

# 2023 Michigan Health Insurance Rate Change Requests

## Individual Market (APPROVED)

[Michigan SERFF Filing Access](#)

[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 2023. 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 2023 tax credits will not be known until closer to the beginning of open enrollment on November 1, 2022.

Issuer Name	Participating in Federally Facilitated Marketplace	Annualized Rate Changes		Current Enrollment	Number of Plans			SERFF Tracking Number	Link to Submit Public Comment
		Requested	Approved*		On or Off Marketplace	On or Off Marketplace with 15% or greater rate increases	On Marketplace		
Alliance Health and Life Insurance Company	No	10.3%	10.3%	2,429	7	0	0	HALP-133271372	Public Comment Period has Closed
Blue Care Network of Michigan	Yes	8.6%	8.1%	117,869	38	1	34	BCNT-133296309	
Blue Cross Blue Shield of Michigan Mutual Ins Co	Yes	-2.8%	-3.1%	52,636	10	0	9	BBMI-133246085	
Health Alliance Plan (HAP)	No	2.0%	2.0%	2,563	21	0	0	HALP-133271350	
McLaren Health Plan Community	Yes	12.3%	12.3%	4,401	14	1	13	MCLH-133244083	
Meridian Health Plan of Michigan, Inc.	Yes	12.6%	12.6%	21,289	40	7	27	HPMI-133252079	
Molina Healthcare of Michigan, Inc.	Yes	3.6%	3.6%	14,697	6	0	6	MHCM-133287969	
Oscar Insurance Company	Yes	1.7%	0.1%	1,117	18	0	18	OHIN-133259501	
Physicians Health Plan	Yes	12.9%	10.9%	7,293	45	0	39	PHPM-133269797	
Priority Health	Yes	7.9%	6.7%	132,657	81	0	59	PRHL-133278885	
UnitedHealthcare Community Plan, Inc.	Yes	10.1%	10.1%	2,306	17	0	17	UHLC-133232674	
US Health and Life Insurance Company	Yes	0.9%	-2.0%	520	9	0	9	USHL-133282404	
<b>Total - Individual Market</b>		<b>6.2%</b>	<b>5.5%</b>	<b>359,777</b>	<b>306</b>	<b>9</b>	<b>231</b>		

\*Includes adjustments made in response to the Inflation Reduction Act's extension of enhanced premium subsidies, previously scheduled to expire in 2022.

### 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: 10/10/2022**

## 2023 Michigan Health Insurance Rate Change Requests

### Small Group Market (APPROVED)

[Michigan SERFF Filing Access](#)

[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 2023. 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
		Requested	Approved		On or Off Marketplace	On or Off Marketplace with 15% or greater rate increases	On Marketplace		
Alliance Health and Life Insurance Company	No	6.6%	6.6%	17,970	44	0	0	HALP-133247613	Public Comment Period has Closed
Blue Care Network of Michigan	No	6.8%	6.8%	110,328	162	0	0	BCNT-133237137	
Blue Cross Blue Shield of Michigan Mutual Ins Co	No	5.2%	5.2%	186,707	81	0	0	BBMI-133237407	
Health Alliance Plan (HAP)	No	4.1%	4.1%	16,948	50	0	0	HALP-133247571	
Humana Insurance Company	No	12.5%	12.5%	188	10	0	0	HUMA-133252033	
McLaren Health Plan Community	No	3.5%	3.5%	1,140	19	0	0	MCLH-133244141	
Paramount Care of Michigan	No	3.2%	3.2%	191	9	0	0	PARM-133205102	
Paramount Insurance Company	No	4.6%	4.6%	140	8	0	0	PARM-133205112	
PHP Insurance Company	No	11.0%	11.0%	1,265	18	0	0	PHPM-133228212	
Physicians Health Plan	No	9.5%	9.5%	4,076	36	0	0	PHPM-133228210	
Priority Health	No	7.6%	7.6%	82,650	95	0	0	PRHL-133243770	
Priority Health Insurance Company (PHIC)	No	7.3%	7.3%	3,536	14	0	0	PRHL-133244008	
UnitedHealthcare Community Plan, Inc.	No	6.9%	6.9%	1,887	16	0	0	UHLC-133260362	
UnitedHealthcare Insurance Company	No	-0.1%	-0.1%	19,363	40	0	0	UHLC-133260378	
<b>Total - Small Group Market</b>		<b>5.8%</b>	<b>5.8%</b>	<b>446,389</b>	<b>602</b>	<b>0</b>	<b>0</b>		

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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

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