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MLTCP and MAP Rate Development

- Second Supplemental April 2024 – March 2025
- April 2025 – March 2026

FEBRUARY 28, 2025

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SFY2024-25 April Second Supplemental MLTCP & MAP Rate Development

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RATE DEVELOPMENT METHODOLOGY OVERVIEW

Today's discussion will focus on the Second Supplemental updates to the SFY 2024-25 April rates.

Base Data	Base Data Adjustments	Program Change Adjustments	Trend	Acuity Factor & Risk Adjustment	Spenddown/ NAMI	Admin, CM, Taxes, Under Writing Gain & NHT Add-on	Special Contract Provisions	Supplemental Updates

• 2022 MLTCP Base Data :
  • MLTCP Encounter Data
  • MLTCOR Data
• 2022 MAP Base Data :
  • MAPOR Data
  • MLTCP Encounter Data
  • MLTCP FFS Data
	• Non-System Transactions
	• IBNR Completion Factor
	• Provider Incentives
	• Reinsurance
	• NAMI Adjustments
	• Plan specific Encounter Adjustments
	• Runout on 2022 IBNR in MMCOR (MAP)
		• FI Carve-Out
		• Minimum wage increase between base period and contract period
		• Transportation Carve-Out
		• Dental Benefit Expansion
		• DSNP Dental Coverage
		• ADL Eligibility Change
		• SDC Transportation Carve-In
			• Apply trend to base data from midpoint of base period to the midpoint of rating period
			• MLTCP Trend based on MLTCP specific data
			• MAP Trend based on MLTCP specific data; also considered Program Alignment data
			• Includes trend acuity adjustment
				• Plan-specific risk adjustment applied to Community rate; NHT population is excluded from risk adjustment
				• Acuity factor applied to MAP accounts for relative acuity of MAP relative to the Program Alignment Base
					• Separate adjustments for Community Spenddown and NHT NAMI based on 2022 MMCORs	• Apply administrative and care management load
						• Incorporate applicable taxes
						• Apply load for Underwriting Gain.
						• Calculate NHT Add-on
							• Withhold Arrangements
							• Incentive Arrangements
								• Apply changes which impact benefit and non-benefit expenses that were not available or changed from prior SFY 24-25 packages
								• Activities of Daily Living (ADL) Eligibility Change – (Removal)
								• Spenddown Adjustment

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SUPPLEMENTAL UPDATES

Activities of Daily Living (ADL) Removal

- It was expected that the eligibility criteria for new members intending to enroll in the MLTCP/MAP programs would be revised effective October 1, 2024.
- After the first supplemental rates were estimated, the implementation date on the eligibility change was postponed to an undetermined date after the end of SFY2024-25. So, the adjustment, including all benefit and non-benefit costs and enrollment impacts, was removed from the second supplemental rate update.

ADL Removal %[1]	Community			
Program	NYC	MH/NM	NE/WE	ROS
MLTCP	-0.4%	-0.6%	-1.1%	-1.7%
MAP	-0.4%	-0.7%	-1.1%	-1.7%

[1] Values listed as percentage of estimated benefit expenses. The 1st Supplemental April 2024-25 slide listed percentages of the capitation rates.

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SUPPLEMENTAL UPDATES, CONTD.

Spenddown Adjustment

- The implementation of the policy change raised the Medicaid Income Eligibility level for the Aged, Blind, and Disabled (Non-MAGI) population from 87% to 138% of the Federal Poverty Level (FPL) starting January 2023
- In this supplemental update, the downward Spenddown adjustment included in the initial SFY 24-25 rates was updated based on feedback from plans and the newly available plan reported MLTCOR data from 2023 through 2024 Q1 indicating that the implementation of the re-budgeting process is being completed slower than anticipated

Spenddown	MLTCP (Community) PMPM			
	NYC	MH/NM	NE/WE	ROS
Initial	-$0.35	-$3.57	-$2.62	-$3.12
Supplemental #2	-$17.78	-$23.85	-$17.48	-$20.85
Change	-$17.43	-$20.28	-$14.86	-$17.72

Spenddown	MAP (Community) PMPM			
	NYC	MH/NM	NE/WE	ROS
Initial	-$0.51	-$3.23	-$2.50	-$2.80
Supplemental #2	-$26.36	-$21.54	-$16.71	-$18.73
Change	-$25.85	-$18.31	-$14.21	-$15.93

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MLTCP PMPM RATE COMPARISON- COMMUNITY

- On a regional basis, the following is the impact of the MLTCP PMPM rate change from 1st Supplemental April 2024 to 2nd Supplemental April 2024 :

Region	1st Supplemental April 2024	2nd Supplemental April 2024	% Change in Premium
New York City Area	$4,807.05	$4,769.87	-0.8%
Mid-Hudson/Northern Metro	$4,394.49	$4,348.27	-1.1%
Northeast/Western	$3,442.47	$3,391.45	-1.5%
Rest of State	$2,963.60	$2,899.92	-2.1%
Statewide	**$4,657.19**	**$4,618.12**	**-0.8%**

[1] 1st Supplemental April 2024 and 2nd Supplemental April 2024 regional rates were calculated using estimated Supplemental #2 April 2024 Community enrollment

[2] 1st Supplemental April 2024 and 2nd Supplemental April 2024 regional rates before accounting for withhold

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MLTCP PMPM RATE COMPARISON- NHT

- On a regional basis, the following is the impact of the MLTCP PMPM rate change from 1st Supplemental April 2024 to 2nd Supplemental April 2024 :

Region	1st Supplemental April 2024	2nd Supplemental April 2024	% Change in Premium
New York City Area	$9,606.27	$9,605.60	0.0%
Mid-Hudson/Northern Metro	$7,119.10	$7,118.03	0.0%
Northeast/Western	$7,047.55	$7,046.28	0.0%
Rest of State	$7,034.04	$7,032.29	0.0%
Statewide	**$9,415.56**	**$9,414.85**	**0.0%**

[1] 1st Supplemental April 2024 and 2nd Supplemental April 2024 regional rates were calculated using estimated Supplemental #2 April 2024 NHT enrollment
[2] 1st Supplemental April 2024 and 2nd Supplemental April 2024 regional rates before accounting for withhold
[3] 0.0% represents impact smaller than 0.1% when rounded to one decimal place

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MLTCP PMPM RATE COMPARISON- BLENDED

- On a regional basis, the following is the impact of the MLTCP PMPM rate change from 1st Supplemental April 2024 to 2nd Supplemental April 2024 net of withhold :

Region	1st Supplemental April 2024	2nd Supplemental April 2024	% Change in Premium
New York City Area	$4,648.88	$4,613.38	-0.8%
Mid-Hudson/Northern Metro	$4,220.91	$4,176.94	-1.0%
Northeast/Western	$3,311.20	$3,262.40	-1.5%
Rest of State	$2,866.14	$2,804.96	-2.1%
Statewide	**$4,502.81**	**$4,465.51**	**-0.8%**

[1] Plan-specific 1st Supplemental April 2024 blended rates and estimated total SFY24-25 2nd Supplemental enrollment were used to calculate 1st Supplemental April 2024 regional rates
[2] Plan-specific 2nd Supplemental April 2024 blended rates and estimated total SFY24-25 2nd Supplemental enrollment were used to calculate 2nd Supplemental April 2024 regional rates
[3] 1st Supplemental April 2024 and 2nd Supplemental April 2024 blended rates net of withhold

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MAP PMPM RATE COMPARISON- COMMUNITY

- On a regional basis, the following is the impact of the MLTCP PMPM rate change from 1st Supplemental April 2024 to 2nd Supplemental April 2024 :

Region	1st Supplemental April 2024	2nd Supplemental April 2024	% Change in Premium
New York City Area	$4,976.55	$4,931.31	-0.9%
Mid-Hudson/Northern Metro	$4,870.95	$4,823.12	-1.0%
Northeast/Western	$3,866.26	$3,813.79	-1.4%
Rest of State	$3,357.38	$3,292.36	-1.9%
Statewide	**$4,963.02**	**$4,917.65**	**-0.9%**

[1] 1st Supplemental April 2024 and 2nd Supplemental April 2024 regional rates were calculated using estimated Supplemental #2 April 2024 Community enrollment

[2] 1st Supplemental April 2024 and 2nd Supplemental April 2024 regional rates before accounting for withhold

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MAP PMPM RATE COMPARISON- NHT

- On a regional basis, the following is the impact of the MLTCP PMPM rate change from 1st Supplemental April 2024 to 2nd Supplemental April 2024 :

Region	1st Supplemental April 2024	2nd Supplemental April 2024	% Change in Premium
New York City Area	$9,818.73	$9,817.98	0.0%
Mid-Hudson/Northern Metro	$7,635.44	$7,634.44	0.0%
Northeast/Western	$7,543.52	$7,542.31	0.0%
Rest of State	$7,538.88	$7,537.07	0.0%
Statewide	**$9,767.25**	**$9,766.48**	**0.0%**

[1] 1st Supplemental April 2024 and 2nd Supplemental April 2024 regional rates were calculated using estimated Supplemental #2 April 2024 NHT enrollment
[2] 1st Supplemental April 2024 and 2nd Supplemental April 2024 regional rates before accounting for withhold
[3] 0.0% represents impact smaller than 0.1% when rounded to one decimal place

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MAP PMPM RATE COMPARISON- BLENDED

- On a regional basis, the following is the impact of the MLTCP PMPM rate change from 1st Supplemental April 2024 to 2nd Supplemental April 2024 net of withhold :

Region	1st Supplemental April 2024	2nd Supplemental April 2024	% Change in Premium
New York City Area	$4,965.23	$4,920.81	-0.9%
Mid-Hudson/Northern Metro	$4,850.53	$4,802.90	-1.0%
Northeast/Western	$3,889.77	$3,836.17	-1.4%
Rest of State	$3,371.54	$3,304.62	-2.0%
Statewide	**$4,951.88**	**$4,907.29**	**-0.9%**

[1] Plan-specific 1st Supplemental April 2024 blended rates and estimated total SFY24-25 2nd Supplemental enrollment were used to calculate 1st Supplemental April 2024 regional rates
[2] Plan-specific 2nd Supplemental April 2024 blended rates and estimated total SFY24-25 2nd Supplemental enrollment were used to calculate 2nd Supplemental April 2024 regional rates
[3] 1st Supplemental April 2024 and 2nd Supplemental April 2024 blended rates net of withhold

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SFY2025-26 MLTCP & MAP Rate Development

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RATE DEVELOPMENT METHODOLOGY OVERVIEW

Today's discussion will give an overview of the SFY2025-26 rate development methodology

Base Data	Base Data Adjustments	Program Change Adjustments	Trend	Acuity Factor & Risk Adjustment	Spenddown/ NAMI	Admin, Taxes, Underwriting Gain & NHT Add-on	Special Contract Provisions

• 2023 MLTCP Base Data :
  • MLTCP Encounter Data
  • MLTCOR Data
• 2023 MAP Base Data :
  • MAPOR Data
  • MLTCP Encounter Data
  • MLTCP FFS Data
	• Non-System Transactions
	• IBNR Completion Factor
	• Provider Incentives
	• Reinsurance
	• NAMI Adjustments
	• Plan specific Encounter Adjustments
	• Runout on 2023 IBNR in MMCOR (MAP)
		• FI Carve-Out
		• Minimum wage increase between base period and contract period
		• Transportation Carve-Out
		• Dental Benefit Expansion
		• DSNP Dental Coverage
		• SDC Transportation Carve-In
			• Apply trend to base data from midpoint of base period to the midpoint of rating period
			• MLTCP Trend based on MLTCP specific data
			• MAP Trend based on MLTCP specific data; also considered Program Alignment data
			• Includes acuity adjustment due to population age and PHE Unwind
				• Plan-specific risk adjustment applied to Community rate; NHT population is excluded from risk adjustment
				• Acuity factor applied to MAP accounts for relative acuity of MAP relative to the Program Alignment Base
					• Separate adjustments for Community Spenddown and NHT NAMI based on 2023 MMCORs	• Apply administrative and care management load
						• Incorporate applicable taxes, including new MCO Provider Tax
						• Apply load for underwriting gain
						• Calculate NHT Add-on
							• Withhold Arrangements
							• Incentive Arrangements

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IMPACTS OF COVID-19 PANDEMIC

Public Health Emergency (PHE) Unwinding

- As a result of the PHE Unwind from the Medicaid Maintenance of Effort from the COVID-19 relief packages, beginning in late 2023, Mainstream Managed Care (MMC) and Integrated Benefit Dually Eligible (IB Dual) members that were dual eligible under the Medicaid MOE began to be disenrolled from the program and transferred to MLTC programs
- At the time rates were developed, the PHE unwind had begun and data through October 2024 was analyzed to understand how the MLTC programs would be impacted by dual-eligible MMC & IB Dual members that would be required to be disenrolled and transfer to MLTC
- A decrease to the population acuity was incorporated through the acuity adjustment in the SFY2025-26 selected trends to reflect the lower acuity of the additional dual-eligible members transferring from MMC & IB Dual programs to MLTC programs through the SFY2025-26 rating period

Involuntary Disenrollment for MLTC

- The involuntary disenrollment process for individuals who did not receive any of the Community Based Long Term Services and Supports (CBLTSS) within the previous calendar month was suspended at the beginning of the pandemic
- The State resumed MLTC involuntary disenrollment beginning in November 2023
- An increase to the population acuity was incorporated through the acuity adjustment in the SFY2025-26 selected trends to reflect the resumption of the disenrollment process of lower acuity members

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MLTCP BASE DATA & BASE DATA ADJUSTMENTS

For the April SFY2025-26 rate development period, the base data utilized for MLTCP rates was CY2023 MLTCP Encounter data with adjustments to align with CY2023 MLTCP Cost Reports at a rate cell and COS level

Encounter Adj Base Data
A

- CY2023 MLTCP Encounters
- Community and NHT population was identified by leveraging NHT survey data
- Application of non-system transactions, IBNR completion factor and other plan-specific encounter-based adjustments
- Provider Incentives, Reinsurance, and NAMI adjustments for consistency with cost report base data adjustments

Cost Report Adj Base Data
B

- CY2023 MLTCP ORs
- Community and NHT population experience reported separately in CY2023 ORs
- Provider Incentives, Reinsurance, IBNR, and NAMI adjustments

Encounter Completion Adj
= (B – A) / A

MLTCP Final Adj Base Data

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MAP (PROGRAM ALIGNMENT) BASE DATA & BASE DATA ADJUSTMENTS

For the April SFY 2025-26 rate development period, the base data utilized for MAP rates was CY2023 MAP Cost Report data combined with the CY2023 MLTCP final adjusted base data

MAP Cost Report Adj Base Data

- CY2023 MAP MMCORs
- Community and NHT population experience reported separately in CY2023 MMCORs
- Provider Incentives, Reinsurance, IBNR, and NAMI adjustments to MMCOR data

MLTCP Final Adj Base Data

- Based off CY2023 MLTCP Encounter Data with comparison to CY2023 MLTCP MMCORs

MLTCP & MAP base data blended using CY2023 enrollment

MAP (Program Alignment) Final Adj Base Data

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MLTCP FINAL ADJUSTED BASE DATA

Community

Region	Encounter Adj Base Data	Cost Report Adj Base Data	Encounter Completion Adj	MLTCP Final Adj Base PMPM
	A	*B*	*C = (B-A) / A*	*D = A * (1+C)*
NYC Area	$ 4,354.65	$ 4,381.72	0.0062	$ 4,381.72
Mid-Hudson/Northern Metro	$ 3,670.54	$ 3,939.77	0.0733	$ 3,939.77
Northeast/Western	$ 3,083.64	$ 3,098.44	0.0048	$ 3,098.44
Rest of State	$ 2,661.41	$ 2,645.89	-0.0058	$ 2,645.89

NHT

Region	Encounter Adj Base Data	Cost Report Adj Base Data	Encounter Completion Adj	MLTCP Final Adj Base PMPM
	A	*B*	*C = (B-A) / A*	*D = A * (1+C)*
NYC Area	$ 8,957.47	$ 9,004.82	0.0053	$ 9,004.82
Upstate	$ 6,410.21	$ 6,881.70	0.0736	$ 6,881.70

Data Notes

- Adj Base Data includes all applicable base data adjustments
- CY2023 data includes 1% ATB impact effective 4/1/22 as well as minimum wage increases through 2023

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MAP (PROGRAM ALIGNMENT) FINAL ADJUSTED BASE DATA

Community

Region	MLTCP Final Adj Base PMPM	MAP Cost Report Adj Base PMPM	MAP Final Adj Base PMPM
NYC Area	$ 4,381.72	$ 4,033.39	$ 4,333.05
Mid-Hudson/Northern Metro	$ 3,939.77	$ 3,375.30	$ 3,924.16
Northeast/Western	$ 3,098.44	$ 2,423.27	$ 3,090.42
Rest of State	$ 2,645.89	$ 2,263.77	$ 2,640.64

NHT

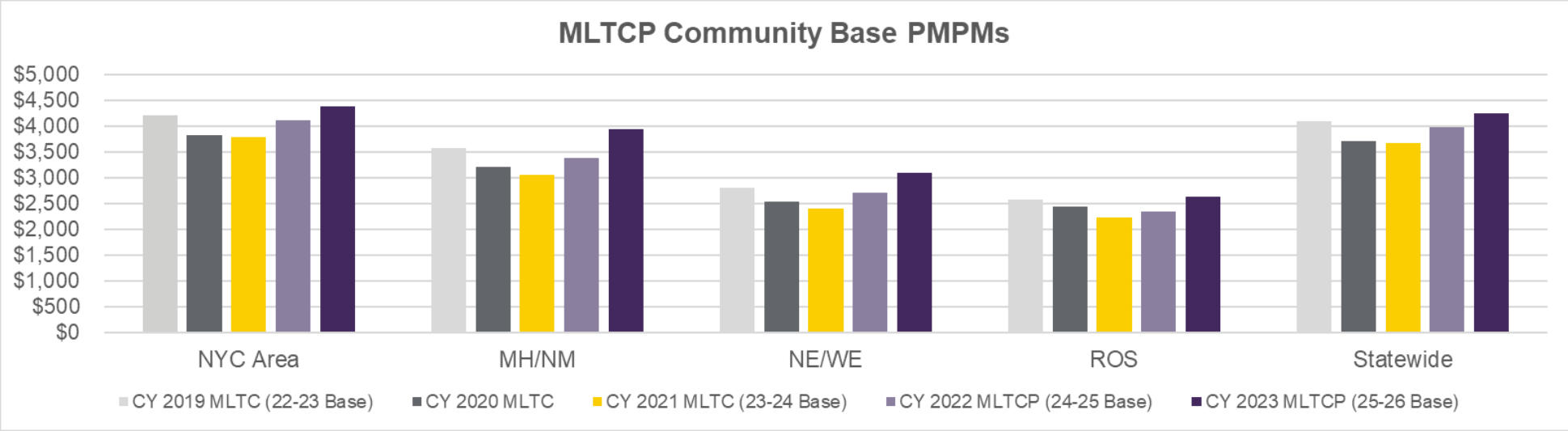
Region	MLTCP Final Adj Base PMPM	MAP Cost Report Adj Base PMPM	MAP Final Adj Base PMPM
NYC Area	$ 9,004.82	$ 7,414.31	$ 8,775.30
Upstate	$ 6,881.70	$ 6,988.06	$ 6,882.94

Data Notes

- Adj Base Data includes all applicable base data adjustments
- CY2023 data includes 1% ATB impact effective 4/1/22 as well as minimum wage increases through 2023
- MLTCP Final Adj Base PMPM and MAP Cost Report Adj Base PMPM are blended based on MLTCP and MAP member months by rate cell in the 2023 MMCORs
- The MAP base data represents LTSS only, additional services are being developed separately using MLTCP FFS data

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YOY BASE DATA SUMMARY – MLTCP COMMUNITY



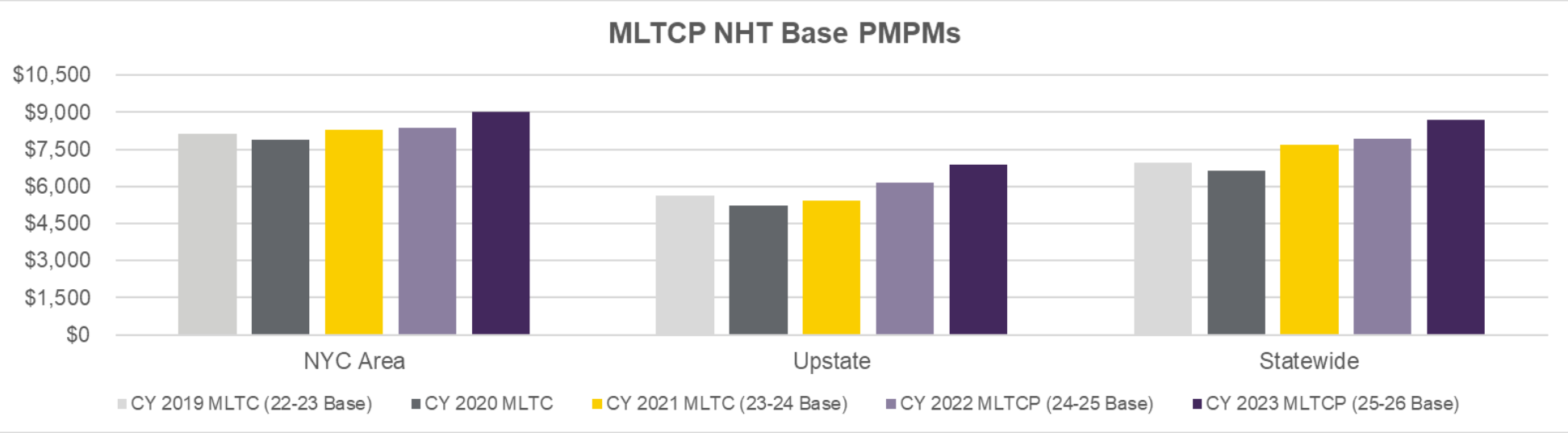
% Change	NYC Area	MH/NM	NE/WE	ROS	Statewide
2023 vs 2019 MLTCP	3.8%	10.0%	10.0%	2.8%	3.8%
2023 vs 2022 MLTCP	6.2%	16.6%	14.0%	12.3%	6.8%

Data Notes

- MLTC = Combined MLTCP and MAP data (Program Alignment)
- MLTC data is not adjusted with program acuity factors
- Adj Base Data includes all applicable base data adjustments
- CY2023 data includes 1% ATB impact effective 4/1/22 as well as minimum wage increases through 2023
- Base data figures and adjustments shown are drafts developed from MLTCP, MAP, and FIDA MMCOR submissions from CY2019 through CY 2021
- Base data figures are developed from MLTCP Encounter with application of Encounter Completion Adj for CY2022 and CY2023

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YOY BASE DATA SUMMARY – MLTCP NHT



% Change	NYC Area	Upstate	Statewide
2023 vs 2019 MLTCP	10.6%	22.6%	25.0%
2023 vs 2022 MLTCP	7.5%	12.1%	9.6%

Data Notes

- MLTC = Combined MLTCP and MAP data (Program Alignment)
- MLTC data is not adjusted with program acuity factors
- Adj Base Data includes all applicable base data adjustments
- CY2023 data includes 1% ATB impact effective 4/1/22 as well as minimum wage increases through 2023
- Base data figures and adjustments shown are drafts developed from MLTCP, MAP, and FIDA MMCOR submissions from CY2019 through CY2021
- Base data figures are developed from MLTCP Encounter with application of Encounter Completion Adj for CY2022 and CY2023

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MLTCP BASE DATA DETAIL

Community – NYC Area

Category of Service	Adj Base Data 2019	Adj Base Data 2020	Adj Base Data 2021	Adj Base Data 2022	Adj Base Data 2023	2023 vs 2019		2023 vs 2022	
	PMPM	PMPM	PMPM	PMPM	PMPM	$ Change	% Change	$ Change	% Change
Nursing Facility	$45.62	$37.55	$34.55	$36.00	$35.77	($9.85)	-22%	($0.23)	-1%
CDPAS	$1,320.81	$1,456.29	$1,578.16	$1,858.75	$2,128.55	$807.74	61%	$269.81	15%
Personal Care	$2,444.09	$2,087.93	$1,914.48	$1,866.46	$1,844.52	($599.57)	-25%	($21.95)	-1%
CDPAS/Personal Care	$3,764.90	$3,544.22	$3,492.64	$3,725.21	$3,973.07	$208.17	6%	$247.86	7%
Adult Day Health Care	$12.29	$3.88	$3.20	$2.47	$6.78	($5.51)	-45%	$4.31	175%
Social Day Care	$142.55	$56.69	$76.67	$179.81	$198.37	$55.82	39%	$18.55	10%
Home Health Care	$60.74	$35.72	$31.40	$32.75	$28.90	($31.84)	-52%	($3.85)	-12%
All Other COS	$194.54	$157.64	$158.46	$148.58	$138.84	($55.70)	-29%	($9.74)	-7%
Total Medical Services	**$4,220.63**	**$3,835.70**	**$3,796.92**	**$4,124.82**	**$4,381.72**	**$161.08**	**4%**	**$256.90**	**6%**
Member Months	*2,470,336*	*2,706,047*	*2,873,792*	*2,602,619*	*2,806,018*	*335,682*	*14%*	*203,399*	*8%*

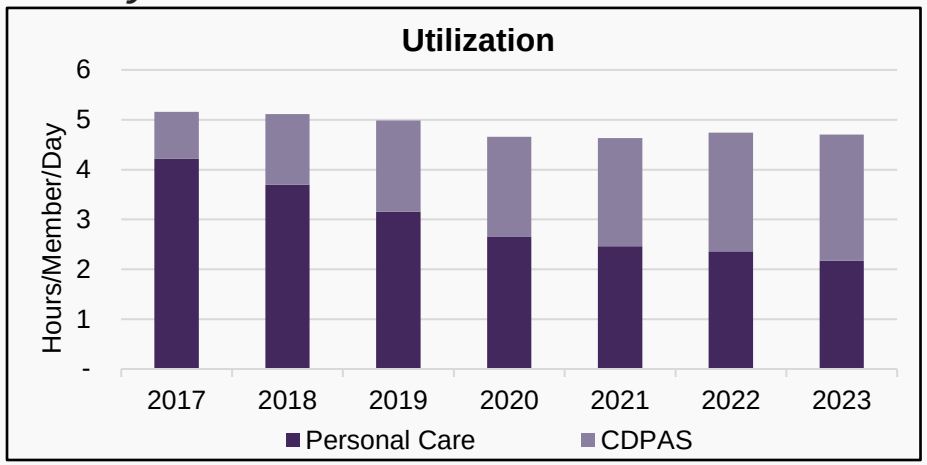
Data Notes

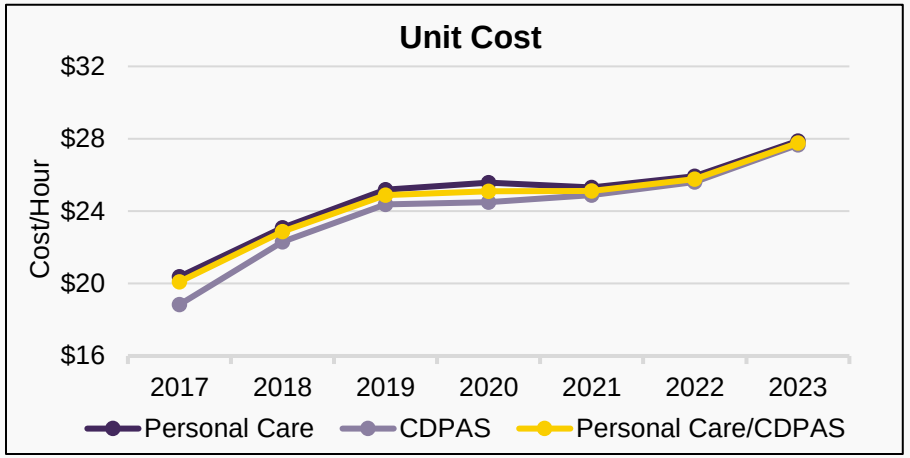
- Adj Base Data includes NEMT for all years (CY2019 through CY2023)
- MLTC data is not adjusted with program acuity factors
- Adj Base Data includes all applicable base data adjustments
- CY2023 data includes 1% ATB impact effective 4/1/22 as well as minimum wage increases through 2023
- Base data figures and adjustments shown are drafts developed from MLTCP, MAP, and FIDA MMCOR submissions from CY2019 through CY2021
- Base data figures are developed from MLTCP Encounter with application of Encounter Completion Adj for CY2022 and CY2023

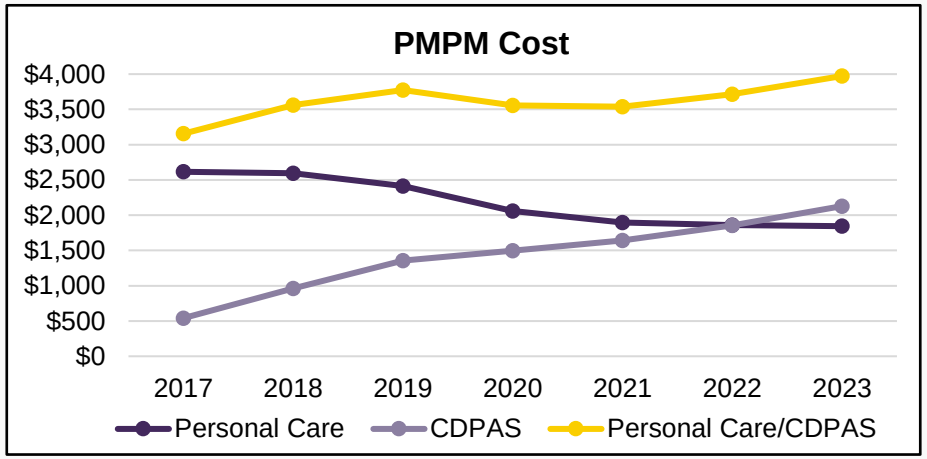
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MLTCP BASE DATA DETAIL

Community – NYC Area







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Data Notes

- 2020 – 2023 utilization, unit cost, and PMPM cost shown in graphs developed from MLTCP and MAP MMCOR submissions
- 2017 – 2019 utilization, unit cost, and PMPM cost shown in graphs developed from MLTCP, MAP, and FIDA MMCOR submissions
- Utilization and PMPM cost shown in graphs include IBNR adjustments
- Unit Cost and PMPM cost accounts for Minimum Wage increases from CY2017 through CY2023

MLTCP BASE DATA DETAIL

Community – Mid-Hudson/Northern Metro

Category of Service	Adj Base Data 2019	Adj Base Data 2020	Adj Base Data 2021	Adj Base Data 2022	Adj Base Data 2023	2023 vs 2019		2023 vs 2022	
	PMPM	PMPM	PMPM	PMPM	PMPM	$ Change	% Change	$ Change	% Change
Nursing Facility	$105.68	$80.94	$94.31	$93.18	$96.13	($9.56)	-9%	$2.95	3%
CDPAS	$1,809.17	$1,749.77	$1,732.80	$2,127.01	$2,563.16	$754.00	42%	$436.16	21%
Personal Care	$1,230.20	$1,115.88	$980.20	$899.40	$1,011.65	($218.55)	-18%	$112.25	12%
CDPAS/Personal Care	$3,039.37	$2,865.65	$2,713.01	$3,026.40	$3,574.81	$535.45	18%	$548.41	18%
Adult Day Health Care	$30.18	$7.76	$3.93	$1.91	$20.57	($9.61)	-32%	$18.66	975%
Social Day Care	$67.73	$26.92	$25.04	$39.98	$29.87	($37.86)	-56%	($10.11)	-25%
Home Health Care	$77.06	$57.36	$39.01	$30.50	$27.51	($49.55)	-64%	($2.99)	-10%
All Other COS	$260.81	$173.12	$178.30	$188.20	$190.88	($69.93)	-27%	$2.68	1%
Total Medical Services	**$3,580.83**	**$3,211.76**	**$3,053.59**	**$3,380.18**	**$3,939.77**	**$358.94**	**10%**	**$559.58**	**17%**
Member Months	*76,546*	*80,801*	*83,119*	*78,334*	*78,801*	*2,255*	*3%*	*467*	*1%*

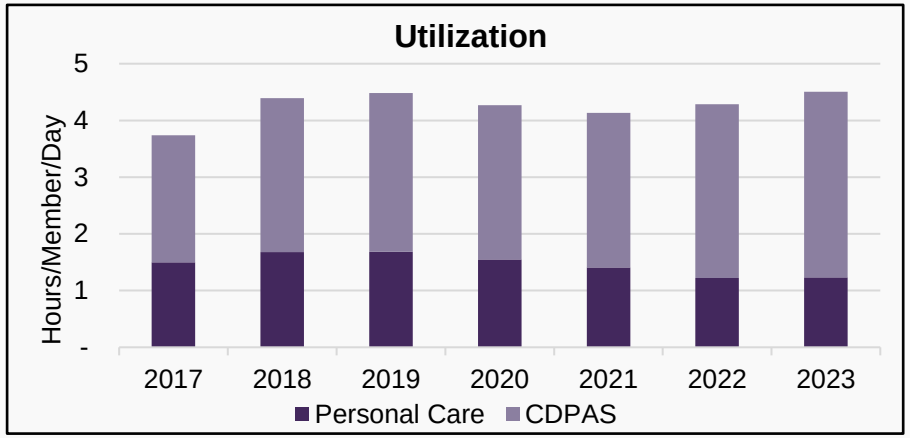
Data Notes

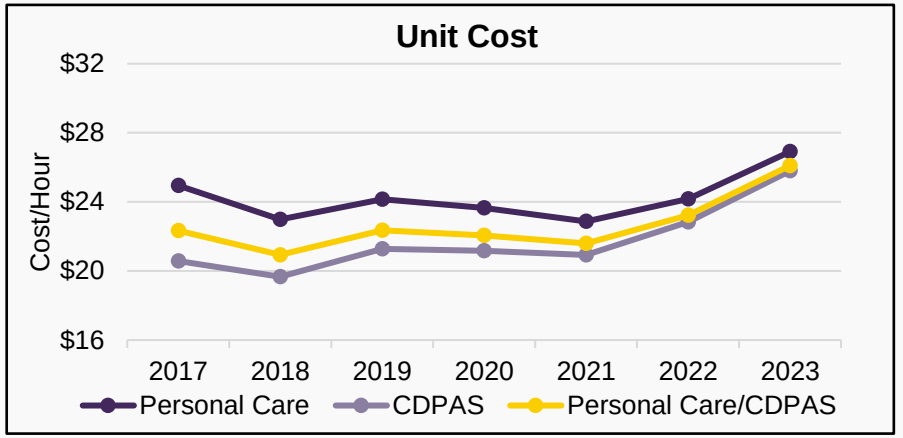
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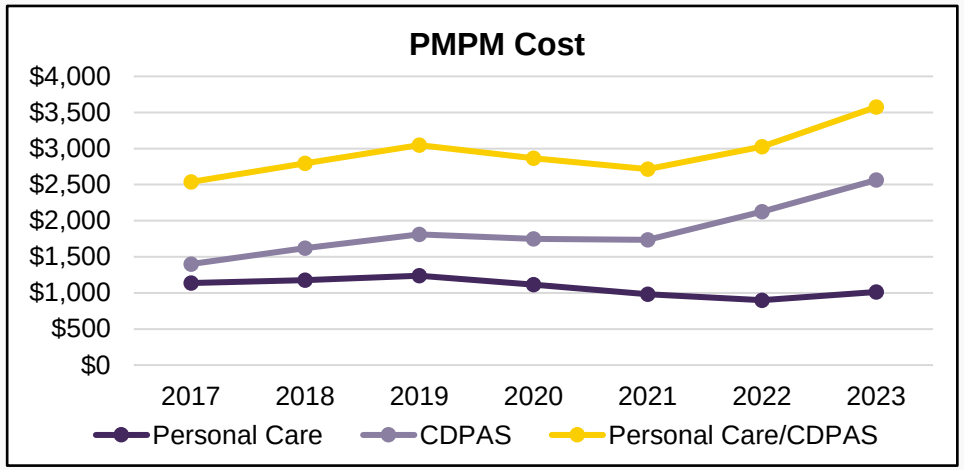
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MLTCP BASE DATA DETAIL

Community – Mid-Hudson/Northern Metro







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Data Notes

- 2020 – 2023 utilization, unit cost, and PMPM cost shown in graphs developed from MLTCP and MAP MMCOR submissions
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- Utilization and PMPM cost shown in graphs include IBNR adjustments
- Unit Cost and PMPM cost accounts for Minimum Wage increases from CY2017 through CY2023

MLTCP BASE DATA DETAIL

Community – Northeast/Western

Category of Service	Adj Base Data 2019	Adj Base Data 2020	Adj Base Data 2021	Adj Base Data 2022	Adj Base Data 2023	2023 vs 2019		2023 vs 2022	
	PMPM	PMPM	PMPM	PMPM	PMPM	$ Change	% Change	$ Change	% Change
Nursing Facility	$62.42	$68.37	$70.66	$38.72	$44.47	($17.95)	-29%	$5.76	15%
CDPAS	$1,921.24	$1,812.23	$1,779.94	$2,124.42	$2,508.34	$587.09	31%	$383.92	18%
Personal Care	$455.01	$394.67	$326.36	$314.18	$307.34	($147.67)	-32%	($6.84)	-2%
CDPAS/Personal Care	$2,376.25	$2,206.91	$2,106.30	$2,438.59	$2,815.67	$439.42	18%	$377.08	15%
Adult Day Health Care	$28.28	$5.86	$5.62	$4.12	$9.73	($18.55)	-66%	$5.61	136%
Social Day Care	$17.74	$4.60	$4.71	$17.43	$15.73	($2.00)	-11%	($1.70)	-10%
Home Health Care	$83.93	$66.82	$49.89	$38.88	$36.46	($47.47)	-57%	($2.42)	-6%
All Other COS	$248.54	$188.53	$170.41	$180.49	$176.37	($72.18)	-29%	($4.12)	-2%
Total Medical Services	**$2,817.17**	**$2,541.08**	**$2,407.59**	**$2,718.23**	**$3,098.44**	**$281.27**	**10%**	**$380.21**	**14%**
Member Months	*131,571*	*148,183*	*157,742*	*161,703*	*181,088*	*2,255*	*38%*	*467*	*12%*

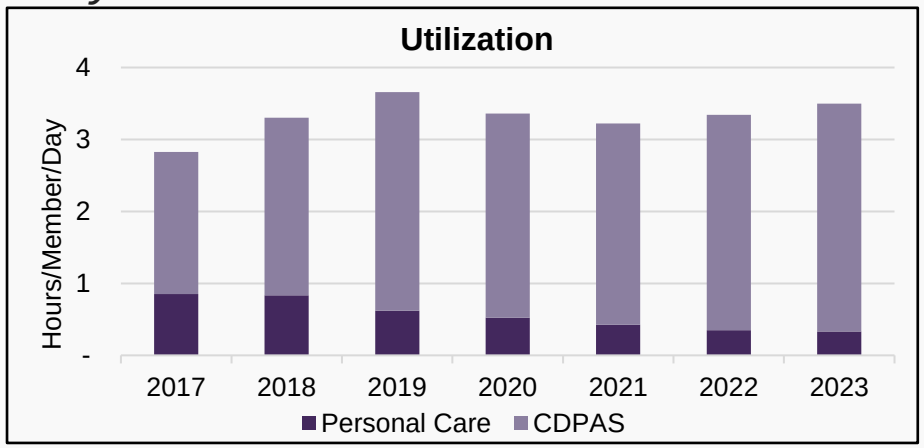
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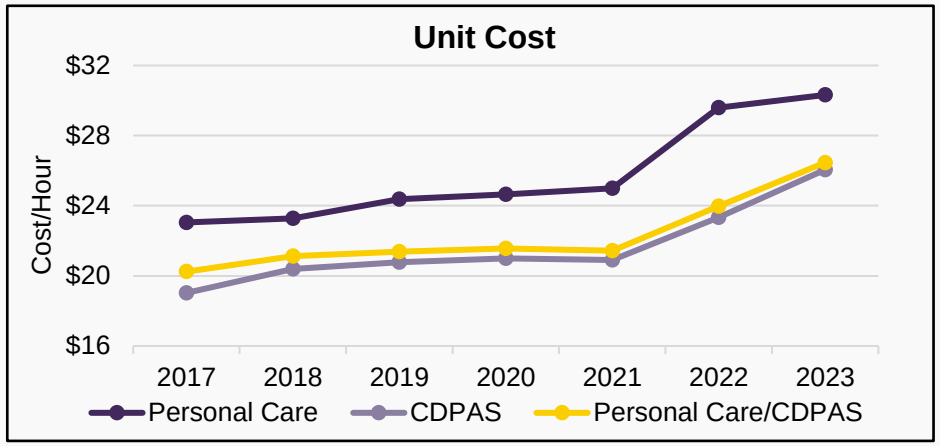
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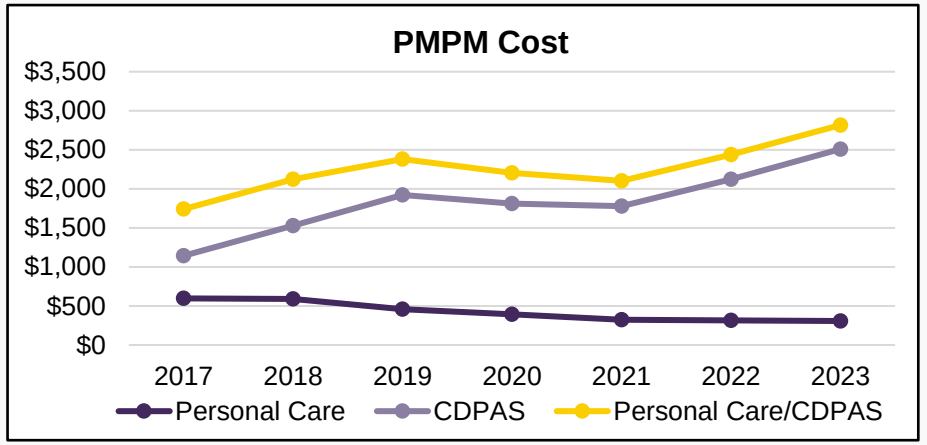
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MLTCP BASE DATA DETAIL

Community – Northeast/Western







Data Notes

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- Unit Cost and PMPM cost accounts for Minimum Wage increases from CY2017 through CY2023

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MLTCP BASE DATA DETAIL

Community – Rest of State

Category of Service	Adj Base Data 2019	Adj Base Data 2020	Adj Base Data 2021	Adj Base Data 2022	Adj Base Data 2023	2023 vs 2019		2023 vs 2022	
	PMPM	PMPM	PMPM	PMPM	PMPM	$ Change	% Change	$ Change	% Change
Nursing Facility	$99.35	$99.52	$92.47	$46.58	$60.96	($38.39)	-39%	$14.38	31%
CDPAS	$1,815.89	$1,766.43	$1,635.96	$1,838.24	$2,129.75	$313.86	17%	$291.51	16%
Personal Care	$280.93	$294.10	$257.10	$194.32	$196.09	($84.83)	-30%	$1.77	1%
CDPAS/Personal Care	$2,096.81	$2,060.53	$1,893.06	$2,032.56	$2,325.84	$229.03	11%	$293.27	14%
Adult Day Health Care	$30.11	$6.63	$4.27	$3.25	$6.41	($23.69)	-79%	$3.17	98%
Social Day Care	$10.21	$2.15	$1.75	$8.91	$7.92	($2.29)	-22%	($0.99)	-11%
Home Health Care	$77.72	$57.77	$58.03	$52.33	$39.58	($38.13)	-49%	($12.75)	-24%
All Other COS	$260.46	$208.20	$189.92	$213.00	$205.17	($55.29)	-21%	($7.83)	-4%
Total Medical Services	**$2,574.66**	**$2,434.79**	**$2,239.49**	**$2,356.63**	**$2,645.89**	**$71.23**	**3%**	**$289.25**	**12%**
Member Months	*67,727*	*72,642*	*75,742*	*75,107*	*82,034*	*14,307*	*21%*	*6,927*	*9%*

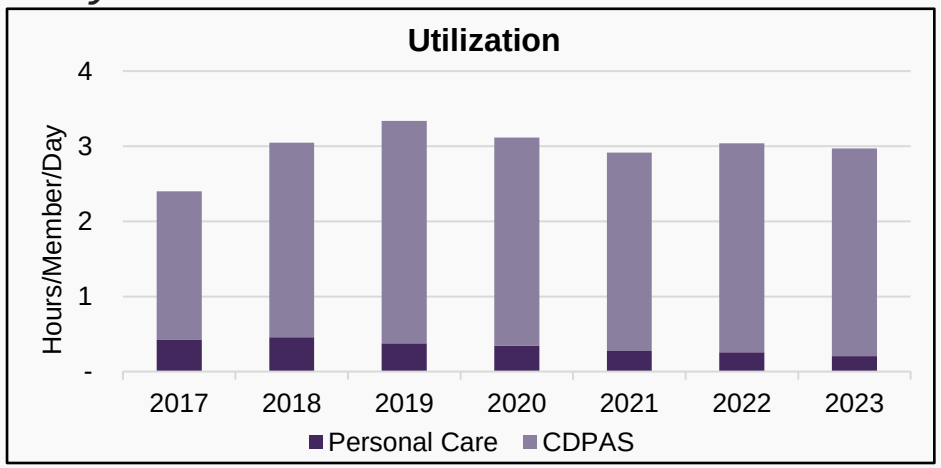
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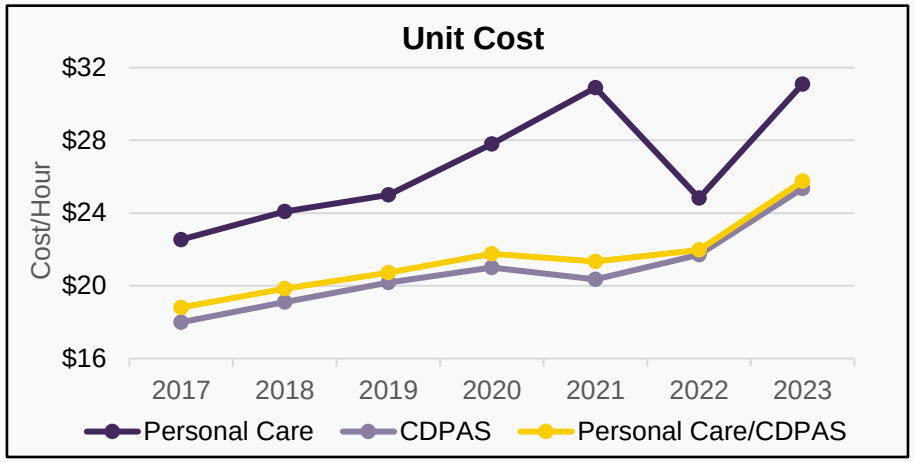
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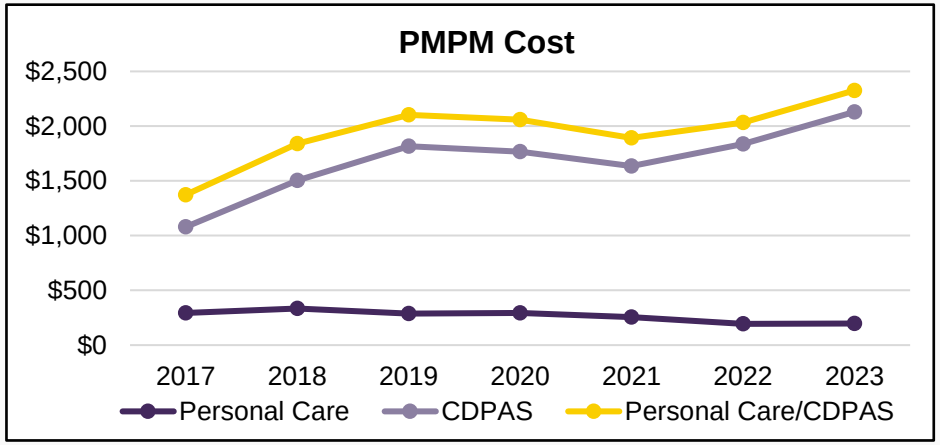
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MLTCP BASE DATA DETAIL

Community – Rest of State







Data Notes

- 2020 – 2023 utilization, unit cost, and PMPM cost shown in graphs developed from MLTCP and MAP MMCOR submissions
- 2017 – 2019 utilization, unit cost, and PMPM cost shown in graphs developed from MLTCP, MAP, and FIDA MMCOR submissions
- Utilization and PMPM cost shown in graphs include IBNR adjustments
- The PC Unit Cost in ROS region is volatile due to inconsistent plan reporting in CY2022
- Unit Cost and PMPM cost accounts for Minimum Wage increases from CY2017 through CY2023

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MLTCP BASE DATA DETAIL

NHT – NYC Area

Category of Service	Adj Base Data 2019	Adj Base Data 2020	Adj Base Data 2021	Adj Base Data 2022	Adj Base Data 2023	2023 vs 2019		2023 vs 2022	
	PMPM	PMPM	PMPM	PMPM	PMPM	$ Change	% Change	$ Change	% Change
Nursing Facility	$8,456.73	$8,161.97	$8,485.15	$8,425.13	$9,020.27	$563.54	7%	$595.15	7%
NAMI	-$450.05	-$486.42	-$397.28	-$291.23	-$221.67	$228.38	-51%	$69.56	-24%
Nursing Facility + NAMI	$8,006.67	$7,675.55	$8,087.87	$8,133.89	$8,798.60	$791.93	10%	$664.71	8%
All Other COS	$133.51	$190.45	$187.87	$239.51	$206.22	$72.71	54%	($33.29)	-14%
Total Medical Services	**$8,140.18**	**$7,866.00**	**$8,275.74**	**$8,373.40**	**$9,004.82**	**$864.64**	**11%**	**$631.42**	**8%**
Member Months	*165,054*	*106,297*	*45,637*	*39,826*	*42,932*	*-122,122*	*-74%*	*3,106*	*8%*

Data Notes

- Adj Base Data includes NEMT for all years (CY2019 through CY2023)
- MLTC data is not adjusted with program acuity factors
- Adj Base Data includes all applicable base data adjustments
- CY2023 data includes 1% ATB impact effective 4/1/22 as well as minimum wage increases through 2023
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- Base data figures are developed from MLTCP Encounter with application of Encounter Completion Adj for CY2022 and CY2023

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MLTCP BASE DATA DETAIL

NHT – Upstate

Category of Service	Adj Base Data 2019	Adj Base Data 2020	Adj Base Data 2021	Adj Base Data 2022	Adj Base Data 2023	2023 vs 2019		2023 vs 2022	
	PMPM	PMPM	PMPM	PMPM	PMPM	$ Change	% Change	$ Change	% Change
Nursing Facility	$6,736.18	$6,380.57	$5,986.50	$6,606.16	$7,106.61	$370.43	5%	$500.45	8%
NAMI	-$1,210.44	-$1,235.05	-$666.98	-$583.46	-$355.60	$854.84	-71%	$227.86	-39%
Nursing Facility + NAMI	$5,525.74	$5,145.52	$5,319.52	$6,022.70	$6,751.01	$1,225.27	22%	$728.31	12%
All Other COS	$86.02	$59.95	$102.81	$117.79	$130.69	$44.67	52%	$12.90	11%
Total Medical Services	**$5,611.75**	**$5,205.47**	**$5,422.33**	**$6,140.49**	**$6,881.70**	**$1,269.94**	**23%**	**$741.21**	**12%**
Member Months	*147,898*	*89,524*	*12,146*	*10,145*	*7,690*	*-140,208*	*-95%*	*-2,455*	*-24%*

Data Notes

- Adj Base Data includes NEMT for all years (CY2019 through CY2023)
- MLTC data is not adjusted with program acuity factors
- Adj Base Data includes all applicable base data adjustments
- CY2023 data includes 1% ATB impact effective 4/1/22 as well as minimum wage increases through 2023
- Base data figures and adjustments shown are drafts developed from MLTCP, MAP, and FIDA MMCOR submissions from CY2019 through CY2021
- Base data figures are developed from MLTCP Encounter with application of Encounter Completion Adj for CY2022 and CY2023

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PROGRAM CHANGES SUMMARY

The tables below summarize the percentage impact on the base data across all categories of service for the program change adjustments used for the April SFY2025-26 rates.

Community – MLTCP & MAP LTSS

Program Change % Impacts[1,2] (Total % Aggregated across COS)	MLTCP - Community				MAP - Community			
	NYC	MH/NM	NE/WE	ROS	NYC	MH/NM	NE/WE	ROS
FI Carve-Out	-7.1%	-11.7%	-16.1%	-14.0%	-7.1%	-11.9%	-16.4%	-14.2%
Minimum Wage	3.8%	9.3%	9.9%	9.6%	3.8%	9.3%	9.9%	9.6%
Transportation Carve-Out	-1.5%	-2.8%	-3.1%	-4.4%	-1.6%	-2.8%	-3.1%	-4.3%
Dental Benefit Expansion	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
DSNP Dental Coverage	-0.1%	-0.2%	-0.2%	-0.2%	-0.2%	-0.3%	-0.3%	-0.3%
SDC Transportation Carve-In	0.0%	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
All Program Changes Combined	**-5.1%**	**-6.3%**	**-10.8%**	**-10.0%**	**-5.2%**	**-6.6%**	**-11.1%**	**-10.2%**

[1] Program Change adjustments were developed separately for the MLTCP and MAP populations using MLTCP-only data for MLTCP and Program Alignment data for MAP. These adjustments are different for each program, however, and in some instances appear to be the same when rounded to the first decimal.
[2] 0.0% represents impacts smaller than 0.1% when rounded to one decimal place.

NEW YORK STATE | Department of Health

PROGRAM CHANGES SUMMARY, CONTD.

The tables below summarize the percentage impact on the base data across all categories of service for the program change adjustments used for the April SFY2025-26 rates.

NHT – MLTCP & MAP LTSS

Program Change % Impacts[1,2] (Total % Aggregated across COS)	MLTCP - NHT		MAP - NHT	
	NYC	Upstate	NYC	Upstate
FI Carve-Out	-0.1%	-0.0%	-0.1%	-0.0%
Minimum Wage	0.1%	0.0%	0.1%	0.0%
Transportation Carve-Out	-0.6%	-1.3%	-0.7%	-1.3%
Dental Benefit Expansion	0.0%	0.0%	0.0%	0.0%
DSNP Dental Coverage	-0.0%	-0.0%	-0.0%	-0.0%
All Program Changes Combined	**-0.6%**	**-1.3%**	**-0.7%**	**-1.3%**

[1] Program Change adjustments were developed separately for the MLTCP and MAP populations using MLTCP only data for MLTCP and Program Alignment data for MAP. These adjustments are different for each program, however, and in some instances appear to be the same when rounded to the first decimal.
[2] 0.0% represents impacts smaller than 0.1% when rounded to one decimal place.

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PROGRAM CHANGES

FI Carve-Out

- Effective August 1, 2024, payments for FI provider agencies that provide CDPAS moved to a non-risk distribution methodology for managed care enrollees separate from the capitation rates, resulting in FI expenses being removed from the managed care capitation rate
- Data for estimating FI reimbursement by region included encounter data for CDPAS (including reported FI expenses), cost reports, and the minimum wage schedules, and the results were compared for reasonability against FFS data and historical analysis
- Administrative expenses for the health plans were also assumed to decrease as a result of the FI carve-out
- The carveout adjustment solely reflects the removal of FI expense attributable to FI reimbursement from the benefit expense portion of capitation rates. Impacts of the required re-contracting related to the transition to the Statewide Fiscal Intermediary between rate development and the expected completion date of April 1, 2025 will be considered in a supplemental rate update.

MLTCP	Community				NHT	
COS Impacts[1,2]	NYC	MH/NM	NE/WE	ROS	NYC	Upstate
CDPAS	-14.5%	-18.1%	-19.9%	-17.4%	-14.5%	-19.0%
Total Medical Services	**-7.1%**	**-11.7%**	**-16.1%**	**-14.0%**	**-0.1%**	**-0.0%**

[1] Impacts above are specific to the benefit expense portion of cap rates and do not include impacts to the admin expense portion
[2] 0.0% represents impacts smaller than 0.1% when rounded to one decimal place.

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PROGRAM CHANGES, CONTD.

Personal Care/CDPAS/Home Health Care Minimum Wage and Wage Parity

	Minimum Wage Schedule					Wage Parity	
Region	2023	2024	2025	2026	SFY25-26	2023	SFY25-26
NYC Metro	$17.00	$18.55	$19.10	$19.65	$19.24	$4.09	$2.54
Nassau, Suffolk, Westchester	$17.00	$18.55	$19.10	$19.65	$19.24	$3.22	$1.67
All Other Regions	$16.20	$17.55	$18.10	$18.65	$18.24	N/A	N/A

- Program change adjusts for the incremental impact of minimum wage increases between the base period (CY2023) and SFY2025-26 to reflect:
  - $0.55 minimum wage increase effective 1/1/26 for all regions
  - Continuation of the $1.55/hour wage parity decrease for NYC Area effective 1/1/2024 through the SFY25-26 rating period

MLTCP	Community				NHT	
COS Impacts[1]	NYC	MH/NM	NE/WE	ROS	NYC	Upstate
Personal Care	3.9%	8.4%	8.4%	8.4%	3.9%	8.4%
CDPAS	4.6%	11.3%	11.5%	11.4%	4.6%	11.4%
Home Health Care	0.4%	0.7%	0.7%	0.7%	0.4%	0.7%
Total Medical Services	**3.8%**	**9.3%**	**9.9%**	**9.6%**	**0.1%**	**0.0%**

[1] 0.0% represents impacts smaller than 0.1% when rounded to one decimal place.

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PROGRAM CHANGES, CONTD.

Transportation Carve-Out

- Effective 3/1/24, the NEMT and ADHC transportation benefits from the MLTC plans were carved out to be covered through Fee-For-Service and the State's Transportation Broker.
- The reduction to CY2023 NEMT and ADHC base data for Community and NHT populations reflects the removal of non-emergent transportation services from the MLTC benefit package.

MLTCP	Community				NHT	
COS Impacts[1]	NYC	MH/NM	NE/WE	ROS	NYC	Upstate
Adult Day Health Care	-3.8%	-13.3%	-9.0%	-16.1%	0.0%	0.0%
NEMT	-100%	-100%	-100%	-100%	-100%	-100%
Total Medical Services	**-1.5%**	**-2.8%**	**-3.1%**	**-4.4%**	**-0.6%**	**-1.3%**

[1] 0.0% represents impacts smaller than 0.1% when rounded to one decimal place while 0% represents true zero impact.

SDC Transportation Carve-In

- A subsequent policy issued on 7/1/2024 indicated that SDC transportation would remain a covered benefit under MLTC Plans, effective January 1, 2025, after previously being transitioned to FFS programs and the State's Transportation Broker as mentioned in the 'Transportation Carve-out' program change adjustment described above.

MLTCP	Community			
COS Impacts[1]	NYC	MH/NM	NE/WE	ROS
Social Day Care	0.2%	8.6%	6.3%	9.1%
Total Medical Services	**0.0%**	**0.1%**	**0.0%**	**0.0%**

[1] 0.0% represents impacts smaller than 0.1% when rounded to one decimal place while 0% represents true zero impact.

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PROGRAM CHANGES, CONTD.

Dental Benefit Expansion

- Effective 1/31/24, the rules for certain dental services, such as molar root canals, single restoration crowns, and dentures, have been revised and coverage for new dental services, including crown lengthening and implants under specific circumstances, have been added.

MLTCP	Community				NHT	
COS Impacts[1]	NYC	MH/NM	NE/WE	ROS	NYC	Upstate
Dental	31.3%	16.4%	16.4%	16.4%	31.3%	16.4%
Total Medical Services	**0.0%**	**0.0%**	**0.0%**	**0.0%**	**0.0%**	**0.0%**

[1] 0.0% represents impacts smaller than 0.1% when rounded to one decimal place.

DSNP Dental Coverage

- Effective 1/1/25, Dual-eligible Special Needs Plans (DSNPs) in New York have been required to use their Medicare rebate to fully cover Medicaid Dental Services as a Medicare supplemental benefit. This is expected to remove dental costs for DSNP members from the Medicaid managed care capitation processes.

MLTCP	Community				NHT	
COS Impacts[1]	NYC	MH/NM	NE/WE	ROS	NYC	Upstate
Dental	-59.1%	-50.2%	-60.3%	-66.3%	-59.1%	-59.0%
Total Medical Services	**-0.1%**	**-0.2%**	**-0.2%**	**-0.2%**	**-0.0%**	**-0.0%**

[1] 0.0% represents impacts smaller than 0.1% when rounded to one decimal place.

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MLTC TREND APPROACH

The annual trend rate selected is applied for 27 months reflecting the mid-point of the base period (CY2023) to the mid-point of the rate period (April 2025 – March 2026). Trend rates are reviewed in aggregate, and then varied by category of service, rate cohorts, and regions, as needed

Review Available Data Sources

- Review CY2019 – Quarterly 2024 Q3 MMCOR cost and utilization
  - MLTCP and MAP trends referenced MLTCP program specific data. Program alignment data was considered for MAP but not ultimately used given similarities in historical trend experience between MLTCP and MLTCP/MAP
- Supplement data analysis with industry trends including national Medicaid studies and experience with other states
- Review Community nursing facility fee schedules and utilization from 2019 – 2024 encounter data

Analyze and Apply Methods

- Normalize data across years to reflect base data adjustments, population adjustments, and program changes (including minimum wage)
- Analyze utilization, unit cost, and per member per month trends, along with industry benchmarks
- Consider changes in acuity between the base and the rating period caused by population acuity change, Public Health Emergency Unwinding, and continuation of Involuntary Disenrollments
- Analyze data by program and region
- Analyze the impact of available NH fee schedules based on NH utilization by facility

Review Trends by Service Category, Cohort and Region

- Analyze the trend rates by aggregated category of service
- Review cohort trend rates by applying the category of service distribution from base data specific to the rate cohort by region

Finalize Trend Rates

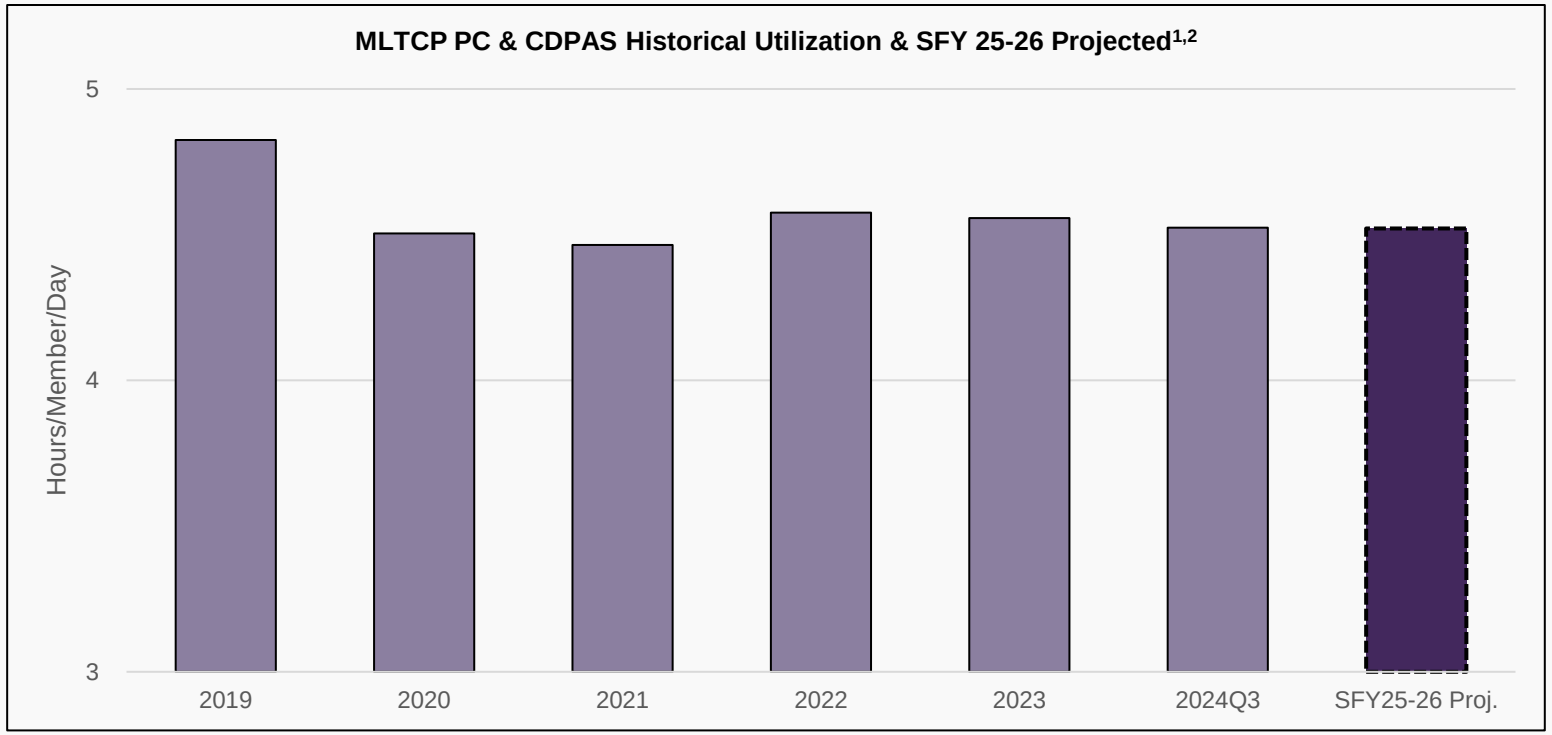
- Select final trends considering the various data analyses of the New York Medicaid program experience and industry trends

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MLTCP KEY TREND ASSUMPTIONS - COMMUNITY

PC & CDPAS Utilization

- Emerging data indicates that utilization is staying level or decreasing relative to the 2023 base period. Therefore, slightly negative trends were selected to reflect the expected change from the base period through SFY2025-26.
- Changes in utilization were the primary considerations since unit cost changes are driven by the minimum wage schedule and are accounted for in the Minimum Wage program change adjustment



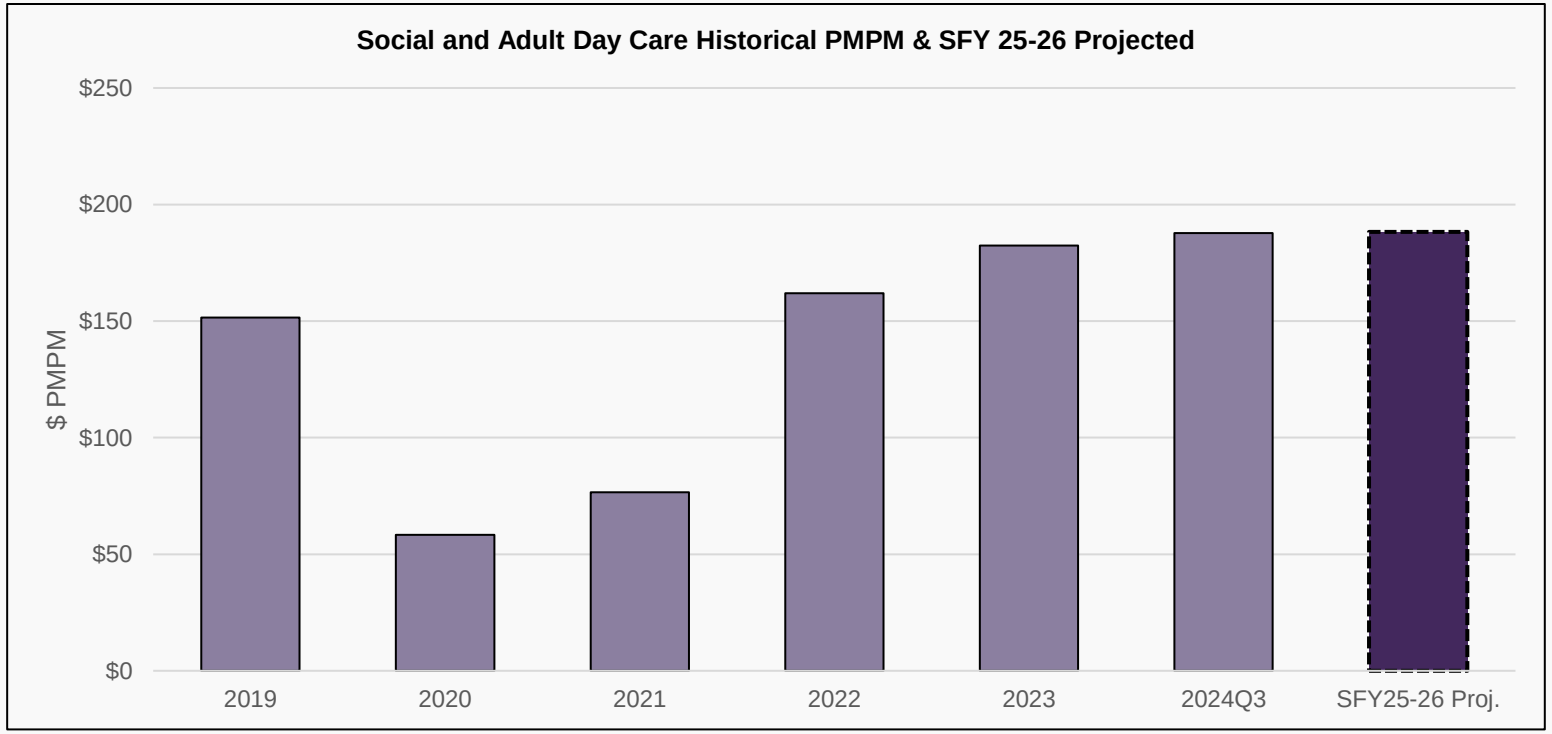
[1] SFY2025-26 projected values include adjustments to account for shifts in population acuity
[2] Based on MLTCP only experience of statewide community members

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MLTCP KEY TREND ASSUMPTIONS - COMMUNITY, CONTD.

Adult Day and Social Day Care

- Emerging experience shows recovery continuing in NYC Area, so positive trends were selected.
- In the Upstate regions, negative trends were selected to reflect emerging experience data through 2024Q3 coming in lower than CY 2023 experience.

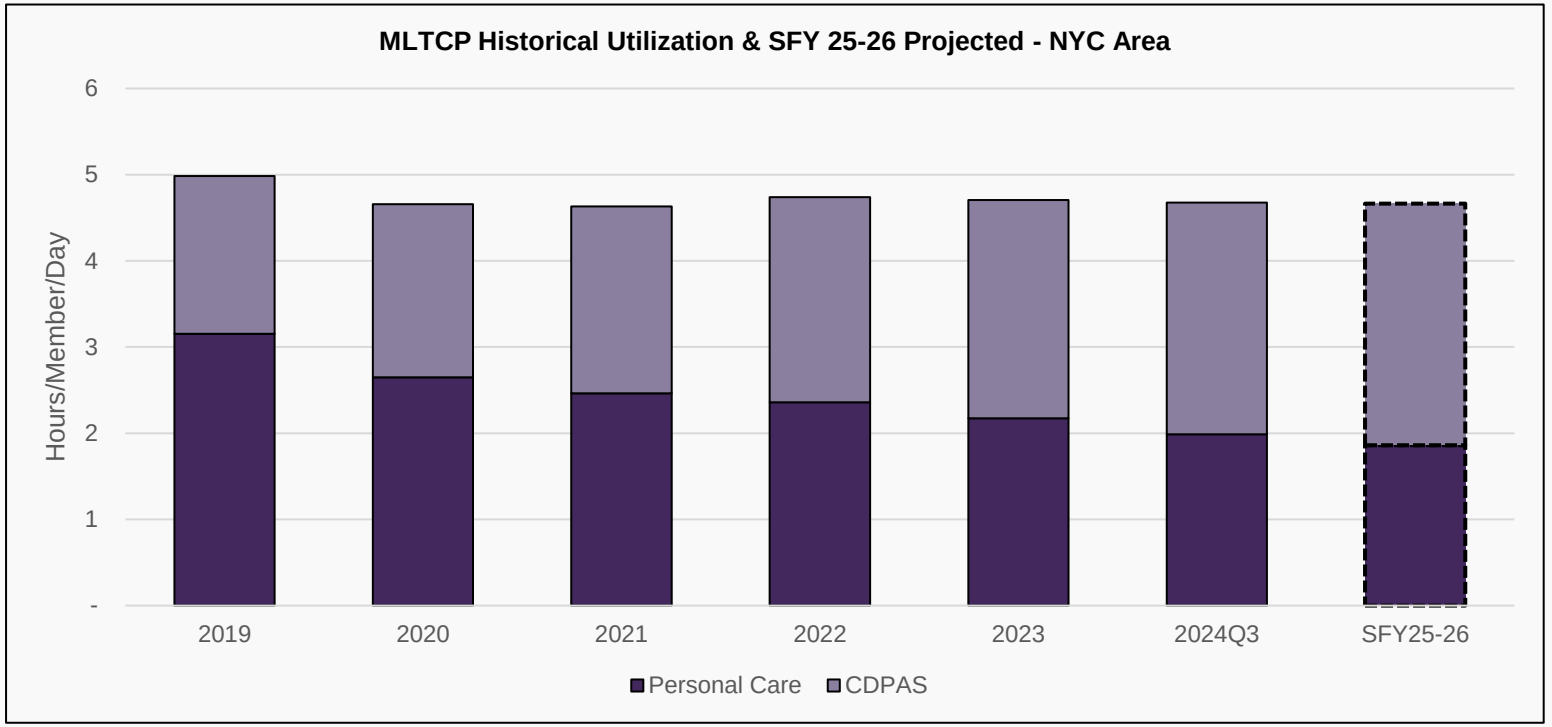


[1] SFY2025-26 projected values include adjustments from transportation related program changes
[2] Based on MLTCP only experience of statewide community members

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MLTCP COMMUNITY TREND SUMMARY - NYC AREA

Category of Service	SFY 25-26
Nursing Facility	1.2%
Personal Care	-6.7%
CDPAS	4.7%
Adult Day Health Care	1.5%
Social Day Care	1.5%
PERS	1.3%
Home Delivered Meals	1.3%
Home Health Care	0.0%
DME & Supplies	2.2%
Outpatient Rehab & Therapy	1.3%
Podiatry/Dental/Vision/Other Prof	1.3%
NEMT	N/A
Total Trend	**-0.6%**



Observations:

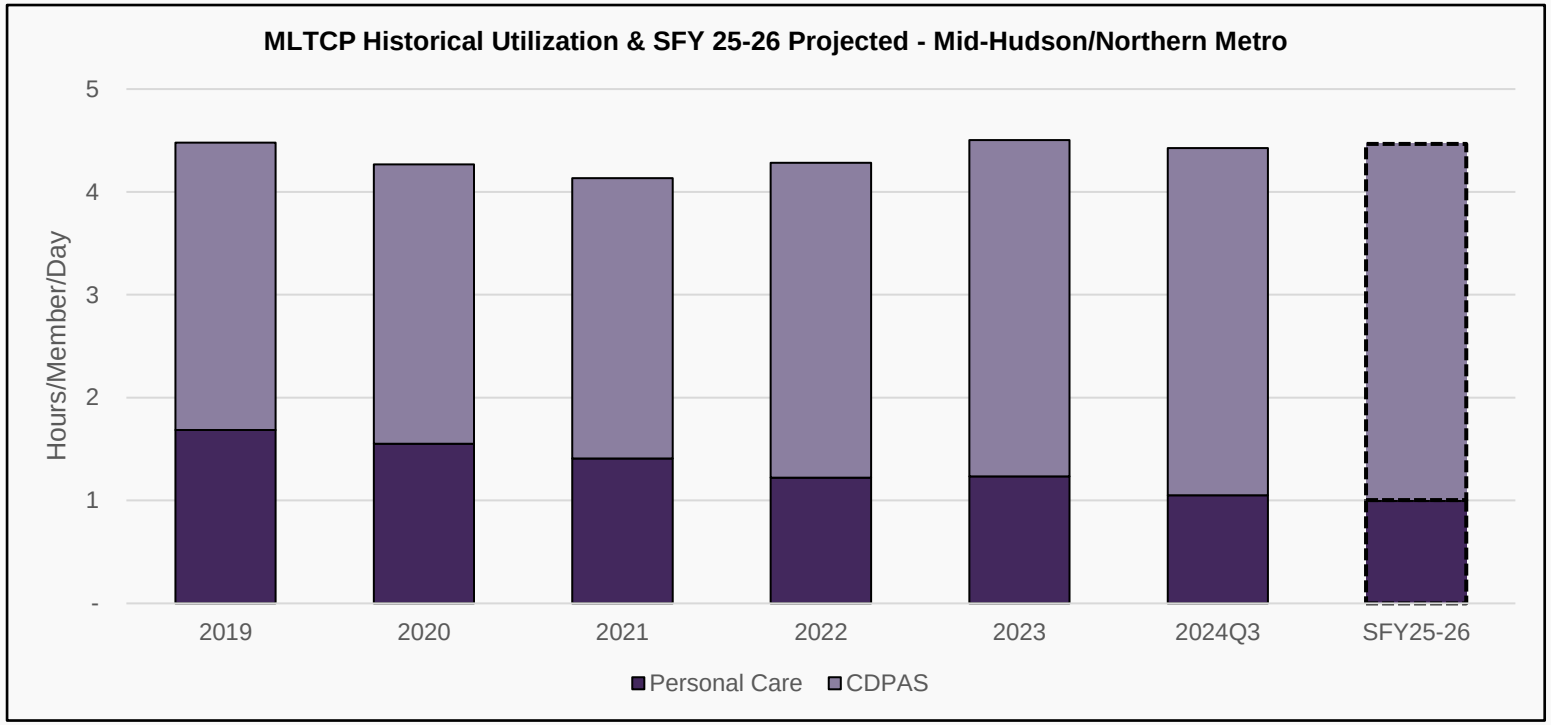
- PC/CDPAS projected utilization for SFY2025-26 is 4.66 hours/member/day
- To reflect PMPM recovery of ADHC/SDC services, positive trends were selected based on emerging data through 2024 Q3

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[1] SFY2025-26 projected values include adjustments to account for shifts in population acuity
[2] Based on MLTCP only experience of community members

MLTCP COMMUNITY TREND SUMMARY - MH/NM

Category of Service	SFY 25-26
Nursing Facility	1.4%
Personal Care	-8.8%
CDPAS	2.6%
Adult Day Health Care	-4.8%
Social Day Care	-4.8%
PERS	-3.8%
Home Delivered Meals	-3.8%
Home Health Care	0.6%
DME & Supplies	3.6%
Outpatient Rehab & Therapy	-3.8%
Podiatry/Dental/Vision/Other Prof	-3.8%
NEMT	N/A
Total Trend	**-0.8%**



Observations:

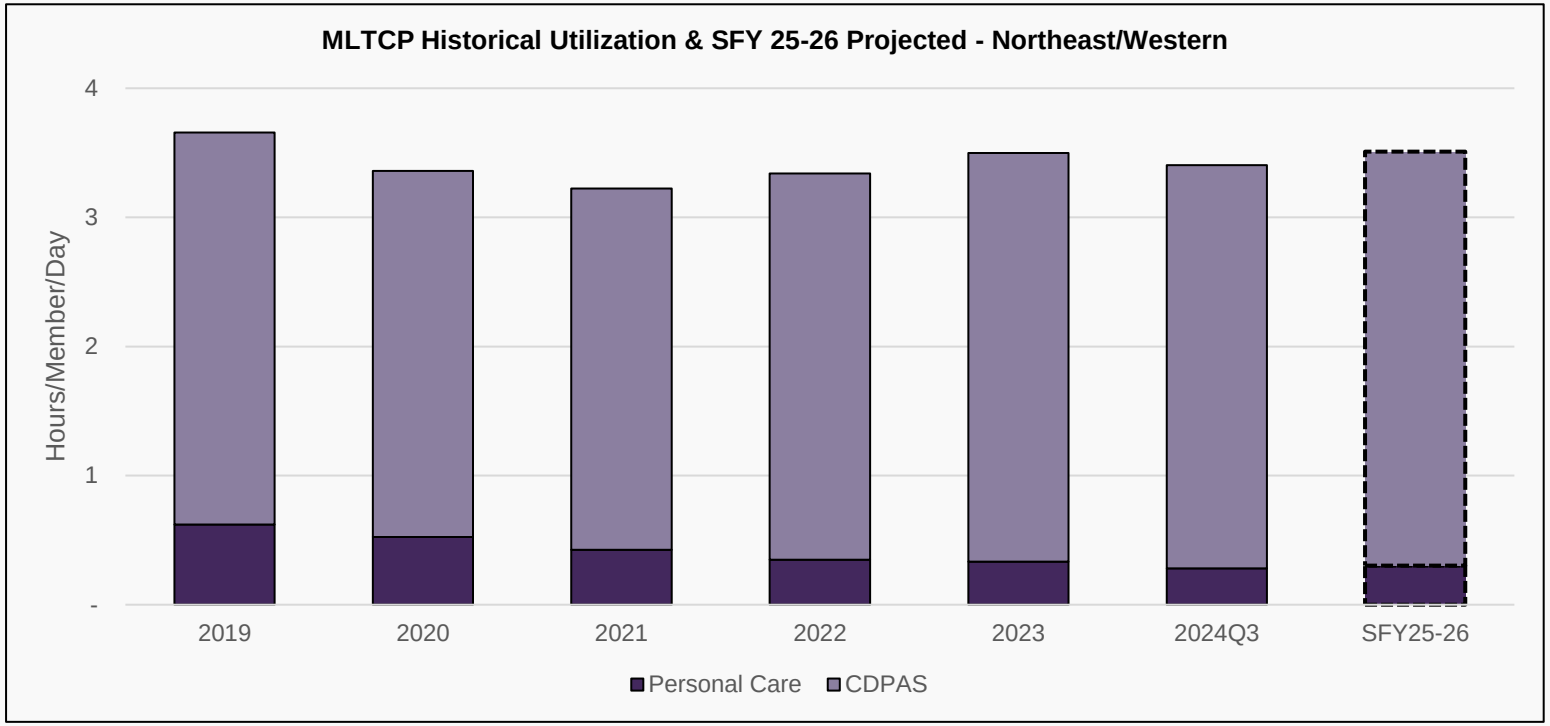
- PC/CPDAS projected utilization for SFY2025-26 is 4.47 hours/member/day
- To reflect PMPM decrease of ADHC/SDC services, negative trends were selected based on emerging data through 2024 Q3

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[1] SFY2025-26 projected values include adjustments to account for shifts in population acuity
[2] Based on MLTCP only experience of community members

MLTCP COMMUNITY TREND SUMMARY - NE/WE

Category of Service	SFY 25-26
Nursing Facility	1.3%
Personal Care	-4.2%
CDPAS	0.6%
Adult Day Health Care	-2.2%
Social Day Care	-2.2%
PERS	-4.1%
Home Delivered Meals	-4.1%
Home Health Care	-1.0%
DME & Supplies	3.9%
Outpatient Rehab & Therapy	-4.1%
Podiatry/Dental/Vision/Other Prof	-4.1%
NEMT	N/A
Total Trend	**-0.1%**



Observations:

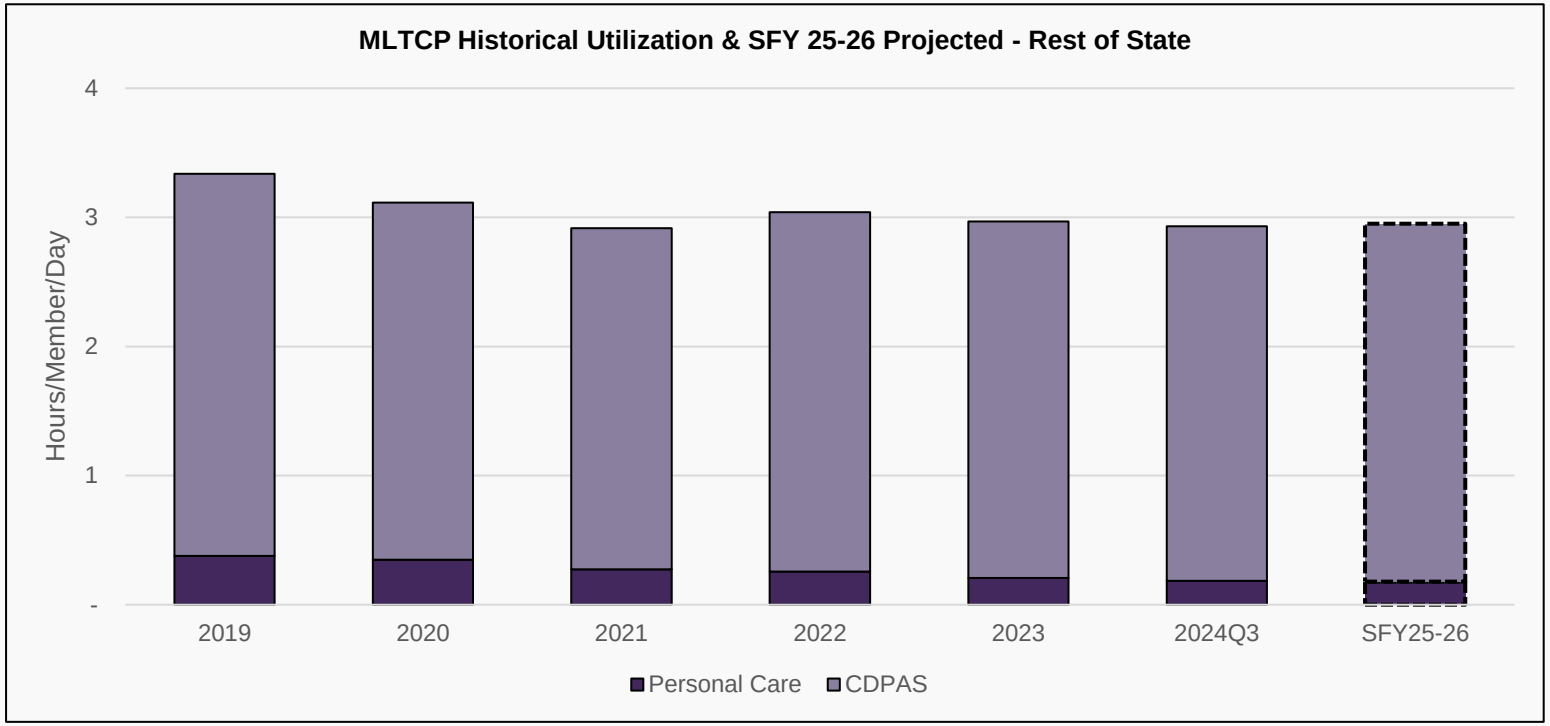
- PC/CPDAS projected utilization for SFY2025-26 is 3.51 hours/member/day
- To reflect PMPM decrease of ADHC/SDC services, negative trends were selected based on emerging data through 2024 Q3

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[1] SFY2025-26 projected values include adjustments to account for shifts in population acuity
[2] Based on MLTCP only experience of community members

MLTCP COMMUNITY TREND SUMMARY - ROS

Category of Service	SFY 25-26
Nursing Facility	1.9%
Personal Care	-6.4%
CDPAS	0.2%
Adult Day Health Care	-2.0%
Social Day Care	-2.0%
PERS	-3.3%
Home Delivered Meals	-3.3%
Home Health Care	-6.4%
DME & Supplies	0.6%
Outpatient Rehab & Therapy	-3.3%
Podiatry/Dental/Vision/Other Prof	-3.3%
NEMT	N/A
Total Trend	**-0.5%**



Observations:

- PC/CPDAS projected utilization for SFY2025-26 is 2.95 hours/member/day.
- To reflect PMPM decrease of ADHC/SDC services, negative trends were selected based on emerging data through 2024 Q3

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[1] SFY2025-26 projected values include adjustments to account for shifts in population acuity
[2] Based on MLTCP only experience of community members

MLTCP NHT TREND SUMMARY

Category of Service	NYC Area	Upstate
Nursing Facility	1.7%	2.2%
Personal Care	0.0%	0.0%
CDPAS	0.0%	0.0%
Adult Day Health Care / Social Day Care	0.0%	0.0%
PERS / Home Meals / Home Health Care	0.0%	0.0%
DME & Supplies	2.7%	3.3%
Outpatient Rehab & Therapy	1.8%	-3.2%
Foot / Dental / Vision / Other Prof	1.8%	-3.2%
NEMT	N/A	N/A
NAMI	4.2%	4.2%
Total Trend	**1.7%**	**2.1%**

Trend Considerations

- NHT annual trend assumptions displayed include the impact of Nursing Facility fee schedule unit cost increases between CY 2023 and the most recent fee schedules available and an estimate of fee schedule changes through the rate period based on discussions with the State
- 0% / N/A trend selected for the NEMT COS to reflect the 3/1/24 NEMT carveout
- Non-Nursing Facility COS trends based on Community experience and historical utilization for NHT population

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RISK ADJUSTMENT

Methodology

- Risk adjustment is developed using DOH's MLTC Risk Adjustment Model and risk scores implemented are based on October 2024 enrollment and most recent CHA data from October 2021 through September 2024
- Approximately 98% of MLTCP community members and 99% of MAP community members within the enrollment snapshot had a risk score based on assessment data; members without an assessment were assumed to have the same score as the average score for their respective plan/region/program
- An update to the MLTC Risk Adjustment Model is under development and will be evaluated for use for future rate cycles

Credibility Criteria

- Low credibility plans were excluded from the calculation of relative risk scores and assigned a final relative risk score of 1.0
- Low credibility plans were defined as those that:
  - Had less than half of all enrolled community members in the snapshot with an assessment in the specific window
  - Had less than 100 scored community members in the enrollment snapshot
  - Were a new MLTC plan with enrollment beginning on October 1, 2023, not including plans that expanded to a new region or program

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ADMINISTRATIVE EXPENSES - MLTCP & MAP

Methodology

- Administrative expenses are based on CY 2023 cost reports and projected to rating period using inflation, historical experience, plan variability trends and membership projections
- MLTCP administrative expenses were developed using MLTCP only data. MAP administrative expenses continue to be developed using program alignment data
- Consistent with past rate cycles, expenses that more closely relate to care management activities were reallocated and for-profit taxes were removed
- Administrative expenses were adjusted to reflect realized and anticipated M&A activity from the base period through the rating period
- Administrative expenses were also adjusted to reflect the impact of the FI carve-out and transportation related program changes
- MAP administrative expense includes additional amounts to reflect the increased resource needs with administering the enhanced benefit package
- Admin expenses continue to show high amounts of variability between plans

MLTCP

SFY 2025-26[1]	NYC Area	MH/NM	NE/WE	ROS
Administrative Expenses	$208.81	$211.48	$194.57	$192.13

MAP

SFY 2025-26[2]	NYC Area	MH/NM	NE/WE	ROS
Administrative Expenses	$264.75	$256.03	$237.47	$234.21

[1] SFY 25-26 MLTCP admin expenses developed using only MLTCP data
[2] SFY 25-26 MAP admin expenses developed using program alignment data

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CARE MANAGEMENT EXPENSES - MLTCP & MAP

Methodology

- Care management expenses are based on experience in CY2023 cost reports and assumed staffing ratios for Community and NHT members.
- MLTCP care management expenses were developed using MLTCP only data. MAP care management expenses continue to be developed using program alignment data.
- Care management expenses were adjusted to reflect M&A activity from the base period through the rating period
- Care management expenses were also adjusted to reflect the impact of the transportation related program changes and additional costs for the CDSMP arthritis adjustment
- MAP care management expense includes additional amounts to reflect the behavioral health services carved into the MAP benefit package effective 1/1/23

MLTCP

SFY 2025-26[1]	NYC Area	MH/NM	NE/WE	ROS
Care Management - Community	$178.32	$155.41	$166.58	$160.90
Care Management - NHT	$145.71	$106.43	$99.43	$89.81

MAP

SFY 2025-26[2]	NYC Area	MH/NM	NE/WE	ROS
Care Management - Community	$212.36	$178.61	$188.69	$181.16
Care Management - NHT	$167.04	$120.44	$112.33	$101.02

[1] SFY25-26 MLTCP CM expenses developed using only MLTCP data
[2] SFY25-26 MAP CM expenses developed using program alignment data

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NHT ADD-ON

Methodology

- To create a blended rate that accounts for the cost of both the Community and NHT populations, an NHT add-on was calculated and added to the risk–adjusted Community rate for each plan
- Plan-specific add-ons were calculated using Community and NHT rates and enrollment mix based on projected Community and NHT enrollment for the plan
- Enrollment of Community members was projected based on monthly plan-specific enrollment trends while enrollment of NHT members was projected based on monthly region-specific enrollment trends (due to lower volume) on a region-wide basis. The percent NHT membership assumed for each plan assumes a region wide percent NHT membership assumption that applied for all plans in the respective region.
- For MLTCP, the projected enrollment of NHT members also considered the ongoing process to disenroll permanently placed members who have been in nursing homes for three or more months
- The State will not reconcile the enrollment mix of Community and NHT members for SFY 2025-26

MLTC Average Enrollment Mix (NHT%)

SFY 2025-26	NYC Area	MH/NM	NE/WE	ROS
MLTCP	0.7%	1.4%	1.1%	1.6%
MAP	0.9%	0.7%	0.7%	2.5%

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OTHER ADJUSTMENTS

Methodology

- Underwriting Gain aligned between Community and NHT populations
- Spenddown for the Community population is based on CY 2023 cost report data; regional averages for the NHT population were deducted from the base data. Adjustments were included to reflect the policy change which raised the Medicaid Income Eligibility level for the Aged, Blind, and Disabled (Non-MAGI) population from 87% to 138% of FPL starting January 2023.
- Effective January 2025, MCO Provider Tax is estimated and applied for each plan and region combination based on Statewide SFY 2025-26 enrollment projections for each MLTCP and MAP plan. Expenses for MCO Provider Taxes are subject to applicable premium-based taxes.
- Premium based taxes include the franchise tax and Metropolitan Transportation Authority (MTA) surcharge for applicable for-profit plans
    - For MH/NM, the MTA surcharge is applicable to Dutchess, Orange, Putnam and Rockland counties

MLTCP	NYC Area	MH/NM	NE/WE	ROS
Underwriting Gain	1.00%	1.00%	1.00%	1.00%
Spenddown *(Community Only)*	-$14.24	-$23.84	-$17.48	-$18.98
MCO Provider Tax	$102.42	$118.19	$116.67	$124.46
Premium Based Taxes *(For-Profit)*	2.05%	2.05%	1.75%	1.75%

MAP	NYC Area	MH/NM	NE/WE	ROS
Underwriting Gain	1.50%	1.50%	1.50%	1.50%
Spenddown *(Community Only)*	-$20.51	-$23.17	-$19.59	-$17.48
MCO Provider Tax	$114.11	$122.07	$126.00	$126.00
Premium Based Taxes *(For-Profit)*	2.05%	2.05%	1.75%	1.75%

Community + NHT	NYC Area	MH/NM	NE/WE	ROS
Encounter Data Withhold	-1.50%	-1.50%	-1.50%	-1.50%
Enrollment Cap Withhold[1]	-3.00%	-3.00%	-3.00%	-3.00%

[1] Enrollment Cap Withhold only applies to MLTCP

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MLTCP PMPM RATE COMPARISON- COMMUNITY

- On a regional basis, the following is the impact of the MLTCP PMPM rate change from 2nd Supplemental April 2024 to April 2025 before withhold:

Region	2nd Supplemental April 2024	April 2025	% Change in Premium
New York City Area	$4,752.85	$4,656.30	-2.0%
Mid-Hudson/Northern Metro	$4,350.35	$4,129.87	-5.1%
Northeast/Western	$3,394.05	$3,273.51	-3.6%
Rest of State	$2,896.69	$2,854.06	-1.5%
Statewide	**$4,586.05**	**$4,486.60**	**-2.2%**

[1] 2nd Supplemental April 2024 and April 2025 regional rates were calculated using estimated SFY25-26 Community enrollment
[2] 2nd Supplemental April 2024 and April 2025 regional rates before accounting for withhold

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MLTCP PMPM RATE COMPARISON- NHT

- On a regional basis, the following is the impact of the MLTCP PMPM rate change from 2nd Supplemental April 2024 to April 2025 before withhold:

Region	2nd Supplemental April 2024	April 2025	% Change in Premium
New York City Area	$9,597.65	$9,953.09	3.7%
Mid-Hudson/Northern Metro	$7,121.69	$7,669.88	7.7%
Northeast/Western	$7,044.94	$7,653.26	8.6%
Rest of State	$7,026.66	$7,648.18	8.8%
Statewide	**$9,055.72**	**$9,463.21**	**4.5%**

[1] 2nd Supplemental April 2024 and April 2025 regional rates were calculated using estimated SFY25-26 NHT enrollment
[2] 2nd Supplemental April 2024 and April 2025 regional rates before accounting for withhold

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MLTCP PMPM RATE COMPARISON- BLENDED

- On a regional basis, the following is the impact of the MLTCP PMPM rate change from 2nd Supplemental April 2024 to April 2025 net of withhold:

Region	2nd Supplemental April 2024	April 2025	% Change in Premium
New York City Area	$4,597.23	$4,482.11	-2.5%
Mid-Hudson/Northern Metro	$4,178.94	$3,992.90	-4.5%
Northeast/Western	$3,264.86	$3,171.24	-2.9%
Rest of State	$2,801.85	$2,798.62	-0.1%
Statewide	**$4,433.07**	**$4,321.48**	**-2.5%**

[1] Plan-specific 2nd Supplemental April 2024 blended rates and estimated total SFY25-26 enrollment were used to calculate 2nd Supplemental April 2024 regional rates
[2] Plan-specific April 2025 blended rates and estimated total SFY25-26 enrollment were used to calculate April 2025 regional rates
[3] 2nd Supplemental April 2024 and April 2025 blended rates net of withhold

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ADDITIONAL CONSIDERATIONS FOR MAP

Additional Services

- The MAP program provides additional benefits beyond the LTSS and limited acute services included in the MLTC Program Alignment Base. Consistent with the base data approach for LTSS and limited acute services, CY 2023 FFS claims data for MLTCP Dual members was utilized as the base data source for the Additional Services for SFY 2025-26 rate development.
  - Historical MLTCP FFS utilization, unit cost, and PMPM experience was analyzed when developing trends for Additional Services
- Behavioral Health Services carved into MAP starting January 1, 2023 are also included
  - CY 2023 FFS claims data was also utilized as the primary base data source for these services
  - Analysis of the change in fee schedules from the base period to the rating period along with review of historical utilization experience were considered when developing trends for the Behavioral Health Services
  - IBNR Base Data Adjustment refreshed based on most recent data for MAP's additional services
  - The statewide impact of the carve-in is approximately 0.53% of the total estimated benefit expenses

Administrative Expenses

- Additional administrative expense was allocated to the MAP program to reflect the increased resource needs with administering the enhanced benefit packages

Care Management Expenses

- Additional Care Management expenses were added to account for the behavioral health services carved into the MAP benefit package effective 1/1/23

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MAP PROGRAM ALIGNMENT ACUITY FACTORS

Methodology

- For MAP, the estimated LTSS and limited acute services benefit expenses for the Community population were developed using the MLTC Program Alignment Base and the Additional Services benefit expenses were developed using FFS experience for MLTCP members.
- Consistent with past rate cycles, the acuity factor accounts for the relative acuity differences in the population enrolled in MAP in the contract period relative to MLTCP and the Program Alignment Base
- Using DOH's MLTC Risk Adjustment Model, acuity factors implemented are based on October 2024 enrollment and most recent Community Health Assessment (CHA) data from the Uniform Assessment System for New York (UAS-NY) from October 2021 through September 2024
- This methodology:
  - Accounts for shifts in acuity of membership between programs from the base period to the rating period
  - Distributes payments to programs based on acuity
  - Rewards program efficiency

MAP Program Acuity Factors

Program	NYC Area	MH/NM	NE/WE	ROS
MAP - LTSS	0.9624	0.9661	0.9661	0.9661
MAP – Additional Services	0.9554	0.9605	0.9605	0.9605

[1] MAP acuity factors for the MH/NM, NE/WE and ROS regions are calculated using the Statewide acuity factors due to low credibility in these MAP regions

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MAP PMPM RATE COMPARISON- COMMUNITY

- On a regional basis, the following is the impact of the MAP PMPM rate change from 2nd Supplemental April 2024 to April 2025 before withhold:

Region	2nd Supplemental April 2024	April 2025	% Change in Premium
New York City Area	$4,921.03	$4,744.07	-3.6%
Mid-Hudson/Northern Metro	$4,817.24	$4,429.87	-8.0%
Northeast/Western	$3,811.07	$3,565.36	-6.4%
Rest of State	$3,292.36	$3,145.78	-4.5%
Statewide	**$4,901.58**	**$4,721.71**	**-3.7%**

[1] 2nd Supplemental April 2024 and April 2025 regional rates were calculated using estimated SFY25-26 Community enrollment
[2] 2nd Supplemental April 2024 and April 2025 regional rates before accounting for withhold

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MAP PMPM RATE COMPARISON- NHT

- On a regional basis, the following is the impact of the MAP PMPM rate change from 2nd Supplemental April 2024 to April 2025 before withhold:

Region	2nd Supplemental April 2024	April 2025	% Change in Premium
New York City Area	$9,815.50	$10,068.17	2.6%
Mid-Hudson/Northern Metro	$7,623.91	$8,176.38	7.2%
Northeast/Western	$7,536.94	$8,156.42	8.2%
Rest of State	$7,537.07	$8,158.73	8.2%
Statewide	**$9,749.32**	**$10,012.20**	**2.7%**

[1] 2nd Supplemental April 2024 and April 2025 regional rates were calculated using estimated SFY25-26 NHT enrollment
[2] 2nd Supplemental April 2024 and April 2025 regional rates before accounting for withhold

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MAP PMPM RATE COMPARISON- BLENDED

- On a regional basis, the following is the impact of the MAP PMPM rate change from 2nd Supplemental April 2024 to April 2025 net of withhold:

Region	2nd Supplemental April 2024	April 2025	% Change in Premium
New York City Area	$4,910.78	$4,721.11	-3.9%
Mid-Hudson/Northern Metro	$4,797.02	$4,388.95	-8.5%
Northeast/Western	$3,833.44	$3,545.36	-7.5%
Rest of State	$3,304.62	$3,220.77	-2.5%
Statewide	**$4,891.52**	**$4,698.97**	**-3.9%**

[1] Plan-specific 2nd Supplemental April 2024 blended rates and estimated total SFY25-26 enrollment were used to calculate 2nd Supplemental April 2024 regional rates
[2] Plan-specific April 2025 blended rates and estimated total SFY25-26 enrollment were used to calculate April 2025 regional rates
[3] 2nd Supplemental April 2024 and April 2025 blended rates net of withhold

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NEXT STEPS - PARTIAL CAPITATION AND MAP

- SFY 2024-25 Second Revision– March/April 2025
  - Change to ADL implementation date
  - Spenddown Update

- SFY 2024-25 Supplemental Rates
  - Nursing Home Benchmark Update (MLTCP and MAP)
  - Behavioral Health Benchmark Update (MAP only)
  - MCO Tax Update

- SFY 2025-26 Supplemental Rates
  - Budget Actions
  - CDPAS FI Update as needed

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QUESTIONS

- Questions regarding the MLTC Rates can be submitted via e-mail to:

  MLTC Bureau Mail Log – mltcrs@health.ny.gov

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