

**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 Changes from January 2025 to January 2026 for Plans Renewing in January 2026:**

<b>Individual Plans On Exchange</b>	<b>Percent Change</b>
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%

<b>Individual Plans Off Exchange</b>	<b>Percent Change</b>
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

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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 changes?**

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.

**Information About Your 2026 Health Insurance Plan of Greater New York (HIP)  
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**EmblemHealth Select Care Platinum, EmblemHealth Select Care Gold, EmblemHealth Select Care Silver, EmblemHealth Select Care Bronze, EmblemHealth Select Care Catastrophic, EmblemHealth Select Care Platinum D, EmblemHealth Select Care Gold D, EmblemHealth Select Care Silver D, EmblemHealth Select Care Bronze D, EmblemHealth Select Care 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 Select Care plans serve over 50 subscribers and 70 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:**

<b>Individual Plans On Exchange</b>	<b>Percent Change</b>
EmblemHealth Select Care Platinum	2.8%
EmblemHealth Select Care Gold	2.9%
EmblemHealth Select Care Silver	2.5%
EmblemHealth Select Care Bronze	2.8%
EmblemHealth Select Care Catastrophic	-3.7%

<b>Individual Plans Off Exchange</b>	<b>Percent Change</b>
EmblemHealth Select Care Platinum D	2.8%
EmblemHealth Select Care Gold D	2.9%
EmblemHealth Select Care Silver D	2.5%
EmblemHealth Select Care Bronze D	2.8%
EmblemHealth Select Care Catastrophic D	-3.7%

**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

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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 increasing.

**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.

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**EXHIBIT 13a: NUMERICAL SUMMARY AND RATE INDICATION CALCULATION**

**NUMERICAL SUMMARY**

Company: Health Insurance Plan of Greater New York (HIP)  
 NAIC Code: 55247  
 SERFF Tracking #: HPHP-134514549  
 Market Segment: Individual

- 1 Please complete the Numerical Summary below as well as the Narrative Summary (a separate attachment) for each market segment for which a rate filing is being submitted.
- 2 The Narrative Summary must be in plain English and should clearly and simply explain the reasons for the requested rate adjustment (This should be included in the provided blank template "2026 Exhibit 13b - Narrative Summary.docx")
- 3 The purpose of the Narrative Summary is to provide a written explanation to the company's policyholders to help them understand the reasons why a rate increase is needed.
- 4 The purpose of the Numerical Summary is to provide a clear and simple overview of the requested rate adjustment.
- 5 These Summaries (with the exception of the Rate Indication Calculation Section) will be public documents and will be posted on DFS's website and furnished by DFS to the public upon request.
- 6 The company should submit these Summaries to DFS ten (10) days before submitting a rate adjustment filing.
- 7 A draft of these Summaries and of the Initial Notice must be included in a "Prior Approval Pre-filing" submitted to DFS via SERFF.
- 8 Once reviewed by DFS, these Summaries must be posted to a location on its website that is publicly available and accessible without the need for a user ID/password.
- 9 Links should be provided on key pages of the company's website so that the information may be easily located.
- 10 Any change(s) made to the Narrative Summary/Numerical Summary subsequent to the posting must be submitted to DFS with the specific change(s) identified.
- 11 Rate Change Adjustment calculations between Year 2025 and 2026 should be based on the DFS Membership Survey data as of 3/31/2025.
- 12 This exhibit must be submitted as an Excel file and as a PDF file.

**A. Average 2025 and 2026 Premium Rates:**

- 1 Weighted Average Monthly Base Premium Rates are as calculated in Row 32 of the appropriate columns in Exhibit 13c (Columns L-P for 2025 and Columns U-Y for 2026)
- 2 Premium Rates for 2026 should be Consistent with the Premium Rates reflected in Exhibit 23.

	Average Individual Rate Platinum	Average Individual Rate Gold	Average Individual Rate Silver	Average Individual Rate Bronze	Average Individual Rate Catastrophic
2025 Weighted Average Base Premium Rates	\$ 2,396.78	\$ 1,969.12	\$ 1,636.91	\$ 1,248.04	\$ 827.41
2026 Weighted Average Base Premium Rates	\$ 2,421.00	\$ 1,989.29	\$ 1,647.93	\$ 1,260.91	\$ 783.31

**B. Weighted Average Annual Percentage Requested Adjustments:**

	2025 to 2026	2025 Weighted Average PMPM Rate All - Metals	2026 Weighted Average PMPM Rate All - Metals
Requested Rate Adjustment	0.91192%	\$ 1,556.68	\$ 1,570.88

From Cells Q-74 and Z-74 of Exhibit 13c

**C. Weighted Average Annual Percentage Adjustments for each of the Past Two Years [If Applicable]\*:**

	2023 to 2024	2024 to 2025
Average Rate Adjustment Requested	52.74746%	50.99410%
Average Rate Adjustment Approved	25.14572%	35.62300%

**D. Average Medical Loss Ratios [MLR] for All Policies Impacted [Ratios of Incurred Claims to Earned Premiums] [If Applicable]\*:**

	2022	2023	2024	Projected 2025	Projected 2026
MLR	104.6%	116.2%	71.7%	81.7%	82.6%

**E. Claim Trend Rates and Average Ratios to Earned Premiums [Per Exhibit 18 Supplement for 2021-2023 and Comparable Exhibits for 2021] [If Applicable]\*:**

	2024	2025	2026
Annual Claim Trend Rates	14.2%	10.3%	10.7%
Expense Ratios	17.2%	15.9%	15.7%
Pre Tax Profit Ratios	1.5%	2.0%	2.0%

\* If no products were offered in a particular year, indicate "N/A" in the applicable box.

