

**Information about Your 2020 HIP Individual Rates  
(Effective January 2020)**

**Includes EmblemHealth Basic, EmblemHealth Platinum, EmblemHealth Gold, EmblemHealth Gold Value, EmblemHealth Silver, EmblemHealth Silver Value, EmblemHealth Bronze, EmblemHealth Catastrophic D, EmblemHealth Platinum D, EmblemHealth Gold D, EmblemHealth Gold Value D, EmblemHealth Silver D, EmblemHealth Silver Value D, EmblemHealth Bronze D.**

National Association of Insurance Commissioners (NAIC) number: 55247

EmblemHealth is requesting premium rate increases for certain plans. Your premium is the amount you pay per month for health insurance. EmblemHealth is mindful of the impact rate changes can have on our members and we are taking every possible step to ensure you have access to quality, affordable health care coverage.

EmblemHealth’s individual plans serve 14,000 subscribers and 19,000 members.

Below are the rate increases that we have submitted to the New York State Department of Financial Services (DFS). DFS will decide if the rate increases are appropriate.

**Percent Increase from January 2019 to January 2020 for Plans Renewing in January 2020:**

<b>Individual Plans On Exchange</b>	<b>Rate Percentage</b>
EmblemHealth Basic	11.3%
EmblemHealth Platinum	13.8%
EmblemHealth Gold	13.8%
EmblemHealth Gold Value	13.8%
EmblemHealth Silver	13.5%
EmblemHealth Silver Value	13.4%
EmblemHealth Bronze	13.8%

<b>Individual Plans Off Exchange</b>	<b>Rate Percentage</b>
EmblemHealth Catastrophic D	11.3%
EmblemHealth Platinum D	13.8%
EmblemHealth Gold D	13.8%
EmblemHealth Gold Value D	13.8%
EmblemHealth Silver D	13.5%
EmblemHealth Silver Value D	13.4%
EmblemHealth Bronze D	13.8%

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### **Why do we need to increase premiums?**

EmblemHealth needs to increase premiums for several reasons.

- **The rise in the cost of medical care.** Most of your premium goes toward paying for medical and pharmacy claims for members. In fact, New York State requires that at least 82% of the premium you pay directly cover member medical costs. As the cost and use of prescription drugs and medical services goes up, so does the amount of claims we must pay. We expect that medical and pharmacy costs will continue to go up by approximately 7% in 2019 and 2020.
- **Health Insurance Tax.** The “Health Insurance Tax” is an annual fee charged to insurance companies by the federal government on health policy premiums. We expect that this government fee will be reintroduced in 2020, which will increase costs.

### **Will all plans have the same premium increase?**

No, your premium will increase based on your plan.

### **When will premiums increase?**

Your premium will increase on your renewal date of **January 1, 2020**. EmblemHealth will send you a notice before your renewal date to let you know how much your premium is increasing.

### **Are these rates final?**

No, these rates are not final. Your final renewal rate may be different from the proposed increases shown above. The New York State Department of Financial Services may approve, modify, or deny the adjustment. EmblemHealth will notify you of your final, approved rate at least 60 days before your renewal date.

We know this is a lot of information. If you have questions, please call us at the number on the back of your card to speak to a Customer Service representative.

Thank you for being an EmblemHealth member. We are committed to supporting you.