



NY17-21

TO: New York State Health Benefits Administrators
FROM: Employee Benefits Division
SUBJECT: 2018 New York State Health Insurance Program (NYSHIP) Rates for
New York State Enrollees
DATE: November 8, 2017

Attached are the 2018 NYSHIP health benefit, dental and vision rates that become effective January 1, 2018, for New York State employees. The NYSHIP rates are based on bargaining unit and are presented as follows:

- **Empire Plan and HMO Rates – Schedule I**
- **Dental and Vision Rates – Schedule II**
- **Student Employee Health Plan Rates – Schedule III**

The Empire Plan rates, in aggregate, will increase 7.5%. The percentage change for the individual and family rates varies due to the separate rating of enrollee and dependent experience.

Overall, the HMO rates will increase an average of 4.3%. The actual percentage change varies by HMO and coverage type (Individual vs. Family). The change in the employee deduction for each HMO can vary due to the impact of the HMO capping formula. This year the capping formula affects 12 of the 19 HMO option codes for individual coverage and 13 of the 19 HMO option codes for family coverage for Plan Year 2018.

If you have any questions about this rate change, please contact the HBA Help Line at (518) 474-2780 and a processor will assist you.

Attachment(s)