

2026 Michigan Health Insurance Rate Change Requests

[Michigan SERFF Filing Access](#)

Individual Market (APPROVED)

[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 2026. 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.

| Issuer Name | Participating in Federally Facilitated Marketplace | Annualized Rate Changes | | | | Current Enrollment | Number of Plans | | | SERFF Tracking Number | Link to Submit Public Comment | |
|--|--|-------------------------|--------------------------------------|------------------------------------|--------------|--------------------|-----------------------|--|----------------|-----------------------|-----------------------------------|--|
| | | Requested-Primary* | Requested-Refile#1 (Risk Adjustment) | Requested-Refile#2 (AV De Minimis) | Approved | | On or Off Marketplace | On or Off Marketplace with 15% or greater rate increases | On Marketplace | | | |
| Alliance Health and Life Insurance Company | No | 13.3% | na | na | 13.3% | 1,442 | 7 | 4 | 0 | HALP-134546094 | | |
| Blue Care Network of Michigan | Yes | 16.3% | 22.0% | 23.3% | 23.3% | 96,738 | 36 | 24 | 20 | BCNT-134665115 | | |
| HAP CareSource | No | 17.0% | 26.0% | Withdrawn** | Withdrawn** | 18,825 | | Withdrawn** | | HAPC-134545976 | | |
| Blue Cross Blue Shield of Michigan Mutual Ins Co | Yes | 18.2% | 22.7% | 24.0% | 24.0% | 56,689 | 14 | 10 | 9 | BBMI-134665131 | | |
| Health Alliance Plan (HAP) | No | 12.7% | na | na | 12.7% | 1,752 | 14 | 2 | 0 | HALP-134546273 | Public comment period has closed. | |
| McLaren Health Plan Community | Yes | 19.2% | na | na | 19.2% | 2,931 | 9 | 8 | 9 | MCLH-134551040 | | |
| Meridian Health Plan of Michigan, Inc. | Yes | 16.9% | 37.2% | 16.9% | 16.9% | 156,012 | 13 | 13 | 9 | CECO-134544542 | | |
| Molina Healthcare of Michigan, Inc. | No | 18.6% | 32.2% | na | 18.3% | 35,564 | 1 | 1 | 0 | MHCM-134543818 | | |
| Oscar Insurance Company | Yes | 4.4% | 9.3% | na | 9.3% | 3,990 | 8 | 1 | 8 | OHIN-134544208 | | |
| Priority Health | Yes | 14.4% | 18.9% | 22.7% | 19.2% | 121,940 | 73 | 61 | 48 | PRHL-134676090 | | |
| UnitedHealthcare Community Plan, Inc. | Yes | 25.3% | na | 25.8% | 25.8% | 36,762 | 16 | 13 | 13 | UHLC-134672770 | | |
| Total - Individual Market | | 16.8% | na | na | 20.2% | 532,645 | 191 | 137 | 116 | | | |

* [DIFS Bulletin 2025-15-INS](#) required insurers to submit two rate filings in the individual market (Primary and Secondary) to reflect CSR funding options. Reported rate changes reflect continued unfunding of CSRs (Primary).

Requested Refile#1: Filings submitted to reflect final 2024 risk adjustment transfer amounts [published by CMS](#) on July 23, 2025, after DIFS initial filing deadline. No other revisions were permitted.

Requested Refile #2: Filings submitted following CMS' [Sept 5, 2025 bulletin](#) requiring revisions to reflect the *City of Columbus vs. Kennedy* court order, primarily related to de minimis ranges for plan actuarial values. No other revisions were permitted.

**HAP CareSource withdrew from the individual market prior to DIFS final rate determination.

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.

For the 2026 plan year, DIFS approved 20 filings, issued 981 objections, issued no denials, processed rate filings in 121 days on average, and processed 100% of the filings within applicable statutory timeframes.

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 22 of 2025.

Updated: 10/28/2025

2026 Michigan Health Insurance Rate Change Requests

[Michigan SERFF Filing Access](#)

Small Group Market (APPROVED)

[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 2026. 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-Primary* | Requested-Refile#1 (Risk Adjustment) | Requested-Refile#2 (AV De Minimis) | Approved | | On or Off Marketplace | On or Off Marketplace with 15% or greater rate increases | On Marketplace | | |
| Alliance Health and Life Insurance Company | No | 8.4% | na | na | 8.4% | 15,927 | 32 | 0 | 0 | HALP-134512021 | Public comment period has closed. |
| Blue Care Network of Michigan | No | 12.4% | na | na | 12.4% | 125,146 | 273 | 13 | 0 | BCNT-134498545 | |
| Blue Cross Blue Shield of Michigan Mutual Ins Co | No | 11.2% | na | na | 11.2% | 149,136 | 99 | 0 | 0 | BBMI-134521162 | |
| Health Alliance Plan (HAP) | No | 8.5% | na | na | 8.5% | 18,620 | 25 | 0 | 0 | HALP-134511985 | |
| Paramount Care of Michigan | No | 16.1% | na | na | 16.2% | 352 | 9 | 7 | 0 | PARM-134536553 | |
| Paramount Insurance Company | No | 13.8% | na | na | 13.8% | 86 | 4 | 1 | 0 | PARM-134500752 | |
| Priority Health | No | 9.7% | na | 9.8% | 9.8% | 91,385 | 76 | 0 | 0 | PRHL-134529944 | |
| Priority Health Insurance Company (PHIC) | No | 7.0% | na | na | 7.0% | 2,712 | 14 | 0 | 0 | PRHL-134505680 | |
| UnitedHealthcare Community Plan, Inc. | No | 16.0% | na | na | 14.8% | 801 | 13 | 5 | 0 | UHLC-134505088 | |
| UnitedHealthcare Insurance Company | No | 16.2% | na | na | 15.0% | 7,960 | 28 | 13 | 0 | UHLC-134504542 | |
| Total - Small Group Market | | 11.1% | na | na | 11.1% | 412,125 | 573 | 39 | 0 | | |

*Applicable only for individual market. See individual market footnote.

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