

New York Individual Advantage Program
PO BOX 730
Blue Bell, PA 19422
Phone: 1-800-435-8742



<Date>

<Member Name>

<Address>

<City, State, Zip>

Member id: <insert>

Group# <insert>

Dear <Member Name>:

New York law requires that we send you notice when we ask the New York State Insurance Department (NYSID) to approve a rate increase. We want to let you know that we filed our proposed 2012 rates with the NYSID.

The following table reflects the range of the rate increase we requested for plans renewing during each of the following quarters for the Aetna QPOS Individual Advantage Plans offered by Aetna Health Inc. These rates are intended to be effective upon renewal on or after January 1, 2012.

<u>Renewal Date</u>	<u>Range of Increase</u>	<u>Renewal Date</u>	<u>Range of Increase</u>
1 st Quarter, 2012:	8.9% to 9.5%	3 rd Quarter, 2012:	15.6% to 16.2%
2 nd Quarter, 2012:	12.2% to 12.8%	4 th Quarter, 2012:	19.0% to 19.7%

Why Rates Increase

Every year, we spend considerable time evaluating both medical cost history and rates to ensure we account for the current cost trends in the plan premium. The requested increase is directly related to the rising cost of health care services in New York. Specifically, Aetna's request is based upon:

- increased reimbursement rates paid to our network providers,
- higher pharmacy costs paid to drug companies,
- increased utilization of services by members, and
- the availability and increased use of more complicated high-technology or other expensive health care equipment and procedures.

Additional Information about Aetna's QPOS Individual Advantage rate increase request is available on the web at <http://www.aetna.com/individuals-families-health-insurance/member-guidelines/stateprocess.html>.

NY Individual Advantage Rate proposal letter for QPOS Plans –ONLY 7-19-11

30 Day Comment Period

You have the opportunity to submit written comments to the Insurance Department on Aetna's rate filing application and the proposed rate changes. **If you are interested in submitting comments, you must do so no later than August 22, 2011.** Comments can be submitted to the Insurance Department at:

Health Bureau-Premium Rate Adjustments
New York State Insurance Department
25 Beaver Street
New York, NY 10004
<http://www.ins.state.ny.us>
PremiumRateIncreases@ins.state.ny.us
1-800-342-3736

Comments should clearly identify that you are covered under the Aetna QPOS Individual Advantage Plan offered by Aetna Health Inc. All submitted comments will be posted on the Insurance Department website and with personal identifying information removed.

Aetna can also review any comments and answer any questions you may have concerning these proposed rate changes. Please feel free to contact our Member Service Department by phone at 1-800-435-8742 or on the web at http://www.aetna.com/members/individuals/health/member_resources/contact_us.html.

You may also contact the Insurance Department for additional information.

Prior Notice of Rate Change Action

The Insurance Department may approve, modify, or disapprove our proposed rate changes. You will receive additional notice concerning the Insurance Department's approval or modification of our proposed rate changes and how your renewal is affected at least 60 days prior to your renewal date.

Sincerely,

Aetna Advantage Billing Department

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. Plans are underwritten by Aetna Health Inc. (Aetna).