

# 2018 Michigan Health Insurance Rate Change Requests

## Individual Market (AS FILED - SUBJECT TO DIFS APPROVAL)

[Michigan SERFF Filing Access](#)

[Healthcare.gov Rate Review](#)

Below is a listing of issuers who intend to offer ACA-compliant health insurance policies in the **INDIVIDUAL** market in 2018. More detailed information can be found on Michigan's website through its SERFF Filing Access database or in the Rate Review section of Healthcare.gov at the links provided above. Comments submitted prior to **September 15, 2017** will be considered by DIFS in its review. We encourage you to submit comments via email at [healthratecomments@michigan.gov](mailto:healthratecomments@michigan.gov) or by clicking the link for each filing.

**Important Note:** As rate changes vary by plan, geographic area, and tobacco status, individuals may experience rate changes different from the annualized change. In addition, individuals receiving tax credits covering all or part of their premium will experience different rate changes due to the tax credit calculation. The 2018 tax credits will not be known until closer to the beginning of open enrollment on November 1, 2017.

Issuer Name	Participating in Federally Facilitated Marketplace	Annualized Rate Changes			Number of Plans			SERFF Tracking Number	Link to Submit Public Comment
		As Requested	As Approved	Number of Affected Individuals	On or Off Marketplace	On or Off Marketplace with 10% or greater rate increases	On Marketplace		
Alliance Health and Life Insurance Company	No	16.5%	TBD	6,258	4	3	0	HALP-131055228	<a href="#">Email Comment</a>
Blue Care Network of Michigan	Yes	22.6%	TBD	116,476	32	21	27	BCNT-131057833	<a href="#">Email Comment</a>
Blue Cross Blue Shield of Michigan	Yes	31.7%	TBD	59,703	9	8	8	BBMI-131060304	<a href="#">Email Comment</a>
Health Alliance Plan	Yes	24.0%	TBD	25,556	23	16	20	HALP-131055737	<a href="#">Email Comment</a>
McLaren Health Plan Community	Yes	26.6%	TBD	2,999	6	3	4	MCLH-131028158	<a href="#">Email Comment</a>
Meridian Health Plan of Michigan, Inc.	Yes	59.4%	TBD	6,319	6	5	6	HPMI-131070597	<a href="#">Email Comment</a>
Molina Healthcare of Michigan	Yes	42.8%	TBD	26,270	5	5	5	MHCM-131065970	<a href="#">Email Comment</a>
Physicians Health Plan	Yes	25.6%	TBD	6,548	25	20	25	PHPM-131014338	<a href="#">Email Comment</a>
Priority Health	Yes	19.0%	TBD	35,849	21	7	13	PRHL-131065839	<a href="#">Email Comment</a>
Total Health Care USA	Yes	27.6%	TBD	8,591	7	5	7	THCI-131070839	<a href="#">Email Comment</a>
<b>Total - Individual Market</b>		<b>27.6%</b>	<b>TBD</b>	<b>294,569</b>	<b>138</b>	<b>93</b>	<b>115</b>		

### Definitions

Annualized Rate Changes: Requested/Approved

Effective rate change for the average policyholder, reflecting the expected distribution of policyholders by plan, age, geographic area, and tobacco status. (Source: Issuer's SERFF filing)

Number of Affected Individuals

Estimate provided by issuer of the number of individuals impacted by the rate change. (Source: Issuer's SERFF Filing)

Number of Plans: On or Off Marketplace

Number of plans proposed to be offered by the Issuer.

Number of Plans: On or Off with 10% or greater rate increases

Plans with rate increases equal to or exceeding 10% are subject to additional rate review and disclosures. (Source: Issuer's Unified Rate Review Template)

Number of Plans: On Marketplace

Number of plans on the Marketplace. The difference between the On/Off and On is the number of plans offered solely off the Marketplace.

SERFF Tracking Number

Filing number assigned to the rate increase request made within the NAIC's SERFF filing system. Can be used to search the SERFF Filing Access database.

This document satisfies 45 CFR 154.301(b) for public disclosure and input for Michigan's effective rate review program.

**Updated: 8/22/2017**

# 2018 Michigan Health Insurance Rate Change Requests

## Small Group Market (AS FILED - SUBJECT TO DIFS APPROVAL)

[Michigan SERFF Filing Access](#)

[Healthcare.gov Rate Review](#)

Below is a listing of issuers who intend to offer ACA-compliant health insurance policies in the **SMALL GROUP** market in 2018. More detailed information can be found on Michigan's website through its SERFF Filing Access database or in the Rate Review section of Healthcare.gov at the links provided above. Comments submitted prior to **September 15, 2017** will be considered by DIFS in its review. We encourage you to email at [healthratecomments@michigan.gov](mailto:healthratecomments@michigan.gov) or by clicking the link for each filing.

**Important Note:** As rate changes vary by plan, geographic area, and tobacco status, individuals may experience rate changes different from the annualized change. Individual employee premiums will also be affected by the amount the employer contributes to the total premium.

Issuer Name	Participating in Federally Facilitated Marketplace	Annualized Rate Changes			Number of Plans			SERFF Tracking Number	Link to Submit Public Comment
		As Requested	As Approved	Number of Affected Individuals	On or Off Marketplace	On or Off Marketplace with 10% or greater rate increases	On Marketplace		
All Savers Insurance Company	No	-2.6%	TBD	81	3	0	0	UHLC-131010995	<a href="#">Email Comment</a>
Alliance Health and Life Insurance Company	No	3.8%	TBD	8,685	34	0	0	HALP-131039285	<a href="#">Email Comment</a>
Blue Care Network of Michigan	No	0.2%	TBD	89,349	126	0	0	BCNT-131022564	<a href="#">Email Comment</a>
Blue Cross Blue Shield of Michigan	No	6.3%	TBD	192,630	99	0	0	BBMI-131022579	<a href="#">Email Comment</a>
Federated Mutual Insurance Company	No	-2.2%	TBD	6,129	32	2	0	FEMC-130996232	<a href="#">Email Comment</a>
Health Alliance Plan	No	0.0%	TBD	15,027	51	1	0	HALP-131026975	<a href="#">Email Comment</a>
Humana Insurance Company	No	6.7%	TBD	603	38	7	0	HUMA-130951494	<a href="#">Email Comment</a>
McLaren Health Plan Community	Yes	3.7%	TBD	2,455	21	1	7	MCLH-131022419	<a href="#">Email Comment</a>
National Health Insurance Company	No	2.5%	TBD	18	31	13	0	NHIC-1310902336	<a href="#">Email Comment</a>
Paramount Insurance Company	No	16.1%	TBD	875	12	11	0	PARM-131001158	<a href="#">Email Comment</a>
PHP Insurance Company	No	-2.4%	TBD	1,147	19	0	0	PHPM-131014307	<a href="#">Email Comment</a>
Physicians Health Plan	No	2.9%	TBD	4,368	38	2	0	PHPM-131013696	<a href="#">Email Comment</a>
Priority Health	No	6.8%	TBD	40,229	71	0	0	PRHL-131027354	<a href="#">Email Comment</a>
Priority Health Insurance Company	No	6.3%	TBD	7,906	20	9	0	PRHL-131028353	<a href="#">Email Comment</a>
Total Health Care USA	No	4.9%	TBD	6,357	24	0	0	THCI-131032049	<a href="#">Email Comment</a>
UnitedHealthcare Insurance Company	No	0.0%	TBD	36,133	39	0	0	UHLC-130997887	<a href="#">Email Comment</a>
US Health and Life Insurance Company	No	3.6%	TBD	2	1	0	0	USHL-131025710	<a href="#">Email Comment</a>
<b>Total - Small Group Market</b>		<b>4.0%</b>	<b>TBD</b>	<b>411,994</b>	<b>659</b>	<b>46</b>	<b>7</b>		

### Definitions

Annualized Rate Changes: Requested/Approved	Effective rate change for the average policyholder, reflecting the expected distribution of policyholders by plan, age, geographic area, tobacco status, and plan effective date. (Source: Issuer's SERFF filing)
Number of Affected Individuals	Estimate provided by issuer of the number of individuals impacted by the rate change. (Source: Issuer's SERFF Filing)
Number of Plans: On or Off Marketplace	Number of plans proposed to be offered by the Issuer. (Source: Issuers SERFF Filing)
Number of Plans: On or Off with 10% or greater rate increases	Plans with rate increases equal to or exceeding 10% are subject to additional rate review and disclosures. (Source: Issuer's Unified Rate Review Template)
Number of Plans: On Marketplace	Number of plans available on the Marketplace. The difference between the On/Off and On is the number of plans offered solely off the Marketplace.
SERFF Tracking Number	Filing number assigned to the rate increase request made within the NAIC's SERFF filing system. Can be used to search the SERFF Filing Access database.

This document satisfies 45 CFR 154.301(b) for public disclosure and input for Michigan's effective rate review program.

**Updated: 8/22/2017**