

EXHIBIT 13a: NUMERICAL SUMMARY AND RATE INDICATION CALCULATION

NUMERICAL SUMMARY

| | |
|-------------------|------------------------------------|
| Company | UnitedHealthcare of New York, Inc. |
| NAIC Code: | 95085 |
| SERFF Tracking #: | UHLC-130071540 |
| Market Segment: | Individuals On Exchange |

A. Average 2015 and 2016 Premium Rates:

- 1) Average Monthly Premium Rates for Individual Only on Individual Plans and First Quarter Rates for Employee Only on Small Group Plans.
- 2) Premium Rates are Average Arithmetic Premium Rates for All Plans Combined and for all Regions combined.
- 3) All Premium Rates in A-E of this Exhibit must be based on the Base Plan (i.e., with Through Age 29, with Domestic Partner, with Family Planning Coverage and without Pediatric Dental coverage).
- 4) Premium Rates for 2016 should be Consistent with the Premium Rates reflected in Exhibit 23.
- 5) Premium Rates for 2015 should be on a Consistent Basis as the Premium Rates for 2016.

| | Platinum | Gold | Silver | Bronze | Catastrophic |
|--------------------|------------|----------|----------|----------|--------------|
| 2015 Premium Rates | \$950.60 | \$805.48 | \$659.40 | \$571.02 | \$349.93 |
| 2016 Premium Rates | \$1,161.62 | \$985.64 | \$847.50 | \$680.28 | \$416.67 |

B. Weighted Average Annual Percentage Requested Adjustments [Per Exhibit 14A for Individual Plans and Exhibit 14B for Small Group Plans]*:

| | 2015 to 2016 |
|---------------------------|--------------|
| Requested Rate Adjustment | 22.0% |

C. Weighted Average Annual Percentage Requested Adjustments for each of the Past Three Years [Per Exhibits 14A or 14B as appropriate] [If Applicable]*:

| | 2012 to 2013 | 2013 to 2014 | 2014 to 2015 |
|-------------------------|--------------|--------------|--------------|
| Average Rate Adjustment | N/A | N/A | -5.8% |

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

| | 2012 | 2013 | 2014 |
|-----|------|------|--------|
| MLR | N/A | N/A | 101.5% |

E. Claim Trend Rates and Average Ratios to Earned Premiums [Per Exhibit 19 for 2015-2016 and Comparable Exhibits for 2014] [If Applicable]*:

| | 2014 | 2015 | 2016 |
|--------------------------|-------|-------|-------|
| Annual Claim Trend Rates | 10.5% | 10.9% | 8.8% |
| Expense Ratios | 11.3% | 15.2% | 14.5% |
| Pre Tax Profit Ratios | 7.4% | 2.7% | 3.5% |

* If product was not offered in a particular year, indicate "N/A" in the applicable box.