

# 2018 Michigan Health Insurance Rate Change Requests

[Michigan SERFF Filing Access](#)

## Individual Market (APPROVED)

[Healthcare.gov Rate Review](#)

Below is a listing of issuers who approved to offer ACA-compliant health insurance policies in the **INDIVIDUAL** market in 2018. DIFS has completed its review and the approved rate changes are shown below next to the requested changes. 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.

**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 shortly before 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%	16.5%	6,258	4	3	0	HALP-131055228	
Blue Care Network of Michigan	Yes	22.6%	22.6%	116,476	26	16	22	BCNT-131057833	
Blue Cross Blue Shield of Michigan	Yes	31.7%	31.7%	59,703	9	8	8	BBMI-131060304	
Health Alliance Plan	No*	16.1%	16.1%	25,556	11	11	0	HALP-131055737	
McLaren Health Plan Community	Yes	26.6%	26.6%	2,999	6	3	4	MCCL-131028158	Public Comment
Meridian Health Plan of Michigan, Inc.	Yes	59.4%	53.2%	6,319	6	5	6	HPMI-131070597	Period has
Molina Healthcare of Michigan	Yes	42.8%	42.8%	26,270	5	5	5	MHCM-131065970	Closed
Physicians Health Plan	Yes	25.6%	25.6%	6,548	25	20	25	PHPM-131014338	
Priority Health	Yes	19.0%	19.0%	35,849	20	7	13	PRHL-131065839	
Total Health Care USA	Yes	27.6%	27.6%	8,591	7	5	7	THCI-131070839	
<b>Total - Individual Market</b>		<b>26.9%</b>	<b>26.8%</b>	<b>294,569</b>	<b>119</b>	<b>83</b>	<b>90</b>		

\*Health Alliance Plan withdrew from the Marketplace in 2018 after originally filing to participate. The requested rate change was modified to reflect the elimination of Marketplace plans.

### 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 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 Federal 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: 10/25/2017**

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[Michigan SERFF Filing Access](#)

## Small Group Market (APPROVED)

[Healthcare.gov Rate Review](#)

The Department of Insurance and Financial Services (DIFS) performs reviews on premium rates filed by insurance companies and health maintenance organizations (HMOs) for individual and small group policyholders. Below is a listing of carriers in Michigan who have requested to change rates in the **SMALL GROUP** market effective January 1, 2018. DIFS has completed its review and the approved rate changes are shown next to the requested changes. You may obtain more information about each filing by visiting DIFS SERFF Filing Portal (see link above).

**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 Affected Individuals	Number of Plans			SERFF Tracking Number	Link to Submit Public Comment
		As Requested	As Approved		On or Off Marketplace	On or Off Marketplace with 10% or greater rate increases	On Marketplace		
All Savers Insurance Company	No	-2.6%	-2.6%	81	3	0	0	UHLC-131010995	
Alliance Health and Life Insurance Company	No	3.8%	3.8%	8,685	34	0	0	HALP-131039285	
Blue Care Network of Michigan	No	0.2%	0.2%	89,349	126	0	0	BCNT-131022564	
Blue Cross Blue Shield of Michigan	No	6.3%	6.3%	192,630	99	0	0	BBMI-131022579	
Federated Mutual Insurance Company	No	-2.2%	Withdrawn*	6,129	0	0	0	FEMC-130996232	
Health Alliance Plan	No	0.0%	0.0%	15,027	51	1	0	HALP-131026975	
Humana Insurance Company	No	6.7%	6.7%	603	38	7	0	HUMA-130951494	Public Comment
McLaren Health Plan Community	Yes	4.0%	4.0%	2,455	18	3	7	MCLH-131022419	Period has Closed
National Health Insurance Company	No	11.1%	11.1%	18	31	13	0	NHIC-130902336	
Paramount Insurance Company	No	19.8%	19.8%	875	12	11	0	PARM-131001158	
PHP Insurance Company	No	-2.0%	-2.0%	1,147	19	0	0	PHPM-131014307	
Physicians Health Plan	No	2.9%	2.9%	4,368	38	0	0	PHPM-131013696	
Priority Health	No	2.2%	2.2%	40,229	71	0	0	PRHL-131027354	
Priority Health Insurance Company	No	8.4%	8.4%	7,906	20	9	0	PRHL-131028353	
Total Health Care USA	No	4.9%	4.9%	6,357	24	0	0	THCI-131032049	
UnitedHealthcare Insurance Company	No	0.0%	0.0%	36,133	39	0	0	UHLC-130997887	
US Health and Life Insurance Company	No	3.6%	3.6%	2	1	0	0	USHL-131025710	
<b>Total - Small Group Market</b>		<b>4.0%</b>	<b>4.0%</b>	<b>411,994</b>	<b>624</b>	<b>44</b>	<b>7</b>		

\*Federated is withdrawing from the group insurance market effective December 31, 2017.

### 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 Federal 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.

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