

**Information About Your 2025 HIP Large Group Rates  
(Effective January 2025)  
Includes HMO Prime, HIPaccess I, HMO Plus,  
Vytra HMO, and GHI HMO Plans**

National Association of Insurance Commissioners (NAIC) Number: 55247

EmblemHealth is requesting premium rate increases for certain large group plans. As you know, the cost of hospital stays, prescription drugs, and other health services continues to go up, and all of these costs drive premium levels. Premiums are the amount your group pays each month for insurance. We want to assure you that we are mindful of the impact that 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 HMO Large Group plans, listed above, serve approximately 26,000 members. We have looked carefully at how medical costs are escalating and have submitted an average rate increase of 9.9% to the New York State Department of Financial Services (DFS) for large group HMO plans. This proposed increase does not include any broker commission payments.

The percent increase will apply as of your renewal date in 2025 until your renewal date in 2026. DFS will decide if the rate increase is appropriate.

**Why do we need to increase premiums?**

We increase premiums due to the rise in the cost of medical care and prescription drugs. Most of your premium goes toward paying for medical and pharmacy claims for members. In fact, New York State requires that at least 85% of the premium you pay directly covers member medical costs. As the cost and use of pharmacy drugs and medical services goes up, so does the cost of medical care we must pay for.

**Will all plans have the same premium increase?**

No, your premium will increase based on when your group is due to renew and what plan you have. We made proposed changes based on the benefits, network, features, and the rating regions that apply to each plan.

**When will premiums increase?**

Your premium will increase on your group's renewal date in 2025. EmblemHealth will send you a notice before the 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 increase shown above. The 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 any questions, please call the number on the back of your member ID card.

Thank you for being an EmblemHealth member. We're committed to supporting you.