



**Exhibit 13a – Numerical Summary**

**Company Name:** MVP Health Plan, Inc.  
**NAIC Code:** 95521  
**SERFF Tracking #:** MVPH-133225809  
**Market Segment:** Individual

**A. Average 2022 and 2023 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 2022 and Columns U-Y for 2023)  
 2 Premium Rates for 2023 should be Consistent with the Premium Rates reflected in Exhibit 23.

	Average Individual Rate	Average Individual Rate	Average Individual Rate	Average Individual Rate	Average Individual Rate
	Platinum	Gold	Silver	Bronze	Catastrophic
2022 Weighted Average Base Premium Rates	\$1,093.48	\$863.17	\$699.00	\$527.92	\$301.17
2023 Weighted Average Base Premium Rates	\$1,314.54	\$1,038.59	\$837.64	\$620.52	\$385.56

**B. Weighted Average Annual Percentage Requested Adjustments:**

	2022 to 2023	2022 Weighted Average PMPM Rate All - Metals	2023 Weighted Average PMPM Rate All - Metals
Requested Rate Adjustment	19.19313%	\$610.55	\$727.73

**C. Weighted Average Annual Percentage Adjustments for each of the Past Two Years [If Applicable]\*:**

	2020 to 2021	2021 to 2022
Average Rate Adjustment Requested	6.74359%	16.88624%
Average Rate Adjustment Approved	3.76808%	8.49388%

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

	2019	2020	2021	Projected 2022	Projected 2023
MLR	95.5%	101.1%	99.4%	88.1%	88.1%

**E. Claim Trend Rates and Average Ratios to Earned Premiums [Per Exhibit 19 for 2020-2023 and Comparable Exhibits for 2021] [If Applicable]\*:**

	2021	2022	2023
Annual Claim Trend Rates	6.4%	5.8%	6.9%
Expense Ratios	12.2%	11.9%	11.9%
Pre Tax Profit Ratios	-11.6%	0.5%	1.5%

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



### **Exhibit 13b – Narrative Summary**

Company Name: MVP Health Plan, Inc.  
NAIC Code: 95521  
SERFF Tracking #: MVPH-133225809  
Market Segment: Individual

Generally, once a year MVP files for a change to the current premium rates on file for their products based on a review of the adequacy of the rate level. Premiums need to be sufficient to cover all medical and pharmacy claims submitted from covered members, cover the administrative cost of operations, Federal and New York State taxes/assessments levied and New York State statutory reserve requirements.

MVP is proposing a premium rate adjustment effective January 1, 2023. Policyholders will be charged the proposed premium rates upon renewal in 2023 pending New York State's Department of Financial Services review. There are 17,007 policyholders and 24,967 members currently enrolled in Individual MVP Health Plan, Inc. plans. The proposed premium rate adjustment represents an average increase of 19.2%. Premium changes will vary by plan design.

Premium rates are changing due to the following reasons:

- The rising cost and utilization of medical services and prescription drugs (+7.0%)
- The anticipated change in cost of COVID-19 services (-1.4%)
- The impact of revenue reducing at a faster rate than claims as members purchase leaner benefits (+0.7%)
- A change in claim projection from the prior year which includes the impact of changes in anticipated payments/receipts in the Federal Risk Adjustment Program (+11.1%)
- A change in non-claim expense items including taxes and fees (+1.0%)