

EXHIBIT 13a: NUMERICAL SUMMARY AND RATE INDICATION CALCULATION

NUMERICAL SUMMARY

Company: UnitedHealthcare Ins Company of New York
 NAIC Code: 60093
 SERFF Tracking #: UHLC-133650383
 Market Segment: Individual

- 1 Please complete the Numerical Summary below as well as the Narrative Summary (a separate attachment) for each market segment for which a rate filing is being submitted.
- 2 The Narrative Summary must be in plain English and should clearly and simply explain the reasons for the requested rate adjustment (This should be included in the provided blank template "2024 Exhibit 13b - Narrative Summary.docx")
- 3 The purpose of the Narrative Summary is to provide a written explanation to the company's policyholders to help them understand the reasons why a rate increase is needed.
- 4 The purpose of the Numerical Summary is to provide a clear and simple overview of the requested rate adjustment.
- 5 These Summaries (with the exception of the Rate Indication Calculation Section) will be public documents and will be posted on DFS's website and furnished by DFS to the public upon request.
- 6 The company should submit these Summaries to DFS ten (10) days before submitting a rate adjustment filing.
- 7 A draft of these Summaries and of the Initial Notice must be included in a "Prior Approval Pre-filing" submitted to DFS via SERFF.
- 8 Once reviewed by DFS, these Summaries must be posted to a location on its website that is publicly available and accessible without the need for a user ID/password.
- 9 Links should be provided on key pages of the company's website so that the information may be easily located.
- 10 Any change(s) made to the Narrative Summary/Numerical Summary subsequent to the posting must be submitted to DFS with the specific change(s) identified.
- 11 Rate Change Adjustment calculations between Year 2023 and 2024 should be based on the DFS Membership Survey data as of 3/31/2023.
- 12 This exhibit must be submitted as an Excel file and as a PDF file.

A. Average 2023 and 2024 Premium Rates:

- 1 Weighted Average Monthly Base Premium Rates are as calculated in Row 32 of the appropriate columns in Exhibit 13c (Columns L-P for 2023 and Columns U-Y for 2024)
- 2 Premium Rates for 2024 should be consistent with the Premium Rates reflected in Exhibit 23.

	Average Individual Rate Platinum	Average Individual Rate Gold	Average Individual Rate Silver	Average Individual Rate Bronze	Average Individual Rate Catastrophic
2023 Weighted Average Base Premium Rates	\$ 1,603.74	\$ 1,480.57	\$ 1,208.41	\$ 1,058.20	
2024 Weighted Average Base Premium Rates	\$ 2,289.68	\$ 2,113.83	\$ 1,725.24	\$ 1,510.80	

B. Weighted Average Annual Percentage Requested Adjustments:

	2023 to 2024	2023 Weighted Average PMPM Rate All - Metals	2024 Weighted Average PMPM Rate All - Metals
Requested Rate Adjustment	42.77074%	\$ 1,201.22	\$ 1,715.00

From Cells Q-74 and Z-74 of Exhibit 13c

C. Weighted Average Annual Percentage Adjustments for each of the Past Two Years (If Applicable)*:

	2021 to 2022	2022 to 2023
Average Rate Adjustment Requested	24.89371%	35.93107%
Average Rate Adjustment Approved	0.00007%	9.15555%

D. Average Medical Loss Ratios (MLR) for All Policies Impacted (Ratios of Incurred Claims to Earned Premiums) (If Applicable)*:

	2020	2021	2022	Projected 2023	Projected 2024
MLR	49.1%	70.4%	66.5%	110.5%	86.6%

E. Claim Trend Rates and Average Ratios to Earned Premiums (Per Exhibit 18 Supplement for 2021-2023 and Comparable Exhibits for 2021) (If Applicable)*:

	2022	2023	2024
Annual Claim Trend Rates	0.0%	8.4%	8.8%
Expense Ratios	7.3%	9.8%	11.9%
Pre Tax Profit Ratios	-14.8%	1.5%	1.5%

* If no products were offered in a particular year, indicate "N/A" in the applicable box.

RATE INDICATION CALCULATION - THIS SECTION WILL NOT BE MADE AVAILABLE TO THE PUBLIC ON OUR WEBSITE

Premium and Loss Information			
1	Annualized Trend	8.7522%	Annualized Trend assumptions used in proposed 2024 rates.
2	2022 Earned Premium*	\$ 924,220	From Exhibit 18, Line 10
3	2022 Member Months*	859	From Exhibit 18, Line 10B
4	2022 Earned Premium at 2023 Rate levels*	\$ 1,031,852	This should be a recalculation of Line 2 assuming enrollees purchased 2022 (or 2021 and 2022 for SG) policies at 2023 (standardized) premium levels.
5	Adjusted Incurred Claims*	\$ 1,275,675	A proxy for this value is calculated in Exhibit 18, Line 48a
6	Loss Ratio	123.63%	
Elements of the Permissible Loss Ratio			
Expenses that vary with Premium**			
7	Commissions	0.00%	As a % of 2024 Premium
8	Other Acquisition Costs	0.00%	As a % of 2024 Premium
9	Administrative costs	9.14%	As a % of 2024 Premium
10	Taxes	2.77%	As a % of 2024 Premium
11	Profit/Contribution to surplus margins	1.50%	As a % of 2024 Premium
12	Other 1 (specify)		As a % of 2024 Premium
13	Other 2 (specify)		As a % of 2024 Premium
14	Other 3 (specify)		As a % of 2024 Premium
15	Other 4 (specify)		As a % of 2024 Premium
16	Total Variable Expense %	13.41%	
Fixed Expenses***			
17	2024 Risk Adjustment User Fee	\$ -	On a PMPM Basis
18	2024 PCORI Fee	\$ -	On a PMPM Basis
19	Other 1 (Specify)		On a PMPM Basis
20	Other 2 (Specify)		On a PMPM Basis
21	Other 3 (Specify)		On a PMPM Basis
22	Total PMPM Fixed Expenses	\$ -	
23	Loss and Fixed Expense Ratio	123.63%	
24	Permissible Loss Ratio (Unrestricted)	86.59%	
25	Final Permissible Loss Ratio	86.59%	
26	Indicated Rate Change	42.77%	

* These values should be adjusted as necessary in order to accurately reflect the risk pool the Company is expected to have in 2024. These values should also be consistent with the values in Exhibits 17 and 18. See the instructions for Exhibits 17 and 18 for additional details.

**All expenses in this Section must be expressed as a percentage of Expected Earned Premiums.

***All Expenses in this Section must be expressed as a PMPM amount.