

**June 16, 2023**  
**APPLICATION TO THE NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES FOR A PREMIUM  
ADJUSTMENT**

**Highmark Western and Northeastern New York Inc.**  
**NAIC #: 55204**  
**SERFF Pre Filing Tracking #s: HLTH-133706089**

**TO BE EFFECTIVE UPON JANUARY 1, 2024**  
**THIS APPLICATION IS FOR MEDICARE SUPPLEMENT COMMUNITY-RATED PRODUCTS**

**1. Introduction.**

Health insurance premiums reflect the cost of health care in the markets we serve. While health care costs are projected to increase in 2024 in part due to regulatory mandates, taxes, and fees, HealthNow has offset those costs for our members by employing a variety of strategies. Our commitment to fully covering the cost of testing, treatment and telehealth for our members did not contribute the adjustment we are seeking. However, we did consider the potential impacts of services being postponed for our members. Additionally, Highmark New York continues to focus on initiatives aimed at improving our members' health and reducing increases in underlying costs of the care our members receive. While health care costs continue to rise, our efforts to create new ways of paying doctors and hospitals, manage prescription drug costs, and drive more effective care, helped to minimize the proposed rate increases for 2024.

**2. Members affected.**

This rate change application affects only the members enrolled in Medicare Supplement, community-rated individual products. "Community-rated" means that all members with the same coverage have the same premium; premiums do not vary by age, sex, medical conditions, or health care services usage. Most other groups and government programs are subject to different premium-setting rules and a different approval process than those that apply to this application. The rate change will be effective January 1, 2024. Based on current membership numbers, we estimate that 3,148 members across 3,148 individual policies will be affected by the rate change.

**3. Conclusion.**

For all these reasons, we respectfully request a rate adjustment. Although we understand our customers' reluctance to have premiums increase, it is an unfortunate reality that our revenues must increase to meet our rising expenses, and we must maintain funds in our reserve account to protect our customers Proposed 2024 Medicare Supplement Rates:

Proposed monthly rates for the following counties:

Allegany, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Cortland, Erie, Genesee, Livingston, Madison, Monroe, Niagara, Oneida, Onondaga, Ontario, Orleans, Oswego, Schuyler, Seneca, Steuben, Tioga, Tompkins, Wayne, Wyoming, Yates

Modernized Medicare Supplement Plans  
June 1, 2010 and later effective dates

Plan	Current Monthly Rate	Proposed Monthly Rate	Rate Change	Proposed Percentage Change	Number of Members Affected
A	253.46	\$302.88	49.42	19.50%	3
B	267.66	\$229.92	(37.74)	-14.10%	11
C	332.54	\$285.65	(46.89)	-14.10%	17
F	501.43	\$599.21	97.78	19.50%	102
Hi-Ded F	101.38	\$121.15	19.77	19.50%	38
G	257.08	\$332.92	75.84	29.50%	1,698
M	332.04	\$396.79	64.75	19.50%	1
N	213.79	\$276.86	63.07	29.50%	407

Standardized Medicare Supplement Plans  
May 1, 2010 and earlier effective dates

Plan	Current Monthly Rate	Proposed Monthly Rate	Rate Change	Proposed Percentage Change	Number of Members Affected
A	253.46	\$302.88	49.42	19.50%	6
B	267.66	\$229.92	(37.74)	-14.10%	18
C	332.54	\$285.65	(46.89)	-14.10%	141
H w/o Rx Benefit	364.68	\$435.79	71.11	19.50%	19
H w/ Rx Benefit	507.06	\$605.94	98.88	19.50%	17

Proposed monthly rates for the following counties:

Albany, Columbia, Clinton, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, Washington

Modernized Medicare Supplement Plans  
June 1, 2010 and later effective dates

Plan	Current Monthly Rate	Proposed Monthly Rate	Rate Change	Proposed Percentage Change	Number of Members Affected
A	265.26	\$265.26	-	0.00%	-

B	280.10	\$240.61	(39.49)	-14.10%	-
C	350.14	\$300.77	(49.37)	-14.10%	8
F	490.68	\$490.68	-	0.00%	46
Hi-Ded F	98.15	\$98.15	-	0.00%	25
G	254.38	\$329.42	75.04	29.50%	341
M	347.49	\$347.49	-	0.00%	-
N	216.19	\$279.97	63.78	29.50%	26

Standardized Medicare Supplement Plans May 1, 2010 and earlier effective dates					
Plan	Current Monthly Rate	Proposed Monthly Rate	Rate Change	Proposed Percentage Change	Number of Members Affected
A	265.26	\$265.26	-	0.00%	2
B	280.10	\$240.61	(39.49)	-14.10%	5
C	350.14	\$300.77	(49.37)	-14.10%	77
H w/o Rx Benefit	376.70	\$376.70	-	0.00%	2
H w/ Rx Benefit	529.65	\$529.65	-	0.00%	7

Pre-Standardized Medicare Supplement Plans May 1, 1992 and earlier effective dates					
Plan	Current Monthly Rate	Proposed Monthly Rate	Rate Change	Proposed Percentage Change	Number of Members Affected
Golden Plus Basic	212.21	\$182.29	(29.92)	-14.10%	3
Golden Plus 4	350.14	\$300.77	(49.37)	-14.10%	6

Proposed monthly rates for the following counties:  
Dutchess, Orange, Putnam, Sullivan, Ulster

Modernized Medicare Supplement Plans June 1, 2010 and later effective dates					
Plan	Current Monthly Rate	Proposed Monthly Rate	Rate Change	Proposed Percentage Change	Number of Members Affected
A	309.02	\$309.02	-	0.00%	-
B	326.32	\$280.31	(46.01)	-14.10%	-
C	407.91	\$350.39	(57.52)	-14.10%	-
F	571.64	\$571.64	-	0.00%	13
Hi-Ded F	114.33	\$114.33	-	0.00%	3
G	254.38	\$329.42	75.04	29.50%	57
M	404.82	\$404.82	-	0.00%	-
N	216.19	\$279.97	63.78	29.50%	6

Standardized Medicare Supplement Plans  
May 1, 2010 and earlier effective dates

Plan	Current Monthly Rate	Proposed Monthly Rate	Rate Change	Proposed Percentage Change	Number of Members Affected
A	309.02	\$309.02	-	0.00%	-
B	326.32	\$280.31	(46.01)	-14.10%	1
C	407.91	\$350.39	(57.52)	-14.10%	5
H w/o Rx Benefit	438.84	\$438.84	-	0.00%	1
H w/ Rx Benefit	605.33	\$605.33	-	0.00%	-

Pre-Standardized Medicare Supplement Plans May 1, 1992 and earlier effective dates					
Plan	Current Monthly Rate	Proposed Monthly Rate	Rate Change	Proposed Percentage Change	Number of Members Affected
Golden Plus Basic	247.22	\$212.36	(34.86)	-14.10%	-
Golden Plus 4	407.91	\$350.39	(57.52)	-14.10%	-
Proposed monthly rates for the following counties:					
Delaware, Franklin, Hamilton, Herkimer, Jefferson, Lewis, Otsego, St. Lawrence					

Modernized Medicare Supplement Plans June 1, 2010 and later effective dates					
Plan	Current Monthly Rate	Proposed Monthly Rate	Rate Change	Proposed Percentage Change	Number of Members Affected
A	265.26	\$265.26	-	0.00%	-
B	280.10	\$240.61	(39.49)	-14.10%	-
C	348.02	\$298.95	(49.07)	-14.10%	-
F	490.68	\$490.68	-	0.00%	1
Hi-Ded F	106.09	\$106.09	-	0.00%	-
G	232.21	\$232.21	-	0.00%	-
M	347.49	\$347.49	-	0.00%	-
N	193.10	\$193.10	-	0.00%	1

Proposed monthly rates for the following counties:					
Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk, Westchester					

Modernized Medicare Supplement Plans June 1, 2010 and later effective dates					
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Plan	Current Monthly Rate	Proposed Monthly Rate	Rate Change	Proposed Percentage Change	Number of Members Affected
A	354.43	\$354.43	-	0.00%	-
B	374.28	\$321.51	(52.77)	-14.10%	-
C	465.02	\$399.45	(65.57)	-14.10%	-
F	655.63	\$655.63	-	0.00%	17
Hi-Ded F	141.78	\$141.78	-	0.00%	16
G	310.28	\$310.28	-	0.00%	1
M	464.32	\$464.32	-	0.00%	-
N	258.02	\$258.02	-	0.00%	1