

2024 Michigan Health Insurance Rate Change Requests

Individual Market (AS FILED - SUBJECT TO DIFS APPROVAL)

[Michigan SERFF Filing Access](#)

[Healthcare.gov Rate Review](#)

Below is a listing of issuers who intend to offer ACA-compliant health insurance policies in the INDIVIDUAL market in 2024. 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 24, 2023** 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, 2023.

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	14.8%	TBD	1,913	7	4	0	HALP-133620655	Email Comment
Blue Care Network of Michigan	Yes	5.4%	TBD	101,400	33	0	27	BCNT-133673437	Email Comment
Blue Cross Blue Shield of Michigan Mutual Ins Co	Yes	4.0%	TBD	53,309	10	0	9	BBMI-133671926	Email Comment
Health Alliance Plan (HAP)	No	12.3%	TBD	2,247	21	0	0	HALP-133620675	Email Comment
McLaren Health Plan Community	Yes	16.2%	TBD	4,622	12	10	12	MCLH-133669666	Email Comment
Meridian Health Plan of Michigan, Inc.	Yes	5.2%	TBD	32,659	31	0	27	HPMI-133674875	Email Comment
Molina Healthcare of Michigan, Inc.	Yes	5.8%	TBD	17,003	7	0	7	MHCM-133671960	Email Comment
Oscar Insurance Company	Yes	3.9%	TBD	1,420	12	0	12	OHIN-133673573	Email Comment
Physicians Health Plan	Yes	7.2%	TBD	8,471	12	0	10	PHPM-133679735	Email Comment
Priority Health	Yes	5.2%	TBD	139,104	67	0	49	PRHL-133680419	Email Comment
UnitedHealthcare Community Plan, Inc.	Yes	6.4%	TBD	5,369	16	0	16	UHLC-133619847	Email Comment
US Health and Life Insurance Company	Yes	19.0%	TBD	5,482	7	6	7	USHL-133651027	Email Comment
Total - Individual Market		5.5%	TBD	372,999	235	20	176		

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: 6/23/23

2024 Michigan Health Insurance Rate Change Requests

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

[Michigan SERFF Filing Access](#)

[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 2024. 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 24, 2023** 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	12.1%	TBD	19,708	44	9	0	HALP-133620671	Email Comment
Blue Care Network of Michigan	No	5.8%	TBD	111,504	162	0	0	BCNT-133655640	Email Comment
Blue Cross Blue Shield of Michigan Mutual Ins Co	No	6.7%	TBD	170,698	84	0	0	BBMI-133638188	Email Comment
Health Alliance Plan (HAP)	No	12.8%	TBD	18,417	50	12	0	HALP-133620668	Email Comment
Humana Insurance Company	No	Withdrawn	TBD	Withdrawn	0	0	0	N/A	N/A
McLaren Health Plan Community	No	Withdrawn	TBD	Withdrawn	0	0	0	N/A	N/A
Paramount Care of Michigan	No	7.0%	TBD	257	9	0	0	PARM-133636590	Email Comment
Paramount Insurance Company	No	4.5%	TBD	103	8	0	0	PARM-133636571	Email Comment
PHP Insurance Company	No	10.6%	TBD	1,185	18	0	0	PHPM-133665666	Email Comment
Physicians Health Plan	No	10.4%	TBD	4,198	36	0	0	PHPM-133665639	Email Comment
Priority Health	No	6.7%	TBD	86,554	87	1	0	PRHL-133618646	Email Comment
Priority Health Insurance Company (PHIC)	No	6.3%	TBD	3,441	15	0	0	PRHL-133618656	Email Comment
UnitedHealthcare Community Plan, Inc.	No	11.5%	TBD	1,535	16	0	0	UHLC-133595317	Email Comment
UnitedHealthcare Insurance Company	No	9.0%	TBD	10,728	42	0	0	UHLC-133592346	Email Comment
Total - Small Group Market		7.1%	TBD	428,328	571	22	0		

Definitions

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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.

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