



Exhibit 13a – Numerical Summary

Company Name: MVP Health Service Corp
NAIC Code: 47062
SERFF Tracking #: MVPH-134941035
Market Segment: Small Group

A. Average 2026 and 2027 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 2026 and Columns U-Y for 2027)
 2 Premium Rates for 2027 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
2026 Weighted Average Base Premium Rates	\$1,549.69	\$1,385.45	\$1,169.94	\$1,012.82	
2027 Weighted Average Base Premium Rates	\$1737.54	\$1,559.24	\$1,309.39	\$1,128.93	

B. Weighted Average Annual Percentage Requested Adjustments:

	2026 to 2027	2026 Weighted Average PMPM Rate All - Metals	2027 Weighted Average PMPM Rate All - Metals
Requested Rate Adjustment	12.05%	\$1,054.36	\$1,181.36

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

	2024 to 2025	2025 to 2026
Average Rate Adjustment Requested	13.77%	15.81%
Average Rate Adjustment Approved	9.98%	15.75%

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

	2023	2024	2025	Projected 2026	Projected 2027
MLR	90.2%	102.5%	94.0%	86.0%	85.5%

E. Claim Trend Rates and Average Ratios to Earned Premiums [Per Exhibit 18 Supplement for 2025-2027 and Comparable Exhibits for 2025] [If Applicable]*:

	2025	2026	2027
Annual Claim Trend Rates	7.0%	8.8%	10.0%
Expense Ratios	11.3%	13.0%	12.0%
Pre Tax Profit Ratios	-5.4%	1.0%	2.0%

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



Exhibit 13b – Narrative Summary

Company Name: MVP Health Services Corp.
NAIC Code: 47062
SERFF Tracking #: MVPH-134941987
Market Segment: Small Group

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, 2027. Policyholders will be charged the proposed premium rates upon renewal in 2027 pending New York State's Department of Financial Services review. There are 1,381 policyholders and 28,675 members currently enrolled in Small Group MVP Health Service Corp. plans. The proposed premium rate adjustment represents an average increase of 12.05%. 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 (+11.0%)
- 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 (+0.8%)
- A change in non-claim expense items including taxes and fees (+0.5%)