

**Information about Your 2020 HIP Small Group Rates
(Effective January 2020)**

EmblemHealth Platinum Premier, EmblemHealth Platinum Choice, EmblemHealth Gold Plus, EmblemHealth Gold Choice, EmblemHealth Gold Value, EmblemHealth Gold Premier 1, Healthy New York, EmblemHealth Silver Value, EmblemHealth Silver Premier, EmblemHealth Silver Choice, EmblemHealth Silver Plus 1, EmblemHealth Bronze Value, EmblemHealth Bronze Plus HSA

National Association of Insurance Commissioners (NAIC) number 55247

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

EmblemHealth’s small group plans serve 15,000 subscribers and 25,000 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 1st Quarter 2019 to 1st Quarter 2020 for Plans Renewing in the 1st Quarter of 2020	
EmblemHealth Platinum Premier	3.5%
EmblemHealth Platinum Choice	5.2%
EmblemHealth Gold Plus	2.8%
EmblemHealth Gold Choice	3.7%
EmblemHealth Gold Value	6.6%
EmblemHealth Gold Premier 1	3.7%
Healthy New York	0.6%
EmblemHealth Silver Value	12.4%
EmblemHealth Silver Premier	4.1%
EmblemHealth Silver Choice	7.5%
EmblemHealth Silver Plus 1	1.7%
EmblemHealth Bronze Value	8.2%
EmblemHealth Bronze Plus HSA	9.3%

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Percent Increase From 2nd¹ Quarter 2019 to 2nd Quarter 2020 for Plans Renewing in the 2nd Quarter of 2020

EmblemHealth Platinum Premier	3.2%
EmblemHealth Platinum Choice	4.9%
EmblemHealth Gold Plus	2.5%
EmblemHealth Gold Choice	3.4%
EmblemHealth Gold Value	6.2%
EmblemHealth Gold Premier 1	3.4%
Healthy New York	0.3%
EmblemHealth Silver Value	12.0%
EmblemHealth Silver Premier	3.8%
EmblemHealth Silver Choice	7.2%
EmblemHealth Silver Plus 1	1.4%
EmblemHealth Bronze Value	7.9%
EmblemHealth Bronze Plus HSA	9.0%

Percent Increase From 3rd Quarter 2019 to 3rd Quarter 2020 for Plans Renewing in the 3rd Quarter of 2020

EmblemHealth Platinum Premier	2.9%
EmblemHealth Platinum Choice	4.6%
EmblemHealth Gold Plus	2.2%
EmblemHealth Gold Choice	3.1%
EmblemHealth Gold Value	5.9%
EmblemHealth Gold Premier 1	3.1%
Healthy New York	0.0%
EmblemHealth Silver Value	11.7%
EmblemHealth Silver Premier	3.5%
EmblemHealth Silver Choice	6.9%
EmblemHealth Silver Plus 1	1.1%
EmblemHealth Bronze Value	7.6%
EmblemHealth Bronze Plus HSA	8.7%

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Percent Increase From 4th Quarter 2019 to 4th Quarter 2020 for Plans Renewing in the 4th Quarter of 2020	
EmblemHealth Platinum Premier	2.6%
EmblemHealth Platinum Choice	4.3%
EmblemHealth Gold Plus	1.9%
EmblemHealth Gold Choice	2.8%
EmblemHealth Gold Value	5.6%
EmblemHealth Gold Premier 1	2.8%
Healthy New York	-0.3%
EmblemHealth Silver Value	11.4%
EmblemHealth Silver Premier	3.2%
EmblemHealth Silver Choice	6.6%
EmblemHealth Silver Plus 1	0.8%
EmblemHealth Bronze Value	7.3%
EmblemHealth Bronze Plus HSA	8.3%

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 when your group is due to renew and what plan you have, including specific network and benefit details. This is why they may be different.

When will premiums increase?

Your premium will increase on your group’s renewal date in **2020**. EmblemHealth will send you a notice before the renewal date to let you know how much your premium is increasing.

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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 contact your account manager.

We are committed to supporting you.