Narrative Summary

Company: Humana Insurance Company of New York

NAIC Code: 119-12634

Humana Insurance Company of New York is requesting premium rate adjustments for its Individual Standardized Medicare Supplement policies issued before June 1, 2010 in the state of New York. The proposed rate adjustments are provided below. The proposed rate adjustments are subject to review and approval by the New York Department of Financial Services. The Department may approve the proposed rate adjustments as requested, modify the proposed rate adjustments, or disapprove the proposed rate adjustments in their entirety. The determination by the Department shall be supported by sound actuarial assumptions and methods. The approximate number of policyholders affected by these proposed adjustments is 11. This amount only represents policyholders as March 31, 2026.

Each policyholder will receive their rate adjustment on their next policy anniversary on or after the effective date. Rate adjustments are not applied any sooner than on a 12-month period. A 60-day notification will be sent to each policyholder prior to a rate change. This rate adjustment will be effective on or after July 1, 2027.

Schedule of Proposed Rate Adjustments

Plan F	13.14%
Plan F-HD	29.00%
Plan L	0.00%

The premium changes are being requested because of the rising cost of healthcare and the impact of claims experience. Plans F and F-HD are receiving higher increases in order to begin reducing the loss ratios to a more sustainable level.

Rates vary by plan and by the area in which the policyholder lives.

Narrative Summary

Company: Humana Insurance Company of New York

NAIC Code: 119-12634

Humana Insurance Company of New York is requesting premium rate adjustments for its Individual Standardized Medicare Supplement policies issued June 1, 2010 or after in the state of New York. The proposed rate adjustments are provided below. The proposed rate adjustments are subject to review and approval by the New York Department of Financial Services. The Department may approve the proposed rate adjustments as requested, modify the proposed rate adjustments, or disapprove the proposed rate adjustments in their entirety. The determination by the Department shall be supported by sound actuarial assumptions and methods. The approximate number of policyholders affected by these proposed adjustments is 8,651. This amount only represents policyholders as of March 31, 2026.

Each policyholder will receive their rate adjustment on their next policy anniversary on or after the effective date. Rate adjustments are not applied any sooner than on a 12-month period. A 60-day notification will be sent to each policyholder prior to a rate change. This rate adjustment will be effective on or after July 1, 2027.

Schedule of Proposed Rate Adjustments

Plan A	0.00%
Plan B	0.00%
Plan C	13.14%
Plan F	13.14%
Plan F-HD	29.00%
Plan G	15.00%
Plan G-HD	15.00%
Plan K	0.00%
Plan L	0.00%
Plan N	29.00%

The premium changes are being requested because of the rising cost of healthcare and the impact of claims experience. Plans C, F, F-HD, G, G-HD, and N are receiving higher increases in order to begin reducing the loss ratios to a more sustainable level.

Rates vary by plan and by the area in which the policyholder lives.