2027 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 2027. 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 **August 1, 2026** 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 2027 tax credits will not be known until closer to the beginning of open enrollment on November 1, 2026.*

		Annualized Rate Changes			Number of Plans				
Issuer Name	Participating in Federally Facilitated Marketplace	Requested	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	14.1%	TBD	1,480	7	0	0	HALP-134948286	Email Comment
Blue Care Network of Michigan	Yes	12.5%	TBD	113,640	30	5	24	BCNT-134961959	Email Comment
Blue Cross Blue Shield of Michigan Mutual Ins Co	Yes	12.9%	TBD	48,781	11	3	8	BBMI-134936191	Email Comment
Health Alliance Plan (HAP)	No	12.6%	TBD	2,256	14	0	0	HALP-134948232	Email Comment
McLaren Health Plan Community	Yes	16.3%	TBD	4,701	6	4	6	MCLH-134914445	Email Comment
Meridian Health Plan of Michigan, Inc.	Yes	24.4%	TBD	18,938	22	10	18	CECO-134929011	Email Comment
Molina Healthcare of Michigan, Inc.	No	22.4%	TBD	-	1	0	0	MHCM-134963423	Email Comment
Oscar Insurance Company	Yes	11.9%	TBD	7,983	10	1	10	OHIN-134920837	Email Comment
Priority Health	Yes	11.1%	TBD	138,048	54	11	40	PRHL-134954121	Email Comment
UnitedHealthcare Community Plan, Inc.	Yes	25.5%	TBD	58,822	30	16	24	UHLC-134935365	Email Comment
Total - Individual Market		**14.2%**	**TBD**	**394,649**	**185**	**50**	**130**		

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 Marketpla
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: July 14, 2026

DIFS DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES

2027 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 2027. 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 **August 1, 2026** 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.*

		Annualized Rate Changes			Number of Plans				
Issuer Name	Participating in Federally Facilitated Marketplace	Requested	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	11.6%	TBD	16,845	32	0	0	HALP-134889558	Email Comment
Blue Care Network of Michigan	No	10.7%	TBD	133,899	300	6	0	BCNT-134942586	Email Comment
Blue Cross Blue Shield of Michigan Mutual Ins Co	No	7.0%	TBD	133,192	111	0	0	BBMI-134931357	Email Comment
Health Alliance Plan (HAP)	No	11.6%	TBD	22,605	25	0	0	HALP-134889576	Email Comment
Priority Health	No	11.6%	TBD	87,423	78	3	0	PRHL-134921854	Email Comment
Priority Health Insurance Company (PHIC)	No	10.7%	TBD	2,390	14	0	0	PRHL-134921859	Email Comment
UnitedHealthcare Community Plan, Inc.	No	14.5%	TBD	756	10	4	0	UHLC-134886874	Email Comment
UnitedHealthcare Insurance Company	No	14.8%	TBD	6,612	24	13	0	UHLC-134886431	Email Comment
Total - Small Group Market		**9.6%**	**TBD**	**403,722**	**594**	**26**	**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 Marketpla
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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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