

2022 Michigan Health Insurance Rate Change Requests

[Michigan SERFF Filing Access](#)

Individual Market (APPROVED)

[Healthcare.gov Rate Review](#)

Below is a listing of issuers who are approved to offer ACA-compliant health insurance policies in the **INDIVIDUAL** market in 2022. 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 2022 tax credits will not be known until closer to the beginning of open enrollment on November 1, 2021.

Issuer Name	Participating in Federally Facilitated Marketplace	Annualized Rate Changes		Current Enrollment	Number of Plans			SERFF Tracking Number	Link to Submit Public Comment
		As Requested	Approved (including Corrections*)		On or Off Marketplace	On or Off Marketplace with 15% or greater rate increases	On Marketplace		
Alliance Health and Life Insurance Company	No	7.2%	8.4%	2,355	7	0	0	HALP-132834612	Public Comment Period has Closed
Blue Care Network of Michigan	Yes	6.0%	6.0%	123,324	21	0	18	BCNT-132863793	
Blue Cross Blue Shield of Michigan Mutual Ins Co	Yes	5.0%	5.0%	46,685	9	0	8	BBMI-132837340	
Health Alliance Plan (HAP)	No	6.4%	6.4%	3,082	24	0	0	HALP-132834601	
McLaren Health Plan Community	Yes	5.5%	5.5%	3,839	8	0	7	MCLH-132815827	
Meridian Health Plan of Michigan, Inc.	Yes	-1.8%	-1.8%	8,253	43	0	27	HPMI-132818230	
Molina Healthcare of Michigan, Inc.	Yes	-2.7%	0.5%	12,684	7	0	7	MHCM-132814811	
Oscar Insurance Company	Yes	8.8%	8.8%	1,641	31	0	28	OHIN-132854365	
Physicians Health Plan	Yes	-0.3%	-0.3%	6,539	19	0	17	PHPM-132816625	
Priority Health	Yes	3.9%	3.9%	110,511	65	0	40	PRHL-132852620	
UnitedHealthcare Community Plan, Inc.	Yes	new	new	-	14	0	14	UHLC-132802625	
US Health and Life Insurance Company	Yes	new	new	-	8	0	8	USHL-132842280	
Total - Individual Market		4.5%	4.7%	318,913	256	0	174		

*Approved rate changes include corrections resulting from DIFS external actuarial review that identified errors in the issuer's required exhibits supporting its proposed rates.

Definitions	
Annualized Rate Changes: Requested/Approved	Average rate change for the upcoming year. Individual rate changes will vary by plan, age, geographic area, and tobacco status.
Current Enrollment	Number of individuals enrolled in plans currently offered by the issuer.
Number of Plans: On or Off Marketplace	Total plans to be offered by the issuers in the upcoming year. Benefits and cost sharing vary between plans and may not be offered in every part of the state.
Number of Plans: On or Off Marketplace with 15% or greater rate increases	Plans with rate increases equal to or exceeding 15% subject to additional rate review and disclosures.
Number of Plans: On Marketplace	Number of plans to be offered on the Marketplace (healthcare.gov). The difference from the On or Off column is the number of plans offered solely outside 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.

Rate changes, enrollment, and plan totals are as reported on issuers' Unified Rate Review Templates and/or SERFF rate filings.

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

Updated: 10/11/2021

2022 Michigan Health Insurance Rate Change Requests

[Michigan SERFF Filing Access](#)

Small Group Market (APPROVED)

[Healthcare.gov Rate Review](#)

Below is a listing of issuers who are approved to offer ACA-compliant health insurance policies in the **SMALL GROUP** market in 2022. 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. 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		Current Enrollment	Number of Plans			SERFF Tracking Number	Link to Submit Public Comment
		As Requested	Approved (including Corrections*)		On or Off Marketplace	On or Off Marketplace with 15% or greater rate increases	On Marketplace		
Alliance Health and Life Insurance Company	No	3.9%	3.9%	14,603	44	0	0	HALP-132818883	Public Comment Period has Closed
Blue Care Network of Michigan	No	6.9%	6.9%	108,201	150	0	0	BCNT-132804811	
Blue Cross Blue Shield of Michigan Mutual Ins Co	No	7.9%	7.9%	182,639	87	0	0	BBMI-132808464	
Health Alliance Plan (HAP)	No	3.2%	3.2%	15,583	57	0	0	HALP-132818805	
Humana Insurance Company	No	9.9%	9.6%	203	10	0	0	HUMA-132811835	
McLaren Health Plan Community	No	1.9%	1.9%	1,150	19	0	0	MCLH-132815800	
Paramount Care of Michigan	No	-11.3%	-7.1%	148	9	0	0	PARM-132803231	
Paramount Insurance Company	No	-5.1%	-2.5%	114	8	0	0	PARM-132803258	
PHP Insurance Company	No	-0.6%	-0.6%	1,106	18	0	0	PHPM-132816632	
Physicians Health Plan	No	-0.2%	-0.2%	3,912	54	0	0	PHPM-132816607	
Priority Health	No	5.0%	5.0%	69,157	90	0	0	PRHL-132820963	
Priority Health Insurance Company (PHIC)	No	5.0%	5.0%	3,131	14	0	0	PRHL-132823679	
UnitedHealthcare Community Plan, Inc.	No	14.6%	14.6%	2,105	20	5	0	UHLC-132817199	
UnitedHealthcare Insurance Company	No	12.8%	12.8%	21,125	49	0	0	UHLC-132817234	
Total - Small Group Market		7.1%	7.1%	423,177	629	5	0		

*Approved rate changes include corrections resulting from DIFS external actuarial review that identified errors in the issuer's required exhibits supporting its proposed rates.

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