Region: Rating Group:	Central HARP
Contract Period:	July 1, 2015 - June 30, 2016
2012 Member Months: Trend Months:	75,291 42
Expense Type	Final Medical PMPM with Trend
Behavioral Health Medical Expenses	\$ 545.67
Acute Care Medical Expenses	\$ 812.40
Gross Medical Expenses	\$ 1,358.07
Managed Care Savings	\$ (42.12)
New Benefits Adjustments	-3.1%
Pharmacy	\$ 340.16
FHPlus Additional Benefits	\$ 4.49
SUD SPA Services	\$ 46.98
Stop-Loss Adjustments	
Inpatient Psych Estimated Recoveries	\$ (2.96)
General Inpatient Estimated Recoveries	\$ (4.55)
Gross Medical Expenses	\$ 1,700.07
Non-Medical Expense Loads	
Administrative Expenses	\$ 187.95
	9.9%
Underwriting Gain	\$ 19.07
	1.0%
Rates with Admin/Underwriting Gain	\$ 1,907.10

Notes:

1. CY 2012 member months are based on eligibility data for HARP eligible FFS and MC enrollees.

2. Data reflects only members age 21 and over.

3. In some cases totals may not equal the sum of their respective column components due to rounding.

4. The Inpatient Psych Stop-Loss reflects estimated recoveries under the current Inpatient Psych Stop-Loss proposal with expected managed care savings.

5. The General Inpatient Stop-Loss adjustment reflects net estimated recoveries with expected managed care savings, but does not yet reflect updates to the statewide premium to include SUD services.

6. All maternity services are excluded from this exhibit.

7. Health Homes and Medical Homes are excluded from this exhibit.

Destera		Finance Labor
Region: Rating Group:		Finger Lakes HARP
Contract Period:	luk 1-20)15 - June 30, 2016
Contract Feriod.	July 1, 20	515 - Julie 30, 2016
2012 Member Months:		83,074
Trend Months:		42
Expense Type	Final Medical PMPM	with Trend
Behavioral Health Medical Expenses	\$	410.74
Acute Care Medical Expenses	\$	737.30
Gross Medical Expenses	\$	1,148.04
Managed Care Savings	\$	(24.22)
		-2.1%
New Benefits Adjustments		050.04
Pharmacy	\$	358.24
FHPlus Additional Benefits	\$	4.57
SUD SPA Services	\$	25.86
Stop-Loss Adjustments		
Inpatient Psych Estimated Recoveries	\$	(1.29)
General Inpatient Estimated Recoveries	\$	(4.23)
Gross Medical Expenses	\$	1,506.97
Non-Medical Expense Loads		
Administrative Expenses	\$	167.05
		9.9%
Underwriting Gain	\$	16.91
		1.0%
Rates with Admin/Underwriting Gain	\$	1,690.93

Notes:

1. CY 2012 member months are based on eligibility data for HARP eligible FFS and MC enrollees.

2. Data reflects only members age 21 and over.

3. In some cases totals may not equal the sum of their respective column components due to rounding.

4. The Inpatient Psych Stop-Loss reflects estimated recoveries under the current Inpatient Psych Stop-Loss proposal with expected managed care savings.

5. The General Inpatient Stop-Loss adjustment reflects net estimated recoveries with expected managed care savings, but does not yet reflect updates to the statewide premium to include SUD services.

6. All maternity services are excluded from this exhibit.

7. Health Homes and Medical Homes are excluded from this exhibit.

Region:	Long Island
Rating Group:	HARP
Contract Period:	July 1, 2015 - June 30, 2016
2012 Member Months:	114,795
Trend Months:	42
Expense Type	Final Medical PMPM with Trend
Behavioral Health Medical Expenses	\$ 919.41
Acute Care Medical Expenses	\$ 1,087.16
Gross Medical Expenses	\$ 2,006.57
Managed Care Savings	\$ (113.25)
	-5.6%
New Benefits Adjustments	
Pharmacy	\$ 345.06
FHPlus Additional Benefits	\$ 7.05
SUD SPA Services	\$ 57.22
Stop-Loss Adjustments	
Inpatient Psych Estimated Recoveries	¢ (14.01)
	\$ (14.01) \$ (20.17)
General Inpatient Estimated Recoveries	\$ (20.17)
Gross Medical Expenses	\$ 2,268.47
Non-Medical Expense Loads	
Administrative Expenses	\$ 199.67
	8.0%
Underwriting Gain	\$ 24.93
	1.0%
Rates with Admin/Underwriting Gain	\$ 2,493.08

Notes:

1. CY 2012 member months are based on eligibility data for HARP eligible FFS and MC enrollees.

2. Data reflects only members age 21 and over.

3. In some cases totals may not equal the sum of their respective column components due to rounding.

4. The Inpatient Psych Stop-Loss reflects estimated recoveries under the current Inpatient Psych Stop-Loss proposal with expected managed care savings.

5. The General Inpatient Stop-Loss adjustment reflects net estimated recoveries with expected managed care savings, but does not yet reflect updates to the statewide premium to include SUD services.

6. All maternity services are excluded from this exhibit.

7. Health Homes and Medical Homes are excluded from this exhibit.

Region:		Mid-Hudson
Rating Group:		HARP
Contract Period:	July 1, 20	015 - June 30, 2016
2012 Member Months:		55,512
Trend Months:		42
Expense Type	Final Medical PMPM	with Trend
Behavioral Health Medical Expenses	\$	709.64
Acute Care Medical Expenses	\$	1,089.49
Gross Medical Expenses	\$	1,799.14
Managed Care Savings	\$	(64.98)
		-3.6%
New Benefits Adjustments		
Pharmacy	\$	389.80
FHPlus Additional Benefits	\$	5.17
SUD SPA Services	\$	69.59
Stop-Loss Adjustments		
Inpatient Psych Estimated Recoveries	\$	(6.24)
General Inpatient Estimated Recoveries	\$	(55.36)
Gross Medical Expenses	\$	2,137.12
Non-Medical Expense Loads		
Administrative Expenses	\$	194.48
		8.3%
Underwriting Gain	\$	23.55
		1.0%
Rates with Admin/Underwriting Gain	\$	2,355.14
Rates with Authin/Onderwitting Oan	Ψ	2,333.14

Notes:

1. CY 2012 member months are based on eligibility data for HARP eligible FFS and MC enrollees.

2. Data reflects only members age 21 and over.

3. In some cases totals may not equal the sum of their respective column components due to rounding.

4. The Inpatient Psych Stop-Loss reflects estimated recoveries under the current Inpatient Psych Stop-Loss proposal with expected managed care savings.

5. The General Inpatient Stop-Loss adjustment reflects net estimated recoveries with expected managed care savings, but does not yet reflect updates to the statewide premium to include SUD services.

6. All maternity services are excluded from this exhibit.

7. Health Homes and Medical Homes are excluded from this exhibit.

Region:		Northeast
Rating Group:		HARP
Contract Period:	July 1, 2015 - J	une 30, 2016
2012 Member Months:		69,318
Trend Months:		42
Expense Type	Final Medical PMPM with	Trend
Behavioral Health Medical Expenses	\$	447.45
Acute Care Medical Expenses	\$	832.26
Gross Medical Expenses	\$	1,279.71
Managed Care Savings	\$	(28.00)
		-2.2%
New Benefits Adjustments		
Pharmacy	\$	366.76
FHPlus Additional Benefits	\$	2.35
SUD SPA Services	\$	70.10
Stop-Loss Adjustments		
Inpatient Psych Estimated Recoveries	\$	(2.77)
General Inpatient Estimated Recoveries	\$	(6.00)
Gross Medical Expenses	\$	1,682.15
Non-Medical Expense Loads		
Administrative Expenses	\$	186.42
		9.9%
Underwriting Gain	\$	18.87
		1.0%
Rates with Admin/Underwriting Gain	\$	1,887.45
nates wan nanin/onder withing out	Ψ	1,007.45

Notes:

1. CY 2012 member months are based on eligibility data for HARP eligible FFS and MC enrollees.

2. Data reflects only members age 21 and over.

3. In some cases totals may not equal the sum of their respective column components due to rounding.

4. The Inpatient Psych Stop-Loss reflects estimated recoveries under the current Inpatient Psych Stop-Loss proposal with expected managed care savings.

5. The General Inpatient Stop-Loss adjustment reflects net estimated recoveries with expected managed care savings, but does not yet reflect updates to the statewide premium to include SUD services.

6. All maternity services are excluded from this exhibit.

7. Health Homes and Medical Homes are excluded from this exhibit.

Region:		Northern Metro
Rating Group:		HARP
Contract Period:		July 1, 2015 - June 30, 2016
2012 Member Months:		59,123
Trend Months:		42
Expense Type	Final Medic	cal PMPM with Trend
Behavioral Health Medical Expenses	\$	995.36
Acute Care Medical Expenses	\$	1,041.91
Gross Medical Expenses	\$	2,037.27
Managed Care Savings	\$	(135.49)
		-6.7%
New Benefits Adjustments		
Pharmacy	\$	417.50
FHPlus Additional Benefits	\$	6.79
SUD SPA Services	\$	24.69
Stop-Loss Adjustments		
Inpatient Psych Estimated Recoveries	\$	(23.15)
General Inpatient Estimated Recoveries	\$	(25.82)
Gross Medical Expenses	\$	2,301.80
Non-Medical Expense Loads		
Administrative Expenses	\$	188.31
		7.5%
Underwriting Gain	\$	25.15
-		1.0%
Rates with Admin/Underwriting Gain	\$	2,515.26
Nates with Authin/Under withing Dain	φ	2,515.20

Notes:

1. CY 2012 member months are based on eligibility data for HARP eligible FFS and MC enrollees.

2. Data reflects only members age 21 and over.

3. In some cases totals may not equal the sum of their respective column components due to rounding.

4. The Inpatient Psych Stop-Loss reflects estimated recoveries under the current Inpatient Psych Stop-Loss proposal with expected managed care savings.

5. The General Inpatient Stop-Loss adjustment reflects net estimated recoveries with expected managed care savings, but does not yet reflect updates to the statewide premium to include SUD services.

6. All maternity services are excluded from this exhibit.

7. Health Homes and Medical Homes are excluded from this exhibit.

Region:	Utica-Adirondaci
Rating Group:	HARF
Contract Period:	July 1, 2015 - June 30, 2016
2012 Member Months:	81,516
Trend Months:	42
Expense Type	Final Medical PMPM with Trend
Behavioral Health Medical Expenses	\$ 473.06
Acute Care Medical Expenses	\$ 647.38
Gross Medical Expenses	\$ 1,120.43
Managed Care Savings	\$ (42.07)
	-3.8%
New Benefits Adjustments	
Pharmacy	\$ 371.44
FHPlus Additional Benefits	\$ 3.41
SUD SPA Services	\$ 66.19
Stop-Loss Adjustments	
Inpatient Psych Estimated Recoveries	\$ (1.49
General Inpatient Estimated Recoveries	\$ 1.23
Gross Medical Expenses	\$ 1,519.15
Non-Medical Expense Loads	
Administrative Expenses	\$ 181.46
	10.6%
Underwriting Gain	\$ 17.18
-	1.0%
Rates with Admin/Underwriting Gain	\$ 1,717.78
· · · · · · · · · · · · · · · · · · ·	,, in the

Notes:

1. CY 2012 member months are based on eligibility data for HARP eligible FFS and MC enrollees.

2. Data reflects only members age 21 and over.

3. In some cases totals may not equal the sum of their respective column components due to rounding.

4. The Inpatient Psych Stop-Loss reflects estimated recoveries under the current Inpatient Psych Stop-Loss proposal with expected managed care savings.

5. The General Inpatient Stop-Loss adjustment reflects net estimated recoveries with expected managed care savings, but does not yet reflect updates to the statewide premium to include SUD services.

6. All maternity services are excluded from this exhibit.

7. Health Homes and Medical Homes are excluded from this exhibit.

Expense Type Final Medical PMPM with Trend Behavioral Health Medical Expenses \$ 482.63 Acute Care Medical Expenses \$ 899.75 Gross Medical Expenses \$ 1,382.38 Managed Care Savings \$ (28.67) New Benefits Adjustments \$ (28.67) Pharmacy \$ (28.67) SUD SPA Services \$ (28.67) Stop-Loss Adjustments \$ (28.33) Inpatient Psych Estimated Recoveries \$ (27.33) General Inpatient Estimated Recoveries \$ (7.29) Gross Medical Expenses \$ 1,704.09 Non-Medical Expenses \$ 9.3% Underwriting Gain \$ 19.00	Region: Rating Group: Contract Period: 2012 Member Months: Trend Months:	Western HARP July 1, 2015 - June 30, 2016 188,442 42
Behavioral Health Medical Expenses \$ 482.63 Acute Care Medical Expenses \$ 899.75 Gross Medical Expenses \$ 1,382.38 Managed Care Savings \$ (28.67) New Benefits Adjustments 2.1% Pharmacy \$ 329.70 FHPlus Additional Benefits \$ 4.37 SUD SPA Services \$ 26.33 Stop-Loss Adjustments \$ (27.73) Inpatient Psych Estimated Recoveries \$ (2.73) General Inpatient Estimated Recoveries \$ (7.29) Gross Medical Expenses \$ 1,704.09 Non-Medical Expenses \$ 9.3% Underwriting Gain \$ 19.00 1.0% \$ 19.00	I rend Months:	42
Acute Care Medical Expenses \$ 899.75 Gross Medical Expenses \$ 1,382.38 Managed Care Savings \$ (28.67) Mew Benefits Adjustments -2.1% Pharmacy \$ 329.70 FHPlus Additional Benefits \$ 4.37 SUD SPA Services \$ 26.33 Stop-Loss Adjustments \$ (27.3) Inpatient Psych Estimated Recoveries \$ (7.29) Gross Medical Expense \$ 1,704.09 Non-Medical Expense Loads \$ 9.3% Underwriting Gain \$ 19.00 1.0% 1.0% 1.0%	Expense Type	Final Medical PMPM with Trend
Gross Medical Expenses\$1,382.38Managed Care Savings\$(28.67)New Benefits Adjustments2.1%Pharmacy\$329.70FHPlus Additional Benefits\$4.37SUD SPA Services\$26.33Stop-Loss Adjustments\$(2.73)Inpatient Psych Estimated Recoveries\$(2.73)General Inpatient Estimated Recoveries\$(2.73)Gross Medical Expenses\$1,704.09Non-Medical Expenses\$1,704.09Non-Medical Expenses\$10%	Behavioral Health Medical Expenses	\$ 482.63
Managed Care Savings \$ (28.67) New Benefits Adjustments -2.1% Pharmacy \$ 329.70 FHPlus Additional Benefits \$ 4.37 SUD SPA Services \$ 26.33 Stop-Loss Adjustments \$ 26.33 Inpatient Psych Estimated Recoveries \$ (2.73) General Inpatient Estimated Recoveries \$ (7.29) Gross Medical Expenses \$ 1,704.09 Non-Medical Expenses \$ 9.3% Underwriting Gain \$ 19.00 1.0% 1.0% 1.0%	Acute Care Medical Expenses	\$ 899.75
New Benefits Adjustments -2.1% Pharmacy \$ 329.70 FHPlus Additional Benefits \$ 4.37 SUD SPA Services \$ 26.33 Stop-Loss Adjustments \$ (2.73) Inpatient Psych Estimated Recoveries \$ (2.73) General Inpatient Estimated Recoveries \$ (7.29) Gross Medical Expenses \$ (7.29) Non-Medical Expenses \$ (7.29) Underwriting Gain \$ (9.3%) Subscription \$ (1.0%)	Gross Medical Expenses	\$ 1,382.38
New Benefits Adjustments Pharmacy \$ 329.70 FHPlus Additional Benefits \$ 4.37 SUD SPA Services \$ 26.33 Stop-Loss Adjustments \$ 26.33 Inpatient Psych Estimated Recoveries \$ (2.73) General Inpatient Estimated Recoveries \$ (7.29) Gross Medical Expenses \$ (7.29) Non-Medical Expenses \$ (7.29) Underwriting Gain \$ (9.3%) Subservices \$ (9.3%) Supplementary \$ (9.3%) Sup	Managed Care Savings	
FHPlus Additional Benefits \$ 4.37 SUD SPA Services \$ 26.33 Stop-Loss Adjustments \$ 26.33 Inpatient Psych Estimated Recoveries \$ (2.73) General Inpatient Estimated Recoveries \$ (7.29) Gross Medical Expenses \$ 1,704.09 Non-Medical Expenses \$ 176.75 Junderwriting Gain \$ 19.00 1.0% 1.0%	New Benefits Adjustments	
SUD SPA Services \$ 26.33 Stop-Loss Adjustments \$ (2.73) Inpatient Psych Estimated Recoveries \$ (2.73) General Inpatient Estimated Recoveries \$ (7.29) Gross Medical Expenses \$ 1,704.09 Non-Medical Expense Loads \$ 9.3% Underwriting Gain \$ 19.00 1.0% 1.0% 1.0%	Pharmacy	\$ 329.70
Stop-Loss Adjustments Inpatient Psych Estimated Recoveries General Inpatient Estimated Recoveries Gross Medical Expenses Mon-Medical Expenses Administrative Expenses Underwriting Gain	FHPlus Additional Benefits	\$ 4.37
Inpatient Psych Estimated Recoveries \$ (2.73) General Inpatient Estimated Recoveries \$ (7.29) Gross Medical Expenses \$ 1,704.09 Non-Medical Expenses \$ 176.75 Mon-Medical Expenses \$ 176.75 Underwriting Gain \$ 19.00 1.0% 1.0%	SUD SPA Services	\$ 26.33
General Inpatient Estimated Recoveries \$ (7.29) Gross Medical Expenses \$ 1,704.09 Non-Medical Expense Loads \$ 1,704.09 Administrative Expenses \$ 176.75 Underwriting Gain 9.3% 19.00 1.0% 1.0% 1.0%	Stop-Loss Adjustments	
Gross Medical Expenses \$ 1,704.09 Non-Medical Expense Loads 4dministrative Expenses Administrative Expenses \$ 176.75 Underwriting Gain 9.3% 1.0% 1.0%	Inpatient Psych Estimated Recoveries	\$ (2.73)
Non-Medical Expense Loads Administrative Expenses \$ 176.75 9.3% Underwriting Gain \$ 1.0%	General Inpatient Estimated Recoveries	\$ (7.29)
Administrative Expenses \$ 176.75 Underwriting Gain 9.3% 1.0%	Gross Medical Expenses	\$ 1,704.09
9.3% Underwriting Gain \$ 1.0%	Non-Medical Expense Loads	
Underwriting Gain \$ 19.00 1.0%	Administrative Expenses	\$ 176.75
1.0%		9.3%
	Underwriting Gain	\$ 19.00
Rates with Admin/Underwriting Gain \$ 1.899.84		1.0%
	Rates with Admin/Underwriting Gain	\$ 1,899.84

Notes:

1. CY 2012 member months are based on eligibility data for HARP eligible FFS and MC enrollees.

2. Data reflects only members age 21 and over.

3. In some cases totals may not equal the sum of their respective column components due to rounding.

4. The Inpatient Psych Stop-Loss reflects estimated recoveries under the current Inpatient Psych Stop-Loss proposal with expected managed care savings.

5. The General Inpatient Stop-Loss adjustment reflects net estimated recoveries with expected managed care savings, but does not yet reflect updates to the statewide premium to include SUD services.

6. All maternity services are excluded from this exhibit.

7. Health Homes and Medical Homes are excluded from this exhibit.