2026 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 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.*

		Annualized Rate Changes					Number of Plans				
Issuer Name	Participating in Federally Facilitated Marketplace	Requested-Primary*	Requested-Refile#1 (Risk Adjustment)	Requested-Refile#2 (AV De Minimis)	Approved	Current Enrollment	On or Off Marketplace	On or Off Marketplace with 15% or greater rate increases	On Marketplace	SERFF Tracking Number	Link to Submit Public Comment
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HAP CareSource	No	17.0%	26.0%	*Withdrawn***	*Withdrawn***	18,825		*Withdrawn***		HAPC-134545976	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

DIFS DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES

2026 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 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.*

		Annualized Rate Changes					Number of Plans				
Issuer Name	Participating in Federally Facilitated Marketplace	Requested-Primary*	Requested-Refile#1 (Risk Adjustment)	Requested-Refile#2 (AV De Minimis)	Approved	Current Enrollment	On or Off Marketplace	On or Off Marketplace with 15% or greater rate increases	On Marketplace	SERFF Tracking Number	Link to Submit Public Comment
Alliance Health and Life Insurance Company	No	8.4%	na	na	8.4%	15,927	32	0	0	HALP-134512021	
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	Public comment period has closed.
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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