

Aetna Underwriting

9000 Southside Blvd, Building 100

Mail Code, F434

Jacksonville, FL 32256

[Date]

[Contact Name]

[Group Name]

[Address]

[City State Zip]

Re: Notice of Proposed Premium Rate Change

 [Plan Name] and [Health Insurance Oversight System (HIOS) Plan ID number]

Dear [Name]:

Aetna is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your group premium rates for 2020. 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 Changes**

If approved, the percentage change to your group’s premium is shown below. Your increase is based upon the quarter your plan renews.

|  |  |  |  |
| --- | --- | --- | --- |
| Renewal Date  | Increase  | Renewal Date  | Increase  |
| 1st Quarter, 2019:  | <1q>%  | 3rd Quarter, 2019:  | <3q>%  |
| 2nd Quarter, 2019:  | <2q>%  | 4th Quarter, 2019:  | <4q>%  |

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

**Why We Are Requesting a Rate Change**

Every year, we spend considerable time evaluating both medical cost history and rates to ensure we account for current cost trends in the plan premium. The requested increase is due to our view as to the overall rising cost of health care services in New York, and an adjustment to reflect changes in the type and quantity of medical services used by our members which results in increased claim expenses. DFS’s view of these matters may differ.

**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.

You can contact Aetna for additional information at:

Aetna

9000 Southside Blvd, Building 100

Mail Code, F434

Jacksonville, FL 32256

Phone: Use the number on the back of your ID card.

Website Address: Aetna.com

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

DFS Website: <https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums>

United States Postal Service:

NYS Department of Financial Services

Health Bureau – Premium Rate Adjustments

One Commerce Plaza

Albany, NY 12257

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

1. The name of your insurer
2. The name of your plan
3. Whether you have individual or group coverage
4. Your HIOS Plan ID number, which is [Insert the HIOS Plan ID #]

Written comments submitted to DFS will be posted on the DFS website without your personal information.

**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:

Aetna website: Aetna.com

DFS website: <https://myportal.dfs.ny.gov/web/prior-approval/aetna-life-insurance-company>

**Notice of Approved Premium Rate**

After DFS approves the final premium rate, which may differ from the requested rates noted above, you will receive final rate information at least 60 days before your 2020 renewal date.

Sincerely,

Aetna

**Health insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna). Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies (Aetna).**

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Aetna complies with applicable Federal civil rights laws and does not unlawfully discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

We provide free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call the number on your ID card.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,

P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: PO Box 24030 Fresno, CA  93779),

1-800-648-7817, TTY: 711,

Fax: 859-425-3379 (CA HMO customers: 860-262-7705), CRCoordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).