

Healthy NY Small Group Plan

2025 Monthly Rates

Listed below are the monthly premium rates that apply to the Healthy NY Small Group Plan, based on the group's 2025 effective date.

REGION		COVERAGE	GROUP EFFECTIVE DATES			
			1/1/25 – 3/31/25	4/1/25 – 6/30/25	7/1/25 – 9/30/25	10/1/25 – 12/31/25
New York City Region	Standard Rate	Individual Employee	\$1,133.47	\$1,166.34	\$1,200.16	\$1,234.96
		Employee + Spouse	\$2,266.94	\$2,332.68	\$2,400.33	\$2,469.94
		Employee + Child(ren)	\$1,926.90	\$1,982.78	\$2,040.28	\$2,099.45
		Family*	\$3,230.39	\$3,324.07	\$3,420.47	\$3,519.66
	Age 29 Rate	Individual Employee	\$1,167.47	\$1,201.33	\$1,236.16	\$1,272.01
		Employee + Spouse	\$2,334.94	\$2,402.65	\$2,472.33	\$2,544.03
		Employee + Child(ren)	\$1,984.70	\$2,042.26	\$2,101.49	\$2,162.43
		Family*	\$3,327.29	\$3,423.78	\$3,523.07	\$3,625.24
Long Island Region	Standard Rate	Individual Employee	\$1,284.77	\$1,322.03	\$1,360.37	\$1,399.82
		Employee + Spouse	\$2,569.54	\$2,644.06	\$2,720.74	\$2,799.64
		Employee + Child(ren)	\$2,184.11	\$2,247.45	\$2,312.63	\$2,379.70
		Family*	\$3,661.59	\$3,767.78	\$3,877.05	\$3,989.48
	Age 29 Rate	Individual Employee	\$1,323.31	\$1,361.69	\$1,401.18	\$1,441.81
		Employee + Spouse	\$2,646.62	\$2,723.37	\$2,802.35	\$2,883.62
		Employee + Child(ren)	\$2,249.63	\$2,314.87	\$2,382.00	\$2,451.08
		Family*	\$3,771.43	\$3,880.80	\$3,993.34	\$4,109.15
Mid-Hudson Region	Standard Rate	Individual Employee	\$1,358.91	\$1,398.32	\$1,438.87	\$1,480.60
		Employee + Spouse	\$2,717.82	\$2,796.64	\$2,877.74	\$2,961.19
		Employee + Child(ren)	\$2,310.15	\$2,377.14	\$2,446.08	\$2,517.02
		Family*	\$3,872.89	\$3,985.20	\$4,100.77	\$4,219.69
	Age 29 Rate	Individual Employee	\$1,399.68	\$1,440.27	\$1,482.04	\$1,525.02
		Employee + Spouse	\$2,799.36	\$2,880.54	\$2,964.08	\$3,050.04
		Employee + Child(ren)	\$2,379.46	\$2,448.46	\$2,519.47	\$2,592.53
		Family*	\$3,989.09	\$4,104.77	\$4,223.81	\$4,346.30
Albany, Syracuse, and Utica/ Watertown Regions	Standard Rate	Individual Employee	\$1,358.33	\$1,397.72	\$1,438.25	\$1,479.96
		Employee + Spouse	\$2,716.66	\$2,795.44	\$2,876.51	\$2,959.93
		Employee + Child(ren)	\$2,309.16	\$2,376.13	\$2,445.04	\$2,515.95
		Family*	\$3,871.24	\$3,983.51	\$4,099.03	\$4,217.90
	Age 29 Rate	Individual Employee	\$1,399.08	\$1,439.65	\$1,481.40	\$1,524.36
		Employee + Spouse	\$2,798.16	\$2,879.31	\$2,962.81	\$3,048.73
		Employee + Child(ren)	\$2,378.44	\$2,447.41	\$2,518.38	\$2,591.41
		Family*	\$3,987.38	\$4,103.01	\$4,222.00	\$4,344.44

* Family Rate includes: Employee, Spouse, and Child(ren).

Standard Rates — Dependent children covered until age 26 end-of-month

Age 29 Rates — Includes young adult children covered until age 30 end-of-month

New York City Region: Bronx, Kings, New York, Queens, Richmond, Rockland, and Westchester Counties

Long Island Region: Nassau and Suffolk Counties

Mid-Hudson Region: Delaware, Dutchess, Orange, Putnam, Sullivan, and Ulster Counties

Albany Region: Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, and Washington Counties

Syracuse Region: Broome County

Utica/Watertown Region: Otsego County

All rates and benefits are underwritten by Health Insurance Plan of Greater New York (HIP), an EmblemHealth company.

Refer to HIP policy form numbers 155-23-SGHNYCERT (04/24), 155-23-SGHNYSCHEDULE (04/24), et al.