

NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES

Checklist for the Filing of 2019 Individual Premium Rates

For On-Exchange Plans and Off-Exchange Plans

- 1. Under which Section of the New York State Insurance Law is this filing being made? (3231(e)(1), 4308(c), 3231(d), or 4308(b)) _____
- 2. For filings made pursuant to 3231(e)(1) and 4308(c):
 - a. Did the Company submit a combined filing for “On” and “Off” Exchange rates per the instructions along with a separate form filing that both contain cross references to each other? _____
 - b. For Individual filings, do the Exhibits only contain Individual plan/experience data per the instructions? _____
 - c. For Small Group filings, do the Exhibits only contain Small Group plan/experience data per the instructions? _____
- 3. Does this filing introduce any new plans (i.e., new 14 digit HIOS IDs)? _____
- 4. Has the Company provided two versions (i.e., PDF and Excel) of all rate filing Exhibits and Rate Manual? _____
- 5. Do the values in Line 10A of Exhibit 18 match the totals in column 14.7 of Exhibit 17 for the applicable Market Segments? _____
- 6. Do the values in Line 10B of Exhibit 18 match the totals in column 14.3 of Exhibit 17 for the applicable Market Segments? _____
- 7. Confirm that the 2019 version (the date they were last updated, “4-18-2018” is included in each of the file names) of the Rate Filing Exhibits were utilized (Yes/No: Respond “Yes” to confirm). _____
- 8. With regard to the “Rate Review Detail” screen in SERFF:
 - a. Was it completed in a manner consistent with 2018 premium rate filings? _____
 - b. Do the “Average” percentages look reasonable (e.g., do they fall between “Minimum” and “Maximum” percentages)? _____
 - c. Do the “Minimum” and “Maximum” values appear reasonable in light of changes that are being proposed? _____
 - d. Are the “Minimum”, “Maximum” and “Average” values stated on a PMPM basis (as opposed to annualized)? _____
 - e. Are all items that are not applicable left blank (i.e., Items that are not applicable should be left blank)? _____
 - f. Have the “Requested Rate Period” data fields been populated with non-zero values? _____
- 9. Is the information presented in Exhibit 18 provided at the HIOS SCID level (i.e., are there 14 digits in the HIOS ID)? _____
- 10. Does Exhibit 23 contain rates for every distinct 14-digit HIOS ID as opposed to only the “Base” plan rates? _____
- 11. Does the Company’s claim experience for 2017 include two months of run-out? _____
- 12. Is the rate manual provided in both PDF and Excel format per our instructions? _____
- 13. Were adequate details included in the Actuarial Memorandum regarding how DFS should modify the Company’s 2019 assumption for risk adjustment to the extent actual 2017 results are different from expected? _____
- 14. Does the overall rate change calculated in Exhibit 13c accurately represent the Company’s expectation of the rate change?
 - a. If not, did the Company’s Actuary reach out to DFS and resolve the issue? (Note that any such issues should be resolved prior to submission of the filing by contacting Frank Horn via e-mail at frank.horn@dfs.ny.gov or by phone at (518) 473-5454) _____

Name of the Chief Actuary responsible for this filing: _____

Signature: _____

Date: _____

E-mail Address: _____

Phone Number: _____