

Information About Your 2026 Health Insurance Plan of Greater New York (HIP)
Individual Rates
(Effective January 2026)

EmblemHealth Millennium Platinum, EmblemHealth Millennium Gold, EmblemHealth Millennium Silver, EmblemHealth Millennium Bronze, EmblemHealth Millennium Catastrophic, EmblemHealth Millennium Platinum D, EmblemHealth Millennium Gold D, EmblemHealth Millennium Silver D, EmblemHealth Millennium Bronze D, EmblemHealth Millennium Catastrophic D

National Association of Insurance Commissioners (NAIC) number: 55247

EmblemHealth is requesting premium rate changes 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 changes 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 Millennium plans serve over 1,900 subscribers and 2,400 members. We have looked carefully at how medical costs are escalating and have submitted the below rate changes to the New York State Department of Financial Services (DFS). DFS will decide if the rate changes are appropriate.

Percent Change From January 2025 to January 2026 for Plans Renewing in January 2026:

Individual Plans On Exchange	Percent Change
EmblemHealth Millennium Platinum	0.8%
EmblemHealth Millennium Gold	0.8%
EmblemHealth Millennium Silver	0.5%
EmblemHealth Millennium Bronze	0.8%
EmblemHealth Millennium Catastrophic	-5.6%

Individual Plans Off Exchange	Percent Change
EmblemHealth Millennium Platinum D	0.8%
EmblemHealth Millennium Gold D	0.8%
EmblemHealth Millennium Silver D	0.5%
EmblemHealth Millennium Bronze D	0.8%
EmblemHealth Millennium Catastrophic D	-5.6%

Why do we need to change premiums?

We change 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 go 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 10.5% in 2025 and 2026.

Will all plans have the same premium change?

No, your premium will change based on your plan.

When will premiums change?

Your premium will change on your renewal date of **Jan. 1, 2026**. EmblemHealth will send you a notice before your renewal date to let you know how much your premium is changing.

Are these rates final?

No, these rates are not final. Your final renewal rate may be different from the proposed changes 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 member ID card to speak to a Customer Service representative.

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