

DFS SMALL GROUP MARKET RATE ACTIONS

Company	Requested 2023 Rate Actions	Approved 2023 Rate Actions	DFS Modification (In Percentage Points)
Aetna Health	30.6%	9.7%	-20.9%
Aetna Life	31.0%	9.7%	-21.3%
CDPHP UBI*	20.1%	11.0%	-9.1%
CDPHP*	17.4%	11.5%	-5.9%
Emblem (HIP)*	19.0%	13.6%	-5.4%
Emblem Health Ins Co*	45.7%	13.6%	-32.1%
Empire Healthchoice Assurance*	17.6%	12.1%	-5.5%
Excellus*	12.9%	9.4%	-3.5%
Healthfirst Ins Co, Inc.*	15.0%	8.4%	-6.6%
Highmark (Formerly HealthNow)	15.3%	10.7%	-4.6%
IHBC*	15.9%	12.9%	-3.0%
MVP Health Plan*	14.2%	11.7%	-2.5%

MVP Health Service Corp*	13.6%	8.6%	-5.0%
Oscar	19.4%	12.2%	-7.2%
Oxford Health Insurance Inc.*	16.8%	6.0%	-10.8%
UnitedHealthcare Ins Co NY	19.1%	6.0%	-13.1%
Summary	16.5%	7.9%	-8.6%