

# 2011-2025 GTCMHIC Premium Rate Actions

## Greater Tompkins County Municipal Health Insurance Consortium

| Fiscal Year           | Traditional Indemnity & PPO Plans | Platinum PPO Plan | Gold HDHP    | Silver HDHP  | Bronze HDHP  |
|-----------------------|-----------------------------------|-------------------|--------------|--------------|--------------|
| 2011                  | 9.50%                             | n/a               | n/a          | n/a          | n/a          |
| 2012                  | 9.50%                             | n/a               | n/a          | n/a          | n/a          |
| 2013                  | 9.00%                             | n/a               | n/a          | n/a          | n/a          |
| 2014                  | 8.00%                             | n/a               | n/a          | n/a          | n/a          |
| 2015                  | 5.00%                             | 5.00%             | n/a          | n/a          | n/a          |
| 2016                  | 3.00%                             | 3.00%             | 3.00%        | 3.00%        | 3.00%        |
| 2017                  | 5.00%                             | 3.53%             | 0.30%        | -3.54%       | -1.69%       |
| 2018                  | 4.00%                             | 4.00%             | 3.74%        | 4.00%        | 4.00%        |
| 2019                  | 5.00%                             | 5.00%             | 5.00%        | 3.47%        | 5.00%        |
| 2020                  | 5.00%                             | 5.00%             | 4.48%        | 5.00%        | 5.00%        |
| 2021                  | 5.00%                             | 5.00%             | 3.82%        | 4.06%        | 3.96%        |
| 2022                  | 5.00%                             | 5.00%             | 5.00%        | 5.00%        | 5.00%        |
| 2023                  | 6.50%                             | 6.50%             | 6.50%        | 5.42%        | 6.50%        |
| 2024                  | 8.00%                             | 8.00%             | 6.83%        | 6.89%        | 8.00%        |
| 2025                  | 14.00%                            | 14.00%            | 14.00%       | 14.00%       | 14.00%       |
| <b>Avg. Increases</b> | <b>6.77%</b>                      | <b>5.82%</b>      | <b>5.27%</b> | <b>4.73%</b> | <b>5.28%</b> |
| <b>2016-2025</b>      | <b>6.05%</b>                      | <b>5.90%</b>      | <b>5.27%</b> | <b>4.73%</b> | <b>5.28%</b> |
| <b>5-Yr Average</b>   | <b>7.70%</b>                      | <b>7.70%</b>      | <b>7.23%</b> | <b>7.07%</b> | <b>7.49%</b> |

Historical Average Premium Rate Increases

2011-2024 Avg. Rate Increase = 6.25%

# 2025 New York State Small Group Market Rate Requests

## SMALL GROUP MARKET

| Company Name                                     | 2025 Requested Rate Change |
|--|----------------------------|
| Aetna Health                                     | 24.3%                      |
| Aetna Life                                       | 18.1%                      |
| Anthem Healthchoice Assurance (Formerly Empire)* | 10.7%                      |
| CDPHP UBI*                                       | 22.5%                      |
| CDPHP*   | 25.4%                      |
| Emblem (HIP)*                                    | 16.3%                      |
| <u>Excelsus*</u>                                 | <u>19.5%</u>               |
| Highmark (Formerly Healthnow)                    | 19.0%                      |
| IHBC   | 28.1%                      |
| MVP Health Plan*                                 | 9.5%                       |
| MVP Health Services Corp.*                       | 13.8%                      |
| Oxford Health Insurance Inc*                     | 18.2%                      |
| UnitedHealthcare Ins Company of New York         | 11.0%                      |
| Summary  | 18.6%                      |

\* Indicates the Company will offer products on the NY State of Health Marketplace in 2025.