### Region: Central
### Rating Group: HARP
### Contract Period: July 1, 2015 - June 30, 2016

#### 2012 Member Months: 75,291
#### Trend Months: 42

<table>
<thead>
<tr>
<th>Expense Type</th>
<th>Final Medical PMPM with Trend</th>
</tr>
</thead>
<tbody>
<tr>
<td>Behavioral Health Medical Expenses</td>
<td>$545.67</td>
</tr>
<tr>
<td>Acute Care Medical Expenses</td>
<td>$812.40</td>
</tr>
<tr>
<td>Gross Medical Expenses</td>
<td>$1,358.07</td>
</tr>
<tr>
<td>Managed Care Savings</td>
<td>$-42.12</td>
</tr>
<tr>
<td>New Benefits Adjustments</td>
<td></td>
</tr>
<tr>
<td>Pharmacy</td>
<td>$340.16</td>
</tr>
<tr>
<td>FHPlus Additional Benefits</td>
<td>$4.49</td>
</tr>
<tr>
<td>SUD SPA Services</td>
<td>$46.98</td>
</tr>
<tr>
<td>Stop-Loss Adjustments</td>
<td></td>
</tr>
<tr>
<td>Inpatient Psych Estimated Recoveries</td>
<td>$-2.96</td>
</tr>
<tr>
<td>General Inpatient Estimated Recoveries</td>
<td>$-4.55</td>
</tr>
<tr>
<td>Gross Medical Expenses</td>
<td>$1,700.07</td>
</tr>
<tr>
<td>Non-Medical Expense Loads</td>
<td></td>
</tr>
<tr>
<td>Administrative Expenses</td>
<td>$187.95</td>
</tr>
<tr>
<td>Underwriting Gain</td>
<td>$19.07</td>
</tr>
<tr>
<td>Rates with Admin/Underwriting Gain</td>
<td>$1,907.10</td>
</tr>
</tbody>
</table>

### 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

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

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.
## State of New York
### Health and Recovery Plan (HARP)
#### July 1, 2015 - June 30, 2016 Draft Rates

**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.
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:
Mid-Hudson

### Rating Group:
HARP

### Contract Period:
July 1, 2015 - June 30, 2016

<table>
<thead>
<tr>
<th>Expense Type</th>
<th>Final Medical PMPM with Trend</th>
</tr>
</thead>
<tbody>
<tr>
<td>Behavioral Health Medical Expenses</td>
<td>$709.64</td>
</tr>
<tr>
<td>Acute Care Medical Expenses</td>
<td>$1,089.49</td>
</tr>
<tr>
<td><strong>Gross Medical Expenses</strong></td>
<td><strong>$1,799.14</strong></td>
</tr>
</tbody>
</table>

### 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:
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: Northeast  
Rating Group: HARP  
Contract Period: July 1, 2015 - June 30, 2016  

2012 Member Months: 69,318  
Trend Months: 42  

<table>
<thead>
<tr>
<th>Expense Type</th>
<th>Final Medical PMPM with Trend</th>
</tr>
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<tbody>
<tr>
<td>Behavioral Health Medical Expenses</td>
<td>$ 447.45</td>
</tr>
<tr>
<td>Acute Care Medical Expenses</td>
<td>$ 832.26</td>
</tr>
<tr>
<td><strong>Gross Medical Expenses</strong></td>
<td><strong>$ 1,279.71</strong></td>
</tr>
</tbody>
</table>

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:  
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: Northern Metro
Rating Group: HARP
Contract Period: July 1, 2015 - June 30, 2016

2012 Member Months: 59,123
Trend Months: 42

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

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.
### State of New York

**Health and Recovery Plan (HARP)**

**July 1, 2015 - June 30, 2016 Draft Rates**

**Region:** Utica-Adirondack  
**Rating Group:** HARP  
**Contract Period:** July 1, 2015 - June 30, 2016

2012 Member Months: 81,516  
Trend Months: 42

<table>
<thead>
<tr>
<th>Expense Type</th>
<th>Final Medical PMPM with Trend</th>
</tr>
</thead>
<tbody>
<tr>
<td>Behavioral Health Medical Expenses</td>
<td>$473.06</td>
</tr>
<tr>
<td>Acute Care Medical Expenses</td>
<td>$647.38</td>
</tr>
<tr>
<td><strong>Gross Medical Expenses</strong></td>
<td><strong>$1,120.43</strong></td>
</tr>
</tbody>
</table>

| 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**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>$1,519.15</strong></td>
</tr>
</tbody>
</table>

**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:**

1. CY 2012 member months are based on eligibility data for HARP eligible FFS and MC enrollees.
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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.
## Health and Recovery Plan (HARP)
### July 1, 2015 - June 30, 2016 Draft Rates

**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
- **FHPPlus 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:
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.
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