

NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES
Checklist for the Filing of 2024 ACA 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 2024 version (updated in 2023) 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 2023 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 16-digit HIOS ID as opposed to only the “Base” plan rates? _____
12. Does the Company’s claim experience for 2022 include full run-out through February of 2023? _____
13. Is the rate manual provided in both PDF and Excel format per our instructions? _____
14. Does the PMPM value in Cell Q-74 of Exhibit 13C equal the value in Cell D-106 (Line 54 Column D) of Exhibit 18? _____
15. 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? _____
16. Does the total premium value in Cell G-24 of Exhibit 14 equal the value in Cell Q-61 of Exhibit 13c? _____
17. 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). _____
18. Did the Company submit any plans that will be discontinued in the 2024 Plan Year?
 - a. If yes, did the Company complete and submit Exhibit 15A? _____
19. 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? _____
20. Regarding the two new SERFF Requirements applicable to the Rate Data Template:
 - a. Did the company submit an Excel version of the Rate Data Template under the requirement “**Rate Data Template: Rates including Section 1332 Waiver**” which is identical to the file to be initially submitted with the corresponding Binder? _____
 - b. Did the company bypass the requirement “**Rate Data Template: Rates excluding Section 1332 Waiver**”? (Note that this requirement may be used at the end of the rate review process.) _____

Name of the Chief Actuary responsible for this filing: _____
 Signature: _____
 Date: _____
 E-mail Address: _____
 Phone Number: _____