

**Information about Your 2021 HIP Individual Rates
(Effective January 2021)**

EmblemHealth Platinum, EmblemHealth Gold, EmblemHealth Gold Value, EmblemHealth Silver, EmblemHealth Silver Value, EmblemHealth Silver Bold, EmblemHealth Bronze, EmblemHealth Basic, EmblemHealth Platinum D, EmblemHealth Gold D, EmblemHealth Gold Value D, EmblemHealth Silver D, EmblemHealth Silver Value D, EmblemHealth Silver Bold D, EmblemHealth Bronze D, EmblemHealth Catastrophic 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 12,000 subscribers and 16,000 members.

Below are the proposed 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 2020 to January 2021 for Plans Renewing in January 2021:

Individual Plans On Exchange	Rate Percentage
EmblemHealth Platinum	9.4%
EmblemHealth Gold	9.4%
EmblemHealth Gold Value	9.2%
EmblemHealth Silver	9.7%
EmblemHealth Silver Value	9.5%
EmblemHealth Silver Bold	9.5%
EmblemHealth Bronze	9.4%
EmblemHealth Basic	8.5%

Individual Plans Off Exchange	Rate Percentage
EmblemHealth Platinum D	9.4%
EmblemHealth Gold D	9.4%
EmblemHealth Gold Value D	9.2%
EmblemHealth Silver D	9.7%
EmblemHealth Silver Value D	9.5%
EmblemHealth Silver Bold D	9.5%
EmblemHealth Bronze D	9.4%
EmblemHealth Catastrophic D	8.5%

(Continued)

Why do we need to increase premiums?

We increase premiums due to 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 pharmacy drugs and medical services go up, so does the cost of medical care we must pay. We expect that medical and pharmacy costs will continue to go up, on average, by approximately 8.5% in 2020 and 2021.

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 **Jan. 1, 2021**. EmblemHealth will send you a notice before the 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. DFS 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.