

**NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES**  
**Checklist for the Filing of 2021 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? \_\_\_\_\_
5. Do the values in Line 10 of Exhibit 18 match the totals in column 14.4 of Exhibit 17 for the applicable Market Segments? \_\_\_\_\_
6. Do the values in Line 10A of Exhibit 18 match the totals in column 14.7 of Exhibit 17 for the applicable Market Segments? \_\_\_\_\_
7. Do the values in Line 10B of Exhibit 18 match the totals in column 14.3 of Exhibit 17 for the applicable Market Segments? \_\_\_\_\_
8. Confirm that the 2021 version (updated in 2020) of the rate filing Exhibits were utilized (Yes/No: Respond “Yes” to confirm). \_\_\_\_\_
9. With regard to the “Rate Review Detail” screen in SERFF:
  - a. Was it completed in a manner consistent with the Company’s 2020 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 an Annualized PMPM basis (as opposed to annual premium)? \_\_\_\_\_
  - 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? \_\_\_\_\_
10. Is the information presented in Exhibit 18 provided at the HIOS SCID level (i.e., are there 14 digits in the HIOS ID)? \_\_\_\_\_
11. Does Exhibit 23 contain rates for every distinct 14-digit HIOS ID as opposed to only the “Base” plan rates? \_\_\_\_\_
12. Does the Company’s claim experience for 2019 include two months of run-out? \_\_\_\_\_
13. Is the rate manual provided in both PDF and Excel format per our instructions? \_\_\_\_\_
14. Were adequate details (as well as a spreadsheet) included with the Actuarial Memorandum regarding how DFS should modify the Company’s 2021 assumption for risk adjustment to the extent actual 2019 results are different from expected? \_\_\_\_\_
15. Does the PMPM value in Cell Q-74 of Exhibit 13C equal the value in Cell D-98 (Line 54 Column D) of Exhibit 18? \_\_\_\_\_
16. Does the PMPM value in Cell Z-74 of Exhibit 13C equal the value in Cell D-104 (Line 56 Column D) of Exhibit 18? \_\_\_\_\_
17. Does the total premium value in Cell G-24 of Exhibit 14 equal the value in Cell Q-61 of Exhibit 13c? \_\_\_\_\_
18. 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](mailto: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: \_\_\_\_\_