

**Information About Your 2025 Health Insurance Plan of Greater New York (HIP)
Individual Rates
(Effective January 2025)**

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 increases 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 increases 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 3,600 subscribers and 4,800 members. We have looked carefully at how medical costs are escalating and have submitted the below rate increases to the New York State Department of Financial Services (DFS). DFS will decide if the rate increases are appropriate.

Percent Increase from January 2024 to January 2025 for Plans Renewing in January 2025:

Individual Plans On Exchange	Percent Increase
EmblemHealth Millennium Platinum	51.1%
EmblemHealth Millennium Gold	51.1%
EmblemHealth Millennium Silver	50.9%
EmblemHealth Millennium Bronze	51.1%
EmblemHealth Millennium Catastrophic	53.0%

Individual Plans Off Exchange	Percent Increase
EmblemHealth Millennium Platinum D	51.1%
EmblemHealth Millennium Gold D	51.1%
EmblemHealth Millennium Silver D	50.9%
EmblemHealth Millennium Bronze D	51.1%
EmblemHealth Millennium Catastrophic D	53.0%

Why do we need to increase premiums?

We increase 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 11.7% in 2024 and 2025.

Will all plans have the same premium increase?

No, your premium will increase based on your plan.

When will premiums increase?

Your premium will increase on your renewal date of **Jan. 1, 2025**. 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 increases 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.