

EXHIBIT 13b: NARRATIVE SUMMARY

| | |
|-------------------|------------------------------------|
| Company Name: | <u>MetroPlus Health Plan, Inc.</u> |
| NAIC Code: | <u>95546</u> |
| SERFF Tracking #: | <u>MPHP-134507408</u> |
| Market Segment: | <u>Individual</u> |

We are proposing a 10.1% weighted average increase for CY 2026 per member per month premium rates effective 1/1/2026. The rate increase will vary across plans, ranging from 7.9% to 15.5%. The increase will affect 5,663 members (4,929 policyholders).

The approximate percentage contributions of each factor to the overall rate increase are as follows:

- Emerging experience (including risk adjustment & member mix): **-0.9%**
- Trends due to higher utilization of health care services, higher payments to health care providers, and higher prescription drug costs: **3.9%**
- American Rescue Plan Act subsidy ending: **2.3%**
- Administrative cost increase: **2.4%**
- Benefit and AV changes: **2.0%**

EXHIBIT 13a: NUMERICAL SUMMARY AND RATE INDICATION CALCULATION

NUMERICAL SUMMARY

Company: MetroPlus
 NAIC Code: 95546
 SERFF Tracking #: MPHP-134514244
 Market Segment: Individual

- 1 Please complete the Numerical Summary below as well as the Narrative Summary (a separate attachment) for each market segment for which a rate filing is being submitted.
- 2 The Narrative Summary must be in plain English and should clearly and simply explain the reasons for the requested rate adjustment (This should be included in the provided blank template "2026 Exhibit 13b - Narrative Summary.docx")
- 3 The purpose of the Narrative Summary is to provide a written explanation to the company's policyholders to help them understand the reasons why a rate increase is needed.
- 4 The purpose of the Numerical Summary is to provide a clear and simple overview of the requested rate adjustment.
- 5 These Summaries (with the exception of the Rate Indication Calculation Section) will be public documents and will be posted on DFS's website and furnished by DFS to the public upon request.
- 6 The company should submit these Summaries to DFS ten (10) days before submitting a rate adjustment filing.
- 7 A draft of these Summaries and of the Initial Notice must be included in a "Prior Approval Pre-filing" submitted to DFS via SERFF.
- 8 Once reviewed by DFS, these Summaries must be posted to a location on its website that is publicly available and accessible without the need for a user ID/password.
- 9 Links should be provided on key pages of the company's website so that the information may be easily located.
- 10 Any change(s) made to the Narrative Summary/Numerical Summary subsequent to the posting must be submitted to DFS with the specific change(s) identified.
- 11 Rate Change Adjustment calculations between Year 2025 and 2026 should be based on the DFS Membership Survey data as of 3/31/2025.
- 12 This exhibit must be submitted as an Excel file and as a PDF file.

A. Average 2025 and 2026 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 2025 and Columns U-Y for 2026)
- 2 Premium Rates for 2026 should be Consistent with the Premium Rates reflected in Exhibit 23.

| | Average Individual Rate Platinum | | Average Individual Rate Gold | | Average Individual Rate Silver | | Average Individual Rate Bronze | | Average Individual Rate Catastrophic | |
|--|-------------------------------------|----------|---------------------------------|----------|-----------------------------------|----------|-----------------------------------|--------|---|--|
| 2025 Weighted Average Base Premium Rates | \$ | 1,497.91 | \$ | 1,229.50 | \$ | 992.58 | \$ | 760.28 | | |
| 2026 Weighted Average Base Premium Rates | \$ | 1,627.09 | \$ | 1,336.72 | \$ | 1,144.25 | \$ | 824.80 | | |

B. Weighted Average Annual Percentage Requested Adjustments:

| | 2025 to 2026 | 2025 Weighted Average PMPM Rate All - Metals | 2026 Weighted Average PMPM Rate All - Metals |
|---------------------------|--------------|---|---|
| Requested Rate Adjustment | 10.05735% | \$ 924.08 | \$ 1,017.01 |

From Cells Q-74 and Z-74 of Exhibit 13c

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

| | 2023 to 2024 | 2024 to 2025 |
|-----------------------------------|--------------|--------------|
| Average Rate Adjustment Requested | 26.44799% | 28.27747% |
| Average Rate Adjustment Approved | 17.60029% | 23.56320% |

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

| | 2022 | 2023 | 2024 | Projected 2025 | Projected 2026 |
|-----|--------|-------|-------|----------------|----------------|
| MLR | 102.2% | 95.8% | 87.2% | 88.4% | 84.7% |

E. Claim Trend Rates and Average Ratios to Earned Premiums [Per Exhibit 18 Supplement for 2021-2023 and Comparable Exhibits for 2021] [If Applicable]*:

| | 2024 | 2025 | 2026 |
|--------------------------|-------|-------|-------|
| Annual Claim Trend Rates | 8.3% | 8.9% | 11.2% |
| Expense Ratios | 10.5% | 10.1% | 12.7% |
| Pre Tax Profit Ratios | 0.5% | 1.5% | 1.5% |

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

