

2025 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 2025. 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 2025 tax credits will not be known until closer to the beginning of open enrollment on November 1, 2024.

Issuer Name	Participating in Federally Facilitated Marketplace	Annualized Rate Changes		Current Enrollment	Number of Plans			SERFF Tracking Number	Link to Submit Public Comment
		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	1.8%	1.8%	1,413	7	0	0	HALP-134110482	Public Comment Period has Closed
Blue Care Network of Michigan	Yes	8.9%	8.9%	93,523	28	0	22	BCNT-134116824	
HAP CareSource	Yes	new	new	-	17	0	17	HAPC-134107111	
Blue Cross Blue Shield of Michigan Mutual Ins Co	Yes	7.5%	7.5%	55,230	10	0	9	BBMI-134116718	
Health Alliance Plan (HAP)	No	4.1%	4.1%	1,812	21	0	0	HALP-134110475	
McLaren Health Plan Community	Yes	3.8%	3.8%	2,768	9	0	9	MCLH-134045104	
Meridian Health Plan of Michigan, Inc.	Yes	3.2%	4.4%	85,428	21	0	17	HPMI-134075433	
Molina Healthcare of Michigan, Inc.	Yes	8.1%	8.1%	29,342	7	0	7	MHCM-134076284	
Oscar Insurance Company	Yes	9.3%	9.3%	2,479	9	1	9	OHIN-134085758	
Physicians Health Plan	Yes	7.3%	7.3%	11,566	12	0	10	PHPM-134074920	
Priority Health	Yes	18.9%	18.9%	154,562	68	61	49	PRHL-134114323	
UnitedHealthcare Community Plan, Inc.	Yes	0.6%	0.6%	23,939	13	0	13	UHLC-134074158	
Total - Individual Market		10.7%	10.9%	462,062	222	62	162		

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.

DIFS issued 498 objections during its review of issuers' rate/form and binder filings in the individual and small group markets for the 2025 plan year.

This document satisfies 45 CFR 154.301(b) for public disclosure and input under an effective rate review program, as well as the requirements under Article 7, Section 301 of Michigan Public Act 121 of 2024.

Updated: 10/23/2024

2025 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 2025. 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	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	9.7%	9.7%	17,607	32	3	0	HALP-134096123	Public Comment Period has Closed
Blue Care Network of Michigan	No	11.2%	11.6%	112,486	180	3	0	BCNT-134118170	
Blue Cross Blue Shield of Michigan Mutual Ins Co	No	11.5%	11.5%	163,728	87	0	0	BBMI-134102236	
Health Alliance Plan (HAP)	No	5.8%	5.8%	18,839	25	0	0	HALP-134096125	
Paramount Care of Michigan	No	7.5%	7.5%	339	10	0	0	PARM-134085708	
Paramount Insurance Company	No	12.5%	12.5%	83	6	3	0	PARM-134085725	
PHP Insurance Company	No	6.2%	6.2%	1,050	16	0	0	PHPM-134074916	
Physicians Health Plan	No	4.9%	4.9%	5,086	32	0	0	PHPM-134074900	
Priority Health	No	13.2%	13.2%	91,223	79	15	0	PRHL-134076154	
Priority Health Insurance Company (PHIC)	No	12.3%	12.3%	3,034	16	0	0	PRHL-134076147	
UnitedHealthcare Community Plan, Inc.	No	4.9%	4.9%	1,380	13	0	0	UHLC-134069919	
UnitedHealthcare Insurance Company	No	4.7%	4.7%	9,215	34	0	0	UHLC-134069915	
Total - Small Group Market		11.2%	11.3%	424,070	530	24	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.

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