tier Family	32.78	33.86	1.08	3.29%	-2.03%
	Parent / Child	21.85	22.57	0.72	3.30%	-2.04%
	4 Tier Family	33.99	35.11	1.12	3.30%	-2.04%
	Total	16.10	16.63	0.53	3.29%	
<b>Large Bundle - FlexFit (IP \$0, DME/P&amp;A)</b>						
IHA-R-213 / 216 / 1950103	Single	6.81	7.14	0.33	4.85%	-0.56%
	2 Tier Family	17.03	17.85	0.82	4.82%	-0.56%
	Double	16.34	17.14	0.80	4.90%	-0.52%
	3 Tier Family	18.39	19.28	0.89	4.84%	-0.57%
	Parent / Child	12.26	12.85	0.59	4.81%	-0.54%
	4 Tier Family	19.07	19.99	0.92	4.82%	-0.55%
	Total	13.82	14.48	0.67	4.82%	
<b>Large Bundle - FFSelect (IP \$250, DME/P&amp;A)</b>						
IHA-R-213 / 216 / 209	Single	5.42	5.69	0.27	4.98%	-0.18%
	2 Tier Family	13.55	14.23	0.68	5.02%	-0.14%
	Double	13.01	13.66	0.65	5.00%	-0.15%
	3 Tier Family	14.63	15.36	0.73	4.99%	-0.19%
	Parent / Child	9.76	10.24	0.48	4.92%	-0.19%
	4 Tier Family	15.18	15.93	0.75	4.94%	-0.19%
	Total	8.72	9.15	0.43	4.97%	

## Attachment D1

Market Segment:

Large Group

Proposed Rate Effective Date:

January 1, 2014 (1st Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Rider SA-001 - Inpatient Substance Abuse Rider - Calendar Year Benefits</b>						
<b>IHA-OPTR-SA-001</b>	Single	1.24	1.18	(0.06)	-4.84%	-9.92%
	2 Tier Family	3.10	2.95	(0.15)	-4.84%	-10.06%
	Double	2.98	2.83	(0.15)	-5.03%	-9.87%
	3 Tier Family	3.35	3.19	(0.16)	-4.78%	-9.89%
	Parent / Child	2.23	2.12	(0.11)	-4.93%	-10.17%
	4 Tier Family	3.47	3.30	(0.17)	-4.90%	-10.08%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000, IHA-R1015</b>	Single	(1.71)	(1.55)	0.16	-9.36%	-13.89%
	2 Tier Family	(4.28)	(3.88)	0.40	-9.35%	-13.78%
	Double	(4.10)	(3.72)	0.38	-9.27%	-13.89%
	3 Tier Family	(4.62)	(4.19)	0.43	-9.31%	-13.79%
	Parent / Child	(3.08)	(2.79)	0.29	-9.42%	-13.89%
	4 Tier Family	(4.79)	(4.34)	0.45	-9.39%	-13.89%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000, IHA-R1015</b>	Single	(1.71)	(1.55)	0.16	-9.36%	-13.89%
	2 Tier Family	(4.28)	(3.88)	0.40	-9.35%	-13.78%
	Double	(4.10)	(3.72)	0.38	-9.27%	-13.89%
	3 Tier Family	(4.62)	(4.19)	0.43	-9.31%	-13.79%
	Parent / Child	(3.08)	(2.79)	0.29	-9.42%	-13.89%
	4 Tier Family	(4.79)	(4.34)	0.45	-9.39%	-13.89%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000, IHA-R1015</b>	Single	(1.71)	(1.55)	0.16	-9.36%	-13.89%
	2 Tier Family	(4.28)	(3.88)	0.40	-9.35%	-13.78%
	Double	(4.10)	(3.72)	0.38	-9.27%	-13.89%
	3 Tier Family	(4.62)	(4.19)	0.43	-9.31%	-13.79%
	Parent / Child	(3.08)	(2.79)	0.29	-9.42%	-13.89%
	4 Tier Family	(4.79)	(4.34)	0.45	-9.39%	-13.89%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000, IHA-R1015</b>	Single	(1.71)	(1.55)	0.16	-9.36%	-13.89%
	2 Tier Family	(4.28)	(3.88)	0.40	-9.35%	-13.78%
	Double	(4.10)	(3.72)	0.38	-9.27%	-13.89%
	3 Tier Family	(4.62)	(4.19)	0.43	-9.31%	-13.79%
	Parent / Child	(3.08)	(2.79)	0.29	-9.42%	-13.89%
	4 Tier Family	(4.79)	(4.34)	0.45	-9.39%	-13.89%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000</b>	Single	(1.64)	(1.51)	0.13	-7.93%	-12.21%
	2 Tier Family	(4.10)	(3.78)	0.32	-7.80%	-12.09%
	Double	(3.94)	(3.62)	0.32	-8.12%	-12.35%
	3 Tier Family	(4.43)	(4.08)	0.35	-7.90%	-12.07%
	Parent / Child	(2.95)	(2.72)	0.23	-7.80%	-12.26%
	4 Tier Family	(4.59)	(4.23)	0.36	-7.84%	-12.24%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000</b>	Single	(1.61)	(1.50)	0.11	-6.83%	-11.76%
	2 Tier Family	(4.03)	(3.75)	0.28	-6.95%	-11.76%
	Double	(3.86)	(3.60)	0.26	-6.74%	-11.76%
	3 Tier Family	(4.35)	(4.05)	0.30	-6.90%	-11.76%
	Parent / Child	(2.90)	(2.70)	0.20	-6.90%	-11.76%
	4 Tier Family	(4.51)	(4.20)	0.31	-6.87%	-11.76%
	Total	N/A	N/A	N/A	N/A	

## Attachment D1

Market Segment:

Large Group

Proposed Rate Effective Date:

January 1, 2014 (1st Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000</b>	Single	(1.40)	(1.31)	0.09	-6.43%	-10.88%
	2 Tier Family	(3.50)	(3.28)	0.22	-6.29%	-10.87%
	Double	(3.36)	(3.14)	0.22	-6.55%	-11.05%
	3 Tier Family	(3.78)	(3.54)	0.24	-6.35%	-10.83%
	Parent / Child	(2.52)	(2.36)	0.16	-6.35%	-10.94%
	4 Tier Family	(3.92)	(3.67)	0.25	-6.38%	-10.92%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000</b>	Single	(1.40)	(1.31)	0.09	-6.43%	-10.88%
	2 Tier Family	(3.50)	(3.28)	0.22	-6.29%	-10.87%
	Double	(3.36)	(3.14)	0.22	-6.55%	-11.05%
	3 Tier Family	(3.78)	(3.54)	0.24	-6.35%	-10.83%
	Parent / Child	(2.52)	(2.36)	0.16	-6.35%	-10.94%
	4 Tier Family	(3.92)	(3.67)	0.25	-6.38%	-10.92%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000</b>	Single	(1.40)	(1.31)	0.09	-6.43%	-10.88%
	2 Tier Family	(3.50)	(3.28)	0.22	-6.29%	-10.87%
	Double	(3.36)	(3.14)	0.22	-6.55%	-11.05%
	3 Tier Family	(3.78)	(3.54)	0.24	-6.35%	-10.83%
	Parent / Child	(2.52)	(2.36)	0.16	-6.35%	-10.94%
	4 Tier Family	(3.92)	(3.67)	0.25	-6.38%	-10.92%
	Total	N/A	N/A	N/A	N/A	
<b>FitWorks with Incentive Rider</b>						
<b>IHA-R1007</b>	Single	13.63	13.77	0.14	1.03%	1.03%
	2 Tier Family	34.08	34.43	0.35	1.03%	1.03%
	Double	32.71	33.05	0.34	1.04%	1.04%
	3 Tier Family	36.80	37.18	0.38	1.03%	1.03%
	Parent / Child	24.53	24.79	0.26	1.06%	1.06%
	4 Tier Family	38.16	38.56	0.40	1.05%	1.05%
	Total	N/A	N/A	N/A	N/A	
<b>FitWorks without Incentive Rider</b>						
<b>IHA-R1008</b>	Single	1.30	1.31	0.01	0.77%	0.77%
	2 Tier Family	3.25	3.28	0.03	0.92%	0.92%
	Double	3.12	3.14	0.02	0.64%	0.64%
	3 Tier Family	3.51	3.54	0.03	0.85%	0.85%
	Parent / Child	2.34	2.36	0.02	0.85%	0.85%
	4 Tier Family	3.64	3.67	0.03	0.82%	0.82%
	Total	N/A	N/A	N/A	N/A	
<b>\$500 Inpatient Copay Rider</b>						
<b>IHA-R1009</b>	Single	1.74	1.74	0.00	0.00%	-5.43%
	2 Tier Family	4.35	4.35	0.00	0.00%	-5.43%
	Double	4.18	4.18	0.00	0.00%	-5.43%
	3 Tier Family	4.70	4.70	0.00	0.00%	-5.43%
	Parent / Child	3.13	3.13	0.00	0.00%	-5.44%
	4 Tier Family	4.87	4.87	0.00	0.00%	-5.44%
	Total	N/A	N/A	N/A	N/A	
<b>\$500 Inpatient Copay Rider</b>						
<b>IHA-R1009</b>	Single	1.92	1.92	0.00	0.00%	-4.95%
	2 Tier Family	4.80	4.80	0.00	0.00%	-4.95%
	Double	4.61	4.61	0.00	0.00%	-4.95%
	3 Tier Family	5.18	5.18	0.00	0.00%	-4.95%
	Parent / Child	3.46	3.46	0.00	0.00%	-4.95%
	4 Tier Family	5.38	5.38	0.00	0.00%	-4.95%
	Total	N/A	N/A	N/A	N/A	

Independent Health Association

95308

NDPD-129108707

Company submitting the rate adjustment request

NAIC Code

SERFF Tracking #

### Attachment D1

Market Segment:

Large Group

Proposed Rate Effective Date:

January 1, 2014 (1st Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Additional Benefit Rider w/ POS - FEHB Ess E Only</b>						
<b>IHA-R1019 / IHA-R-221</b>						
	Single	13.40	13.43	0.03	0.22%	-4.82%
	2 Tier Family	33.50	33.58	0.08	0.24%	-4.82%
	Double	32.16	32.23	0.07	0.22%	-4.81%
	3 Tier Family	36.18	36.26	0.08	0.22%	-4.83%
	Parent / Child	24.12	24.17	0.05	0.21%	-4.84%
	4 Tier Family	37.52	37.60	0.08	0.21%	-4.83%
	Total	23.17	23.23	0.05	0.23%	
<b>Large - Other Total</b>		<b>3.70</b>	<b>3.78</b>	<b>0.08</b>	<b>2.1%</b>	

## Attachment D2

Market Segment:

Large Group

Proposed Rate Effective Date:

April 1, 2014 (2nd Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
Base Medical Plans						
<b>Encompass A1 / A3</b>						
<b>3270199</b>	Single	527.14	543.92	16.78	3.18%	1.73%
	2 Tier Family	1,317.85	1,359.80	41.95	3.18%	1.73%
	Double	1,265.14	1,305.41	40.27	3.18%	1.73%
	3 Tier Family	1,423.28	1,468.58	45.30	3.18%	1.73%
	Parent / Child	948.85	979.06	30.21	3.18%	1.73%
	4 Tier Family	1,475.99	1,522.98	46.99	3.18%	1.73%
	Total	882.08	910.16	28.08	3.18%	
<b>Encompass B1</b>						
<b>3850199</b>	Single	514.30	531.11	16.81	3.27%	1.73%
	2 Tier Family	1,285.75	1,327.78	42.03	3.27%	1.73%
	Double	1,234.32	1,274.66	40.34	3.27%	1.73%
	3 Tier Family	1,388.61	1,434.00	45.39	3.27%	1.73%
	Parent / Child	925.74	956.00	30.26	3.27%	1.73%
	4 Tier Family	1,440.04	1,487.11	47.07	3.27%	1.73%
	Total	658.95	680.49	21.54	3.27%	
<b>Encompass for NYSHIP</b>						
<b>IHA-NYSHIP-C-001</b>	Single	481.25	498.21	16.96	3.52%	1.73%
	2 Tier Family	1,203.13	1,245.53	42.40	3.52%	1.73%
	Double	1,155.00	1,195.70	40.70	3.52%	1.73%
	3 Tier Family	1,299.38	1,345.17	45.79	3.52%	1.73%
	Parent / Child	866.25	896.78	30.53	3.52%	1.73%
	4 Tier Family	1,347.50	1,394.99	47.49	3.52%	1.73%
	Total	N/A	N/A	N/A	N/A	
<b>Encompass C1</b>						
<b>4570199</b>	Single	494.18	510.28	16.10	3.26%	1.73%
	2 Tier Family	1,235.45	1,275.70	40.25	3.26%	1.73%
	Double	1,186.03	1,224.67	38.64	3.26%	1.73%
	3 Tier Family	1,334.29	1,377.76	43.47	3.26%	1.73%
	Parent / Child	889.52	918.50	28.98	3.26%	1.73%
	4 Tier Family	1,383.70	1,428.78	45.08	3.26%	1.73%
	Total	965.90	997.37	31.47	3.26%	
<b>Encompass D</b>						
<b>5170902</b>	Single	484.83	500.96	16.13	3.33%	1.72%
	2 Tier Family	1,212.08	1,252.40	40.32	3.33%	1.72%
	Double	1,163.59	1,202.30	38.71	3.33%	1.72%
	3 Tier Family	1,309.04	1,352.59	43.55	3.33%	1.72%
	Parent / Child	872.69	901.73	29.04	3.33%	1.72%
	4 Tier Family	1,357.52	1,402.69	45.17	3.33%	1.72%
	Total	N/A	N/A	N/A	N/A	
<b>FEHB Plan</b>						
<b>IHA-FEHB-C-001</b>	Single	480.08	495.16	15.08	3.14%	1.72%
	2 Tier Family	1,200.20	1,237.90	37.70	3.14%	1.72%
	Double	1,152.19	1,188.38	36.19	3.14%	1.72%
	3 Tier Family	1,296.22	1,336.93	40.71	3.14%	1.72%
	Parent / Child	864.14	891.29	27.15	3.14%	1.72%
	4 Tier Family	1,344.22	1,386.45	42.23	3.14%	1.72%
	Total	N/A	N/A	N/A	N/A	
<b>Encompass A</b>						
<b>IHA-C1002</b>	Single	527.14	543.92	16.78	3.18%	1.73%
	2 Tier Family	1,317.85	1,359.80	41.95	3.18%	1.73%
	Double	1,265.14	1,305.41	40.27	3.18%	1.73%
	3 Tier Family	1,423.28	1,468.58	45.30	3.18%	1.73%
	Parent / Child	948.85	979.06	30.21	3.18%	1.73%
	4 Tier Family	1,475.99	1,522.98	46.99	3.18%	1.73%
	Total	N/A	N/A	N/A	N/A	

## Attachment D2

Market Segment:

Large Group

Proposed Rate Effective Date:

April 1, 2014 (2nd Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Encompass B</b>						
<b>IHA-C1002</b>	Single	514.30	531.11	16.81	3.27%	1.73%
	2 Tier Family	1,285.75	1,327.78	42.03	3.27%	1.73%
	Double	1,234.32	1,274.66	40.34	3.27%	1.73%
	3 Tier Family	1,388.61	1,434.00	45.39	3.27%	1.73%
	Parent / Child	925.74	956.00	30.26	3.27%	1.73%
	4 Tier Family	1,440.04	1,487.11	47.07	3.27%	1.73%
	Total	N/A	N/A	N/A	N/A	N/A
<b>Encompass for NYSHIP</b>						
<b>IHA-C1002</b>	Single	483.43	500.45	17.02	3.52%	1.73%
	2 Tier Family	1,208.58	1,251.13	42.55	3.52%	1.73%
	Double	1,160.23	1,201.08	40.85	3.52%	1.73%
	3 Tier Family	1,305.26	1,351.22	45.96	3.52%	1.73%
	Parent / Child	870.17	900.81	30.64	3.52%	1.73%
	4 Tier Family	1,353.60	1,401.26	47.66	3.52%	1.73%
	Total	N/A	N/A	N/A	N/A	N/A
<b>Encompass C</b>						
<b>IHA-C1002</b>	Single	494.40	510.50	16.10	3.26%	1.73%
	2 Tier Family	1,236.00	1,276.25	40.25	3.26%	1.73%
	Double	1,186.56	1,225.20	38.64	3.26%	1.73%
	3 Tier Family	1,334.88	1,378.35	43.47	3.26%	1.73%
	Parent / Child	889.92	918.90	28.98	3.26%	1.73%
	4 Tier Family	1,384.32	1,429.40	45.08	3.26%	1.73%
	Total	N/A	N/A	N/A	N/A	N/A
<b>Encompass D</b>						
<b>IHA-C1002</b>	Single	484.83	501.19	16.36	3.37%	1.73%
	2 Tier Family	1,212.08	1,252.98	40.90	3.37%	1.73%
	Double	1,163.59	1,202.86	39.27	3.37%	1.73%
	3 Tier Family	1,309.04	1,353.21	44.17	3.37%	1.73%
	Parent / Child	872.69	902.14	29.45	3.37%	1.73%
	4 Tier Family	1,357.52	1,403.33	45.81	3.37%	1.73%
	Total	N/A	N/A	N/A	N/A	N/A
<b>FEHB Plan</b>						
<b>IHA-C1002</b>	Single	479.47	494.54	15.07	3.14%	1.73%
	2 Tier Family	1,198.68	1,236.35	37.67	3.14%	1.73%
	Double	1,150.73	1,186.90	36.17	3.14%	1.73%
	3 Tier Family	1,294.57	1,335.26	40.69	3.14%	1.73%
	Parent / Child	863.05	890.17	27.12	3.14%	1.73%
	4 Tier Family	1,342.52	1,384.71	42.19	3.14%	1.73%
	Total	N/A	N/A	N/A	N/A	N/A
<b>FlexFit / Active Option</b>						
<b>IHA-C1000</b>	Single	494.47	511.47	17.00	3.44%	1.73%
	2 Tier Family	1,236.18	1,278.68	42.50	3.44%	1.73%
	Double	1,186.73	1,227.53	40.80	3.44%	1.73%
	3 Tier Family	1,335.07	1,380.97	45.90	3.44%	1.73%
	Parent / Child	890.05	920.65	30.60	3.44%	1.73%
	4 Tier Family	1,384.52	1,432.12	47.60	3.44%	1.73%
	Total	875.92	906.04	30.11	3.44%	
<b>FlexFit / Family Option</b>						
<b>IHA-C1000</b>	Single	494.47	511.47	17.00	3.44%	1.73%
	2 Tier Family	1,236.18	1,278.68	42.50	3.44%	1.73%
	Double	1,186.73	1,227.53	40.80	3.44%	1.73%
	3 Tier Family	1,335.07	1,380.97	45.90	3.44%	1.73%
	Parent / Child	890.05	920.65	30.60	3.44%	1.73%
	4 Tier Family	1,384.52	1,432.12	47.60	3.44%	1.73%
	Total	1,236.18	1,278.68	42.50	3.44%	

## Attachment D2

Market Segment:

Large Group

Proposed Rate Effective Date:

April 1, 2014 (2nd Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>FlexFit Select / Active Option</b>						
<b>IHA-C1001</b>						
	Single	472.97	489.78	16.81	3.55%	1.73%
	2 Tier Family	1,182.43	1,224.45	42.02	3.55%	1.73%
	Double	1,135.13	1,175.47	40.34	3.55%	1.73%
	3 Tier Family	1,277.02	1,322.41	45.39	3.55%	1.73%
	Parent / Child	851.35	881.60	30.25	3.55%	1.73%
	4 Tier Family	1,324.32	1,371.38	47.06	3.55%	1.73%
	Total	472.97	489.78	16.81	3.55%	
<b>FlexFit Select / Family Option</b>						
<b>IHA-C1001</b>						
	Single	472.97	489.78	16.81	3.55%	1.73%
	2 Tier Family	1,182.43	1,224.45	42.02	3.55%	1.73%
	Double	1,135.13	1,175.47	40.34	3.55%	1.73%
	3 Tier Family	1,277.02	1,322.41	45.39	3.55%	1.73%
	Parent / Child	851.35	881.60	30.25	3.55%	1.73%
	4 Tier Family	1,324.32	1,371.38	47.06	3.55%	1.73%
	Total	827.70	857.12	29.42	3.55%	
<b>Encompass Essential Base (Version 1)</b>						
<b>IHA-C-101</b>						
	Single	448.69	464.88	16.19	3.61%	1.73%
	2 Tier Family	1,121.73	1,162.20	40.47	3.61%	1.73%
	Double	1,076.86	1,115.71	38.85	3.61%	1.73%
	3 Tier Family	1,211.46	1,255.18	43.72	3.61%	1.73%
	Parent / Child	807.64	836.78	29.14	3.61%	1.73%
	4 Tier Family	1,256.33	1,301.66	45.33	3.61%	1.73%
	Total	N/A	N/A	N/A	N/A	
<b>Encompass Essential "E" (Version 2)</b>						
<b>IHA-C-101</b>						
	Single	459.37	475.19	15.82	3.44%	1.72%
	2 Tier Family	1,148.43	1,187.98	39.55	3.44%	1.72%
	Double	1,102.49	1,140.46	37.97	3.44%	1.72%
	3 Tier Family	1,240.30	1,283.01	42.71	3.44%	1.72%
	Parent / Child	826.87	855.34	28.47	3.44%	1.72%
	4 Tier Family	1,286.24	1,330.53	44.29	3.44%	1.72%
	Total	798.43	825.93	27.50	3.44%	
<b>Encompass Essential "E" - FEHB</b>						
<b>IHA-C-101</b>						
	Single	459.37	475.19	15.82	3.44%	1.72%
	2 Tier Family	1,148.43	1,187.98	39.55	3.44%	1.72%
	Double	1,102.49	1,140.46	37.97	3.44%	1.72%
	3 Tier Family	1,240.30	1,283.01	42.71	3.44%	1.72%
	Parent / Child	826.87	855.34	28.47	3.44%	1.72%
	4 Tier Family	1,286.24	1,330.53	44.29	3.44%	1.72%
	Total	N/A	N/A	N/A	N/A	
<b>Encompass Essential Base 2 Plan</b>						
<b>IHA-C-101</b>						
	Single	430.07	446.50	16.43	3.82%	1.72%
	2 Tier Family	1,075.18	1,116.25	41.07	3.82%	1.72%
	Double	1,032.17	1,071.60	39.43	3.82%	1.72%
	3 Tier Family	1,161.19	1,205.55	44.36	3.82%	1.72%
	Parent / Child	774.13	803.70	29.57	3.82%	1.72%
	4 Tier Family	1,204.20	1,250.20	46.00	3.82%	1.72%
	Total	N/A	N/A	N/A	N/A	
<b>Built-In POS Amendment on Enc. A &amp; B - 20% Coin</b>						
<b>IHA-POS-001, IHA-R1014</b>						
	Single	5.87	5.97	0.10	1.70%	1.70%
	2 Tier Family	14.68	14.93	0.25	1.70%	1.70%
	Double	14.09	14.33	0.24	1.70%	1.70%
	3 Tier Family	15.85	16.12	0.27	1.70%	1.70%
	Parent / Child	10.57	10.75	0.18	1.70%	1.70%
	4 Tier Family	16.44	16.72	0.28	1.70%	1.70%
	Total	N/A	N/A	N/A	N/A	

Independent Health Association

95308

NDPD-129108707

Company submitting the rate adjustment request

NAIC Code

SERFF Tracking #

## Attachment D2

Market Segment:

Large Group

Proposed Rate Effective Date:

April 1, 2014 (2nd Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Built-In POS Amendment on Enc. C &amp; D - 25% Coin</b>						
<b>IHA-POS-001, IHA-R1014</b>	Single	5.80	5.89	0.09	1.55%	1.73%
	2 Tier Family	14.50	14.73	0.23	1.59%	1.73%
	Double	13.92	14.14	0.22	1.58%	1.73%
	3 Tier Family	15.66	15.90	0.24	1.53%	1.73%
	Parent / Child	10.44	10.60	0.16	1.53%	1.73%
	4 Tier Family	16.24	16.49	0.25	1.54%	1.73%
	Total	N/A	N/A	N/A	N/A	
<b>Large - Base Total</b>		<b>842.40</b>	<b>870.69</b>	<b>28.29</b>	<b>3.4%</b>	

## Attachment D2

Market Segment:

Large Group

Proposed Rate Effective Date:

April 1, 2014 (2nd Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
Non Rx Riders						
<b>Rider 112 - Domestic Partner</b>						
<b>5180198</b>	Single	0.00	0.00	0.00	0.00%	0.00%
	2 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Double	0.00	0.00	0.00	0.00%	0.00%
	3 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Parent / Child	0.00	0.00	0.00	0.00%	0.00%
	4 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 128 - \$15 Outpatient Surgical Copay on Enc. C</b>						
<b>1280198, IHA-R1012</b>	Single	1.40	1.44	0.04	2.86%	2.13%
	2 Tier Family	3.50	3.60	0.10	2.86%	1.98%
	Double	3.36	3.46	0.10	2.98%	2.37%
	3 Tier Family	3.78	3.89	0.11	2.91%	2.10%
	Parent / Child	2.52	2.59	0.07	2.78%	1.97%
	4 Tier Family	3.92	4.03	0.11	2.81%	2.03%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 152 - \$20 Office Visit Copay on Enc. C</b>						
<b>1520200, IHA-R1011</b>	Single	(4.92)	(5.15)	(0.23)	4.67%	1.78%
	2 Tier Family	(12.30)	(12.88)	(0.58)	4.72%	1.82%
	Double	(11.81)	(12.36)	(0.55)	4.66%	1.81%
	3 Tier Family	(13.28)	(13.91)	(0.63)	4.74%	1.83%
	Parent / Child	(8.86)	(9.27)	(0.41)	4.63%	1.76%
	4 Tier Family	(13.78)	(14.42)	(0.64)	4.64%	1.76%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 24 - Abortion Exclusion</b>						
<b>3900186</b>	Single	0.00	0.00	0.00	0.00%	0.00%
	2 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Double	0.00	0.00	0.00	0.00%	0.00%
	3 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Parent / Child	0.00	0.00	0.00	0.00%	0.00%
	4 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 29 - Dental Rider</b>						
<b>4040195</b>	Single	59.62	63.27	3.65	6.12%	1.74%
	2 Tier Family	149.05	158.18	9.13	6.13%	1.74%
	Double	143.09	151.85	8.76	6.12%	1.74%
	3 Tier Family	160.97	170.83	9.86	6.13%	1.74%
	Parent / Child	107.32	113.89	6.57	6.12%	1.74%
	4 Tier Family	166.94	177.16	10.22	6.12%	1.74%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 45 - Inpatient Substance Abuse Rider - Contract Year Benefits w/ Encompass, FF or FFS</b>						
<b>4260191</b>	Single	1.27	1.20	(0.07)	-5.51%	1.69%
	2 Tier Family	3.18	3.00	(0.18)	-5.66%	1.69%
	Double	3.05	2.88	(0.17)	-5.57%	1.77%
	3 Tier Family	3.43	3.24	(0.19)	-5.54%	1.57%
	Parent / Child	2.29	2.16	(0.13)	-5.68%	1.89%
	4 Tier Family	3.56	3.36	(0.20)	-5.62%	1.82%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 45 - Inpatient Substance Abuse Rider - Contract Year Benefits w/ Essential</b>						
<b>4260191</b>	Single	1.20	1.15	(0.05)	-4.17%	0.88%
	2 Tier Family	3.00	2.88	(0.12)	-4.00%	1.05%
	Double	2.88	2.76	(0.12)	-4.17%	0.73%
	3 Tier Family	3.24	3.11	(0.13)	-4.01%	0.97%
	Parent / Child	2.16	2.07	(0.09)	-4.17%	0.98%
	4 Tier Family	3.36	3.22	(0.14)	-4.17%	0.94%
	Total	N/A	N/A	N/A	N/A	

## Attachment D2

Market Segment:

Large Group

Proposed Rate Effective Date:

April 1, 2014 (2nd Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Rider 52 - Sterilization Exclusion</b>						
<b>4330194</b>	Single	0.00	0.00	0.00	0.00%	0.00%
	2 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Double	0.00	0.00	0.00	0.00%	0.00%
	3 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Parent / Child	0.00	0.00	0.00	0.00%	0.00%
	4 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Total	N/A	N/A	N/A	N/A	
<b>Rider J - \$100 Inpatient Copay on Enc C</b>						
<b>4770100</b>	Single	3.69	3.75	0.06	1.63%	1.90%
	2 Tier Family	9.23	9.38	0.15	1.63%	1.96%
	Double	8.86	9.00	0.14	1.58%	1.93%
	3 Tier Family	9.96	10.13	0.17	1.71%	1.91%
	Parent / Child	6.64	6.75	0.11	1.66%	1.96%
	4 Tier Family	10.33	10.50	0.17	1.65%	1.94%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 170 - Premier Vision Rider</b>						
<b>1700102</b>	Single	4.09	4.09	0.00	0.00%	0.00%
	2 Tier Family	10.23	10.23	0.00	0.00%	0.00%
	Double	9.82	9.82	0.00	0.00%	0.00%
	3 Tier Family	11.04	11.04	0.00	0.00%	0.00%
	Parent / Child	7.36	7.36	0.00	0.00%	0.00%
	4 Tier Family	11.45	11.45	0.00	0.00%	0.00%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 194 - Unlimited Skilled Nursing Facility</b>						
<b>1941003</b>	Single	0.23	0.17	(0.06)	-26.09%	0.00%
	2 Tier Family	0.58	0.43	(0.15)	-25.86%	0.00%
	Double	0.55	0.41	(0.14)	-25.45%	0.00%
	3 Tier Family	0.62	0.46	(0.16)	-25.81%	0.00%
	Parent / Child	0.41	0.31	(0.10)	-24.39%	0.00%
	4 Tier Family	0.64	0.48	(0.16)	-25.00%	0.00%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 202 - \$0 Child Office Service Copay Rider - A only</b>						
<b>202, IHA-R1010</b>	Single	3.32	3.24	(0.08)	-2.41%	1.89%
	2 Tier Family	8.30	8.10	(0.20)	-2.41%	1.89%
	Double	7.97	7.78	(0.19)	-2.38%	1.97%
	3 Tier Family	8.96	8.75	(0.21)	-2.34%	1.86%
	Parent / Child	5.98	5.83	(0.15)	-2.51%	1.92%
	4 Tier Family	9.30	9.07	(0.23)	-2.47%	1.91%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 202 - \$0 Child Office Service Copay Rider - B only</b>						
<b>202, IHA-R1010</b>	Single	4.20	4.46	0.26	6.19%	1.59%
	2 Tier Family	10.50	11.15	0.65	6.19%	1.55%
	Double	10.08	10.70	0.62	6.15%	1.52%
	3 Tier Family	11.34	12.04	0.70	6.17%	1.60%
	Parent / Child	7.56	8.03	0.47	6.22%	1.65%
	4 Tier Family	11.76	12.49	0.73	6.21%	1.63%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 202 - \$0 Child Office Service Copay Rider - C only</b>						
<b>202, IHA-R1010</b>	Single	5.06	5.44	0.38	7.51%	1.87%
	2 Tier Family	12.65	13.60	0.95	7.51%	1.87%
	Double	12.14	13.06	0.92	7.58%	1.87%
	3 Tier Family	13.66	14.69	1.03	7.54%	1.87%
	Parent / Child	9.11	9.79	0.68	7.46%	1.87%
	4 Tier Family	14.17	15.23	1.06	7.48%	1.87%
	Total	N/A	N/A	N/A	N/A	

## Attachment D2

Market Segment:

Large Group

Proposed Rate Effective Date:

April 1, 2014 (2nd Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Rider 202 - \$0 Child Office Service Copay Rider - D only</b>						
<b>202, IHA-R1010</b>						
	Single	5.09	5.32	0.23	4.52%	1.72%
	2 Tier Family	12.73	13.30	0.57	4.48%	1.68%
	Double	12.22	12.77	0.55	4.50%	1.75%
	3 Tier Family	13.74	14.36	0.62	4.51%	1.70%
	Parent / Child	9.16	9.58	0.42	4.59%	1.81%
	4 Tier Family	14.25	14.90	0.65	4.56%	1.78%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 209 - \$250 Inpatient Copay Rider - FF Select</b>						
<b>209</b>						
	Single	3.58	3.63	0.05	1.40%	1.40%
	2 Tier Family	8.95	9.08	0.13	1.45%	1.45%
	Double	8.59	8.71	0.12	1.40%	1.40%
	3 Tier Family	9.67	9.80	0.13	1.34%	1.34%
	Parent / Child	6.44	6.53	0.09	1.40%	1.40%
	4 Tier Family	10.02	10.16	0.14	1.40%	1.40%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 211 - \$15 pcp / \$30 scp Copay Rider - C only</b>						
<b>211, IHA-R1011</b>						
	Single	(5.02)	(5.63)	(0.61)	12.15%	1.81%
	2 Tier Family	(12.55)	(14.08)	(1.53)	12.19%	1.81%
	Double	(12.05)	(13.51)	(1.46)	12.12%	1.81%
	3 Tier Family	(13.55)	(15.20)	(1.65)	12.18%	1.81%
	Parent / Child	(9.04)	(10.13)	(1.09)	12.06%	1.81%
	4 Tier Family	(14.06)	(15.76)	(1.70)	12.09%	1.81%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 211 - \$20 pcp / \$35 scp Copay Rider - C only</b>						
<b>211, IHA-R1011</b>						
	Single	(9.29)	(9.98)	(0.69)	7.43%	1.73%
	2 Tier Family	(23.23)	(24.95)	(1.72)	7.40%	1.71%
	Double	(22.30)	(23.95)	(1.65)	7.40%	1.74%
	3 Tier Family	(25.08)	(26.95)	(1.87)	7.46%	1.74%
	Parent / Child	(16.72)	(17.96)	(1.24)	7.42%	1.70%
	4 Tier Family	(26.01)	(27.94)	(1.93)	7.42%	1.71%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 211 - \$20 pcp / \$35 scp Copay Rider - D only</b>						
<b>211, IHA-R1011</b>						
	Single	(4.35)	(4.82)	(0.47)	10.80%	1.90%
	2 Tier Family	(10.88)	(12.05)	(1.17)	10.75%	1.86%
	Double	(10.44)	(11.57)	(1.13)	10.82%	1.94%
	3 Tier Family	(11.75)	(13.01)	(1.26)	10.72%	1.88%
	Parent / Child	(7.83)	(8.68)	(0.85)	10.86%	2.00%
	4 Tier Family	(12.18)	(13.50)	(1.32)	10.84%	1.96%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 211 - \$25 pcp / \$40 scp Copay Rider - D only</b>						
<b>211, IHA-R1011</b>						
	Single	(8.41)	(9.01)	(0.60)	7.13%	1.81%
	2 Tier Family	(21.03)	(22.53)	(1.50)	7.13%	1.81%
	Double	(20.18)	(21.62)	(1.44)	7.14%	1.79%
	3 Tier Family	(22.71)	(24.33)	(1.62)	7.13%	1.80%
	Parent / Child	(15.14)	(16.22)	(1.08)	7.13%	1.82%
	4 Tier Family	(23.55)	(25.23)	(1.68)	7.13%	1.82%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 498 - NYS Eligibility Rider (multiplier)</b>						
<b>4980102 (Rev 1/1/11)</b>						
	Single	1.00	1.00	0.00	0.00%	0.00%
	2 Tier Family	1.00	1.00	0.00	0.00%	0.00%
	Double	1.00	1.00	0.00	0.00%	0.00%
	3 Tier Family	1.00	1.00	0.00	0.00%	0.00%
	Parent / Child	1.00	1.00	0.00	0.00%	0.00%
	4 Tier Family	1.00	1.00	0.00	0.00%	0.00%
	Total	N/A	N/A	N/A	N/A	

## Attachment D2

Market Segment:

Large Group

Proposed Rate Effective Date:

April 1, 2014 (2nd Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Rider 160 - Unlimited Home Health Rider</b>						
<b>1600101</b>	Single	0.61	0.56	(0.05)	-8.20%	3.70%
	2 Tier Family	1.53	1.40	(0.13)	-8.50%	3.70%
	Double	1.46	1.34	(0.12)	-8.22%	3.08%
	3 Tier Family	1.65	1.51	(0.14)	-8.48%	3.42%
	Parent / Child	1.10	1.01	(0.09)	-8.18%	4.12%
	4 Tier Family	1.71	1.57	(0.14)	-8.19%	3.97%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 219 - Additional Benefits Rider w/ Ess. Base 1 &amp; E</b>						
<b>IHA-R-219</b>	Single	9.24	8.84	(0.40)	-4.33%	1.84%
	2 Tier Family	23.10	22.10	(1.00)	-4.33%	1.84%
	Double	22.18	21.22	(0.96)	-4.33%	1.87%
	3 Tier Family	24.95	23.87	(1.08)	-4.33%	1.83%
	Parent / Child	16.63	15.91	(0.72)	-4.33%	1.86%
	4 Tier Family	25.87	24.75	(1.12)	-4.33%	1.85%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 219 - Additional Benefits Rider w/ Ess. Base 2</b>						
<b>IHA-R-219</b>	Single	8.67	8.22	(0.45)	-5.19%	1.73%
	2 Tier Family	21.68	20.55	(1.13)	-5.21%	1.73%
	Double	20.81	19.73	(1.08)	-5.19%	1.75%
	3 Tier Family	23.41	22.19	(1.22)	-5.21%	1.70%
	Parent / Child	15.61	14.80	(0.81)	-5.19%	1.79%
	4 Tier Family	24.28	23.02	(1.26)	-5.19%	1.77%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 220 - Family Benefit Rider w/ Base E only</b>						
<b>IHA-R-220</b>	Single	5.76	6.01	0.25	4.34%	1.69%
	2 Tier Family	14.40	15.03	0.63	4.38%	1.69%
	Double	13.82	14.42	0.60	4.34%	1.69%
	3 Tier Family	15.55	16.23	0.68	4.37%	1.69%
	Parent / Child	10.37	10.82	0.45	4.34%	1.69%
	4 Tier Family	16.13	16.83	0.70	4.34%	1.69%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 220 - Family Benefit Rider w/ Base 1 only</b>						
<b>IHA-R-220</b>	Single	5.93	6.20	0.27	4.55%	1.64%
	2 Tier Family	14.83	15.50	0.67	4.52%	1.64%
	Double	14.23	14.88	0.65	4.57%	1.64%
	3 Tier Family	16.01	16.74	0.73	4.56%	1.64%
	Parent / Child	10.67	11.16	0.49	4.59%	1.64%
	4 Tier Family	16.60	17.36	0.76	4.58%	1.64%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 221 - POS Rider w/o Additional Benefits w/ Base 1, 2 &amp; E</b>						
<b>IHA-R-221 ( Eff. 1/1/06)</b>	Single	2.78	2.88	0.10	3.60%	1.41%
	2 Tier Family	6.95	7.20	0.25	3.60%	1.41%
	Double	6.67	6.91	0.24	3.60%	1.32%
	3 Tier Family	7.51	7.78	0.27	3.60%	1.43%
	Parent / Child	5.00	5.18	0.18	3.60%	1.37%
	4 Tier Family	7.78	8.06	0.28	3.60%	1.38%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 221 - POS Rider w/ Additional Benefits w/ Base 1, 2 &amp; E</b>						
<b>IHA-R-221 ( Eff. 1/1/06)</b>	Single	2.99	3.06	0.07	2.34%	1.66%
	2 Tier Family	7.48	7.65	0.17	2.27%	1.59%
	Double	7.18	7.34	0.16	2.23%	1.66%
	3 Tier Family	8.07	8.26	0.19	2.35%	1.60%
	Parent / Child	5.38	5.51	0.13	2.42%	1.66%
	4 Tier Family	8.37	8.57	0.20	2.39%	1.66%
	Total	N/A	N/A	N/A	N/A	

## Attachment D2

Market Segment:

Large Group

Proposed Rate Effective Date:

April 1, 2014 (2nd Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Rider 223 - Unlimited SNF Rider w/ Base 1, 2 &amp; E</b>						
<b>IHA-R-223 ( Eff. 1/1/06)</b>	Single	3.32	2.52	(0.80)	-24.10%	1.61%
	2 Tier Family	8.30	6.30	(2.00)	-24.10%	1.61%
	Double	7.97	6.05	(1.92)	-24.09%	1.68%
	3 Tier Family	8.96	6.80	(2.16)	-24.11%	1.49%
	Parent / Child	5.98	4.54	(1.44)	-24.08%	1.79%
	4 Tier Family	9.30	7.06	(2.24)	-24.09%	1.73%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 224 - PT/OT in an Outpatient Hospital Facility w/ Base 1, 2 &amp; E</b>						
<b>IHA-R-224 ( Eff. 1/1/06)</b>	Single	1.07	0.91	(0.16)	-14.95%	1.11%
	2 Tier Family	2.68	2.28	(0.40)	-14.93%	1.33%
	Double	2.57	2.18	(0.39)	-15.18%	0.93%
	3 Tier Family	2.89	2.46	(0.43)	-14.88%	1.23%
	Parent / Child	1.93	1.64	(0.29)	-15.03%	1.23%
	4 Tier Family	3.00	2.55	(0.45)	-15.00%	1.19%
	Total	N/A	N/A	N/A	N/A	
<b>Rider R-005 - PT/OT/ST increase visit limits to 30 from 20</b>						
<b>IHA-R-005</b>	Single	0.71	0.76	0.05	7.04%	2.70%
	2 Tier Family	1.78	1.90	0.12	6.74%	2.70%
	Double	1.70	1.82	0.12	7.06%	2.25%
	3 Tier Family	1.92	2.05	0.13	6.77%	2.50%
	Parent / Child	1.28	1.37	0.09	7.03%	3.01%
	4 Tier Family	1.99	2.13	0.14	7.04%	2.90%
	Total	N/A	N/A	N/A	N/A	
<b>Rider R-005 - PT/OT/ST increase visit limits to 45 from 20</b>						
<b>IHA-R-005</b>	Single	1.07	1.10	0.03	2.80%	1.85%
	2 Tier Family	2.68	2.75	0.07	2.61%	1.85%
	Double	2.57	2.64	0.07	2.72%	1.93%
	3 Tier Family	2.89	2.97	0.08	2.77%	1.71%
	Parent / Child	1.93	1.98	0.05	2.59%	2.06%
	4 Tier Family	3.00	3.08	0.08	2.67%	1.99%
	Total	N/A	N/A	N/A	N/A	
<b>LG Bundle #1 - Enc A (POS only)</b>						
<b>IHA-OPTPOS-001, IHA-R1014, IH</b>	Single	5.87	5.97	0.10	1.70%	1.70%
	2 Tier Family	14.68	14.93	0.25	1.70%	1.70%
	Double	14.09	14.33	0.24	1.70%	1.70%
	3 Tier Family	15.85	16.12	0.27	1.70%	1.70%
	Parent / Child	10.57	10.75	0.18	1.70%	1.70%
	4 Tier Family	16.44	16.72	0.28	1.70%	1.70%
	Total	9.82	9.99	0.17	1.70%	
<b>LG Bundle #2 - Enc A (POS, DME/P&amp;A)</b>						
<b>IHA-OPTPOS-001, IHA-R1014 / IH</b>	Single	7.75	8.12	0.37	4.77%	1.75%
	2 Tier Family	19.38	20.30	0.92	4.75%	1.75%
	Double	18.60	19.49	0.89	4.78%	1.78%
	3 Tier Family	20.93	21.92	0.99	4.73%	1.72%
	Parent / Child	13.95	14.62	0.67	4.80%	1.81%
	4 Tier Family	21.70	22.74	1.04	4.79%	1.79%
	Total	N/A	N/A	N/A	N/A	
<b>LG Bundle #1 - Enc B (POS only)</b>						
<b>IHA-OPTPOS-001, IHA-R1014</b>	Single	5.87	5.97	0.10	1.70%	1.70%
	2 Tier Family	14.68	14.93	0.25	1.70%	1.70%
	Double	14.09	14.33	0.24	1.70%	1.70%
	3 Tier Family	15.85	16.12	0.27	1.70%	1.70%
	Parent / Child	10.57	10.75	0.18	1.70%	1.70%
	4 Tier Family	16.44	16.72	0.28	1.70%	1.70%
	Total	N/A	N/A	N/A	N/A	

## Attachment D2

Market Segment:

Large Group

Proposed Rate Effective Date:

April 1, 2014 (2nd Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>LG Bundle #2 - Enc B (IP \$0, POS, DME/P&amp;A)</b>						
IHA-OPTPOS-001, IHA-R1014 / IH	Single	10.12	10.50	0.38	3.75%	1.74%
	2 Tier Family	25.30	26.25	0.95	3.75%	1.74%
	Double	24.29	25.20	0.91	3.75%	1.74%
	3 Tier Family	27.32	28.35	1.03	3.77%	1.76%
	Parent / Child	18.22	18.90	0.68	3.73%	1.72%
	4 Tier Family	28.34	29.40	1.06	3.74%	1.73%
	Total	12.97	13.45	0.49	3.75%	
<b>LG Bundle #1 - Enc C (\$250 IP, POS)</b>						
IHA-OPTPOS-001, IHA-R1014 / 47	Single	8.12	8.25	0.13	1.60%	1.73%
	2 Tier Family	20.30	20.63	0.33	1.63%	1.73%
	Double	19.49	19.80	0.31	1.59%	1.75%
	3 Tier Family	21.92	22.28	0.36	1.64%	1.74%
	Parent / Child	14.62	14.85	0.23	1.57%	1.71%
	4 Tier Family	22.74	23.10	0.36	1.58%	1.72%
	Total	13.58	13.80	0.22	1.62%	
<b>LG Bundle #2 - Enc C (IP \$0, POS, DME/P&amp;A, OP)</b>						
IHA-OPTPOS-001, IHA-R1014 / IH	Single	13.64	14.08	0.44	3.23%	1.73%
	2 Tier Family	34.10	35.20	1.10	3.23%	1.73%
	Double	32.74	33.79	1.05	3.21%	1.72%
	3 Tier Family	36.83	38.02	1.19	3.23%	1.74%
	Parent / Child	24.55	25.34	0.79	3.22%	1.73%
	4 Tier Family	38.19	39.42	1.23	3.22%	1.73%
	Total	30.95	31.95	1.00	3.23%	
<b>LG Bundle #1 - Enc D (\$250 IP, POS)</b>						
IHA-OPTPOS-001, IHA-R1014 / 47	Single	8.12	8.25	0.13	1.60%	1.73%
	2 Tier Family	20.30	20.63	0.33	1.63%	1.73%
	Double	19.49	19.80	0.31	1.59%	1.75%
	3 Tier Family	21.92	22.28	0.36	1.64%	1.74%
	Parent / Child	14.62	14.85	0.23	1.57%	1.71%
	4 Tier Family	22.74	23.10	0.36	1.58%	1.72%
	Total	N/A	N/A	N/A	N/A	
<b>LG Bundle #2 - Enc D (IP \$0, POS, DME/P&amp;A)</b>						
IHA-OPTPOS-001, IHA-R1014 / IH	Single	12.36	12.76	0.40	3.24%	1.75%
	2 Tier Family	30.90	31.90	1.00	3.24%	1.75%
	Double	29.66	30.62	0.96	3.24%	1.73%
	3 Tier Family	33.37	34.45	1.08	3.24%	1.74%
	Parent / Child	22.25	22.97	0.72	3.24%	1.77%
	4 Tier Family	34.61	35.73	1.12	3.24%	1.77%
	Total	N/A	N/A	N/A	N/A	
<b>Large Bundle - FlexFit (IP \$0, DME/P&amp;A)</b>						
IHA-R-213 / 216 / 1950103	Single	6.93	7.27	0.34	4.91%	1.82%
	2 Tier Family	17.33	18.18	0.85	4.90%	1.85%
	Double	16.63	17.45	0.82	4.93%	1.81%
	3 Tier Family	18.71	19.63	0.92	4.92%	1.82%
	Parent / Child	12.47	13.09	0.62	4.97%	1.87%
	4 Tier Family	19.40	20.36	0.96	4.95%	1.85%
	Total	14.12	14.81	0.69	4.91%	
<b>Large Bundle - FFSelect (IP \$250, DME/P&amp;A)</b>						
IHA-R-213 / 216 / 209	Single	5.52	5.79	0.27	4.89%	1.76%
	2 Tier Family	13.80	14.48	0.68	4.93%	1.76%
	Double	13.25	13.90	0.65	4.91%	1.76%
	3 Tier Family	14.90	15.63	0.73	4.90%	1.76%
	Parent / Child	9.94	10.42	0.48	4.83%	1.76%
	4 Tier Family	15.46	16.21	0.75	4.85%	1.76%
	Total	6.49	6.81	0.32	4.90%	

## Attachment D2

Market Segment:

Large Group

Proposed Rate Effective Date:

April 1, 2014 (2nd Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Rider SA-001 - Inpatient Substance Abuse Rider - Calendar Year Benefits</b>						
<b>IHA-OPTR-SA-001</b>	Single	1.27	1.20	(0.07)	-5.51%	1.69%
	2 Tier Family	3.18	3.00	(0.18)	-5.66%	1.69%
	Double	3.05	2.88	(0.17)	-5.57%	1.77%
	3 Tier Family	3.43	3.24	(0.19)	-5.54%	1.57%
	Parent / Child	2.29	2.16	(0.13)	-5.68%	1.89%
	4 Tier Family	3.56	3.36	(0.20)	-5.62%	1.82%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000, IHA-R1015</b>	Single	(1.74)	(1.58)	0.16	-9.20%	1.94%
	2 Tier Family	(4.35)	(3.95)	0.40	-9.20%	1.80%
	Double	(4.18)	(3.79)	0.39	-9.33%	1.88%
	3 Tier Family	(4.70)	(4.27)	0.43	-9.15%	1.91%
	Parent / Child	(3.13)	(2.84)	0.29	-9.27%	1.79%
	4 Tier Family	(4.87)	(4.42)	0.45	-9.24%	1.84%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000, IHA-R1015</b>	Single	(1.74)	(1.58)	0.16	-9.20%	1.94%
	2 Tier Family	(4.35)	(3.95)	0.40	-9.20%	1.80%
	Double	(4.18)	(3.79)	0.39	-9.33%	1.88%
	3 Tier Family	(4.70)	(4.27)	0.43	-9.15%	1.91%
	Parent / Child	(3.13)	(2.84)	0.29	-9.27%	1.79%
	4 Tier Family	(4.87)	(4.42)	0.45	-9.24%	1.84%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000, IHA-R1015</b>	Single	(1.74)	(1.58)	0.16	-9.20%	1.94%
	2 Tier Family	(4.35)	(3.95)	0.40	-9.20%	1.80%
	Double	(4.18)	(3.79)	0.39	-9.33%	1.88%
	3 Tier Family	(4.70)	(4.27)	0.43	-9.15%	1.91%
	Parent / Child	(3.13)	(2.84)	0.29	-9.27%	1.79%
	4 Tier Family	(4.87)	(4.42)	0.45	-9.24%	1.84%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000, IHA-R1015</b>	Single	(1.74)	(1.58)	0.16	-9.20%	1.94%
	2 Tier Family	(4.35)	(3.95)	0.40	-9.20%	1.80%
	Double	(4.18)	(3.79)	0.39	-9.33%	1.88%
	3 Tier Family	(4.70)	(4.27)	0.43	-9.15%	1.91%
	Parent / Child	(3.13)	(2.84)	0.29	-9.27%	1.79%
	4 Tier Family	(4.87)	(4.42)	0.45	-9.24%	1.84%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000</b>	Single	(1.67)	(1.54)	0.13	-7.78%	1.99%
	2 Tier Family	(4.18)	(3.85)	0.33	-7.89%	1.85%
	Double	(4.01)	(3.70)	0.31	-7.73%	2.21%
	3 Tier Family	(4.51)	(4.16)	0.35	-7.76%	1.96%
	Parent / Child	(3.01)	(2.77)	0.24	-7.97%	1.84%
	4 Tier Family	(4.68)	(4.31)	0.37	-7.91%	1.89%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000</b>	Single	(1.64)	(1.53)	0.11	-6.71%	2.00%
	2 Tier Family	(4.10)	(3.83)	0.27	-6.59%	2.13%
	Double	(3.94)	(3.67)	0.27	-6.85%	1.94%
	3 Tier Family	(4.43)	(4.13)	0.30	-6.77%	1.98%
	Parent / Child	(2.95)	(2.75)	0.20	-6.78%	1.85%
	4 Tier Family	(4.59)	(4.28)	0.31	-6.75%	1.90%
	Total	N/A	N/A	N/A	N/A	

## Attachment D2

Market Segment:

Large Group

Proposed Rate Effective Date:

April 1, 2014 (2nd Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000</b>	Single	(1.43)	(1.34)	0.09	-6.29%	2.29%
	2 Tier Family	(3.58)	(3.35)	0.23	-6.42%	2.13%
	Double	(3.43)	(3.22)	0.21	-6.12%	2.55%
	3 Tier Family	(3.86)	(3.62)	0.24	-6.22%	2.26%
	Parent / Child	(2.57)	(2.41)	0.16	-6.23%	2.12%
	4 Tier Family	(4.00)	(3.75)	0.25	-6.25%	2.18%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000</b>	Single	(1.43)	(1.34)	0.09	-6.29%	2.29%
	2 Tier Family	(3.58)	(3.35)	0.23	-6.42%	2.13%
	Double	(3.43)	(3.22)	0.21	-6.12%	2.55%
	3 Tier Family	(3.86)	(3.62)	0.24	-6.22%	2.26%
	Parent / Child	(2.57)	(2.41)	0.16	-6.23%	2.12%
	4 Tier Family	(4.00)	(3.75)	0.25	-6.25%	2.18%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000</b>	Single	(1.43)	(1.34)	0.09	-6.29%	2.29%
	2 Tier Family	(3.58)	(3.35)	0.23	-6.42%	2.13%
	Double	(3.43)	(3.22)	0.21	-6.12%	2.55%
	3 Tier Family	(3.86)	(3.62)	0.24	-6.22%	2.26%
	Parent / Child	(2.57)	(2.41)	0.16	-6.23%	2.12%
	4 Tier Family	(4.00)	(3.75)	0.25	-6.25%	2.18%
	Total	N/A	N/A	N/A	N/A	
<b>FitWorks with Incentive Rider</b>						
<b>IHA-R1007</b>	Single	13.63	14.01	0.38	2.79%	1.74%
	2 Tier Family	34.08	35.03	0.95	2.79%	1.74%
	Double	32.71	33.62	0.91	2.78%	1.72%
	3 Tier Family	36.80	37.83	1.03	2.80%	1.75%
	Parent / Child	24.53	25.22	0.69	2.81%	1.73%
	4 Tier Family	38.16	39.23	1.07	2.80%	1.74%
	Total	N/A	N/A	N/A	N/A	
<b>FitWorks without Incentive Rider</b>						
<b>IHA-R1008</b>	Single	1.30	1.34	0.04	3.08%	2.29%
	2 Tier Family	3.25	3.35	0.10	3.08%	2.13%
	Double	3.12	3.22	0.10	3.21%	2.55%
	3 Tier Family	3.51	3.62	0.11	3.13%	2.26%
	Parent / Child	2.34	2.41	0.07	2.99%	2.12%
	4 Tier Family	3.64	3.75	0.11	3.02%	2.18%
	Total	N/A	N/A	N/A	N/A	
<b>\$500 Inpatient Copay Rider</b>						
<b>IHA-R1009</b>	Single	1.77	1.77	0.00	0.00%	1.72%
	2 Tier Family	4.43	4.43	0.00	0.00%	1.84%
	Double	4.25	4.25	0.00	0.00%	1.67%
	3 Tier Family	4.78	4.78	0.00	0.00%	1.70%
	Parent / Child	3.19	3.19	0.00	0.00%	1.92%
	4 Tier Family	4.96	4.96	0.00	0.00%	1.85%
	Total	N/A	N/A	N/A	N/A	
<b>\$500 Inpatient Copay Rider</b>						
<b>IHA-R1009</b>	Single	1.95	1.95	0.00	0.00%	1.56%
	2 Tier Family	4.88	4.88	0.00	0.00%	1.67%
	Double	4.68	4.68	0.00	0.00%	1.52%
	3 Tier Family	5.27	5.27	0.00	0.00%	1.74%
	Parent / Child	3.51	3.51	0.00	0.00%	1.45%
	4 Tier Family	5.46	5.46	0.00	0.00%	1.49%
	Total	N/A	N/A	N/A	N/A	

Independent Health Association

95308

NDPD-129108707

Company submitting the rate adjustment request

NAIC Code

SERFF Tracking #

## Attachment D2

Market Segment:

Large Group

Proposed Rate Effective Date:

April 1, 2014 (2nd Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Additional Benefit Rider w/ POS - FEHB Ess E Only</b>						
<b>IHA-R1019 / IHA-R-221</b>						
	Single	13.63	13.65	0.02	0.15%	1.64%
	2 Tier Family	34.08	34.13	0.05	0.15%	1.64%
	Double	32.71	32.76	0.05	0.15%	1.64%
	3 Tier Family	36.80	36.86	0.06	0.16%	1.65%
	Parent / Child	24.53	24.57	0.04	0.16%	1.65%
	4 Tier Family	38.16	38.22	0.06	0.16%	1.65%
	Total	N/A	N/A	N/A	N/A	
<b>Large - Other Total</b>		<b>9.91</b>	<b>10.27</b>	<b>0.35</b>	<b>3.6%</b>	

## Attachment D3

Market Segment:

Large Group

Proposed Rate Effective Date:

July 1, 2014 (3rd Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
Base Medical Plans						
<b>Encompass A1 / A3</b>						
<b>3270199</b>	Single	536.36	553.33	16.97	3.16%	1.73%
	2 Tier Family	1,340.90	1,383.33	42.43	3.16%	1.73%
	Double	1,287.26	1,327.99	40.73	3.16%	1.73%
	3 Tier Family	1,448.17	1,493.99	45.82	3.16%	1.73%
	Parent / Child	965.45	995.99	30.54	3.16%	1.73%
	4 Tier Family	1,501.81	1,549.32	47.51	3.16%	1.73%
	Total	1,072.72	1,106.66	33.94	3.16%	
<b>Encompass B1</b>						
<b>3850199</b>	Single	523.29	540.29	17.00	3.25%	1.73%
	2 Tier Family	1,308.23	1,350.73	42.50	3.25%	1.73%
	Double	1,255.90	1,296.70	40.80	3.25%	1.73%
	3 Tier Family	1,412.88	1,458.78	45.90	3.25%	1.73%
	Parent / Child	941.92	972.52	30.60	3.25%	1.73%
	4 Tier Family	1,465.21	1,512.81	47.60	3.25%	1.73%
	Total	650.37	671.50	21.13	3.25%	
<b>Encompass for NYSHIP</b>						
<b>IHA-NYSHIP-C-001</b>	Single	489.67	506.82	17.15	3.50%	1.73%
	2 Tier Family	1,224.18	1,267.05	42.87	3.50%	1.73%
	Double	1,175.21	1,216.37	41.16	3.50%	1.73%
	3 Tier Family	1,322.11	1,368.41	46.30	3.50%	1.73%
	Parent / Child	881.41	912.28	30.87	3.50%	1.73%
	4 Tier Family	1,371.08	1,419.10	48.02	3.50%	1.73%
	Total	N/A	N/A	N/A	N/A	
<b>Encompass C1</b>						
<b>4570199</b>	Single	502.83	519.09	16.26	3.23%	1.73%
	2 Tier Family	1,257.08	1,297.73	40.65	3.23%	1.73%
	Double	1,206.79	1,245.82	39.03	3.23%	1.73%
	3 Tier Family	1,357.64	1,401.54	43.90	3.23%	1.73%
	Parent / Child	905.09	934.36	29.27	3.23%	1.73%
	4 Tier Family	1,407.92	1,453.45	45.53	3.23%	1.73%
	Total	732.02	755.69	23.67	3.23%	
<b>Encompass D</b>						
<b>5170902</b>	Single	493.31	509.62	16.31	3.31%	1.73%
	2 Tier Family	1,233.28	1,274.05	40.77	3.31%	1.73%
	Double	1,183.94	1,223.09	39.15	3.31%	1.73%
	3 Tier Family	1,331.94	1,375.97	44.03	3.31%	1.73%
	Parent / Child	887.96	917.32	29.36	3.31%	1.73%
	4 Tier Family	1,381.27	1,426.94	45.67	3.31%	1.73%
	Total	1,109.95	1,146.65	36.69	3.31%	
<b>FEHB Plan</b>						
<b>IHA-FEHB-C-001</b>	Single	488.49	503.71	15.22	3.12%	1.73%
	2 Tier Family	1,221.23	1,259.28	38.05	3.12%	1.73%
	Double	1,172.38	1,208.90	36.52	3.12%	1.73%
	3 Tier Family	1,318.92	1,360.02	41.10	3.12%	1.73%
	Parent / Child	879.28	906.68	27.40	3.12%	1.73%
	4 Tier Family	1,367.77	1,410.39	42.62	3.12%	1.73%
	Total	N/A	N/A	N/A	N/A	
<b>Encompass A</b>						
<b>IHA-C1002</b>	Single	536.36	553.33	16.97	3.16%	1.73%
	2 Tier Family	1,340.90	1,383.33	42.43	3.16%	1.73%
	Double	1,287.26	1,327.99	40.73	3.16%	1.73%
	3 Tier Family	1,448.17	1,493.99	45.82	3.16%	1.73%
	Parent / Child	965.45	995.99	30.54	3.16%	1.73%
	4 Tier Family	1,501.81	1,549.32	47.51	3.16%	1.73%
	Total	N/A	N/A	N/A	N/A	

## Attachment D3

Market Segment:

Large Group

Proposed Rate Effective Date:

July 1, 2014 (3rd Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Encompass B</b>						
<b>IHA-C1002</b>	Single	523.29	540.29	17.00	3.25%	1.73%
	2 Tier Family	1,308.23	1,350.73	42.50	3.25%	1.73%
	Double	1,255.90	1,296.70	40.80	3.25%	1.73%
	3 Tier Family	1,412.88	1,458.78	45.90	3.25%	1.73%
	Parent / Child	941.92	972.52	30.60	3.25%	1.73%
	4 Tier Family	1,465.21	1,512.81	47.60	3.25%	1.73%
	Total	N/A	N/A	N/A	N/A	N/A
<b>Encompass for NYSHIP</b>						
<b>IHA-C1002</b>	Single	491.90	509.09	17.19	3.49%	1.73%
	2 Tier Family	1,229.75	1,272.73	42.98	3.50%	1.73%
	Double	1,180.56	1,221.82	41.26	3.49%	1.73%
	3 Tier Family	1,328.13	1,374.54	46.41	3.49%	1.73%
	Parent / Child	885.42	916.36	30.94	3.49%	1.73%
	4 Tier Family	1,377.32	1,425.45	48.13	3.49%	1.73%
	Total	N/A	N/A	N/A	N/A	N/A
<b>Encompass C</b>						
<b>IHA-C1002</b>	Single	503.06	519.31	16.25	3.23%	1.73%
	2 Tier Family	1,257.65	1,298.28	40.63	3.23%	1.73%
	Double	1,207.34	1,246.34	39.00	3.23%	1.73%
	3 Tier Family	1,358.26	1,402.14	43.88	3.23%	1.73%
	Parent / Child	905.51	934.76	29.25	3.23%	1.73%
	4 Tier Family	1,408.57	1,454.07	45.50	3.23%	1.73%
	Total	N/A	N/A	N/A	N/A	N/A
<b>Encompass D</b>						
<b>IHA-C1002</b>	Single	493.31	509.84	16.53	3.35%	1.73%
	2 Tier Family	1,233.28	1,274.60	41.32	3.35%	1.73%
	Double	1,183.94	1,223.62	39.68	3.35%	1.73%
	3 Tier Family	1,331.94	1,376.57	44.63	3.35%	1.73%
	Parent / Child	887.96	917.71	29.75	3.35%	1.73%
	4 Tier Family	1,381.27	1,427.55	46.28	3.35%	1.73%
	Total	N/A	N/A	N/A	N/A	N/A
<b>FEHB Plan</b>						
<b>IHA-C1002</b>	Single	487.85	503.07	15.22	3.12%	1.72%
	2 Tier Family	1,219.63	1,257.68	38.05	3.12%	1.73%
	Double	1,170.84	1,207.37	36.53	3.12%	1.72%
	3 Tier Family	1,317.20	1,358.29	41.09	3.12%	1.72%
	Parent / Child	878.13	905.53	27.40	3.12%	1.73%
	4 Tier Family	1,365.98	1,408.60	42.62	3.12%	1.73%
	Total	N/A	N/A	N/A	N/A	N/A
<b>FlexFit / Active Option</b>						
<b>IHA-C1000</b>	Single	503.13	520.30	17.17	3.41%	1.73%
	2 Tier Family	1,257.83	1,300.75	42.92	3.41%	1.73%
	Double	1,207.51	1,248.72	41.21	3.41%	1.73%
	3 Tier Family	1,358.45	1,404.81	46.36	3.41%	1.73%
	Parent / Child	905.63	936.54	30.91	3.41%	1.73%
	4 Tier Family	1,408.76	1,456.84	48.08	3.41%	1.73%
	Total	1,132.05	1,170.68	38.63	3.41%	
<b>FlexFit / Family Option</b>						
<b>IHA-C1000</b>	Single	503.13	520.30	17.17	3.41%	1.73%
	2 Tier Family	1,257.83	1,300.75	42.92	3.41%	1.73%
	Double	1,207.51	1,248.72	41.21	3.41%	1.73%
	3 Tier Family	1,358.45	1,404.81	46.36	3.41%	1.73%
	Parent / Child	905.63	936.54	30.91	3.41%	1.73%
	4 Tier Family	1,408.76	1,456.84	48.08	3.41%	1.73%
	Total	1,218.11	1,259.67	41.56	3.41%	

## Attachment D3

Market Segment:

Large Group

Proposed Rate Effective Date:

July 1, 2014 (3rd Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>FlexFit Select / Active Option</b>						
<b>IHA-C1001</b>						
	Single	481.23	498.23	17.00	3.53%	1.73%
	2 Tier Family	1,203.08	1,245.58	42.50	3.53%	1.73%
	Double	1,154.95	1,195.75	40.80	3.53%	1.73%
	3 Tier Family	1,299.32	1,345.22	45.90	3.53%	1.72%
	Parent / Child	866.21	896.81	30.60	3.53%	1.73%
	4 Tier Family	1,347.44	1,395.04	47.60	3.53%	1.73%
	Total	708.98	734.03	25.05	3.53%	
<b>FlexFit Select / Family Option</b>						
<b>IHA-C1001</b>						
	Single	481.23	498.23	17.00	3.53%	1.73%
	2 Tier Family	1,203.08	1,245.58	42.50	3.53%	1.73%
	Double	1,154.95	1,195.75	40.80	3.53%	1.73%
	3 Tier Family	1,299.32	1,345.22	45.90	3.53%	1.72%
	Parent / Child	866.21	896.81	30.60	3.53%	1.73%
	4 Tier Family	1,347.44	1,395.04	47.60	3.53%	1.73%
	Total	1,166.14	1,207.34	41.20	3.53%	
<b>Encompass Essential Base (Version 1)</b>						
<b>IHA-C-101</b>						
	Single	456.55	472.89	16.34	3.58%	1.72%
	2 Tier Family	1,141.38	1,182.23	40.85	3.58%	1.72%
	Double	1,095.72	1,134.94	39.22	3.58%	1.72%
	3 Tier Family	1,232.69	1,276.80	44.11	3.58%	1.72%
	Parent / Child	821.79	851.20	29.41	3.58%	1.72%
	4 Tier Family	1,278.34	1,324.09	45.75	3.58%	1.72%
	Total	N/A	N/A	N/A	N/A	
<b>Encompass Essential "E" (Version 2)</b>						
<b>IHA-C-101</b>						
	Single	467.41	483.40	15.99	3.42%	1.73%
	2 Tier Family	1,168.53	1,208.50	39.97	3.42%	1.73%
	Double	1,121.78	1,160.16	38.38	3.42%	1.73%
	3 Tier Family	1,262.01	1,305.18	43.17	3.42%	1.73%
	Parent / Child	841.34	870.12	28.78	3.42%	1.73%
	4 Tier Family	1,308.75	1,353.52	44.77	3.42%	1.73%
	Total	692.77	716.47	23.70	3.42%	
<b>Encompass Essential "E" - FEHB</b>						
<b>IHA-C-101</b>						
	Single	467.41	483.40	15.99	3.42%	1.73%
	2 Tier Family	1,168.53	1,208.50	39.97	3.42%	1.73%
	Double	1,121.78	1,160.16	38.38	3.42%	1.73%
	3 Tier Family	1,262.01	1,305.18	43.17	3.42%	1.73%
	Parent / Child	841.34	870.12	28.78	3.42%	1.73%
	4 Tier Family	1,308.75	1,353.52	44.77	3.42%	1.73%
	Total	N/A	N/A	N/A	N/A	
<b>Encompass Essential Base 2 Plan</b>						
<b>IHA-C-101</b>						
	Single	437.59	454.20	16.61	3.80%	1.72%
	2 Tier Family	1,093.98	1,135.50	41.52	3.80%	1.72%
	Double	1,050.22	1,090.08	39.86	3.80%	1.72%
	3 Tier Family	1,181.49	1,226.34	44.85	3.80%	1.72%
	Parent / Child	787.66	817.56	29.90	3.80%	1.72%
	4 Tier Family	1,225.25	1,271.76	46.51	3.80%	1.72%
	Total	N/A	N/A	N/A	N/A	
<b>Built-In POS Amendment on Enc. A &amp; B - 20% Coin</b>						
<b>IHA-POS-001, IHA-R1014</b>						
	Single	5.97	6.09	0.12	2.01%	2.01%
	2 Tier Family	14.93	15.23	0.30	2.01%	2.01%
	Double	14.33	14.62	0.29	2.02%	2.02%
	3 Tier Family	16.12	16.44	0.32	1.99%	1.99%
	Parent / Child	10.75	10.96	0.21	1.95%	1.95%
	4 Tier Family	16.72	17.05	0.33	1.97%	1.97%
	Total	N/A	N/A	N/A	N/A	

Independent Health Association

95308

NDPD-129108707

Company submitting the rate adjustment request

NAIC Code

SERFF Tracking #

### Attachment D3

Market Segment:

Large Group

Proposed Rate Effective Date:

July 1, 2014 (3rd Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Built-In POS Amendment on Enc. C &amp; D - 25% Coin</b>						
<b>IHA-POS-001, IHA-R1014</b>	Single	5.90	5.99	0.09	1.53%	1.70%
	2 Tier Family	14.75	14.98	0.23	1.56%	1.70%
	Double	14.16	14.38	0.22	1.55%	1.70%
	3 Tier Family	15.93	16.17	0.24	1.51%	1.70%
	Parent / Child	10.62	10.78	0.16	1.51%	1.70%
	4 Tier Family	16.52	16.77	0.25	1.51%	1.70%
	Total	9.59	9.74	0.15	1.55%	
<b>Large - Base Total</b>		<b>724.68</b>	<b>748.82</b>	<b>24.15</b>	<b>3.3%</b>	

## Attachment D3

Market Segment:

Large Group

Proposed Rate Effective Date:

July 1, 2014 (3rd Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
Non Rx Riders						
<b>Rider 112 - Domestic Partner</b>						
<b>5180198</b>	Single	0.00	0.00	0.00	0.00%	0.00%
	2 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Double	0.00	0.00	0.00	0.00%	0.00%
	3 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Parent / Child	0.00	0.00	0.00	0.00%	0.00%
	4 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 128 - \$15 Outpatient Surgical Copay on Enc. C</b>						
<b>1280198, IHA-R1012</b>	Single	1.41	1.45	0.04	2.84%	0.69%
	2 Tier Family	3.53	3.63	0.10	2.83%	0.83%
	Double	3.38	3.48	0.10	2.96%	0.58%
	3 Tier Family	3.81	3.92	0.11	2.89%	0.77%
	Parent / Child	2.54	2.61	0.07	2.76%	0.77%
	4 Tier Family	3.95	4.06	0.11	2.78%	0.74%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 152 - \$20 Office Visit Copay on Enc. C</b>						
<b>1520200, IHA-R1011</b>	Single	(5.00)	(5.25)	(0.25)	5.00%	1.94%
	2 Tier Family	(12.50)	(13.13)	(0.63)	5.04%	1.94%
	Double	(12.00)	(12.60)	(0.60)	5.00%	1.94%
	3 Tier Family	(13.50)	(14.18)	(0.68)	5.04%	1.94%
	Parent / Child	(9.00)	(9.45)	(0.45)	5.00%	1.94%
	4 Tier Family	(14.00)	(14.70)	(0.70)	5.00%	1.94%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 24 - Abortion Exclusion</b>						
<b>3900186</b>	Single	0.00	0.00	0.00	0.00%	0.00%
	2 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Double	0.00	0.00	0.00	0.00%	0.00%
	3 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Parent / Child	0.00	0.00	0.00	0.00%	0.00%
	4 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 29 - Dental Rider</b>						
<b>4040195</b>	Single	60.66	64.38	3.72	6.13%	1.75%
	2 Tier Family	151.65	160.95	9.30	6.13%	1.75%
	Double	145.58	154.51	8.93	6.13%	1.75%
	3 Tier Family	163.78	173.83	10.05	6.14%	1.76%
	Parent / Child	109.19	115.88	6.69	6.13%	1.75%
	4 Tier Family	169.85	180.26	10.41	6.13%	1.75%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 45 - Inpatient Substance Abuse Rider - Contract Year Benefits w/ Encompass, FF or FFS</b>						
<b>4260191</b>	Single	1.28	1.23	(0.05)	-3.91%	2.50%
	2 Tier Family	3.20	3.08	(0.12)	-3.75%	2.67%
	Double	3.07	2.95	(0.12)	-3.91%	2.43%
	3 Tier Family	3.46	3.32	(0.14)	-4.05%	2.47%
	Parent / Child	2.30	2.21	(0.09)	-3.91%	2.31%
	4 Tier Family	3.58	3.44	(0.14)	-3.91%	2.38%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 45 - Inpatient Substance Abuse Rider - Contract Year Benefits w/ Essential</b>						
<b>4260191</b>	Single	1.23	1.18	(0.05)	-4.07%	2.61%
	2 Tier Family	3.08	2.95	(0.13)	-4.22%	2.43%
	Double	2.95	2.83	(0.12)	-4.07%	2.54%
	3 Tier Family	3.32	3.19	(0.13)	-3.92%	2.57%
	Parent / Child	2.21	2.12	(0.09)	-4.07%	2.42%
	4 Tier Family	3.44	3.30	(0.14)	-4.07%	2.48%
	Total	N/A	N/A	N/A	N/A	

## Attachment D3

Market Segment:

Large Group

Proposed Rate Effective Date:

July 1, 2014 (3rd Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Rider 52 - Sterilization Exclusion</b>						
<b>4330194</b>	Single	0.00	0.00	0.00	0.00%	0.00%
	2 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Double	0.00	0.00	0.00	0.00%	0.00%
	3 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Parent / Child	0.00	0.00	0.00	0.00%	0.00%
	4 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Total	N/A	N/A	N/A	N/A	
<b>Rider J - \$100 Inpatient Copay on Enc C</b>						
<b>4770100</b>	Single	3.76	3.81	0.05	1.33%	1.60%
	2 Tier Family	9.40	9.53	0.13	1.38%	1.60%
	Double	9.02	9.14	0.12	1.33%	1.56%
	3 Tier Family	10.15	10.29	0.14	1.38%	1.58%
	Parent / Child	6.77	6.86	0.09	1.33%	1.63%
	4 Tier Family	10.53	10.67	0.14	1.33%	1.62%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 170 - Premier Vision Rider</b>						
<b>1700102</b>	Single	4.09	4.09	0.00	0.00%	0.00%
	2 Tier Family	10.23	10.23	0.00	0.00%	0.00%
	Double	9.82	9.82	0.00	0.00%	0.00%
	3 Tier Family	11.04	11.04	0.00	0.00%	0.00%
	Parent / Child	7.36	7.36	0.00	0.00%	0.00%
	4 Tier Family	11.45	11.45	0.00	0.00%	0.00%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 194 - Unlimited Skilled Nursing Facility</b>						
<b>1941003</b>	Single	0.24	0.17	(0.07)	-29.17%	0.00%
	2 Tier Family	0.60	0.43	(0.17)	-28.33%	0.00%
	Double	0.58	0.41	(0.17)	-29.31%	0.00%
	3 Tier Family	0.65	0.46	(0.19)	-29.23%	0.00%
	Parent / Child	0.43	0.31	(0.12)	-27.91%	0.00%
	4 Tier Family	0.67	0.48	(0.19)	-28.36%	0.00%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 202 - \$0 Child Office Service Copay Rider - A only</b>						
<b>202, IHA-R1010</b>	Single	3.38	3.29	(0.09)	-2.66%	1.54%
	2 Tier Family	8.45	8.23	(0.22)	-2.60%	1.60%
	Double	8.11	7.90	(0.21)	-2.59%	1.54%
	3 Tier Family	9.13	8.88	(0.25)	-2.74%	1.49%
	Parent / Child	6.08	5.92	(0.16)	-2.63%	1.54%
	4 Tier Family	9.46	9.21	(0.25)	-2.64%	1.54%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 202 - \$0 Child Office Service Copay Rider - B only</b>						
<b>202, IHA-R1010</b>	Single	4.28	4.55	0.27	6.31%	2.02%
	2 Tier Family	10.70	11.38	0.68	6.36%	2.06%
	Double	10.27	10.92	0.65	6.33%	2.06%
	3 Tier Family	11.56	12.29	0.73	6.31%	2.08%
	Parent / Child	7.70	8.19	0.49	6.36%	1.99%
	4 Tier Family	11.98	12.74	0.76	6.34%	2.00%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 202 - \$0 Child Office Service Copay Rider - C only</b>						
<b>202, IHA-R1010</b>	Single	5.15	5.53	0.38	7.38%	1.65%
	2 Tier Family	12.88	13.83	0.95	7.38%	1.69%
	Double	12.36	13.27	0.91	7.36%	1.61%
	3 Tier Family	13.91	14.93	1.02	7.33%	1.63%
	Parent / Child	9.27	9.95	0.68	7.34%	1.63%
	4 Tier Family	14.42	15.48	1.06	7.35%	1.64%
	Total	N/A	N/A	N/A	N/A	

## Attachment D3

Market Segment:

Large Group

Proposed Rate Effective Date:

July 1, 2014 (3rd Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Rider 202 - \$0 Child Office Service Copay Rider - D only</b>						
<b>202, IHA-R1010</b>						
	Single	5.17	5.42	0.25	4.84%	1.88%
	2 Tier Family	12.93	13.55	0.62	4.80%	1.88%
	Double	12.41	13.01	0.60	4.83%	1.88%
	3 Tier Family	13.96	14.63	0.67	4.80%	1.88%
	Parent / Child	9.31	9.76	0.45	4.83%	1.88%
	4 Tier Family	14.48	15.18	0.70	4.83%	1.88%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 209 - \$250 Inpatient Copay Rider - FF Select</b>						
<b>209</b>						
	Single	3.65	3.71	0.06	1.64%	2.20%
	2 Tier Family	9.13	9.28	0.15	1.64%	2.20%
	Double	8.76	8.90	0.14	1.60%	2.18%
	3 Tier Family	9.86	10.02	0.16	1.62%	2.24%
	Parent / Child	6.57	6.68	0.11	1.67%	2.30%
	4 Tier Family	10.22	10.39	0.17	1.66%	2.26%
	Total	7.08	7.20	0.12	1.62%	
<b>Rider 211 - \$15 pcp / \$30 scp Copay Rider - C only</b>						
<b>211, IHA-R1011</b>						
	Single	(5.10)	(5.73)	(0.63)	12.35%	1.78%
	2 Tier Family	(12.75)	(14.33)	(1.58)	12.39%	1.78%
	Double	(12.24)	(13.75)	(1.51)	12.34%	1.78%
	3 Tier Family	(13.77)	(15.47)	(1.70)	12.35%	1.78%
	Parent / Child	(9.18)	(10.31)	(1.13)	12.31%	1.78%
	4 Tier Family	(14.28)	(16.04)	(1.76)	12.32%	1.78%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 211 - \$20 pcp / \$35 scp Copay Rider - C only</b>						
<b>211, IHA-R1011</b>						
	Single	(9.46)	(10.15)	(0.69)	7.29%	1.70%
	2 Tier Family	(23.65)	(25.38)	(1.73)	7.32%	1.72%
	Double	(22.70)	(24.36)	(1.66)	7.31%	1.71%
	3 Tier Family	(25.54)	(27.41)	(1.87)	7.32%	1.71%
	Parent / Child	(17.03)	(18.27)	(1.24)	7.28%	1.73%
	4 Tier Family	(26.49)	(28.42)	(1.93)	7.29%	1.72%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 211 - \$20 pcp / \$35 scp Copay Rider - D only</b>						
<b>211, IHA-R1011</b>						
	Single	(4.43)	(4.90)	(0.47)	10.61%	1.66%
	2 Tier Family	(11.08)	(12.25)	(1.17)	10.56%	1.66%
	Double	(10.63)	(11.76)	(1.13)	10.63%	1.64%
	3 Tier Family	(11.96)	(13.23)	(1.27)	10.62%	1.69%
	Parent / Child	(7.97)	(8.82)	(0.85)	10.66%	1.61%
	4 Tier Family	(12.40)	(13.72)	(1.32)	10.65%	1.63%
	Total	(9.97)	(11.03)	(1.05)	10.56%	
<b>Rider 211 - \$25 pcp / \$40 scp Copay Rider - D only</b>						
<b>211, IHA-R1011</b>						
	Single	(8.55)	(9.16)	(0.61)	7.13%	1.66%
	2 Tier Family	(21.38)	(22.90)	(1.52)	7.11%	1.64%
	Double	(20.52)	(21.98)	(1.46)	7.12%	1.67%
	3 Tier Family	(23.09)	(24.73)	(1.64)	7.10%	1.64%
	Parent / Child	(15.39)	(16.49)	(1.10)	7.15%	1.66%
	4 Tier Family	(23.94)	(25.65)	(1.71)	7.14%	1.66%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 498 - NYS Eligibility Rider (multiplier)</b>						
<b>4980102 (Rev 1/1/11)</b>						
	Single	1.00	1.00	0.00	0.00%	0.00%
	2 Tier Family	1.00	1.00	0.00	0.00%	0.00%
	Double	1.00	1.00	0.00	0.00%	0.00%
	3 Tier Family	1.00	1.00	0.00	0.00%	0.00%
	Parent / Child	1.00	1.00	0.00	0.00%	0.00%
	4 Tier Family	1.00	1.00	0.00	0.00%	0.00%
	Total	N/A	N/A	N/A	N/A	

## Attachment D3

Market Segment:

Large Group

Proposed Rate Effective Date:

July 1, 2014 (3rd Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Rider 160 - Unlimited Home Health Rider</b>						
<b>1600101</b>	Single	0.61	0.56	(0.05)	-8.20%	0.00%
	2 Tier Family	1.53	1.40	(0.13)	-8.50%	0.00%
	Double	1.46	1.34	(0.12)	-8.22%	0.00%
	3 Tier Family	1.65	1.51	(0.14)	-8.48%	0.00%
	Parent / Child	1.10	1.01	(0.09)	-8.18%	0.00%
	4 Tier Family	1.71	1.57	(0.14)	-8.19%	0.00%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 219 - Additional Benefits Rider w/ Ess. Base 1 &amp; E</b>						
<b>IHA-R-219</b>	Single	9.39	8.99	(0.40)	-4.26%	1.70%
	2 Tier Family	23.48	22.48	(1.00)	-4.26%	1.72%
	Double	22.54	21.58	(0.96)	-4.26%	1.70%
	3 Tier Family	25.35	24.27	(1.08)	-4.26%	1.68%
	Parent / Child	16.90	16.18	(0.72)	-4.26%	1.70%
	4 Tier Family	26.29	25.17	(1.12)	-4.26%	1.70%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 219 - Additional Benefits Rider w/ Ess. Base 2</b>						
<b>IHA-R-219</b>	Single	8.82	8.37	(0.45)	-5.10%	1.82%
	2 Tier Family	22.05	20.93	(1.12)	-5.08%	1.85%
	Double	21.17	20.09	(1.08)	-5.10%	1.82%
	3 Tier Family	23.81	22.60	(1.21)	-5.08%	1.85%
	Parent / Child	15.88	15.07	(0.81)	-5.10%	1.82%
	4 Tier Family	24.70	23.44	(1.26)	-5.10%	1.82%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 220 - Family Benefit Rider w/ Base E only</b>						
<b>IHA-R-220</b>	Single	5.86	6.13	0.27	4.61%	2.00%
	2 Tier Family	14.65	15.33	0.68	4.64%	2.00%
	Double	14.06	14.71	0.65	4.62%	2.01%
	3 Tier Family	15.82	16.55	0.73	4.61%	1.97%
	Parent / Child	10.55	11.03	0.48	4.55%	1.94%
	4 Tier Family	16.41	17.16	0.75	4.57%	1.96%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 220 - Family Benefit Rider w/ Base 1 only</b>						
<b>IHA-R-220</b>	Single	6.03	6.31	0.28	4.64%	1.77%
	2 Tier Family	15.08	15.78	0.70	4.64%	1.81%
	Double	14.47	15.14	0.67	4.63%	1.75%
	3 Tier Family	16.28	17.04	0.76	4.67%	1.79%
	Parent / Child	10.85	11.36	0.51	4.70%	1.79%
	4 Tier Family	16.88	17.67	0.79	4.68%	1.79%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 221 - POS Rider w/o Additional Benefits w/ Base 1, 2 &amp; E</b>						
<b>IHA-R-221 ( Eff. 1/1/06)</b>	Single	2.84	2.94	0.10	3.52%	2.08%
	2 Tier Family	7.10	7.35	0.25	3.52%	2.08%
	Double	6.82	7.06	0.24	3.52%	2.17%
	3 Tier Family	7.67	7.94	0.27	3.52%	2.06%
	Parent / Child	5.11	5.29	0.18	3.52%	2.12%
	4 Tier Family	7.95	8.23	0.28	3.52%	2.11%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 221 - POS Rider w/ Additional Benefits w/ Base 1, 2 &amp; E</b>						
<b>IHA-R-221 ( Eff. 1/1/06)</b>	Single	3.04	3.11	0.07	2.30%	1.63%
	2 Tier Family	7.60	7.78	0.18	2.37%	1.70%
	Double	7.30	7.46	0.16	2.19%	1.63%
	3 Tier Family	8.21	8.40	0.19	2.31%	1.69%
	Parent / Child	5.47	5.60	0.13	2.38%	1.63%
	4 Tier Family	8.51	8.71	0.20	2.35%	1.63%
	Total	N/A	N/A	N/A	N/A	

## Attachment D3

Market Segment:

Large Group

Proposed Rate Effective Date:

July 1, 2014 (3rd Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Rider 223 - Unlimited SNF Rider w/ Base 1, 2 &amp; E</b>						
<b>IHA-R-223 ( Eff. 1/1/06)</b>	Single	3.38	2.57	(0.81)	-23.96%	1.98%
	2 Tier Family	8.45	6.43	(2.02)	-23.91%	2.06%
	Double	8.11	6.17	(1.94)	-23.92%	1.98%
	3 Tier Family	9.13	6.94	(2.19)	-23.99%	2.06%
	Parent / Child	6.08	4.63	(1.45)	-23.85%	1.98%
	4 Tier Family	9.46	7.20	(2.26)	-23.89%	1.98%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 224 - PT/OT in an Outpatient Hospital Facility w/ Base 1, 2 &amp; E</b>						
<b>IHA-R-224 ( Eff. 1/1/06)</b>	Single	1.10	0.93	(0.17)	-15.45%	2.20%
	2 Tier Family	2.75	2.33	(0.42)	-15.27%	2.19%
	Double	2.64	2.23	(0.41)	-15.53%	2.29%
	3 Tier Family	2.97	2.51	(0.46)	-15.49%	2.03%
	Parent / Child	1.98	1.67	(0.31)	-15.66%	1.83%
	4 Tier Family	3.08	2.60	(0.48)	-15.58%	1.96%
	Total	N/A	N/A	N/A	N/A	
<b>Rider R-005 - PT/OT/ST increase visit limits to 30 from 20</b>						
<b>IHA-R-005</b>	Single	0.73	0.77	0.04	5.48%	1.32%
	2 Tier Family	1.83	1.93	0.10	5.46%	1.58%
	Double	1.75	1.85	0.10	5.71%	1.65%
	3 Tier Family	1.97	2.08	0.11	5.58%	1.46%
	Parent / Child	1.31	1.39	0.08	6.11%	1.46%
	4 Tier Family	2.04	2.16	0.12	5.88%	1.41%
	Total	N/A	N/A	N/A	N/A	
<b>Rider R-005 - PT/OT/ST increase visit limits to 45 from 20</b>						
<b>IHA-R-005</b>	Single	1.10	1.13	0.03	2.73%	2.73%
	2 Tier Family	2.75	2.83	0.08	2.91%	2.91%
	Double	2.64	2.71	0.07	2.65%	2.65%
	3 Tier Family	2.97	3.05	0.08	2.69%	2.69%
	Parent / Child	1.98	2.03	0.05	2.53%	2.53%
	4 Tier Family	3.08	3.16	0.08	2.60%	2.60%
	Total	N/A	N/A	N/A	N/A	
<b>LG Bundle #1 - Enc A (POS only)</b>						
<b>IHA-OPTPOS-001, IHA-R1014, IH</b>	Single	5.97	6.09	0.12	2.01%	2.01%
	2 Tier Family	14.93	15.23	0.30	2.01%	2.01%
	Double	14.33	14.62	0.29	2.02%	2.02%
	3 Tier Family	16.12	16.44	0.32	1.99%	1.99%
	Parent / Child	10.75	10.96	0.21	1.95%	1.95%
	4 Tier Family	16.72	17.05	0.33	1.97%	1.97%
	Total	11.94	12.18	0.24	2.01%	
<b>LG Bundle #2 - Enc A (POS, DME/P&amp;A)</b>						
<b>IHA-OPTPOS-001, IHA-R1014 / IH</b>	Single	7.90	8.27	0.37	4.68%	1.85%
	2 Tier Family	19.75	20.68	0.93	4.71%	1.87%
	Double	18.96	19.85	0.89	4.69%	1.85%
	3 Tier Family	21.33	22.33	1.00	4.69%	1.87%
	Parent / Child	14.22	14.89	0.67	4.71%	1.85%
	4 Tier Family	22.12	23.16	1.04	4.70%	1.85%
	Total	N/A	N/A	N/A	N/A	
<b>LG Bundle #1 - Enc B (POS only)</b>						
<b>IHA-OPTPOS-001, IHA-R1014</b>	Single	5.97	6.09	0.12	2.01%	2.01%
	2 Tier Family	14.93	15.23	0.30	2.01%	2.01%
	Double	14.33	14.62	0.29	2.02%	2.02%
	3 Tier Family	16.12	16.44	0.32	1.99%	1.99%
	Parent / Child	10.75	10.96	0.21	1.95%	1.95%
	4 Tier Family	16.72	17.05	0.33	1.97%	1.97%
	Total	N/A	N/A	N/A	N/A	

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Market Segment:

Large Group

Proposed Rate Effective Date:

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Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>LG Bundle #2 - Enc B (IP \$0, POS, DME/P&amp;A)</b>						
IHA-OPTPOS-001, IHA-R1014 / IH	Single	10.30	10.69	0.39	3.79%	1.81%
	2 Tier Family	25.75	26.73	0.98	3.81%	1.83%
	Double	24.72	25.66	0.94	3.80%	1.83%
	3 Tier Family	27.81	28.86	1.05	3.78%	1.80%
	Parent / Child	18.54	19.24	0.70	3.78%	1.80%
	4 Tier Family	28.84	29.93	1.09	3.78%	1.80%
	Total	12.80	13.29	0.48	3.78%	
<b>LG Bundle #1 - Enc C (\$250 IP, POS)</b>						
IHA-OPTPOS-001, IHA-R1014 / 47	Single	8.27	8.39	0.12	1.45%	1.70%
	2 Tier Family	20.68	20.98	0.30	1.45%	1.70%
	Double	19.85	20.14	0.29	1.46%	1.72%
	3 Tier Family	22.33	22.65	0.32	1.43%	1.66%
	Parent / Child	14.89	15.10	0.21	1.41%	1.68%
	4 Tier Family	23.16	23.49	0.33	1.42%	1.69%
	Total	N/A	N/A	N/A	N/A	
<b>LG Bundle #2 - Enc C (IP \$0, POS, DME/P&amp;A, OP)</b>						
IHA-OPTPOS-001, IHA-R1014 / IH	Single	13.88	14.32	0.44	3.17%	1.70%
	2 Tier Family	34.70	35.80	1.10	3.17%	1.70%
	Double	33.31	34.37	1.06	3.18%	1.72%
	3 Tier Family	37.48	38.66	1.18	3.15%	1.68%
	Parent / Child	24.98	25.78	0.80	3.20%	1.74%
	4 Tier Family	38.86	40.10	1.24	3.19%	1.73%
	Total	17.55	18.11	0.56	3.17%	
<b>LG Bundle #1 - Enc D (\$250 IP, POS)</b>						
IHA-OPTPOS-001, IHA-R1014 / 47	Single	8.27	8.39	0.12	1.45%	1.70%
	2 Tier Family	20.68	20.98	0.30	1.45%	1.70%
	Double	19.85	20.14	0.29	1.46%	1.72%
	3 Tier Family	22.33	22.65	0.32	1.43%	1.66%
	Parent / Child	14.89	15.10	0.21	1.41%	1.68%
	4 Tier Family	23.16	23.49	0.33	1.42%	1.69%
	Total	18.61	18.88	0.27	1.45%	
<b>LG Bundle #2 - Enc D (IP \$0, POS, DME/P&amp;A)</b>						
IHA-OPTPOS-001, IHA-R1014 / IH	Single	12.57	12.98	0.41	3.26%	1.72%
	2 Tier Family	31.43	32.45	1.02	3.25%	1.72%
	Double	30.17	31.15	0.98	3.25%	1.73%
	3 Tier Family	33.94	35.05	1.11	3.27%	1.74%
	Parent / Child	22.63	23.36	0.73	3.23%	1.70%
	4 Tier Family	35.20	36.34	1.14	3.24%	1.71%
	Total	N/A	N/A	N/A	N/A	
<b>Large Bundle - FlexFit (IP \$0, DME/P&amp;A)</b>						
IHA-R-213 / 216 / 1950103	Single	7.06	7.40	0.34	4.82%	1.79%
	2 Tier Family	17.65	18.50	0.85	4.82%	1.76%
	Double	16.94	17.76	0.82	4.84%	1.78%
	3 Tier Family	19.06	19.98	0.92	4.83%	1.78%
	Parent / Child	12.71	13.32	0.61	4.80%	1.76%
	4 Tier Family	19.77	20.72	0.95	4.81%	1.77%
	Total	16.80	17.61	0.81	4.82%	
<b>Large Bundle - FFSelect (IP \$250, DME/P&amp;A)</b>						
IHA-R-213 / 216 / 209	Single	5.60	5.89	0.29	5.18%	1.73%
	2 Tier Family	14.00	14.73	0.73	5.21%	1.73%
	Double	13.44	14.14	0.70	5.21%	1.73%
	3 Tier Family	15.12	15.90	0.78	5.16%	1.73%
	Parent / Child	10.08	10.60	0.52	5.16%	1.73%
	4 Tier Family	15.68	16.49	0.81	5.17%	1.73%
	Total	9.44	9.93	0.49	5.19%	

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Market Segment:

Large Group

Proposed Rate Effective Date:

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Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Rider SA-001 - Inpatient Substance Abuse Rider - Calendar Year Benefits</b>						
<b>IHA-OPTR-SA-001</b>	Single	1.28	1.23	(0.05)	-3.91%	2.50%
	2 Tier Family	3.20	3.08	(0.12)	-3.75%	2.67%
	Double	3.07	2.95	(0.12)	-3.91%	2.43%
	3 Tier Family	3.46	3.32	(0.14)	-4.05%	2.47%
	Parent / Child	2.30	2.21	(0.09)	-3.91%	2.31%
	4 Tier Family	3.58	3.44	(0.14)	-3.91%	2.38%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000, IHA-R1015</b>	Single	(1.77)	(1.61)	0.16	-9.04%	1.90%
	2 Tier Family	(4.43)	(4.03)	0.40	-9.03%	2.03%
	Double	(4.25)	(3.86)	0.39	-9.18%	1.85%
	3 Tier Family	(4.78)	(4.35)	0.43	-9.00%	1.87%
	Parent / Child	(3.19)	(2.90)	0.29	-9.09%	2.11%
	4 Tier Family	(4.96)	(4.51)	0.45	-9.07%	2.04%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000, IHA-R1015</b>	Single	(1.77)	(1.61)	0.16	-9.04%	1.90%
	2 Tier Family	(4.43)	(4.03)	0.40	-9.03%	2.03%
	Double	(4.25)	(3.86)	0.39	-9.18%	1.85%
	3 Tier Family	(4.78)	(4.35)	0.43	-9.00%	1.87%
	Parent / Child	(3.19)	(2.90)	0.29	-9.09%	2.11%
	4 Tier Family	(4.96)	(4.51)	0.45	-9.07%	2.04%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000, IHA-R1015</b>	Single	(1.77)	(1.61)	0.16	-9.04%	1.90%
	2 Tier Family	(4.43)	(4.03)	0.40	-9.03%	2.03%
	Double	(4.25)	(3.86)	0.39	-9.18%	1.85%
	3 Tier Family	(4.78)	(4.35)	0.43	-9.00%	1.87%
	Parent / Child	(3.19)	(2.90)	0.29	-9.09%	2.11%
	4 Tier Family	(4.96)	(4.51)	0.45	-9.07%	2.04%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000, IHA-R1015</b>	Single	(1.77)	(1.61)	0.16	-9.04%	1.90%
	2 Tier Family	(4.43)	(4.03)	0.40	-9.03%	2.03%
	Double	(4.25)	(3.86)	0.39	-9.18%	1.85%
	3 Tier Family	(4.78)	(4.35)	0.43	-9.00%	1.87%
	Parent / Child	(3.19)	(2.90)	0.29	-9.09%	2.11%
	4 Tier Family	(4.96)	(4.51)	0.45	-9.07%	2.04%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000</b>	Single	(1.70)	(1.57)	0.13	-7.65%	1.95%
	2 Tier Family	(4.25)	(3.93)	0.32	-7.53%	2.08%
	Double	(4.08)	(3.77)	0.31	-7.60%	1.89%
	3 Tier Family	(4.59)	(4.24)	0.35	-7.63%	1.92%
	Parent / Child	(3.06)	(2.83)	0.23	-7.52%	2.17%
	4 Tier Family	(4.76)	(4.40)	0.36	-7.56%	2.09%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000</b>	Single	(1.67)	(1.55)	0.12	-7.19%	1.31%
	2 Tier Family	(4.18)	(3.88)	0.30	-7.18%	1.31%
	Double	(4.01)	(3.72)	0.29	-7.23%	1.36%
	3 Tier Family	(4.51)	(4.19)	0.32	-7.10%	1.45%
	Parent / Child	(3.01)	(2.79)	0.22	-7.31%	1.45%
	4 Tier Family	(4.68)	(4.34)	0.34	-7.26%	1.40%
	Total	N/A	N/A	N/A	N/A	

## Attachment D3

Market Segment:

Large Group

Proposed Rate Effective Date:

July 1, 2014 (3rd Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000</b>	Single	(1.44)	(1.35)	0.09	-6.25%	0.75%
	2 Tier Family	(3.60)	(3.38)	0.22	-6.11%	0.90%
	Double	(3.46)	(3.24)	0.22	-6.36%	0.62%
	3 Tier Family	(3.89)	(3.65)	0.24	-6.17%	0.83%
	Parent / Child	(2.59)	(2.43)	0.16	-6.18%	0.83%
	4 Tier Family	(4.03)	(3.78)	0.25	-6.20%	0.80%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000</b>	Single	(1.44)	(1.35)	0.09	-6.25%	0.75%
	2 Tier Family	(3.60)	(3.38)	0.22	-6.11%	0.90%
	Double	(3.46)	(3.24)	0.22	-6.36%	0.62%
	3 Tier Family	(3.89)	(3.65)	0.24	-6.17%	0.83%
	Parent / Child	(2.59)	(2.43)	0.16	-6.18%	0.83%
	4 Tier Family	(4.03)	(3.78)	0.25	-6.20%	0.80%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000</b>	Single	(1.44)	(1.35)	0.09	-6.25%	0.75%
	2 Tier Family	(3.60)	(3.38)	0.22	-6.11%	0.90%
	Double	(3.46)	(3.24)	0.22	-6.36%	0.62%
	3 Tier Family	(3.89)	(3.65)	0.24	-6.17%	0.83%
	Parent / Child	(2.59)	(2.43)	0.16	-6.18%	0.83%
	4 Tier Family	(4.03)	(3.78)	0.25	-6.20%	0.80%
	Total	N/A	N/A	N/A	N/A	
<b>FitWorks with Incentive Rider</b>						
<b>IHA-R1007</b>	Single	13.63	14.25	0.62	4.55%	1.71%
	2 Tier Family	34.08	35.63	1.55	4.55%	1.71%
	Double	32.71	34.20	1.49	4.56%	1.73%
	3 Tier Family	36.80	38.48	1.68	4.57%	1.72%
	Parent / Child	24.53	25.65	1.12	4.57%	1.70%
	4 Tier Family	38.16	39.90	1.74	4.56%	1.71%
	Total	N/A	N/A	N/A	N/A	
<b>FitWorks without Incentive Rider</b>						
<b>IHA-R1008</b>	Single	1.30	1.35	0.05	3.85%	0.75%
	2 Tier Family	3.25	3.38	0.13	4.00%	0.90%
	Double	3.12	3.24	0.12	3.85%	0.62%
	3 Tier Family	3.51	3.65	0.14	3.99%	0.83%
	Parent / Child	2.34	2.43	0.09	3.85%	0.83%
	4 Tier Family	3.64	3.78	0.14	3.85%	0.80%
	Total	N/A	N/A	N/A	N/A	
<b>\$500 Inpatient Copay Rider</b>						
<b>IHA-R1009</b>	Single	1.80	1.80	0.00	0.00%	1.69%
	2 Tier Family	4.50	4.50	0.00	0.00%	1.58%
	Double	4.32	4.32	0.00	0.00%	1.65%
	3 Tier Family	4.86	4.86	0.00	0.00%	1.67%
	Parent / Child	3.24	3.24	0.00	0.00%	1.57%
	4 Tier Family	5.04	5.04	0.00	0.00%	1.61%
	Total	N/A	N/A	N/A	N/A	
<b>\$500 Inpatient Copay Rider</b>						
<b>IHA-R1009</b>	Single	2.00	2.00	0.00	0.00%	2.56%
	2 Tier Family	5.00	5.00	0.00	0.00%	2.46%
	Double	4.80	4.80	0.00	0.00%	2.56%
	3 Tier Family	5.40	5.40	0.00	0.00%	2.47%
	Parent / Child	3.60	3.60	0.00	0.00%	2.56%
	4 Tier Family	5.60	5.60	0.00	0.00%	2.56%
	Total	N/A	N/A	N/A	N/A	

Independent Health Association

95308

NDPD-129108707

Company submitting the rate adjustment request

NAIC Code

SERFF Tracking #

## Attachment D3

Market Segment:

Large Group

Proposed Rate Effective Date:

July 1, 2014 (3rd Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Additional Benefit Rider w/ POS - FEHB Ess E Only</b>						
<b>IHA-R1019 / IHA-R-221</b>						
	Single	13.87	13.90	0.03	0.22%	1.83%
	2 Tier Family	34.68	34.75	0.07	0.20%	1.82%
	Double	33.29	33.36	0.07	0.21%	1.83%
	3 Tier Family	37.45	37.53	0.08	0.21%	1.82%
	Parent / Child	24.97	25.02	0.05	0.20%	1.83%
	4 Tier Family	38.84	38.92	0.08	0.21%	1.83%
	Total	N/A	N/A	N/A	N/A	
<b>Large - Other Total</b>		<b>8.34</b>	<b>8.58</b>	<b>0.24</b>	<b>2.9%</b>	

## Attachment D4

Market Segment:

Large Group

Proposed Rate Effective Date:

October 1, 2014 (4th Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
Base Medical Plans						
<b>Encompass A1 / A3</b>						
<b>3270199</b>	Single	545.76	562.89	17.13	3.14%	1.73%
	2 Tier Family	1,364.40	1,407.23	42.83	3.14%	1.73%
	Double	1,309.82	1,350.94	41.12	3.14%	1.73%
	3 Tier Family	1,473.55	1,519.80	46.25	3.14%	1.73%
	Parent / Child	982.37	1,013.20	30.83	3.14%	1.73%
	4 Tier Family	1,528.13	1,576.09	47.96	3.14%	1.73%
	Total	N/A	N/A	N/A	N/A	
<b>Encompass B1</b>						
<b>3850199</b>	Single	532.46	549.62	17.16	3.22%	1.73%
	2 Tier Family	1,331.15	1,374.05	42.90	3.22%	1.73%
	Double	1,277.90	1,319.09	41.19	3.22%	1.73%
	3 Tier Family	1,437.64	1,483.97	46.33	3.22%	1.73%
	Parent / Child	958.43	989.32	30.89	3.22%	1.73%
	4 Tier Family	1,490.89	1,538.94	48.05	3.22%	1.73%
	Total	874.76	902.95	28.19	3.22%	
<b>Encompass for NYSHIP</b>						
<b>IHA-NYSHIP-C-001</b>	Single	498.24	515.57	17.33	3.48%	1.73%
	2 Tier Family	1,245.60	1,288.93	43.33	3.48%	1.73%
	Double	1,195.78	1,237.37	41.59	3.48%	1.73%
	3 Tier Family	1,345.25	1,392.04	46.79	3.48%	1.73%
	Parent / Child	896.83	928.03	31.20	3.48%	1.73%
	4 Tier Family	1,395.07	1,443.60	48.53	3.48%	1.73%
	Total	N/A	N/A	N/A	N/A	
<b>Encompass C1</b>						
<b>4570199</b>	Single	511.62	528.06	16.44	3.21%	1.73%
	2 Tier Family	1,279.05	1,320.15	41.10	3.21%	1.73%
	Double	1,227.89	1,267.34	39.45	3.21%	1.73%
	3 Tier Family	1,381.37	1,425.76	44.39	3.21%	1.73%
	Parent / Child	920.92	950.51	29.59	3.21%	1.73%
	4 Tier Family	1,432.54	1,478.57	46.03	3.21%	1.73%
	Total	935.96	966.04	30.07	3.21%	
<b>Encompass D</b>						
<b>5170902</b>	Single	501.94	518.42	16.48	3.28%	1.73%
	2 Tier Family	1,254.85	1,296.05	41.20	3.28%	1.73%
	Double	1,204.66	1,244.21	39.55	3.28%	1.73%
	3 Tier Family	1,355.24	1,399.73	44.49	3.28%	1.73%
	Parent / Child	903.49	933.16	29.67	3.28%	1.73%
	4 Tier Family	1,405.43	1,451.58	46.15	3.28%	1.73%
	Total	737.22	761.43	24.20	3.28%	
<b>FEHB Plan</b>						
<b>IHA-FEHB-C-001</b>	Single	497.04	512.41	15.37	3.09%	1.73%
	2 Tier Family	1,242.60	1,281.03	38.43	3.09%	1.73%
	Double	1,192.90	1,229.78	36.88	3.09%	1.73%
	3 Tier Family	1,342.01	1,383.51	41.50	3.09%	1.73%
	Parent / Child	894.67	922.34	27.67	3.09%	1.73%
	4 Tier Family	1,391.71	1,434.75	43.04	3.09%	1.73%
	Total	N/A	N/A	N/A	N/A	
<b>Encompass A</b>						
<b>IHA-C1002</b>	Single	545.76	562.89	17.13	3.14%	1.73%
	2 Tier Family	1,364.40	1,407.23	42.83	3.14%	1.73%
	Double	1,309.82	1,350.94	41.12	3.14%	1.73%
	3 Tier Family	1,473.55	1,519.80	46.25	3.14%	1.73%
	Parent / Child	982.37	1,013.20	30.83	3.14%	1.73%
	4 Tier Family	1,528.13	1,576.09	47.96	3.14%	1.73%
	Total	N/A	N/A	N/A	N/A	

## Attachment D4

Market Segment:

Large Group

Proposed Rate Effective Date:

October 1, 2014 (4th Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Encompass B</b>						
<b>IHA-C1002</b>	Single	532.46	549.62	17.16	3.22%	1.73%
	2 Tier Family	1,331.15	1,374.05	42.90	3.22%	1.73%
	Double	1,277.90	1,319.09	41.19	3.22%	1.73%
	3 Tier Family	1,437.64	1,483.97	46.33	3.22%	1.73%
	Parent / Child	958.43	989.32	30.89	3.22%	1.73%
	4 Tier Family	1,490.89	1,538.94	48.05	3.22%	1.73%
	Total	N/A	N/A	N/A	N/A	N/A
<b>Encompass for NYSHIP</b>						
<b>IHA-C1002</b>	Single	500.50	517.88	17.38	3.47%	1.73%
	2 Tier Family	1,251.25	1,294.70	43.45	3.47%	1.73%
	Double	1,201.20	1,242.91	41.71	3.47%	1.73%
	3 Tier Family	1,351.35	1,398.28	46.93	3.47%	1.73%
	Parent / Child	900.90	932.18	31.28	3.47%	1.73%
	4 Tier Family	1,401.40	1,450.06	48.66	3.47%	1.73%
	Total	N/A	N/A	N/A	N/A	N/A
<b>Encompass C</b>						
<b>IHA-C1002</b>	Single	511.85	528.29	16.44	3.21%	1.73%
	2 Tier Family	1,279.63	1,320.73	41.10	3.21%	1.73%
	Double	1,228.44	1,267.90	39.46	3.21%	1.73%
	3 Tier Family	1,382.00	1,426.38	44.38	3.21%	1.73%
	Parent / Child	921.33	950.92	29.59	3.21%	1.73%
	4 Tier Family	1,433.18	1,479.21	46.03	3.21%	1.73%
	Total	N/A	N/A	N/A	N/A	N/A
<b>Encompass D</b>						
<b>IHA-C1002</b>	Single	501.94	518.65	16.71	3.33%	1.73%
	2 Tier Family	1,254.85	1,296.63	41.78	3.33%	1.73%
	Double	1,204.66	1,244.76	40.10	3.33%	1.73%
	3 Tier Family	1,355.24	1,400.36	45.12	3.33%	1.73%
	Parent / Child	903.49	933.57	30.08	3.33%	1.73%
	4 Tier Family	1,405.43	1,452.22	46.79	3.33%	1.73%
	Total	N/A	N/A	N/A	N/A	N/A
<b>FEHB Plan</b>						
<b>IHA-C1002</b>	Single	496.38	511.75	15.37	3.10%	1.73%
	2 Tier Family	1,240.95	1,279.38	38.43	3.10%	1.73%
	Double	1,191.31	1,228.20	36.89	3.10%	1.73%
	3 Tier Family	1,340.23	1,381.73	41.50	3.10%	1.73%
	Parent / Child	893.48	921.15	27.67	3.10%	1.72%
	4 Tier Family	1,389.86	1,432.90	43.04	3.10%	1.73%
	Total	N/A	N/A	N/A	N/A	N/A
<b>FlexFit / Active Option</b>						
<b>IHA-C1000</b>	Single	511.93	529.28	17.35	3.39%	1.73%
	2 Tier Family	1,279.83	1,323.20	43.37	3.39%	1.73%
	Double	1,228.63	1,270.27	41.64	3.39%	1.73%
	3 Tier Family	1,382.21	1,429.06	46.85	3.39%	1.73%
	Parent / Child	921.47	952.70	31.23	3.39%	1.73%
	4 Tier Family	1,433.40	1,481.98	48.58	3.39%	1.73%
	Total	N/A	N/A	N/A	N/A	N/A
<b>FlexFit / Family Option</b>						
<b>IHA-C1000</b>	Single	511.93	529.28	17.35	3.39%	1.73%
	2 Tier Family	1,279.83	1,323.20	43.37	3.39%	1.73%
	Double	1,228.63	1,270.27	41.64	3.39%	1.73%
	3 Tier Family	1,382.21	1,429.06	46.85	3.39%	1.73%
	Parent / Child	921.47	952.70	31.23	3.39%	1.73%
	4 Tier Family	1,433.40	1,481.98	48.58	3.39%	1.73%
	Total	N/A	N/A	N/A	N/A	N/A

## Attachment D4

Market Segment:

Large Group

Proposed Rate Effective Date:

October 1, 2014 (4th Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>FlexFit Select / Active Option</b>						
<b>IHA-C1001</b>						
	Single	489.66	506.84	17.18	3.51%	1.73%
	2 Tier Family	1,224.15	1,267.10	42.95	3.51%	1.73%
	Double	1,175.18	1,216.42	41.24	3.51%	1.73%
	3 Tier Family	1,322.08	1,368.47	46.39	3.51%	1.73%
	Parent / Child	881.39	912.31	30.92	3.51%	1.73%
	4 Tier Family	1,371.05	1,419.15	48.10	3.51%	1.73%
	Total	542.12	561.14	19.02	3.51%	
<b>FlexFit Select / Family Option</b>						
<b>IHA-C1001</b>						
	Single	489.66	506.84	17.18	3.51%	1.73%
	2 Tier Family	1,224.15	1,267.10	42.95	3.51%	1.73%
	Double	1,175.18	1,216.42	41.24	3.51%	1.73%
	3 Tier Family	1,322.08	1,368.47	46.39	3.51%	1.73%
	Parent / Child	881.39	912.31	30.92	3.51%	1.73%
	4 Tier Family	1,371.05	1,419.15	48.10	3.51%	1.73%
	Total	1,224.15	1,267.10	42.95	3.51%	
<b>Encompass Essential Base (Version 1)</b>						
<b>IHA-C-101</b>						
	Single	464.54	481.05	16.51	3.55%	1.73%
	2 Tier Family	1,161.35	1,202.63	41.28	3.55%	1.73%
	Double	1,114.90	1,154.52	39.62	3.55%	1.73%
	3 Tier Family	1,254.26	1,298.84	44.58	3.55%	1.73%
	Parent / Child	836.17	865.89	29.72	3.55%	1.73%
	4 Tier Family	1,300.71	1,346.94	46.23	3.55%	1.73%
	Total	N/A	N/A	N/A	N/A	
<b>Encompass Essential "E" (Version 2)</b>						
<b>IHA-C-101</b>						
	Single	475.59	491.74	16.15	3.40%	1.73%
	2 Tier Family	1,188.98	1,229.35	40.37	3.40%	1.73%
	Double	1,141.42	1,180.18	38.76	3.40%	1.73%
	3 Tier Family	1,284.09	1,327.70	43.61	3.40%	1.73%
	Parent / Child	856.06	885.13	29.07	3.40%	1.73%
	4 Tier Family	1,331.65	1,376.87	45.22	3.40%	1.73%
	Total	842.48	871.08	28.61	3.40%	
<b>Encompass Essential "E" - FEHB</b>						
<b>IHA-C-101</b>						
	Single	475.59	491.74	16.15	3.40%	1.73%
	2 Tier Family	1,188.98	1,229.35	40.37	3.40%	1.73%
	Double	1,141.42	1,180.18	38.76	3.40%	1.73%
	3 Tier Family	1,284.09	1,327.70	43.61	3.40%	1.73%
	Parent / Child	856.06	885.13	29.07	3.40%	1.73%
	4 Tier Family	1,331.65	1,376.87	45.22	3.40%	1.73%
	Total	N/A	N/A	N/A	N/A	
<b>Encompass Essential Base 2 Plan</b>						
<b>IHA-C-101</b>						
	Single	445.25	462.02	16.77	3.77%	1.72%
	2 Tier Family	1,113.13	1,155.05	41.92	3.77%	1.72%
	Double	1,068.60	1,108.85	40.25	3.77%	1.72%
	3 Tier Family	1,202.18	1,247.45	45.27	3.77%	1.72%
	Parent / Child	801.45	831.64	30.19	3.77%	1.72%
	4 Tier Family	1,246.70	1,293.66	46.96	3.77%	1.72%
	Total	N/A	N/A	N/A	N/A	
<b>Built-In POS Amendment on Enc. A &amp; B - 20% Coin</b>						
<b>IHA-POS-001, IHA-R1014</b>						
	Single	6.09	6.19	0.10	1.64%	1.64%
	2 Tier Family	15.23	15.48	0.25	1.64%	1.64%
	Double	14.62	14.86	0.24	1.64%	1.64%
	3 Tier Family	16.44	16.71	0.27	1.64%	1.64%
	Parent / Child	10.96	11.14	0.18	1.64%	1.64%
	4 Tier Family	17.05	17.33	0.28	1.64%	1.64%
	Total	N/A	N/A	N/A	N/A	

Independent Health Association

95308

NDPD-129108707

Company submitting the rate adjustment request

NAIC Code

SERFF Tracking #

### Attachment D4

Market Segment:

Large Group

Proposed Rate Effective Date:

October 1, 2014 (4th Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Built-In POS Amendment on Enc. C &amp; D - 25% Coin</b>						
<b>IHA-POS-001, IHA-R1014</b>	Single	6.00	6.10	0.10	1.67%	1.84%
	2 Tier Family	15.00	15.25	0.25	1.67%	1.80%
	Double	14.40	14.64	0.24	1.67%	1.81%
	3 Tier Family	16.20	16.47	0.27	1.67%	1.86%
	Parent / Child	10.80	10.98	0.18	1.67%	1.86%
	4 Tier Family	16.80	17.08	0.28	1.67%	1.85%
	Total	N/A	N/A	N/A	N/A	
<b>Large - Base Total</b>		<b>819.27</b>	<b>846.59</b>	<b>27.33</b>	<b>3.3%</b>	

## Attachment D4

Market Segment:

Large Group

Proposed Rate Effective Date:

October 1, 2014 (4th Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
Non Rx Riders						
<b>Rider 112 - Domestic Partner</b>						
<b>5180198</b>	Single	0.00	0.00	0.00	0.00%	0.00%
	2 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Double	0.00	0.00	0.00	0.00%	0.00%
	3 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Parent / Child	0.00	0.00	0.00	0.00%	0.00%
	4 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 128 - \$15 Outpatient Surgical Copay on Enc. C</b>						
<b>1280198, IHA-R1012</b>	Single	1.44	1.48	0.04	2.78%	2.07%
	2 Tier Family	3.60	3.70	0.10	2.78%	1.93%
	Double	3.46	3.55	0.09	2.60%	2.01%
	3 Tier Family	3.89	4.00	0.11	2.83%	2.04%
	Parent / Child	2.59	2.66	0.07	2.70%	1.92%
	4 Tier Family	4.03	4.14	0.11	2.73%	1.97%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 152 - \$20 Office Visit Copay on Enc. C</b>						
<b>1520200, IHA-R1011</b>	Single	(5.09)	(5.33)	(0.24)	4.72%	1.52%
	2 Tier Family	(12.73)	(13.33)	(0.60)	4.71%	1.52%
	Double	(12.22)	(12.79)	(0.57)	4.66%	1.51%
	3 Tier Family	(13.74)	(14.39)	(0.65)	4.73%	1.48%
	Parent / Child	(9.16)	(9.59)	(0.43)	4.69%	1.48%
	4 Tier Family	(14.25)	(14.92)	(0.67)	4.70%	1.50%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 24 - Abortion Exclusion</b>						
<b>3900186</b>	Single	0.00	0.00	0.00	0.00%	0.00%
	2 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Double	0.00	0.00	0.00	0.00%	0.00%
	3 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Parent / Child	0.00	0.00	0.00	0.00%	0.00%
	4 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 29 - Dental Rider</b>						
<b>4040195</b>	Single	61.73	65.51	3.78	6.12%	1.76%
	2 Tier Family	154.33	163.78	9.45	6.12%	1.76%
	Double	148.15	157.22	9.07	6.12%	1.75%
	3 Tier Family	166.67	176.88	10.21	6.13%	1.75%
	Parent / Child	111.11	117.92	6.81	6.13%	1.76%
	4 Tier Family	172.84	183.43	10.59	6.13%	1.76%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 45 - Inpatient Substance Abuse Rider - Contract Year Benefits w/ Encompass, FF or FFS</b>						
<b>4260191</b>	Single	1.31	1.24	(0.07)	-5.34%	0.81%
	2 Tier Family	3.28	3.10	(0.18)	-5.49%	0.65%
	Double	3.14	2.98	(0.16)	-5.10%	1.02%
	3 Tier Family	3.54	3.35	(0.19)	-5.37%	0.90%
	Parent / Child	2.36	2.23	(0.13)	-5.51%	0.90%
	4 Tier Family	3.67	3.47	(0.20)	-5.45%	0.87%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 45 - Inpatient Substance Abuse Rider - Contract Year Benefits w/ Essential</b>						
<b>4260191</b>	Single	1.24	1.20	(0.04)	-3.23%	1.69%
	2 Tier Family	3.10	3.00	(0.10)	-3.23%	1.69%
	Double	2.98	2.88	(0.10)	-3.36%	1.77%
	3 Tier Family	3.35	3.24	(0.11)	-3.28%	1.57%
	Parent / Child	2.23	2.16	(0.07)	-3.14%	1.89%
	4 Tier Family	3.47	3.36	(0.11)	-3.17%	1.82%
	Total	N/A	N/A	N/A	N/A	

## Attachment D4

Market Segment:

Large Group

Proposed Rate Effective Date:

October 1, 2014 (4th Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Rider 52 - Sterilization Exclusion</b>						
<b>4330194</b>	Single	0.00	0.00	0.00	0.00%	0.00%
	2 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Double	0.00	0.00	0.00	0.00%	0.00%
	3 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Parent / Child	0.00	0.00	0.00	0.00%	0.00%
	4 Tier Family	0.00	0.00	0.00	0.00%	0.00%
	Total	N/A	N/A	N/A	N/A	
<b>Rider J - \$100 Inpatient Copay on Enc C</b>						
<b>4770100</b>	Single	3.83	3.88	0.05	1.31%	1.84%
	2 Tier Family	9.58	9.70	0.12	1.25%	1.78%
	Double	9.19	9.31	0.12	1.31%	1.86%
	3 Tier Family	10.34	10.48	0.14	1.35%	1.85%
	Parent / Child	6.89	6.98	0.09	1.31%	1.75%
	4 Tier Family	10.72	10.86	0.14	1.31%	1.78%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 170 - Premier Vision Rider</b>						
<b>1700102</b>	Single	4.09	4.09	0.00	0.00%	0.00%
	2 Tier Family	10.23	10.23	0.00	0.00%	0.00%
	Double	9.82	9.82	0.00	0.00%	0.00%
	3 Tier Family	11.04	11.04	0.00	0.00%	0.00%
	Parent / Child	7.36	7.36	0.00	0.00%	0.00%
	4 Tier Family	11.45	11.45	0.00	0.00%	0.00%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 194 - Unlimited Skilled Nursing Facility</b>						
<b>1941003</b>	Single	0.24	0.19	(0.05)	-20.83%	11.76%
	2 Tier Family	0.60	0.48	(0.12)	-20.00%	11.63%
	Double	0.58	0.46	(0.12)	-20.69%	12.20%
	3 Tier Family	0.65	0.51	(0.14)	-21.54%	10.87%
	Parent / Child	0.43	0.34	(0.09)	-20.93%	9.68%
	4 Tier Family	0.67	0.53	(0.14)	-20.90%	10.42%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 202 - \$0 Child Office Service Copay Rider - A only</b>						
<b>202, IHA-R1010</b>	Single	3.43	3.35	(0.08)	-2.33%	1.82%
	2 Tier Family	8.58	8.38	(0.20)	-2.33%	1.82%
	Double	8.23	8.04	(0.19)	-2.31%	1.77%
	3 Tier Family	9.26	9.05	(0.21)	-2.27%	1.91%
	Parent / Child	6.17	6.03	(0.14)	-2.27%	1.86%
	4 Tier Family	9.60	9.38	(0.22)	-2.29%	1.85%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 202 - \$0 Child Office Service Copay Rider - B only</b>						
<b>202, IHA-R1010</b>	Single	4.35	4.62	0.27	6.21%	1.54%
	2 Tier Family	10.88	11.55	0.67	6.16%	1.49%
	Double	10.44	11.09	0.65	6.23%	1.56%
	3 Tier Family	11.75	12.47	0.72	6.13%	1.46%
	Parent / Child	7.83	8.32	0.49	6.26%	1.59%
	4 Tier Family	12.18	12.94	0.76	6.24%	1.57%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 202 - \$0 Child Office Service Copay Rider - C only</b>						
<b>202, IHA-R1010</b>	Single	5.25	5.63	0.38	7.24%	1.81%
	2 Tier Family	13.13	14.08	0.95	7.24%	1.81%
	Double	12.60	13.51	0.91	7.22%	1.81%
	3 Tier Family	14.18	15.20	1.02	7.19%	1.81%
	Parent / Child	9.45	10.13	0.68	7.20%	1.81%
	4 Tier Family	14.70	15.76	1.06	7.21%	1.81%
	Total	N/A	N/A	N/A	N/A	

## Attachment D4

Market Segment:

Large Group

Proposed Rate Effective Date:

October 1, 2014 (4th Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Rider 202 - \$0 Child Office Service Copay Rider - D only</b>						
<b>202, IHA-R1010</b>						
	Single	5.27	5.52	0.25	4.74%	1.85%
	2 Tier Family	13.18	13.80	0.62	4.70%	1.85%
	Double	12.65	13.25	0.60	4.74%	1.84%
	3 Tier Family	14.23	14.90	0.67	4.71%	1.85%
	Parent / Child	9.49	9.94	0.45	4.74%	1.84%
	4 Tier Family	14.76	15.46	0.70	4.74%	1.84%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 209 - \$250 Inpatient Copay Rider - FF Select</b>						
<b>209</b>						
	Single	3.71	3.76	0.05	1.35%	1.35%
	2 Tier Family	9.28	9.40	0.12	1.29%	1.29%
	Double	8.90	9.02	0.12	1.35%	1.35%
	3 Tier Family	10.02	10.15	0.13	1.30%	1.30%
	Parent / Child	6.68	6.77	0.09	1.35%	1.35%
	4 Tier Family	10.39	10.53	0.14	1.35%	1.35%
	Total	5.26	5.33	0.07	1.32%	
<b>Rider 211 - \$15 pcp / \$30 scp Copay Rider - C only</b>						
<b>211, IHA-R1011</b>						
	Single	(5.19)	(5.83)	(0.64)	12.33%	1.75%
	2 Tier Family	(12.98)	(14.58)	(1.60)	12.33%	1.74%
	Double	(12.46)	(13.99)	(1.53)	12.28%	1.75%
	3 Tier Family	(14.01)	(15.74)	(1.73)	12.35%	1.75%
	Parent / Child	(9.34)	(10.49)	(1.15)	12.31%	1.75%
	4 Tier Family	(14.53)	(16.32)	(1.79)	12.32%	1.75%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 211 - \$20 pcp / \$35 scp Copay Rider - C only</b>						
<b>211, IHA-R1011</b>						
	Single	(9.62)	(10.33)	(0.71)	7.38%	1.77%
	2 Tier Family	(24.05)	(25.83)	(1.78)	7.40%	1.77%
	Double	(23.09)	(24.79)	(1.70)	7.36%	1.77%
	3 Tier Family	(25.97)	(27.89)	(1.92)	7.39%	1.75%
	Parent / Child	(17.32)	(18.59)	(1.27)	7.33%	1.75%
	4 Tier Family	(26.94)	(28.92)	(1.98)	7.35%	1.76%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 211 - \$20 pcp / \$35 scp Copay Rider - D only</b>						
<b>211, IHA-R1011</b>						
	Single	(4.50)	(4.99)	(0.49)	10.89%	1.84%
	2 Tier Family	(11.25)	(12.48)	(1.23)	10.93%	1.88%
	Double	(10.80)	(11.98)	(1.18)	10.93%	1.87%
	3 Tier Family	(12.15)	(13.47)	(1.32)	10.86%	1.81%
	Parent / Child	(8.10)	(8.98)	(0.88)	10.86%	1.81%
	4 Tier Family	(12.60)	(13.97)	(1.37)	10.87%	1.82%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 211 - \$25 pcp / \$40 scp Copay Rider - D only</b>						
<b>211, IHA-R1011</b>						
	Single	(8.71)	(9.32)	(0.61)	7.00%	1.75%
	2 Tier Family	(21.78)	(23.30)	(1.52)	6.98%	1.75%
	Double	(20.90)	(22.37)	(1.47)	7.03%	1.77%
	3 Tier Family	(23.52)	(25.16)	(1.64)	6.97%	1.74%
	Parent / Child	(15.68)	(16.78)	(1.10)	7.02%	1.76%
	4 Tier Family	(24.39)	(26.10)	(1.71)	7.01%	1.75%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 498 - NYS Eligibility Rider (multiplier)</b>						
<b>4980102 (Rev 1/1/11)</b>						
	Single	1.00	1.00	0.00	0.00%	0.00%
	2 Tier Family	1.00	1.00	0.00	0.00%	0.00%
	Double	1.00	1.00	0.00	0.00%	0.00%
	3 Tier Family	1.00	1.00	0.00	0.00%	0.00%
	Parent / Child	1.00	1.00	0.00	0.00%	0.00%
	4 Tier Family	1.00	1.00	0.00	0.00%	0.00%
	Total	N/A	N/A	N/A	N/A	

## Attachment D4

Market Segment:

Large Group

Proposed Rate Effective Date:

October 1, 2014 (4th Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Rider 160 - Unlimited Home Health Rider</b>						
<b>1600101</b>	Single	0.63	0.57	(0.06)	-9.52%	1.79%
	2 Tier Family	1.58	1.43	(0.15)	-9.49%	2.14%
	Double	1.51	1.37	(0.14)	-9.27%	2.24%
	3 Tier Family	1.70	1.54	(0.16)	-9.41%	1.99%
	Parent / Child	1.13	1.03	(0.10)	-8.85%	1.98%
	4 Tier Family	1.76	1.60	(0.16)	-9.09%	1.91%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 219 - Additional Benefits Rider w/ Ess. Base 1 &amp; E</b>						
<b>IHA-R-219</b>	Single	9.56	9.15	(0.41)	-4.29%	1.78%
	2 Tier Family	23.90	22.88	(1.02)	-4.27%	1.78%
	Double	22.94	21.96	(0.98)	-4.27%	1.76%
	3 Tier Family	25.81	24.71	(1.10)	-4.26%	1.81%
	Parent / Child	17.21	16.47	(0.74)	-4.30%	1.79%
	4 Tier Family	26.77	25.62	(1.15)	-4.30%	1.79%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 219 - Additional Benefits Rider w/ Ess. Base 2</b>						
<b>IHA-R-219</b>	Single	8.98	8.51	(0.47)	-5.23%	1.67%
	2 Tier Family	22.45	21.28	(1.17)	-5.21%	1.67%
	Double	21.55	20.42	(1.13)	-5.24%	1.64%
	3 Tier Family	24.25	22.98	(1.27)	-5.24%	1.68%
	Parent / Child	16.16	15.32	(0.84)	-5.20%	1.66%
	4 Tier Family	25.14	23.83	(1.31)	-5.21%	1.66%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 220 - Family Benefit Rider w/ Base E only</b>						
<b>IHA-R-220</b>	Single	5.96	6.23	0.27	4.53%	1.63%
	2 Tier Family	14.90	15.58	0.68	4.56%	1.63%
	Double	14.30	14.95	0.65	4.55%	1.63%
	3 Tier Family	16.09	16.82	0.73	4.54%	1.63%
	Parent / Child	10.73	11.21	0.48	4.47%	1.63%
	4 Tier Family	16.69	17.44	0.75	4.49%	1.63%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 220 - Family Benefit Rider w/ Base 1 only</b>						
<b>IHA-R-220</b>	Single	6.14	6.43	0.29	4.72%	1.90%
	2 Tier Family	15.35	16.08	0.73	4.76%	1.90%
	Double	14.74	15.43	0.69	4.68%	1.92%
	3 Tier Family	16.58	17.36	0.78	4.70%	1.88%
	Parent / Child	11.05	11.57	0.52	4.71%	1.85%
	4 Tier Family	17.19	18.00	0.81	4.71%	1.87%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 221 - POS Rider w/o Additional Benefits w/ Base 1, 2 &amp; E</b>						
<b>IHA-R-221 ( Eff. 1/1/06)</b>	Single	2.88	2.99	0.11	3.82%	1.70%
	2 Tier Family	7.20	7.48	0.28	3.89%	1.77%
	Double	6.91	7.18	0.27	3.91%	1.70%
	3 Tier Family	7.78	8.07	0.29	3.73%	1.64%
	Parent / Child	5.18	5.38	0.20	3.86%	1.70%
	4 Tier Family	8.06	8.37	0.31	3.85%	1.70%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 221 - POS Rider w/ Additional Benefits w/ Base 1, 2 &amp; E</b>						
<b>IHA-R-221 ( Eff. 1/1/06)</b>	Single	3.09	3.16	0.07	2.27%	1.61%
	2 Tier Family	7.73	7.90	0.17	2.20%	1.54%
	Double	7.42	7.58	0.16	2.16%	1.61%
	3 Tier Family	8.34	8.53	0.19	2.28%	1.55%
	Parent / Child	5.56	5.69	0.13	2.34%	1.61%
	4 Tier Family	8.65	8.85	0.20	2.31%	1.61%
	Total	N/A	N/A	N/A	N/A	

## Attachment D4

Market Segment:

Large Group

Proposed Rate Effective Date:

October 1, 2014 (4th Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Rider 223 - Unlimited SNF Rider w/ Base 1, 2 &amp; E</b>						
<b>IHA-R-223 ( Eff. 1/1/06)</b>	Single	3.43	2.61	(0.82)	-23.91%	1.56%
	2 Tier Family	8.58	6.53	(2.05)	-23.89%	1.56%
	Double	8.23	6.26	(1.97)	-23.94%	1.46%
	3 Tier Family	9.26	7.05	(2.21)	-23.87%	1.59%
	Parent / Child	6.17	4.70	(1.47)	-23.82%	1.51%
	4 Tier Family	9.60	7.31	(2.29)	-23.85%	1.53%
	Total	N/A	N/A	N/A	N/A	
<b>Rider 224 - PT/OT in an Outpatient Hospital Facility w/ Base 1, 2 &amp; E</b>						
<b>IHA-R-224 ( Eff. 1/1/06)</b>	Single	1.11	0.94	(0.17)	-15.32%	1.08%
	2 Tier Family	2.78	2.35	(0.43)	-15.47%	0.86%
	Double	2.66	2.26	(0.40)	-15.04%	1.35%
	3 Tier Family	3.00	2.54	(0.46)	-15.33%	1.20%
	Parent / Child	2.00	1.69	(0.31)	-15.50%	1.20%
	4 Tier Family	3.11	2.63	(0.48)	-15.43%	1.15%
	Total	N/A	N/A	N/A	N/A	
<b>Rider R-005 - PT/OT/ST increase visit limits to 30 from 20</b>						
<b>IHA-R-005</b>	Single	0.74	0.78	0.04	5.41%	1.30%
	2 Tier Family	1.85	1.95	0.10	5.41%	1.04%
	Double	1.78	1.87	0.09	5.06%	1.08%
	3 Tier Family	2.00	2.11	0.11	5.50%	1.44%
	Parent / Child	1.33	1.40	0.07	5.26%	0.72%
	4 Tier Family	2.07	2.18	0.11	5.31%	0.93%
	Total	N/A	N/A	N/A	N/A	
<b>Rider R-005 - PT/OT/ST increase visit limits to 45 from 20</b>						
<b>IHA-R-005</b>	Single	1.11	1.14	0.03	2.70%	0.88%
	2 Tier Family	2.78	2.85	0.07	2.52%	0.71%
	Double	2.66	2.74	0.08	3.01%	1.11%
	3 Tier Family	3.00	3.08	0.08	2.67%	0.98%
	Parent / Child	2.00	2.05	0.05	2.50%	0.99%
	4 Tier Family	3.11	3.19	0.08	2.57%	0.95%
	Total	N/A	N/A	N/A	N/A	
<b>LG Bundle #1 - Enc A (POS only)</b>						
<b>IHA-OPTPOS-001, IHA-R1014, IH</b>	Single	6.09	6.19	0.10	1.64%	1.64%
	2 Tier Family	15.23	15.48	0.25	1.64%	1.64%
	Double	14.62	14.86	0.24	1.64%	1.64%
	3 Tier Family	16.44	16.71	0.27	1.64%	1.64%
	Parent / Child	10.96	11.14	0.18	1.64%	1.64%
	4 Tier Family	17.05	17.33	0.28	1.64%	1.64%
	Total	N/A	N/A	N/A	N/A	
<b>LG Bundle #2 - Enc A (POS, DME/P&amp;A)</b>						
<b>IHA-OPTPOS-001, IHA-R1014 / IH</b>	Single	8.04	8.41	0.37	4.60%	1.69%
	2 Tier Family	20.10	21.03	0.93	4.63%	1.69%
	Double	19.30	20.18	0.88	4.56%	1.66%
	3 Tier Family	21.71	22.71	1.00	4.61%	1.70%
	Parent / Child	14.47	15.14	0.67	4.63%	1.68%
	4 Tier Family	22.51	23.55	1.04	4.62%	1.68%
	Total	N/A	N/A	N/A	N/A	
<b>LG Bundle #1 - Enc B (POS only)</b>						
<b>IHA-OPTPOS-001, IHA-R1014</b>	Single	6.09	6.19	0.10	1.64%	1.64%
	2 Tier Family	15.23	15.48	0.25	1.64%	1.64%
	Double	14.62	14.86	0.24	1.64%	1.64%
	3 Tier Family	16.44	16.71	0.27	1.64%	1.64%
	Parent / Child	10.96	11.14	0.18	1.64%	1.64%
	4 Tier Family	17.05	17.33	0.28	1.64%	1.64%
	Total	N/A	N/A	N/A	N/A	

## Attachment D4

Market Segment:

Large Group

Proposed Rate Effective Date:

October 1, 2014 (4th Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>LG Bundle #2 - Enc B (IP \$0, POS, DME/P&amp;A)</b>						
IHA-OPTPOS-001, IHA-R1014 / IH	Single	10.48	10.87	0.39	3.72%	1.68%
	2 Tier Family	26.20	27.18	0.98	3.74%	1.68%
	Double	25.15	26.09	0.94	3.74%	1.68%
	3 Tier Family	28.30	29.35	1.05	3.71%	1.70%
	Parent / Child	18.86	19.57	0.71	3.76%	1.72%
	4 Tier Family	29.34	30.44	1.10	3.75%	1.70%
	Total	17.22	17.86	0.64	3.73%	
<b>LG Bundle #1 - Enc C (\$250 IP, POS)</b>						
IHA-OPTPOS-001, IHA-R1014 / 47	Single	8.41	8.54	0.13	1.55%	1.79%
	2 Tier Family	21.03	21.35	0.32	1.52%	1.76%
	Double	20.18	20.50	0.32	1.59%	1.79%
	3 Tier Family	22.71	23.06	0.35	1.54%	1.81%
	Parent / Child	15.14	15.37	0.23	1.52%	1.79%
	4 Tier Family	23.55	23.91	0.36	1.53%	1.79%
	Total	15.39	15.62	0.24	1.56%	
<b>LG Bundle #2 - Enc C (IP \$0, POS, DME/P&amp;A, OP)</b>						
IHA-OPTPOS-001, IHA-R1014 / IH	Single	14.12	14.58	0.46	3.26%	1.82%
	2 Tier Family	35.30	36.45	1.15	3.26%	1.82%
	Double	33.89	34.99	1.10	3.25%	1.80%
	3 Tier Family	38.12	39.37	1.25	3.28%	1.84%
	Parent / Child	25.42	26.24	0.82	3.23%	1.78%
	4 Tier Family	39.54	40.82	1.28	3.24%	1.80%
	Total	N/A	N/A	N/A	N/A	
<b>LG Bundle #1 - Enc D (\$250 IP, POS)</b>						
IHA-OPTPOS-001, IHA-R1014 / 47	Single	8.41	8.54	0.13	1.55%	1.79%
	2 Tier Family	21.03	21.35	0.32	1.52%	1.76%
	Double	20.18	20.50	0.32	1.59%	1.79%
	3 Tier Family	22.71	23.06	0.35	1.54%	1.81%
	Parent / Child	15.14	15.37	0.23	1.52%	1.79%
	4 Tier Family	23.55	23.91	0.36	1.53%	1.79%
	Total	12.35	12.54	0.19	1.53%	
<b>LG Bundle #2 - Enc D (IP \$0, POS, DME/P&amp;A)</b>						
IHA-OPTPOS-001, IHA-R1014 / IH	Single	12.80	13.21	0.41	3.20%	1.77%
	2 Tier Family	32.00	33.03	1.03	3.22%	1.79%
	Double	30.72	31.70	0.98	3.19%	1.77%
	3 Tier Family	34.56	35.67	1.11	3.21%	1.77%
	Parent / Child	23.04	23.78	0.74	3.21%	1.80%
	4 Tier Family	35.84	36.99	1.15	3.21%	1.79%
	Total	N/A	N/A	N/A	N/A	
<b>Large Bundle - FlexFit (IP \$0, DME/P&amp;A)</b>						
IHA-R-213 / 216 / 1950103	Single	7.18	7.53	0.35	4.87%	1.76%
	2 Tier Family	17.95	18.83	0.88	4.90%	1.78%
	Double	17.23	18.07	0.84	4.88%	1.75%
	3 Tier Family	19.39	20.33	0.94	4.85%	1.75%
	Parent / Child	12.92	13.55	0.63	4.88%	1.73%
	4 Tier Family	20.10	21.08	0.98	4.88%	1.74%
	Total	N/A	N/A	N/A	N/A	
<b>Large Bundle - FFSelect (IP \$250, DME/P&amp;A)</b>						
IHA-R-213 / 216 / 209	Single	5.70	5.99	0.29	5.09%	1.70%
	2 Tier Family	14.25	14.98	0.73	5.12%	1.70%
	Double	13.68	14.38	0.70	5.12%	1.70%
	3 Tier Family	15.39	16.17	0.78	5.07%	1.70%
	Parent / Child	10.26	10.78	0.52	5.07%	1.70%
	4 Tier Family	15.96	16.77	0.81	5.08%	1.70%
	Total	N/A	N/A	N/A	N/A	

## Attachment D4

Market Segment:

Large Group

Proposed Rate Effective Date:

October 1, 2014 (4th Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Rider SA-001 - Inpatient Substance Abuse Rider - Calendar Year Benefits</b>						
<b>IHA-OPTR-SA-001</b>	Single	1.31	1.24	(0.07)	-5.34%	0.81%
	2 Tier Family	3.28	3.10	(0.18)	-5.49%	0.65%
	Double	3.14	2.98	(0.16)	-5.10%	1.02%
	3 Tier Family	3.54	3.35	(0.19)	-5.37%	0.90%
	Parent / Child	2.36	2.23	(0.13)	-5.51%	0.90%
	4 Tier Family	3.67	3.47	(0.20)	-5.45%	0.87%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000, IHA-R1015</b>	Single	(1.80)	(1.64)	0.16	-8.89%	1.86%
	2 Tier Family	(4.50)	(4.10)	0.40	-8.89%	1.74%
	Double	(4.32)	(3.94)	0.38	-8.80%	2.07%
	3 Tier Family	(4.86)	(4.43)	0.43	-8.85%	1.84%
	Parent / Child	(3.24)	(2.95)	0.29	-8.95%	1.72%
	4 Tier Family	(5.04)	(4.59)	0.45	-8.93%	1.77%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000, IHA-R1015</b>	Single	(1.80)	(1.64)	0.16	-8.89%	1.86%
	2 Tier Family	(4.50)	(4.10)	0.40	-8.89%	1.74%
	Double	(4.32)	(3.94)	0.38	-8.80%	2.07%
	3 Tier Family	(4.86)	(4.43)	0.43	-8.85%	1.84%
	Parent / Child	(3.24)	(2.95)	0.29	-8.95%	1.72%
	4 Tier Family	(5.04)	(4.59)	0.45	-8.93%	1.77%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000, IHA-R1015</b>	Single	(1.80)	(1.64)	0.16	-8.89%	1.86%
	2 Tier Family	(4.50)	(4.10)	0.40	-8.89%	1.74%
	Double	(4.32)	(3.94)	0.38	-8.80%	2.07%
	3 Tier Family	(4.86)	(4.43)	0.43	-8.85%	1.84%
	Parent / Child	(3.24)	(2.95)	0.29	-8.95%	1.72%
	4 Tier Family	(5.04)	(4.59)	0.45	-8.93%	1.77%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000, IHA-R1015</b>	Single	(1.80)	(1.64)	0.16	-8.89%	1.86%
	2 Tier Family	(4.50)	(4.10)	0.40	-8.89%	1.74%
	Double	(4.32)	(3.94)	0.38	-8.80%	2.07%
	3 Tier Family	(4.86)	(4.43)	0.43	-8.85%	1.84%
	Parent / Child	(3.24)	(2.95)	0.29	-8.95%	1.72%
	4 Tier Family	(5.04)	(4.59)	0.45	-8.93%	1.77%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000</b>	Single	(1.72)	(1.60)	0.12	-6.98%	1.91%
	2 Tier Family	(4.30)	(4.00)	0.30	-6.98%	1.78%
	Double	(4.13)	(3.84)	0.29	-7.02%	1.86%
	3 Tier Family	(4.64)	(4.32)	0.32	-6.90%	1.89%
	Parent / Child	(3.10)	(2.88)	0.22	-7.10%	1.77%
	4 Tier Family	(4.82)	(4.48)	0.34	-7.05%	1.82%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000</b>	Single	(1.70)	(1.58)	0.12	-7.06%	1.94%
	2 Tier Family	(4.25)	(3.95)	0.30	-7.06%	1.80%
	Double	(4.08)	(3.79)	0.29	-7.11%	1.88%
	3 Tier Family	(4.59)	(4.27)	0.32	-6.97%	1.91%
	Parent / Child	(3.06)	(2.84)	0.22	-7.19%	1.79%
	4 Tier Family	(4.76)	(4.42)	0.34	-7.14%	1.84%
	Total	N/A	N/A	N/A	N/A	

## Attachment D4

Market Segment:

Large Group

Proposed Rate Effective Date:

October 1, 2014 (4th Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000</b>	Single	(1.47)	(1.38)	0.09	-6.12%	2.22%
	2 Tier Family	(3.68)	(3.45)	0.23	-6.25%	2.07%
	Double	(3.53)	(3.31)	0.22	-6.23%	2.16%
	3 Tier Family	(3.97)	(3.73)	0.24	-6.05%	2.19%
	Parent / Child	(2.65)	(2.48)	0.17	-6.42%	2.06%
	4 Tier Family	(4.12)	(3.86)	0.26	-6.31%	2.12%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000</b>	Single	(1.47)	(1.38)	0.09	-6.12%	2.22%
	2 Tier Family	(3.68)	(3.45)	0.23	-6.25%	2.07%
	Double	(3.53)	(3.31)	0.22	-6.23%	2.16%
	3 Tier Family	(3.97)	(3.73)	0.24	-6.05%	2.19%
	Parent / Child	(2.65)	(2.48)	0.17	-6.42%	2.06%
	4 Tier Family	(4.12)	(3.86)	0.26	-6.31%	2.12%
	Total	N/A	N/A	N/A	N/A	
<b>Federal MHP Opt-Out Rider for Unions</b>						
<b>IHA-R1000</b>	Single	(1.47)	(1.38)	0.09	-6.12%	2.22%
	2 Tier Family	(3.68)	(3.45)	0.23	-6.25%	2.07%
	Double	(3.53)	(3.31)	0.22	-6.23%	2.16%
	3 Tier Family	(3.97)	(3.73)	0.24	-6.05%	2.19%
	Parent / Child	(2.65)	(2.48)	0.17	-6.42%	2.06%
	4 Tier Family	(4.12)	(3.86)	0.26	-6.31%	2.12%
	Total	N/A	N/A	N/A	N/A	
<b>FitWorks with Incentive Rider</b>						
<b>IHA-R1007</b>	Single	13.63	14.51	0.88	6.46%	1.82%
	2 Tier Family	34.08	36.28	2.20	6.46%	1.82%
	Double	32.71	34.82	2.11	6.45%	1.81%
	3 Tier Family	36.80	39.18	2.38	6.47%	1.82%
	Parent / Child	24.53	26.12	1.59	6.48%	1.83%
	4 Tier Family	38.16	40.63	2.47	6.47%	1.83%
	Total	N/A	N/A	N/A	N/A	
<b>FitWorks without Incentive Rider</b>						
<b>IHA-R1008</b>	Single	1.30	1.38	0.08	6.15%	2.22%
	2 Tier Family	3.25	3.45	0.20	6.15%	2.07%
	Double	3.12	3.31	0.19	6.09%	2.16%
	3 Tier Family	3.51	3.73	0.22	6.27%	2.19%
	Parent / Child	2.34	2.48	0.14	5.98%	2.06%
	4 Tier Family	3.64	3.86	0.22	6.04%	2.12%
	Total	N/A	N/A	N/A	N/A	
<b>\$500 Inpatient Copay Rider</b>						
<b>IHA-R1009</b>	Single	1.84	1.84	0.00	0.00%	2.22%
	2 Tier Family	4.60	4.60	0.00	0.00%	2.22%
	Double	4.42	4.42	0.00	0.00%	2.31%
	3 Tier Family	4.97	4.97	0.00	0.00%	2.26%
	Parent / Child	3.31	3.31	0.00	0.00%	2.16%
	4 Tier Family	5.15	5.15	0.00	0.00%	2.18%
	Total	N/A	N/A	N/A	N/A	
<b>\$500 Inpatient Copay Rider</b>						
<b>IHA-R1009</b>	Single	2.02	2.02	0.00	0.00%	1.00%
	2 Tier Family	5.05	5.05	0.00	0.00%	1.00%
	Double	4.85	4.85	0.00	0.00%	1.04%
	3 Tier Family	5.45	5.45	0.00	0.00%	0.93%
	Parent / Child	3.64	3.64	0.00	0.00%	1.11%
	4 Tier Family	5.66	5.66	0.00	0.00%	1.07%
	Total	N/A	N/A	N/A	N/A	

Independent Health Association

95308

NDPD-129108707

Company submitting the rate adjustment request

NAIC Code

SERFF Tracking #

## Attachment D4

Market Segment:

Large Group

Proposed Rate Effective Date:

October 1, 2014 (4th Quarter)

Group HMO Product Line	Tier	Present Monthly Rate	Proposed Monthly Rate	\$ Change in Rate	% Change in Rate	Trend Over Previous Quarter
<b>Additional Benefit Rider w/ POS - FEHB Ess E Only</b>						
<b>IHA-R1019 / IHA-R-221</b>						
	Single	14.11	14.14	0.03	0.21%	1.73%
	2 Tier Family	35.28	35.35	0.07	0.20%	1.73%
	Double	33.86	33.94	0.08	0.24%	1.74%
	3 Tier Family	38.10	38.18	0.08	0.21%	1.73%
	Parent / Child	25.40	25.45	0.05	0.20%	1.72%
	4 Tier Family	39.51	39.59	0.08	0.20%	1.72%
	Total	N/A	N/A	N/A	N/A	
<b>Large - Other Total</b>		<b>5.10</b>	<b>5.21</b>	<b>0.11</b>	<b>2.2%</b>	

**Attachment E**  
**Independent Health Association**  
**Source Data 2012 to Projected Experience 2014**  
**Large Group**

	2012 Experience - Source Data			Trends (Annualized)			2014 Projected Experience		
	Util/1000	Allwd Chg After COB	ALW After COB PMPM	Utilization	Alw Charge Trend	Total Trend	Util/1000	Allwd Chg After COB	ALW After COB PMPM
<b>Inpatient</b>	438.8	\$2,191.44	\$80.14	0.8%	9.0%	9.9%	445.9	\$2,602.26	\$96.70
<b>Outpatient</b>	9,879.2	\$90.66	\$74.63	2.8%	4.8%	7.8%	10,450.0	\$99.61	\$86.75
<b>Professional</b>	16,036.7	\$90.30	\$120.68	1.5%	3.2%	4.8%	16,530.0	\$96.14	\$132.43
<b>Other</b>	682.8	\$183.58	\$10.45	3.2%	0.4%	3.6%	727.2	\$185.16	\$11.22
<b>Total Claims Expenses</b>			<u>\$285.89</u>			7.0%			<u>\$327.10</u>
<b>Other Medical Expenses</b>			38.95			4.0%			42.16
<b>Total Base Medical Expenses</b>			\$324.84			6.6%			\$369.26

**Attachment F**  
**Independent Health Association - Large Group**  
**Illustration of High-Level Rate Increase Calculation for 2014 Rates**  
**Medical - Base Plans and Riders**

	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>
	<b>2012 Members Months (excludes Transfers)</b>	<b>2012 Adjusted Premium PMPM</b>	<b>2012 Net Claims PMPM</b>	<b>2012 Medical Loss Ratio</b>	<b>2014 Target Loss Ratio</b>	<b>Annualized Expected Medical Paid Trend</b>	<b>Actual Rate Incr 2012 to 2013</b>	<b>High Level Rate Increase<sup>1</sup></b>	<b>Actual Rate Increase<sup>2</sup> 2013 to 2014</b>
<b>Group Medical Plans Total Encompass Pool</b>	663,294	\$383.57	\$302.83	78.9%	87.0%	7.0%	3.1%	0.8%	0.8%

1. High Level Rate Increase  $H = D / E \times (1+F)^2 / (1+G) - 1$

2. Actual rate increase shown is based on member-premium weighted averages



**Attachment G2**  
**Reconciliation of IHA Gross Claims Cost Budget**  
**to Final Cost Model Starting Utilization and Average Charge**  
**Independent Health - FlexFit & FlexFit Select**  
**Estimated Net Claims Costs as of January 1, 2014**  
**Standard Demographics - Large Group Rates**

<b><u>Benefit Option</u></b>	<b><u>FlexFit</u></b> <b><u>PMPM</u></b>	<b><u>FlexFit Select</u></b> <b><u>PMPM</u></b>
Active Lifestyles	\$342.33	\$328.84
Family	\$346.47	\$330.33
<b><u>Final NCC PMPM</u></b>	<b><u>\$344.40</u></b>	<b><u>\$329.59</u></b>
<b>Final Single Premium PMPM</b>	<b>\$502.79</b>	<b>\$481.47</b>

*Final Single Premium = NCC PMPM ÷ 87% + ACA Taxes and Fees x 1.24*

**Attachment G-2a**  
**Reconciliation of IHA Gross Claims Cost Budget**  
**to Final Cost Model Starting Utilization and Average Charge**  
**Independent Health - FlexFit - Active Lifestyles**  
**Estimated Medical Cost as of July 1, 2014**  
**Large Group Rates**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<b>Benefit</b>	<b>Utilization Per 1,000</b>	<b>Allowed Average Charge</b>	<b>Allowed PMPM</b>	<b>Data Adjustment Factor</b>	<b>In-Network Utilization Factor</b>	<b>Final Utilization</b>	<b>Final Avg Charge</b>	<b>Final Allowed PMPM</b>	<b>Copay Utilization</b>	<b>Average Copay</b>	<b>Per Member Per Month Cost Sharing</b>	<b>Net Per Member Per Month Claim</b>
Inpatient Facility	446.0 Days	\$2,602.87	\$96.74	0.973	0.980	425.2	\$2,601.25	\$92.17	79.1	\$648.61	\$4.27	\$87.90
Outpatient Facility	10,450.0 Cases	\$99.61	\$86.74	0.972	0.980	9,952.2	\$98.36	\$81.58	913.9	\$73.90	\$5.63	\$75.95
Professional			\$132.39	0.952	0.980			\$123.32			\$12.78	\$110.54
Other			\$56.79	0.973	0.981			\$56.30			\$3.53	\$52.77
Total Medical Cost			\$372.66					\$353.37			\$26.21	\$327.16
		Difference in Non-Claims	(\$3.47)								Value of OON Claims	\$9.13
		Add Back in Dental (Rider)	<u>\$0.06</u>								Value of Additional Benefits	<u>\$6.03</u>
		Ties to Attachment E of Actuarial Memorandum	\$369.25									
											<b>Total Medical Cost After Deductible and Coinsurance</b>	<b>\$342.33</b>
											<b>Final Single Premium = PMPM + ACA Taxes and Fees x 1.24 =</b>	<b>\$499.82</b>

Attachment G-2b  
 Reconciliation of IHA Gross Claims Cost Budget  
 to Final Cost Model Starting Utilization and Average Charge  
 Independent Health - FlexFit - Family Focus  
 Estimated Medical Cost as of July 1, 2014  
 Large Group Rates

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<b>Benefit</b>	<b>Utilization Per 1,000</b>	<b>Allowed Average Charge</b>	<b>Allowed PMPM</b>	<b>Data Adjustment Factor</b>	<b>In-Network Utilization Factor</b>	<b>Final Utilization</b>	<b>Final Avg Charge</b>	<b>Final Allowed PMPM</b>	<b>Copay Utilization</b>	<b>Average Copay</b>	<b>Per Member Per Month Cost Sharing</b>	<b>Net Per Member Per Month Claim</b>
Inpatient Facility	446.0 Days	\$2,602.87	\$96.74	0.976	0.980	426.5	\$2,601.25	\$92.45	65.4	\$569.07	\$3.10	\$89.35
Outpatient Facility	10,450.0 Cases	\$99.61	\$86.74	0.975	0.980	9,981.9	\$98.36	\$81.82	916.6	\$68.74	\$5.25	\$76.57
Professional			\$132.39	0.962	0.980			\$124.53			\$11.96	\$112.57
Other			\$56.79	0.976	0.981			\$56.33			\$3.54	\$52.80
Total Medical Cost			\$372.66					\$355.13			\$23.85	\$331.28
		Difference in Non-Claims	(\$3.47)								Value of OON Claims	\$9.16
		Add Back in Dental (Rider)	\$0.06								Value of Additional Benefits	\$6.03
		Ties to Attachment E of Actuarial Memorandum	\$369.25									
											<b>Total Medical Cost After Deductible and Coinsurance</b>	\$346.47
											<b>Final Single Premium = PMPM + ACA Taxes and Fees x 1.24 =</b>	\$505.78

Attachment G-2c  
 Reconciliation of IHA Gross Claims Cost Budget  
 to Final Cost Model Starting Utilization and Average Charge  
 Independent Health - FlexFit Select - Active Lifestyles  
 Estimated Medical Cost as of July 1, 2014  
 Large Group Rates

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<b>Benefit</b>	<b>Utilization Per 1,000</b>	<b>Allowed Average Charge</b>	<b>Allowed PMPM</b>	<b>Data Adjustment Factor</b>	<b>In-Network Utilization Factor</b>	<b>Final Utilization</b>	<b>Final Avg Charge</b>	<b>Final Allowed PMPM</b>	<b>Copay Utilization</b>	<b>Average Copay</b>	<b>Per Member Per Month Cost Sharing</b>	<b>Net Per Member Per Month Claim</b>
Inpatient Facility	446.0 Days	\$2,602.87	\$96.74	0.964	0.980	421.3	\$2,601.25	\$91.32	78.3	\$735.09	\$4.80	\$86.52
Outpatient Facility	10,450.0 Cases	\$99.61	\$86.74	0.963	0.980	9,859.8	\$98.36	\$80.82	907.0	\$86.01	\$6.50	\$74.32
Professional			\$132.39	0.906	0.980			\$119.19			\$18.42	\$100.77
Other			\$56.79	0.964	0.981			\$56.20			\$3.63	\$52.57
Total Medical Cost			\$372.66					\$347.53			\$33.35	\$314.18
		Difference in Non-Claims	(\$3.47)								Value of OON Claims	\$8.62
		Add Back in Dental (Rider)	\$0.06								Value of Additional Benefits	\$6.03
		Ties to Attachment E of Actuarial Memorandum	\$369.25									
											<b>Total Medical Cost After Deductible and Coinsurance</b>	<b>\$328.84</b>
											<b>Final Single Premium = PMPM + ACA Taxes and Fees x 1.24 =</b>	<b>\$480.39</b>

Attachment G-2d  
 Reconciliation of IHA Gross Claims Cost Budget  
 to Final Cost Model Starting Utilization and Average Charge  
 Independent Health - FlexFit Select - Family Focus  
 Estimated Medical Cost as of July 1, 2014  
 Large Group Rates

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<b>Benefit</b>	<b>Utilization Per 1,000</b>	<b>Allowed Average Charge</b>	<b>Allowed PMPM</b>	<b>Data Adjustment Factor</b>	<b>In-Network Utilization Factor</b>	<b>Final Utilization</b>	<b>Final Avg Charge</b>	<b>Final Allowed PMPM</b>	<b>Copay Utilization</b>	<b>Average Copay</b>	<b>Per Member Per Month Cost Sharing</b>	<b>Net Per Member Per Month Claim</b>
Inpatient Facility	446.0 Days	\$2,602.87	\$96.74	0.965	0.980	421.9	\$2,601.25	\$91.46	64.7	\$569.07	\$3.07	\$88.39
Outpatient Facility	10,450.0 Cases	\$99.61	\$86.74	0.964	0.980	9,875.6	\$98.36	\$80.95	908.4	\$86.01	\$6.51	\$74.44
Professional			\$132.39	0.906	0.980			\$119.10			\$18.86	\$100.25
Other			\$56.79	0.966	0.981			\$56.22			\$3.64	\$52.58
Total Medical Cost			\$372.66					\$347.73			\$32.08	\$315.66
		Difference in Non-Claims	(\$3.47)								Value of OON Claims	\$8.64
		Add Back in Dental (Rider)	<u>\$0.06</u>								Value of Additional Benefits	<u>\$6.03</u>
		Ties to Attachment E of Actuarial Memorandum	\$369.25									
											<b>Total Medical Cost After Deductible and Coinsurance</b>	<u>\$330.33</u>
											<b>Final Single Premium = PMPM + 87% + ACA Taxes and Fees x 1.24 =</b>	<u>\$482.53</u>

**Attachment G-3**  
**Reconciliation of IHA Gross Claims Cost Budget**  
**to Final Cost Model Starting Utilization and Average Charge**  
**Independent Health - Encompass Essential Base 1**  
**Estimated Medical Cost as of July 1, 2014**  
**Large Group Rates**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<b>Benefit</b>	<b>Utilization Per 1,000</b>	<b>Allowed Average Charge</b>	<b>Allowed PMPM</b>	<b>Data Adjustment Factor</b>	<b>In-Network Utilization Factor</b>	<b>Final Utilization</b>	<b>Final Avg Charge</b>	<b>Final Allowed PMPM</b>	<b>Copay Utilization</b>	<b>Average Copay</b>	<b>Per Member Per Month Cost Sharing</b>	<b>Net Per Member Per Month Claim</b>
Inpatient Facility	446.0 Days	\$2,602.87	\$96.74	0.781	1.000	348.5	\$3,158.56	\$91.72	75.2	\$500.00	\$3.13	\$88.58
Outpatient Facility	10,450.0 Cases	\$99.61	\$86.74	0.951	1.000	9,935.4	\$98.63	\$81.66	785.6	\$72.46	\$4.74	\$76.92
Professional			\$132.39	0.872	1.000			\$118.59			\$23.25	\$95.34
Other			\$56.82	0.254	1.000			\$51.38			\$0.75	\$50.64
Total Medical Cost			\$372.69					\$343.35			\$31.87	\$311.48
	Difference in Non-Claims		(\$3.50)								Value of OON Claims	\$0.00
	Add Back in Dental (Rider)		<u>\$0.06</u>								Value of Additional Benefits	<u>\$1.12</u>
Ties to Attachment E of Actuarial Memorandum			\$369.25									
											<b>Total Medical Cost After Deductible and Coinsurance</b>	<u>\$312.60</u>
											<b>Final Single Premium = PMPM + ACA Taxes and Fees x 1.24 =</b>	<u>\$456.99</u>

**Attachment H1**  
**Reconciliation of IHA Gross Claims Cost Budget**  
**to Final Cost Model Starting Utilization and Average Charge**  
**Independent Health - Encompass Essential Base 1**  
**Estimated Medical Cost as of July 1, 2014**  
**Large Group Rates**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<b>Benefit</b>	<b>Utilization Per 1,000</b>	<b>Allowed Average Charge</b>	<b>Allowed PMPM</b>	<b>Data Adjustment Factor</b>	<b>In-Network Utilization Factor</b>	<b>Final Utilization</b>	<b>Final Avg Charge</b>	<b>Final Allowed PMPM</b>	<b>Copay Utilization</b>	<b>Average Copay</b>	<b>Per Member Per Month Cost Sharing</b>	<b>Net Per Member Per Month Claim</b>
Inpatient Facility	446.0 Days	\$2,602.87	\$96.74	0.781	1.000	348.5	\$3,158.56	\$91.72	75.2	\$500.00	\$3.13	\$88.58
Outpatient Facility	10,450.0 Cases	\$99.61	\$86.74	0.951	1.000	9,935.4	\$98.63	\$81.66	785.6	\$72.46	\$4.74	\$76.92
Professional			\$132.39	0.872	1.000			\$118.59			\$23.25	\$95.34
Other			\$56.82	0.254	1.000			\$51.38			\$0.75	\$50.64
Total Medical Cost			\$372.69					\$343.35			\$31.87	\$311.48
		Difference in Non-Claims	(\$3.50)								Value of OON Claims	\$0.00
		Add Back in Dental (Rider)	<u>\$0.06</u>								Value of Additional Benefits	<u>\$1.12</u>
		Ties to Attachment E of Actuarial Memorandum	\$369.25									
											<b>Total Medical Cost After Deductible and Coinsurance</b>	<u>\$312.60</u>
											<b>Final Single Premium = PMPM + 87% + ACA Taxes and Fees x 1.24 =</b>	<u>\$456.99</u>

**Attachment H2**  
**Reconciliation of IHA Gross Claims Cost Budget**  
**to Final Cost Model Starting Utilization and Average Charge**  
**Independent Health - Encompass Essential Base 2**  
**Estimated Medical Cost as of July 1, 2014**  
**Large Group Rates**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<b>Benefit</b>	<b>Utilization Per 1,000</b>	<b>Allowed Average Charge</b>	<b>Allowed PMPM</b>	<b>Data Adjustment Factor</b>	<b>In-Network Utilization Factor</b>	<b>Final Utilization</b>	<b>Final Avg Charge</b>	<b>Final Allowed PMPM</b>	<b>Copay Utilization</b>	<b>Average Copay</b>	<b>Per Member Per Month Cost Sharing</b>	<b>Net Per Member Per Month Claim</b>
Inpatient Facility	446.0 Days	\$2,602.87	\$96.74	0.773	1.000	344.8	\$3,158.56	\$90.77	74.4	\$1,000.00	\$6.20	\$84.57
Outpatient Facility	10,450.0 Cases	\$99.61	\$86.74	0.941	1.000	9,832.4	\$98.63	\$80.82	778.6	\$96.01	\$6.23	\$74.59
Professional			\$132.39	0.844	1.000			\$115.63			\$26.38	\$89.25
Other			\$56.82	0.252	1.000			\$51.32			\$0.78	\$50.55
Total Medical Cost			\$372.69					\$338.54			\$39.59	\$298.95
		Difference in Non-Claims	(\$3.50)								Value of OON Claims	\$0.00
		Add Back in Dental (Rider)	\$0.06								Value of Additional Benefits	\$1.12
		Ties to Attachment E of Actuarial Memorandum	\$369.25									
											<b>Total Medical Cost After Deductible and Coinsurance</b>	\$300.07
											<b>Final Single Premium = PMPM + 87% + ACA Taxes and Fees x 1.24 =</b>	\$438.94

**EXHIBIT 1: GENERAL INFORMATION ABOUT THE RATE ADJUSTMENT SUBMISSION**

A. Insurer Information:	Independent Health Association, Inc. <small>Company submitting the rate adjustment request</small>	HMO - 44 <small>Company Type</small>	Not-for-Profit <small>Org. Type</small>	95308 <small>Company NAIC Code</small>
	511 Farber Lakes Drive, Buffalo, NY 14221 <small>Company mailing address</small>			
B. Contact Person:	[REDACTED] <small>Rate filing contact person name, title</small>	[REDACTED] <small>Contact phone number</small>	[REDACTED] <small>Contact Email address</small>	
C. Actuarial Contact (If different from above):	[REDACTED] <small>Actuary name, title</small>	[REDACTED] <small>Actuary phone number</small>	[REDACTED] <small>Actuary Email address</small>	
	1/1/2013 - 2/28/2014 (Rolling 1st Qtr - Group Plans) 4/1/2013 - 5/31/2014 (Rolling 2nd Qtr - Group Plans) 7/1/2013 - 8/31/2014 (Rolling 3rd Qtr - Group Plans) 10/1/2013 - 11/30/2014 (Rolling 4th Qtr - Group Plans) <small>New rate applicability period</small>	1/1/2013 (1st Qtr - Group) 4/1/2013 (2nd Qtr - Group) 7/1/2013 (3rd Qtr - Group) 10/1/2013 (4th Qtr - Group) <small>New rate effective date</small>	NDPD-129108707 <small>SERFF Tracking Number</small>	
E. Market segments included in filing (e.g., Large Group, Small Group, Sole Proprietors, Individual, Healthy NY, Medicare Supplement):	Large Group - Quarterly Rolling Rates			
F. Provide responses for the following questions:	<b>Response</b>			
1. Does this filing include any revision to contract language that is not yet approved? See note (2).	No			
2. Are there any rate filings submitted and not yet approved that if approved would affect the rate tables included in this rate filing?	No			
3. Have the initial notices already been sent to all policyholders and contract holders affected by this rate submission? Indicate what cohort of policyholders received the initial notice and the mailing date when the initial notice was sent. See note (3).	Yes. All required notices were mailed prior to this application's submission. Employer notices were mailed on 7/8/2013. Notices for Subscribers were mailed 7/9/2013 through 7/10/2013.			
4. Have all the required exhibits been submitted with this rate application? If any exhibit is not applicable, has an explanation been provided why such exhibit is not applicable?	No, Exhibit 4 - A, Exhibit 4 - C, Exhibit 4 - D and Exhibit 5 - A are not applicable. The explanation of the reason has been provided in the Supporting Documentation Tab in SERFF.			
5. Did the company submit a "Prior Approval Prefiling" containing a draft of the initial notice and a draft of the narrative summary associated with this rate filing? Indicate Yes or No, and if Yes, please provide the SERFF number of the prefilling.	Yes, NDPD-129096605			

Notes:

- (1) It is recommended that a rate filing application subject to §3231(e)(1) or §4308(c) of the New York Insurance Law be submitted at least 150 days before the proposed effective date. It is recommended that a rate adjustment application not be submitted more than 180 days prior to the proposed effective date. It is recommended that a rate adjustment application not be submitted less than 125 days prior to the proposed effective date since there is a high probability that a decision on such a filing will not occur in time for the company to send the required final notice to the first renewal cohort affected by the rate adjustment filing.
- (2) A rate adjustment filing submitted pursuant to §3231(e)(1) or §4308(c) of the New York Insurance Law should **not** include any revision to existing contract language or include new contract language. Any rate filing in connection with a form filing, a new form or a revision to an existing form, must be a separate filing from the rate adjustment filing.  
  
Use the following SERFF filing types for rate adjustment filings:
  - \* For a rate adjustment filing pursuant to §3231(e)(1): Rate Adjustment pursuant to §3231(e)(1)
  - \* For a rate adjustment filing pursuant to §4308(c): Rate Adjustment pursuant to §4308(c)
  - \* For all other prior approval filings: Normal Pre-Approval
- (3) §3231(e)(1) and §4308(c) of the New York Insurance Law require that the initial notice to policyholders/subscribers/contract holders be sent on or before the date the rate adjustment application is submitted to the Insurance Department.