

Region: Central
 Rating Group: HARP
 Contract Period: July 1, 2015 - June 30, 2016
 2012 Member Months: 75,291
 Trend Months: 42

Expense Type	Final Medical PMPM with Trend
Behavioral Health Medical Expenses	\$ 545.67
Acute Care Medical Expenses	\$ 812.40
Gross Medical Expenses	\$ 1,358.07
Managed Care Savings	\$ (42.12)
	-3.1%
New Benefits Adjustments	
Pharmacy	\$ 340.16
FHPlus Additional Benefits	\$ 4.49
SUD SPA Services	\$ 46.98
Stop-Loss Adjustments	
Inpatient Psych Estimated Recoveries	\$ (2.96)
General Inpatient Estimated Recoveries	\$ (4.55)
Gross Medical Expenses	\$ 1,700.07
Non-Medical Expense Loads	
Administrative Expenses	\$ 187.95
	9.9%
Underwriting Gain	\$ 19.07
	1.0%
Rates with Admin/Underwriting Gain	\$ 1,907.10

Notes:

1. CY 2012 member months are based on eligibility data for HARP eligible FFS and MC enrollees.
2. Data reflects only members age 21 and over.
3. In some cases totals may not equal the sum of their respective column components due to rounding.
4. The Inpatient Psych Stop-Loss reflects estimated recoveries under the current Inpatient Psych Stop-Loss proposal with expected managed care savings.
5. The General Inpatient Stop-Loss adjustment reflects net estimated recoveries with expected managed care savings, but does not yet reflect updates to the statewide premium to include SUD services.
6. All maternity services are excluded from this exhibit.
7. Health Homes and Medical Homes are excluded from this exhibit.
8. The rates do not include consideration for State/HIPF taxes.

Region:	Finger Lakes
Rating Group:	HARP
Contract Period:	July 1, 2015 - June 30, 2016
2012 Member Months:	83,074
Trend Months:	42

Expense Type	Final Medical PMPM with Trend
Behavioral Health Medical Expenses	\$ 410.74
Acute Care Medical Expenses	\$ 737.30
Gross Medical Expenses	\$ 1,148.04
 Managed Care Savings	 \$ (24.22)
	-2.1%
 New Benefits Adjustments	
Pharmacy	\$ 358.24
FHPlus Additional Benefits	\$ 4.57
SUD SPA Services	\$ 25.86
 Stop-Loss Adjustments	
Inpatient Psych Estimated Recoveries	\$ (1.29)
General Inpatient Estimated Recoveries	\$ (4.23)
 Gross Medical Expenses	 \$ 1,506.97
 Non-Medical Expense Loads	
Administrative Expenses	\$ 167.05
	9.9%
Underwriting Gain	\$ 16.91
	1.0%
 Rates with Admin/Underwriting Gain	 \$ 1,690.93

Notes:

1. CY 2012 member months are based on eligibility data for HARP eligible FFS and MC enrollees.
2. Data reflects only members age 21 and over.
3. In some cases totals may not equal the sum of their respective column components due to rounding.
4. The Inpatient Psych Stop-Loss reflects estimated recoveries under the current Inpatient Psych Stop-Loss proposal with expected managed care savings.
5. The General Inpatient Stop-Loss adjustment reflects net estimated recoveries with expected managed care savings, but does not yet reflect updates to the statewide premium to include SUD services.
6. All maternity services are excluded from this exhibit.
7. Health Homes and Medical Homes are excluded from this exhibit.
8. The rates do not include consideration for State/HIPF taxes.

Region: Long Island
 Rating Group: HARP
 Contract Period: July 1, 2015 - June 30, 2016
 2012 Member Months: 114,795
 Trend Months: 42

Expense Type	Final Medical PMPM with Trend
Behavioral Health Medical Expenses	\$ 919.41
Acute Care Medical Expenses	\$ 1,087.16
Gross Medical Expenses	\$ 2,006.57
Managed Care Savings	\$ (113.25)
	-5.6%
New Benefits Adjustments	
Pharmacy	\$ 345.06
FHPlus Additional Benefits	\$ 7.05
SUD SPA Services	\$ 57.22
Stop-Loss Adjustments	
Inpatient Psych Estimated Recoveries	\$ (14.01)
General Inpatient Estimated Recoveries	\$ (20.17)
Gross Medical Expenses	\$ 2,268.47
Non-Medical Expense Loads	
Administrative Expenses	\$ 199.67
	8.0%
Underwriting Gain	\$ 24.93
	1.0%
Rates with Admin/Underwriting Gain	\$ 2,493.08

Notes:

1. CY 2012 member months are based on eligibility data for HARP eligible FFS and MC enrollees.
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3. In some cases totals may not equal the sum of their respective column components due to rounding.
4. The Inpatient Psych Stop-Loss reflects estimated recoveries under the current Inpatient Psych Stop-Loss proposal with expected managed care savings.
5. The General Inpatient Stop-Loss adjustment reflects net estimated recoveries with expected managed care savings, but does not yet reflect updates to the statewide premium to include SUD services.
6. All maternity services are excluded from this exhibit.
7. Health Homes and Medical Homes are excluded from this exhibit.
8. The rates do not include consideration for State/HIPF taxes.

Region:	Mid-Hudson
Rating Group:	HARP
Contract Period:	July 1, 2015 - June 30, 2016
2012 Member Months:	55,512
Trend Months:	42

Expense Type	Final Medical PMPM with Trend
Behavioral Health Medical Expenses	\$ 709.64
Acute Care Medical Expenses	\$ 1,089.49
Gross Medical Expenses	\$ 1,799.14
 Managed Care Savings	 \$ (64.98)
	-3.6%
 New Benefits Adjustments	
Pharmacy	\$ 389.80
FHPlus Additional Benefits	\$ 5.17
SUD SPA Services	\$ 69.59
 Stop-Loss Adjustments	
Inpatient Psych Estimated Recoveries	\$ (6.24)
General Inpatient Estimated Recoveries	\$ (55.36)
 Gross Medical Expenses	 \$ 2,137.12
 Non-Medical Expense Loads	
Administrative Expenses	\$ 194.48
	8.3%
Underwriting Gain	\$ 23.55
	1.0%
 Rates with Admin/Underwriting Gain	 \$ 2,355.14

Notes:

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3. In some cases totals may not equal the sum of their respective column components due to rounding.
4. The Inpatient Psych Stop-Loss reflects estimated recoveries under the current Inpatient Psych Stop-Loss proposal with expected managed care savings.
5. The General Inpatient Stop-Loss adjustment reflects net estimated recoveries with expected managed care savings, but does not yet reflect updates to the statewide premium to include SUD services.
6. All maternity services are excluded from this exhibit.
7. Health Homes and Medical Homes are excluded from this exhibit.
8. The rates do not include consideration for State/HIPF taxes.

Region:	Northeast
Rating Group:	HARP
Contract Period:	July 1, 2015 - June 30, 2016
2012 Member Months:	69,318
Trend Months:	42

Expense Type	Final Medical PMPM with Trend
Behavioral Health Medical Expenses	\$ 447.45
Acute Care Medical Expenses	\$ 832.26
Gross Medical Expenses	\$ 1,279.71
 Managed Care Savings	 \$ (28.00)
	-2.2%
 New Benefits Adjustments	
Pharmacy	\$ 366.76
FHPlus Additional Benefits	\$ 2.35
SUD SPA Services	\$ 70.10
 Stop-Loss Adjustments	
Inpatient Psych Estimated Recoveries	\$ (2.77)
General Inpatient Estimated Recoveries	\$ (6.00)
 Gross Medical Expenses	 \$ 1,682.15
 Non-Medical Expense Loads	
Administrative Expenses	\$ 186.42
	9.9%
Underwriting Gain	\$ 18.87
	1.0%
 Rates with Admin/Underwriting Gain	 \$ 1,887.45

Notes:

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2. Data reflects only members age 21 and over.
3. In some cases totals may not equal the sum of their respective column components due to rounding.
4. The Inpatient Psych Stop-Loss reflects estimated recoveries under the current Inpatient Psych Stop-Loss proposal with expected managed care savings.
5. The General Inpatient Stop-Loss adjustment reflects net estimated recoveries with expected managed care savings, but does not yet reflect updates to the statewide premium to include SUD services.
6. All maternity services are excluded from this exhibit.
7. Health Homes and Medical Homes are excluded from this exhibit.
8. The rates do not include consideration for State/HIPF taxes.

Region:	Northern Metro
Rating Group:	HARP
Contract Period:	July 1, 2015 - June 30, 2016
2012 Member Months:	59,123
Trend Months:	42

Expense Type	Final Medical PMPM with Trend
Behavioral Health Medical Expenses	\$ 995.36
Acute Care Medical Expenses	\$ 1,041.91
Gross Medical Expenses	\$ 2,037.27
Managed Care Savings	\$ (135.49)
	-6.7%
New Benefits Adjustments	
Pharmacy	\$ 417.50
FHPlus Additional Benefits	\$ 6.79
SUD SPA Services	\$ 24.69
Stop-Loss Adjustments	
Inpatient Psych Estimated Recoveries	\$ (23.15)
General Inpatient Estimated Recoveries	\$ (25.82)
Gross Medical Expenses	\$ 2,301.80
Non-Medical Expense Loads	
Administrative Expenses	\$ 188.31
	7.5%
Underwriting Gain	\$ 25.15
	1.0%
Rates with Admin/Underwriting Gain	\$ 2,515.26

Notes:

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2. Data reflects only members age 21 and over.
3. In some cases totals may not equal the sum of their respective column components due to rounding.
4. The Inpatient Psych Stop-Loss reflects estimated recoveries under the current Inpatient Psych Stop-Loss proposal with expected managed care savings.
5. The General Inpatient Stop-Loss adjustment reflects net estimated recoveries with expected managed care savings, but does not yet reflect updates to the statewide premium to include SUD services.
6. All maternity services are excluded from this exhibit.
7. Health Homes and Medical Homes are excluded from this exhibit.
8. The rates do not include consideration for State/HIPF taxes.

Region:	Utica-Adirondack
Rating Group:	HARP
Contract Period:	July 1, 2015 - June 30, 2016
2012 Member Months:	81,516
Trend Months:	42

Expense Type	Final Medical PMPM with Trend
Behavioral Health Medical Expenses	\$ 473.06
Acute Care Medical Expenses	\$ 647.38
Gross Medical Expenses	\$ 1,120.43
 Managed Care Savings	 \$ (42.07)
	-3.8%
 New Benefits Adjustments	
Pharmacy	\$ 371.44
FHPlus Additional Benefits	\$ 3.41
SUD SPA Services	\$ 66.19
 Stop-Loss Adjustments	
Inpatient Psych Estimated Recoveries	\$ (1.49)
General Inpatient Estimated Recoveries	\$ 1.23
 Gross Medical Expenses	 \$ 1,519.15
 Non-Medical Expense Loads	
Administrative Expenses	\$ 181.46
	10.6%
Underwriting Gain	\$ 17.18
	1.0%
 Rates with Admin/Underwriting Gain	 \$ 1,717.78

Notes:

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3. In some cases totals may not equal the sum of their respective column components due to rounding.
4. The Inpatient Psych Stop-Loss reflects estimated recoveries under the current Inpatient Psych Stop-Loss proposal with expected managed care savings.
5. The General Inpatient Stop-Loss adjustment reflects net estimated recoveries with expected managed care savings, but does not yet reflect updates to the statewide premium to include SUD services.
6. All maternity services are excluded from this exhibit.
7. Health Homes and Medical Homes are excluded from this exhibit.
8. The rates do not include consideration for State/HIPF taxes.

Region: Western
 Rating Group: HARP
 Contract Period: July 1, 2015 - June 30, 2016
 2012 Member Months: 188,442
 Trend Months: 42

Expense Type	Final Medical PMPM with Trend
Behavioral Health Medical Expenses	\$ 482.63
Acute Care Medical Expenses	\$ 899.75
Gross Medical Expenses	\$ 1,382.38
Managed Care Savings	\$ (28.67)
	-2.1%
New Benefits Adjustments	
Pharmacy	\$ 329.70
FHPlus Additional Benefits	\$ 4.37
SUD SPA Services	\$ 26.33
Stop-Loss Adjustments	
Inpatient Psych Estimated Recoveries	\$ (2.73)
General Inpatient Estimated Recoveries	\$ (7.29)
Gross Medical Expenses	\$ 1,704.09
Non-Medical Expense Loads	
Administrative Expenses	\$ 176.75
	9.3%
Underwriting Gain	\$ 19.00
	1.0%
Rates with Admin/Underwriting Gain	\$ 1,899.84

Notes:

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3. In some cases totals may not equal the sum of their respective column components due to rounding.
4. The Inpatient Psych Stop-Loss reflects estimated recoveries under the current Inpatient Psych Stop-Loss proposal with expected managed care savings.
5. The General Inpatient Stop-Loss adjustment reflects net estimated recoveries with expected managed care savings, but does not yet reflect updates to the statewide premium to include SUD services.
6. All maternity services are excluded from this exhibit.
7. Health Homes and Medical Homes are excluded from this exhibit.
8. The rates do not include consideration for State/HIPF taxes.