NYS Health Insurance Program Schedule VI

Participating Employers Monthly Rates - **WITHOUT Drug Coverage**

Rates Effective January 1, 2016

Low Income Subsidy

Benefit Program G51, G54, G57, G58, G59, G61, G65, G69, G71, G74, G75

90% / 75% Employer Contribution Rate Formula

WITH CAPPING *Medicare: 104.90

	OPT	COV	MED	Employee Share	Employer Share	Full Share LWOP
Empire Plan						
Individual	001	1	0	49.23	443.09	492.32
Medicare	001	1	1	(55.67)	547.99	387.42
Family	001	4	0	246.41	1,034.64	1,281.05
1 Medicare	001	4	1	141.51	1,139.54	1,176.15
2 Medicares	001	4	2	36.61	1,244.44	1,071.25
HIP (050)						
Individual	050	1	0	189.77	443.09	632.86
Medicare	050	1	1	84.87	547.99	527.96
Family	050	4	0	487.06	1,034.64	1,521.70
1 Medicare	050	4	1	382.16	1,139.54	1,416.80
2 Medicares	050	4	2	277.26	1,244.44	1,311.90
MVP Health Care Roch. (058)						
Individual	058	1	0	53.01	443.09	496.10
Medicare	058	1	1	(51.89)	547.99	391.20
Family	058	4	0	210.66	929.66	1,140.32
1 Medicare	058	4	1	105.76	1,034.56	1,035.42
2 Medicares	058	4	2	0.86	1,139.46	930.52
Independent Health (059)						
Individual	059	1	0	59.07	443.09	502.16
Medicare	059	1	1	(45.83)	547.99	397.26
Family	059	4	0	231.20	994.89	1,226.09
1 Medicare	059	4	1	126.30	1,099.79	1,121.19
2 Medicares	059	4	2	21.40	1,204.69	1,016.29
MVP Health Care - East Region (060)						
Individual	060	1	0	86.84	443.09	529.93
Medicare	060	1	1	(18.06)	547.99	425.03
Family	060	4	0	225.09	993.25	1,218.34
1 Medicare	060	4	1	120.19	1,098.15	1,113.44
2 Medicares	060	4	2	15.29	1,203.05	1,008.54
Capital District PHP - Capital (063)						
Individual	063	1	0	90.04	443.09	533.13
Medicare	063	1	1	(14.86)	547.99	428.23
Family	063	4	0	267.68	1,034.64	1,302.32
1 Medicare	063	4	1	162.78	1,139.54	1,197.42
2 Medicares	063	4	2	57.88	1,244.44	1,092.52

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WITH CAPPING *Medicare: 104.90

	OPT	COV	MED	Employee Share	Employer Share	Full Share LWOP
Blue Choice (066)						
Individual	066	1	0	72.99	443.09	516.08
Medicare	066	1	1	(31.91)	547.99	411.18
Family	066	4	0	240.94	1,032.47	1,273.41
1 Medicare	066	4	1	136.04	1,137.37	1,168.51
2 Medicares	066	4	2	31.14	1,242.27	1,063.61
BlueCross BlueShield of Western NY (067)						
Individual	067	1	0	44.09	396.81	440.90
Medicare	067	1	1	(60.81)	501.71	336.00
Family	067	4	0	198.37	859.64	1,058.01
1 Medicare	067	4	1	93.47	964.54	953.11
2 Medicares	067	4	2	(11.43)	1,069.44	848.21
HMO Blue - CNY (072)						
Individual	072	1	0	197.78	443.09	640.87
Medicare	072	1	1	92.88	547.99	535.97
Family	072	4	0	527.07	1,034.64	1,561.71
1 Medicare	072	4	1	422.17	1,139.54	1,456.81
2 Medicares	072	4	2	317.27	1,244.44	1,351.91
HMO Blue - Utica (160)						
Individual	160	1	0	242.50	443.09	685.59
Medicare	160	1	1	137.60	547.99	580.69
Family	160	4	0	711.82	1,034.64	1,746.46
1 Medicare	160	4	1	606.92	1,139.54	1,641.56
2 Medicares	160	4	2	502.02	1,244.44	1,536.66
HIP HMO (220)						
Individual	220	1	0	202.98	443.09	646.07
Medicare	220	1	1	98.08	547.99	541.17
Family	220	4	0	519.38	1,034.64	1,554.02
1 Medicare	220	4	1	414.48	1,139.54	1,449.12
2 Medicares	220	4	2	309.58	1,244.44	1,344.22

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90% / 75% Employer Contribution Rate Formula

WITH CAPPING *Medicare: 104.90

	OPT	COV	MED	Employee Share	Employer Share	Full Share LWOP
Empire BlueCross BlueShield HMO - Upstate (280)						
Individual	280	1	0	200.15	443.09	643.24
Medicare	280	1	1	95.25	547.99	538.34
Family	280	4	0	611.86	1,034.64	1,646.50
1 Medicare	280	4	1	506.96	1,139.54	1,541.60
2 Medicares	280	4	2	402.06	1,244.44	1,436.70
Empire BlueCross BlueShield HMO - Downstate (290)						
Individual	290	1	0	421.28	443.09	864.37
Medicare	290	1	1	316.38	547.99	759.47
Family	290	4	0	1,189.79	1,034.64	2,224.43
1 Medicare	290	4	1	1,084.89	1,139.54	2,119.53
2 Medicares	290	4	2	979.99	1,244.44	2,014.63
Capital District PHP - Central (300)						
Individual	300	1	0	168.26	443.09	611.35
Medicare	300	1	1	63.36	547.99	506.45
Family	300	4	0	495.12	1,034.64	1,529.76
1 Medicare	300	4	1	390.22	1,139.54	1,424.86
2 Medicares	300	4	2	285.32	1,244.44	1,319.96
Capital District PHP - W. Hudson Valley (310)						
Individual	310	1	0	239.09	443.09	682.18
Medicare	310	1	1	134.19	547.99	577.28
Family	310	4	0	640.32	1,034.64	1,674.96
1 Medicare	310	4	1	535.42	1,139.54	1,570.06
2 Medicares	310	4	2	430.52	1,244.44	1,465.16
Empire BlueCross BlueShield HMO - Mid-Hudson (320)						
Individual	320	1	0	402.17	443.09	845.26
Medicare	320	1	1	297.27	547.99	740.36
Family	320	4	0	1,139.79	1,034.64	2,174.43
1 Medicare	320	4	1	1,034.89	1,139.54	2,069.53
2 Medicares	320	4	2	929.99	1,244.44	1,964.63
MVP Health Care - Central Region (330)						
Individual	330	1	0	156.01	443.09	599.10
Medicare	330	1	1	51.11	547.99	494.20
Family	330	4	0	346.10	1,034.64	1,380.74
1 Medicare	330	4	1	241.20	1,139.54	1,275.84
2 Medicares	330	4	2	136.30	1,244.44	1,170.94
MVP Health Care - Mid Hudson (340)						
Individual	340	1	0	176.75	443.09	619.84
Medicare	340	1	1	71.85	547.99	514.94
Family	340	4	0	396.01	1,034.64	1,430.65
1 Medicare	340	4	1	291.11	1,139.54	1,325.75
2 Medicares	340	4	2	186.21	1,244.44	1,220.85
HIP HMO - HV & Ulster Regions (350)						
Individual	350	1	0	202.98	443.09	646.07
Medicare	350	1	1	98.08	547.99	541.17
Family	350	4	0	519.38	1,034.64	1,554.02
1 Medicare	350	4	1	414.48	1,139.54	1,449.12
2 Medicares	350	4	2	309.58	1,244.44	1,344.22
MVP Health Care -North Regions (360)						
Individual	360	1	0	289.49	443.09	732.58
Medicare	360	1	1	184.59	547.99	627.68
Family	360	4	0	661.45	1,034.64	1,696.09
1 Medicare	360	4	1	556.55	1,139.54	1,591.19
2 Medicares	360	4	2	451.65	1,244.44	1,486.29