

INDIVIDUAL MARKET

SMALL GROUP MARKET

Company Name	2019 Requested Rate Change without the Individual Mandate Repeal	Additional Percentage Associated with the Individual Mandate Repeal	Total 2019 Requested Rate Change	Company Name	2019 Requested Rate Change
CDPHP*	5.10%	0.00%	5.10%	Aetna Life	16.20%
Crystal Run Health Plan, LLC	12.00%	3.70%	15.70%	CDPHP	6.70%
Emblem*	19.50%	12.00%	31.50%	CDPHP UBI	6.10%
Empire Healthchoice Assurance*	19.80%	4.20%	24.00%	Crystal Run Health Insurance Company	11.50%
Excellus*	1.60%	7.30%	8.90%	Crystal Run Health Plan, LLC	12.50%
Fidelis (New York Quality Healthcare Corp)*	12.70%	25.90%	38.60%	Emblem	12.00%
Healthfirst Insurance Company, Inc.	8.50%	6.50%	15.00%	Empire Healthchoice Assurance	6.00%
Healthfirst PHSP, Inc.*	8.50%	6.50%	15.00%	EmpireHealthchoice HMO	5.20%
Healthnow New York*	-3.20%	0.00%	-3.20%	Excellus*	3.80%
IHBC*	4.70%	16.60%	21.30%	Healthfirst Health Plan, Inc.	21.00%
MetroPlus*	12.30%	1.10%	13.50%	Healthfirst Insurance Company, Inc.	7.00%
MVP Health Plan*	1.80%	4.70%	6.50%	Healthnow New York	-0.10%
Oscar*	17.00%	8.20%	25.20%	IHBC*	3.80%
UnitedHealthcare of New York Inc*	17.70%	5.90%	23.60%	MetroPlus*	4.70%
Weighted Averages:	12.10%	11.90%	24.00%	MVP Health Plan	7.00%
				MVP Health Service Corp*	10.30%
				Oscar	3.00%
				Oxford Health Insurance Inc*	8.30%
				UnitedHealthcare Ins Company of New York	7.20%
				Weighted average:	7.50%

* Indicates the Company offers products on the NY State of Health Marketplace.