

2023 Michigan Health Insurance Rate Change Requests

[Michigan SERFF Filing Access](#)

Individual Market (AS FILED - SUBJECT TO DIFS APPROVAL)

[Healthcare.gov Rate Review](#)

Below is a listing of issuers who intend to offer ACA-compliant health insurance policies in the INDIVIDUAL market in 2023. 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 **July 18, 2022** will be considered by DIFS in its review. We encourage you to submit comments via email at DIFS-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 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
		As Requested	As 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%	TBD	2,429	7	0	0	HALP-133271372	Email Comment
Blue Care Network of Michigan	Yes	8.6%	TBD	117,869	38	1	34	BCNT-133296309	Email Comment
Blue Cross Blue Shield of Michigan Mutual Ins Co	Yes	-2.8%	TBD	52,636	10	0	9	BBMI-133246085	Email Comment
Health Alliance Plan (HAP)	No	2.0%	TBD	2,563	21	0	0	HALP-133271350	Email Comment
McLaren Health Plan Community	Yes	12.3%	TBD	4,401	14	1	13	MCLH-133244083	Email Comment
Meridian Health Plan of Michigan, Inc.	Yes	12.6%	TBD	21,289	40	7	27	HPMI-133252079	Email Comment
Molina Healthcare of Michigan, Inc.	Yes	3.6%	TBD	14,697	6	0	6	MHCM-133287969	Email Comment
Oscar Insurance Company	Yes	1.7%	TBD	1,117	20	0	20	OHIN-133259501	Email Comment
Physicians Health Plan	Yes	12.9%	TBD	7,293	45	0	39	PHPM-133269797	Email Comment
Priority Health	Yes	7.9%	TBD	132,657	81	0	59	PRHL-133278885	Email Comment
UnitedHealthcare Community Plan, Inc.	Yes	10.1%	TBD	2,306	17	0	17	UHLC-133232674	Email Comment
US Health and Life Insurance Company	Yes	0.9%	TBD	520	9	0	9	USHL-133282404	Email Comment
Total - Individual Market		6.2%	TBD	359,777	308	9	233		

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: 6/29/2022

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[Michigan SERFF Filing Access](#)

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

[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 2023. 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 **July 18, 2022** will be considered by DIFS in its review. We encourage you to submit comments via email at DIFS-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		Current Enrollment	Number of Plans			SERFF Tracking Number	Link to Submit Public Comment
		As Requested	As 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%	TBD	17,970	44	0	0	HALP-133247613	Email Comment
Blue Care Network of Michigan	No	6.8%	TBD	110,328	162	0	0	BCNT-133237137	Email Comment
Blue Cross Blue Shield of Michigan Mutual Ins Co	No	5.2%	TBD	186,707	81	0	0	BBMI-133237407	Email Comment
Health Alliance Plan (HAP)	No	4.1%	TBD	16,948	50	0	0	HALP-133247571	Email Comment
Humana Insurance Company	No	12.5%	TBD	188	10	0	0	HUMA-133252033	Email Comment
McLaren Health Plan Community	No	3.5%	TBD	1,140	19	0	0	MCLH-133244141	Email Comment
Paramount Care of Michigan	No	3.2%	TBD	191	9	0	0	PARM-133205102	Email Comment
Paramount Insurance Company	No	4.6%	TBD	140	8	0	0	PARM-133205112	Email Comment
PHP Insurance Company	No	11.0%	TBD	1,265	18	0	0	PHPM-133228212	Email Comment
Physicians Health Plan	No	9.5%	TBD	4,076	36	0	0	PHPM-133228210	Email Comment
Priority Health	No	7.6%	TBD	82,650	95	0	0	PRHL-133243770	Email Comment
Priority Health Insurance Company (PHIC)	No	7.3%	TBD	3,536	14	0	0	PRHL-133244008	Email Comment
UnitedHealthcare Community Plan, Inc.	No	6.9%	TBD	1,887	16	0	0	UHLC-133260362	Email Comment
UnitedHealthcare Insurance Company	No	-0.1%	TBD	19,363	40	0	0	UHLC-133260378	Email Comment
Total - Small Group Market		5.8%	TBD	446,389	602	0	0		

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

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