

**Information about Your 2021 HIP Small Group Rates  
(Effective January 2021)**

**EmblemHealth Platinum Premier-P, EmblemHealth Platinum Value-P, EmblemHealth Platinum Premier-S, EmblemHealth Platinum Value-S, EmblemHealth Platinum Premier-M, EmblemHealth Platinum Value-M, EmblemHealth Gold Premier-P, EmblemHealth Gold Value-P, EmblemHealth Gold Premier-S, EmblemHealth Gold Value-S, EmblemHealth Gold Premier-M, EmblemHealth Gold Value-M, Healthy New York, EmblemHealth Silver Plus H.S.A., EmblemHealth Silver Premier-P, EmblemHealth Silver Value-P, EmblemHealth Silver Premier-S, EmblemHealth Silver Value-S, EmblemHealth Silver Premier-M, EmblemHealth Silver Value-M, EmblemHealth Bronze Plus H.S.A., EmblemHealth Bronze Premier-P, EmblemHealth Bronze Value-P, EmblemHealth Bronze Premier-S, EmblemHealth Bronze Value-S, EmblemHealth Bronze Premier-M, EmblemHealth Bronze Value-M**

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 14,000 subscribers and 23,000 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.

<b>Percent Increase From 1<sup>st</sup> Quarter 2020 to 1<sup>st</sup> Quarter 2021 for Plans Renewing in the 1<sup>st</sup> Quarter of 2021</b>	
EmblemHealth Platinum Premier-P	20.2%
EmblemHealth Platinum Value-P	19.7%
EmblemHealth Platinum Premier-S	20.1%
EmblemHealth Platinum Value-S	19.7%
EmblemHealth Platinum Premier-M	20.9%
EmblemHealth Platinum Value-M	20.5%
EmblemHealth Gold Premier-P	19.8%
EmblemHealth Gold Value-P	19.1%
EmblemHealth Gold Premier-S	19.7%
EmblemHealth Gold Value-S	19.1%
EmblemHealth Gold Premier-M	20.6%
EmblemHealth Gold Value-M	20.0%
Healthy New York	15.5%
EmblemHealth Silver Plus H.S.A.	21.9%
EmblemHealth Silver Premier-P	22.3%
EmblemHealth Silver Value-P	22.3%
EmblemHealth Silver Premier-S	22.3%

EmblemHealth Silver Value-S	22.3%
EmblemHealth Silver Premier-M	22.7%
EmblemHealth Silver Value-M	22.7%
EmblemHealth Bronze Plus H.S.A.	23.0%
EmblemHealth Bronze Premier-P	22.7%
EmblemHealth Bronze Value-P	21.9%
EmblemHealth Bronze Premier-S	22.7%
EmblemHealth Bronze Value-S	21.9%
EmblemHealth Bronze Premier-M	23.1%
EmblemHealth Bronze Value-M	22.4%

**Percent Increase From 2nd Quarter 2020 to 2nd Quarter 2021 for Plans Renewing in the 2nd Quarter of 2021**

EmblemHealth Platinum Premier-P	20.2%
EmblemHealth Platinum Value-P	19.7%
EmblemHealth Platinum Premier-S	20.1%
EmblemHealth Platinum Value-S	19.7%
EmblemHealth Platinum Premier-M	20.9%
EmblemHealth Platinum Value-M	20.5%
EmblemHealth Gold Premier-P	19.8%
EmblemHealth Gold Value-P	19.1%
EmblemHealth Gold Premier-S	19.7%
EmblemHealth Gold Value-S	19.1%
EmblemHealth Gold Premier-M	20.6%
EmblemHealth Gold Value-M	20.0%
Healthy New York	15.5%
EmblemHealth Silver Plus H.S.A.	21.9%
EmblemHealth Silver Premier-P	22.3%
EmblemHealth Silver Value-P	22.3%
EmblemHealth Silver Premier-S	22.3%
EmblemHealth Silver Value-S	22.3%
EmblemHealth Silver Premier-M	22.7%
EmblemHealth Silver Value-M	22.8%
EmblemHealth Bronze Plus H.S.A.	23.0%
EmblemHealth Bronze Premier-P	22.7%
EmblemHealth Bronze Value-P	21.9%
EmblemHealth Bronze Premier-S	22.7%
EmblemHealth Bronze Value-S	21.9%
EmblemHealth Bronze Premier-M	23.1%
EmblemHealth Bronze Value-M	22.4%

<b>Percent Increase From 3rd Quarter 2020 to 3rd Quarter 2021 for Plans Renewing in the 3rd Quarter of 2021</b>	
EmblemHealth Platinum Premier-P	20.2%
EmblemHealth Platinum Value-P	19.7%
EmblemHealth Platinum Premier-S	20.1%
EmblemHealth Platinum Value-S	19.7%
EmblemHealth Platinum Premier-M	20.9%
EmblemHealth Platinum Value-M	20.5%
EmblemHealth Gold Premier-P	19.8%
EmblemHealth Gold Value-P	19.1%
EmblemHealth Gold Premier-S	19.7%
EmblemHealth Gold Value-S	19.1%
EmblemHealth Gold Premier-M	20.6%
EmblemHealth Gold Value-M	20.0%
Healthy New York	15.5%
EmblemHealth Silver Plus H.S.A.	21.9%
EmblemHealth Silver Premier-P	22.3%
EmblemHealth Silver Value-P	22.3%
EmblemHealth Silver Premier-S	22.3%
EmblemHealth Silver Value-S	22.3%
EmblemHealth Silver Premier-M	22.7%
EmblemHealth Silver Value-M	22.7%
EmblemHealth Bronze Plus H.S.A.	23.0%
EmblemHealth Bronze Premier-P	22.7%
EmblemHealth Bronze Value-P	21.9%
EmblemHealth Bronze Premier-S	22.7%
EmblemHealth Bronze Value-S	21.9%
EmblemHealth Bronze Premier-M	23.1%
EmblemHealth Bronze Value-M	22.4%

<b>Percent Increase From 4th Quarter 2020 to 4th Quarter 2021 for Plans Renewing in the 4th Quarter of 2021</b>	
EmblemHealth Platinum Premier-P	20.2%
EmblemHealth Platinum Value-P	19.7%
EmblemHealth Platinum Premier-S	20.1%
EmblemHealth Platinum Value-S	19.7%
EmblemHealth Platinum Premier-M	20.9%
EmblemHealth Platinum Value-M	20.5%
EmblemHealth Gold Premier-P	19.8%
EmblemHealth Gold Value-P	19.1%
EmblemHealth Gold Premier-S	19.7%
EmblemHealth Gold Value-S	19.1%
EmblemHealth Gold Premier-M	20.6%
EmblemHealth Gold Value-M	20.0%

Healthy New York	15.5%
EmblemHealth Silver Plus H.S.A.	21.9%
EmblemHealth Silver Premier-P	22.3%
EmblemHealth Silver Value-P	22.3%
EmblemHealth Silver Premier-S	22.3%
EmblemHealth Silver Value-S	22.3%
EmblemHealth Silver Premier-M	22.7%
EmblemHealth Silver Value-M	22.8%
EmblemHealth Bronze Plus H.S.A.	23.0%
EmblemHealth Bronze Premier-P	22.7%
EmblemHealth Bronze Value-P	21.9%
EmblemHealth Bronze Premier-S	22.7%
EmblemHealth Bronze Value-S	21.9%
EmblemHealth Bronze Premier-M	23.1%
EmblemHealth Bronze Value-M	22.4%

**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 7.0% in 2020 and 2021.

**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 premiums may be different.

**When will premiums increase?**

Your premium will increase on your group’s renewal date in 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 contact your account manager.

We are committed to supporting you.