

**Information about Your 2022 HIP Individual Rates  
(Effective January 2022)**

**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 each month for insurance. As you know, the cost of hospital stays, prescription drugs, and other health services continues to go up. Each of these costs drive premiums. We want to assure you that we are mindful of the impact increases in premiums can have on you and your family, and we are taking every step to ensure that you have access to affordable, high-quality coverage.

EmblemHealth’s individual plans serve over 9,000 subscribers and 12,000 members. We have looked carefully at how medical costs are escalating and have submitted the below rate increases to the New York State Department of Financial Services (DFS). DFS will decide if the rate increases are appropriate.

**Percent Increase from January 2021 to January 2022 for Plans Renewing in January 2022:**

<b>Individual Plans On Exchange</b>	<b>Rate Percentage</b>
EmblemHealth Platinum	6.1%
EmblemHealth Gold	6.2%
EmblemHealth Gold Value	4.9%
EmblemHealth Silver	5.9%
EmblemHealth Silver Value	4.7%
EmblemHealth Silver Bold	4.9%
EmblemHealth Bronze	6.3%
EmblemHealth Basic	6.1%

<b>Individual Plans Off Exchange</b>	<b>Rate Percentage</b>
EmblemHealth Platinum D	6.1%
EmblemHealth Gold D	6.2%
EmblemHealth Gold Value D	4.9%
EmblemHealth Silver D	5.9%
EmblemHealth Silver Value D	4.7%
EmblemHealth Silver Bold D	4.9%
EmblemHealth Bronze D	6.3%
EmblemHealth Catastrophic D	6.1%

(Continued)

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

We increase premiums due to the rise in the cost of medical care, including the costs of hospital stays, prescription drugs, and other health services. 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 covers member medical costs. As the cost and use of pharmacy drugs and medical services goes up, so does the cost of medical care we must pay for. We expect that medical and pharmacy costs will continue to go up, on average, by approximately 9% in 2021 and 2022.

**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, 2022**. 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. 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.