



Exhibit 13a – Numerical Summary

Company Name: MVP Health Plan, Inc.
NAIC Code: 95521
SERFF Tracking #: MVPH-134515640
Market Segment: Individual

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	Average Individual Rate	Average Individual Rate	Average Individual Rate	Average Individual Rate
	Platinum	Gold	Silver	Bronze	Catastrophic
2025 Weighted Average Base Premium Rates	\$1,487.74	\$1,192.08	\$939.81	\$729.31	\$421.81
2026 Weighted Average Base Premium Rates	\$1,578.72	\$1,257.31	\$1,019.95	\$793.43	\$447.95

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	8.00%	\$815.87	\$881.11

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	13.29%	19.18%
Average Rate Adjustment Approved	6.50%	17.88%

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	92.4%	94.1%	88.4%	87.1%	86.1%

E. Claim Trend Rates and Average Ratios to Earned Premiums [Per Exhibit 18 Supplement for 2024-2026 and Comparable Exhibits for 2024] [If Applicable]*:

	2024	2025	2026
Annual Claim Trend Rates	7.8%	7.7%	8.7%
Expense Ratios	9.0%	11.9%	11.9%
Pre Tax Profit Ratios	2.5%	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 Plan, Inc.
NAIC Code: 95521
SERFF Tracking #: MVPH-134515640
Market Segment: Individual

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, 2026. Policyholders will be charged the proposed premium rates upon renewal in 2026 pending New York State's Department of Financial Services review. There are 13,062 policyholders and 19,125 members currently enrolled in Individual MVP Health Plan, Inc. plans. The proposed premium rate adjustment represents an average increase of 8.00%. 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 (+9.0%)
- 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 (-8.9%)
- A change in non-claim expense items including taxes and fees (+1.4%)
- A change in the covered benefits mandated by the State of New York (+0.1%)
- A change in the availability of enhanced Advanced Premium Tax Credit subsidies, which will adversely impact market morbidity (+7.1%)