

2024 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 2024. 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 2024 tax credits will not be known until closer to the beginning of open enrollment on November 1, 2023.

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	14.8%	14.8%	1,913	7	4	0	HALP-133620655	Public Comment Period has Closed
Blue Care Network of Michigan	Yes	5.4%	5.4%	101,400	33	0	27	BCNT-133673437	
Blue Cross Blue Shield of Michigan Mutual Ins Co	Yes	4.0%	4.0%	53,309	10	0	9	BBMI-133671926	
Health Alliance Plan (HAP)	No	12.3%	12.3%	2,247	21	0	0	HALP-133620675	
McLaren Health Plan Community	Yes	16.2%	16.2%	4,622	12	10	12	MCLH-133669666	
Meridian Health Plan of Michigan, Inc.	Yes	5.2%	5.2%	32,659	31	0	27	HPMI-133674875	
Molina Healthcare of Michigan, Inc.	Yes	5.8%	5.8%	17,003	7	0	7	MHCM-133671960	
Oscar Insurance Company	Yes	3.9%	3.9%	1,403	12	0	12	OHIN-133673573	
Physicians Health Plan	Yes	7.2%	5.4%	8,471	12	0	10	PHPM-133679735	
Priority Health	Yes	5.2%	5.2%	139,104	67	0	49	PRHL-133680419	
UnitedHealthcare Community Plan, Inc.	Yes	6.4%	6.4%	5,369	16	0	16	UHLC-133619847	
US Health and Life Insurance Company*	No	19.0%	Withdrawn	5,482	0	0	0	USHL-133651027	
Total - Individual Market		5.5%	5.3%	372,982	228	14	169		

*Company withdrew their filing following DIFS identification of non-compliance items.

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: 10/16/2023

2024 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 2024. 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	12.1%	12.1%	19,708	44	9	0	HALP-133620671	Public Comment Period has Closed
Blue Care Network of Michigan	No	5.8%	5.8%	111,504	162	0	0	BCNT-133655640	
Blue Cross Blue Shield of Michigan Mutual Ins Co	No	6.7%	6.7%	170,698	84	0	0	BBMI-133638188	
Health Alliance Plan (HAP)	No	12.8%	11.1%	18,417	50	10	0	HALP-133620668	
Humana Insurance Company	No	Withdrawn	Withdrawn	Withdrawn	0	0	0	N/A	
McLaren Health Plan Community	No	Withdrawn	Withdrawn	Withdrawn	0	0	0	N/A	
Paramount Care of Michigan	No	7.0%	7.0%	257	9	0	0	PARM-133636590	
Paramount Insurance Company	No	4.5%	4.5%	103	8	0	0	PARM-133636571	
PHP Insurance Company	No	10.6%	10.6%	1,185	18	0	0	PHPM-133665666	
Physicians Health Plan	No	10.4%	10.4%	4,198	36	0	0	PHPM-133665639	
Priority Health	No	6.7%	6.7%	86,554	87	1	0	PRHL-133618646	
Priority Health Insurance Company (PHIC)	No	6.3%	6.3%	3,441	15	0	0	PRHL-133618656	
UnitedHealthcare Community Plan, Inc.	No	11.5%	11.5%	1,535	16	0	0	UHLC-133595317	
UnitedHealthcare Insurance Company	No	9.0%	9.0%	10,728	42	0	0	UHLC-133592346	
Total - Small Group Market		7.1%	7.0%	428,328	571	20	0		

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.

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