NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES
Checklist for the Filing of 2023 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?
   d. Does this filing introduce any new plans (i.e., new 14-digit HIOS IDs)?

3. Has the Company provided two versions (i.e., PDF and Excel) of all rate filing Exhibits?

4. Do the values in Line 10 of Exhibit 18 match the totals in column 15.4 of Exhibit 17 for the applicable Market Segments?

5. Do the values in Line 10A of Exhibit 18 match the totals in column 15.7 of Exhibit 17 for the applicable Market Segments?

6. Does the total premium value in Cell Q-74 of Exhibit 13C equal the value in Cell D-106 (Line 54 Column D) of Exhibit 18?

7. Does the PMPM value in Cell Z-74 of Exhibit 13C equal the value in Cell D-112 (Line 56 Column D) of Exhibit 18?

8. Does the Company provide two versions (i.e., PDF and Excel) of all rate filing Exhibits?

9. Does the Company’s claim experience for 2023 include full run-out through February of 2023?

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 have a VBP program?
   a. If yes, is the program, including any impact on the proposed rates, fully explained in the Actuarial Memorandum?

13. Is the rate manual provided in both PDF and Excel format per our instructions?

14. Is the “Min”, “Max”, and “Average” values stated on an Annualized PMPM basis (as opposed to annual premium)?

15. Are all items that are not applicable left blank (i.e., Items that are not applicable should be left blank)?

16. Do the values in Line 10B of Exhibit 18 match the totals in column 15.3 of Exhibit 17 for the applicable Market Segments?

17. Confirm that the 2023 version (updated in 2022) of the rate filing Exhibits were utilized (Yes/No: Respond “Yes” to confirm).

18. Is the “Requested Rate Period” data fields been populated with non-zero values?

19. Is the rate manual provided in both PDF and Excel format per our instructions?

20. 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).

21. Has the Company submitted any plans that will be discontinued in the 2023 Plan Year?
   a. If yes, did the Company complete and submit Exhibit 15A?

22. Name of the Chief Actuary responsible for this filing: __________________________

   Signature: __________________________
   Date: __________________________
   E-mail Address: __________________________
   Phone Number: __________________________

Rate Filing Checklist – Last updated: 04/08/2022