

2025 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 2025. 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 25, 2024** 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 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			Number of Plans			SERFF Tracking Number	Link to Submit Public Comment
		Requested	As Approved	Current Enrollment	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%	TBD	1,413	7	0	0	HALP-134110482	Email Comment
Blue Care Network of Michigan	Yes	8.9%	TBD	93,523	28	0	22	BCNT-134116824	Email Comment
HAP CareSource	Yes	new	TBD	-	17	0	17	HAPC-134107111	Email Comment
Blue Cross Blue Shield of Michigan Mutual Ins Co	Yes	7.5%	TBD	55,230	10	0	9	BBMI-134116718	Email Comment
Health Alliance Plan (HAP)	No	4.1%	TBD	1,812	21	0	0	HALP-134110475	Email Comment
McLaren Health Plan Community	Yes	3.8%	TBD	2,768	9	0	9	MCLH-134045104	Email Comment
Meridian Health Plan of Michigan, Inc.	Yes	3.2%	TBD	85,428	21	0	17	HPMI-134075433	Email Comment
Molina Healthcare of Michigan, Inc.	Yes	8.1%	TBD	29,342	7	0	7	MHCM-134076284	Email Comment
Oscar Insurance Company	Yes	9.3%	TBD	2,479	9	1	9	OHIN-134085758	Email Comment
Physicians Health Plan	Yes	7.3%	TBD	11,566	12	0	10	PHPM-134074920	Email Comment
Priority Health	Yes	18.9%	TBD	154,562	68	61	49	PRHL-134114323	Email Comment
UnitedHealthcare Community Plan, Inc.	Yes	0.6%	TBD	23,939	13	0	13	UHLC-134074158	Email Comment
Total - Individual Market		10.7%	TBD	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.

This document satisfies 45 CFR 154.301(b) for public disclosure and input for Michigan's effective rate review program.

Updated: 6/27/2024

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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 2025. 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 25, 2024** 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	9.7%	TBD	17,607	32	3	0	HALP-134096123	Email Comment
Blue Care Network of Michigan	No	11.2%	TBD	112,486	180	2	0	BCNT-134118170	Email Comment
Blue Cross Blue Shield of Michigan Mutual Ins Co	No	11.5%	TBD	163,728	87	0	0	BBMI-134102236	Email Comment
Health Alliance Plan (HAP)	No	5.8%	TBD	18,839	25	0	0	HALP-134096125	Email Comment
Paramount Care of Michigan	No	7.5%	TBD	339	10	0	0	PARM-134085708	Email Comment
Paramount Insurance Company	No	12.5%	TBD	83	6	3	0	PARM-134085725	Email Comment
PHP Insurance Company	No	6.2%	TBD	1,050	16	0	0	PHPM-134074916	Email Comment
Physicians Health Plan	No	4.9%	TBD	5,086	32	0	0	PHPM-134074900	Email Comment
Priority Health	No	13.2%	TBD	91,223	79	15	0	PRHL-134076154	Email Comment
Priority Health Insurance Company (PHIC)	No	12.3%	TBD	3,034	16	0	0	PRHL-134076147	Email Comment
UnitedHealthcare Community Plan, Inc.	No	4.9%	TBD	1,380	13	0	0	UHLC-134069919	Email Comment
UnitedHealthcare Insurance Company	No	4.7%	TBD	9,215	34	0	0	UHLC-134069915	Email Comment
Total - Small Group Market		11.2%	TBD	424,070	530	23	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.

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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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