



An **Anthem** Company

Empire BlueCross
PO Box 659806
San Antonio, TX 78265-9106

<Subscriber first name> <Subscriber last name>
<Subscriber address>
<Subscriber city>, <state> <zip>

May 16, 2016

Notice of proposed premium rate change

<product name>

Health Insurance Oversight System (HIOS) identification number:
2016 HIOS ID <no.> / 2017 HIOS ID <no.>

Dear <Subscriber first name> <Subscriber last name>,

Empire BlueCross is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your premium rates for 2017. New York Insurance Law requires that we provide a notice to you when we submit requests for premium rate changes to DFS.

DFS is required by law to review our requested rate change. DFS may approve, modify or disapprove the requested rate change.

Proposed premium rate change

Your current monthly premium is: \$ <xx>.

If approved, the percentage change to your premium is <xx>%.

If you enrolled through the New York State of Health, the state's health plan marketplace, and you qualified for financial assistance, called an Advanced Premium Tax Credit (APTC), the current monthly amount shown above is your reduced premium. If you qualify for the APTC again next year, your 2017 premium will be reduced by the APTC. New York State of Health will calculate your eligibility for financial assistance each year.

Please note that while we try to provide you with the most accurate information possible, the final rate may differ based on the benefit plan design and other features you select on renewal. Also, the final, approved rate may differ because DFS may modify the proposed rate.

Why we are requesting a rate change

These are the main reasons we are requesting a rate change:

- Our 2017 rate filings reflect the rising cost of medical care, changes in the federal transitional reinsurance program, a changing pool of customers, and our experience with provider networks.
- In 2017, there will be coverage changes to all of our individual plans. The changes will include new prescription drug processes as well as changes to some deductible, copays, coinsurance, benefit limits and/or annual out-of-pocket maximum amounts.

30-day comment period

You can contact us or DFS to ask for more information or submit comments to DFS about the proposed rate changes. The comments must be made within 30 days from the date of this notice.

Services provided by Empire HealthChoice HMO, Inc., licensee of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans.

You can contact Empire BlueCross for additional information.

Empire BlueCross

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Telephone: please see the number on the back of your Empire health plan ID card

Empire website: www.empireblue.com/health-insurance/customer-care/email-us

Comments or requests for more information on the proposed rate change may be submitted to DFS via email, by visiting the DFS website or via standard mail as follows:

Email: premiumrateincreases@dfs.ny.gov

DFS website: www.dfs.ny.gov/healthinsurancepremiums

United States Postal Service:

NYS Department of Financial Services

Health Bureau – Premium Rate Adjustments

1 Commerce Plaza

Albany, NY 12257

If you choose to submit comments to DFS, please include the following information:

1. The name of your insurer, which is Empire HealthChoice HMO, Inc.
2. The name of your Empire benefit plan
3. Indicate you have individual coverage
4. Your HIOS identification number, which is 2016 HIOS ID <no.> / 2017 HIOS ID <no.>

Written comments submitted to DFS will be posted on the DFS website with all your personal information removed.

Plain English summary of rate change

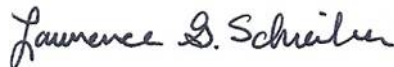
We have prepared a plain-English summary that provides a more detailed explanation of the reasons why a premium rate change is being requested. You can find this information at the following websites:

- **Empire website:** www.empireblue.com/ratefiling
- **DFS website:** www.dfs.ny.gov/healthinsurancepremiums

Notice of approved premium rate

After DFS approves the final premium rate, you will receive final rate information at least 60 days before your 2017 renewal date.

Sincerely,



Lawrence G. Schreiber

President, New York Commercial