

Michigan Health Insurance Rate Change Requests for 2016

Individual Policies (APPROVED)

The Department of Insurance and Financial Services (DIFS) performs reviews on premium rates filed by insurance companies and health maintenance organizations (HMOs) for individual and small group policyholders. Below is a listing of carriers in Michigan who have requested to change rates in the **INDIVIDUAL** market effective January 1, 2016. DIFS has completed its review and the approved rate changes are shown next to the requested changes. You may obtain more information about each filing by visiting DIFS SERFF Filing Portal (see link 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 who receive tax credits covering part or all of their premium will experience different rate changes due to the tax credit calculation. The 2016 tax credits will not be known until closer to the beginning of open enrollment on November 1, 2015.

Issuer Name	Participating in Federally Facilitated Marketplace	Requested Rate Change (Annualized)	Approved Rate Change (Annualized)	Products with Rate Increases Exceeding 10%	Number of Affected Individuals	Total Plans (On/Off Marketplace)	SERFF Tracking Number	Link to Submit Public Comment
Aetna Life Insurance Company	No	5.9%	5.9%	None	264	5	AETN-129993598	Public Comment Period Has Closed for 2016. You may find still obtain detailed filing information on DIFS SERFF Filing Portal using the SERFF Tracking Number.
Alliance Health and Life Insurance Company	Yes	3.4%	3.4%	None	10,699	9	HALP-130015854	
Blue Care Network of Michigan	Yes	9.7%	9.7%	None	171,831	26	BCNT-130012266	
Blue Cross Blue Shield of Michigan	Yes	11.4%	11.4%	All Products: 10.3%-12.4%	138,169	14	BBMI-130004863	
Celtic Insurance Company	No	9.8%	9.8%	None	10	1	CELT-130105290	
Consumers Mutual Insurance of Michigan	Yes	20.5%	20.5%	PPO: 20.5%	5,053	10	CMIM-130001659	
Freedom Life Insurance Company of America	No	9.9%	9.9%	None	31	2	USHG-130012072	
Harbor Health Plan	Yes	0.0% (-24%)*	0.0% (-24%)*	None	1,834	4	PCHP-130017824	
Health Alliance Plan	Yes	2.4%	2.4%	None	17,451	30	HALP-130015883	
HealthPlus Insurance Company	No	37.9%	Withdrawn	Withdrawn	20,479	9	HPMC-129949452	
Healthplus of Michigan, Inc.	No	35.8%	35.8%	All Products	4,447	6	HPMC-129949447	
Humana Insurance Company	No	5.5%	5.5%	None	6,147	5	HUMA-130000875	
Humana Medical Plan of Michigan, Inc.	Yes	-4.9%	-4.9%	None	83,456	20	HUMA-130000811	
McLaren Health Plan Community	Yes	8.1%	8.1%	None	4,295	5	MCLH-130019949	
Meridian Health Plan of Michigan, Inc.	Yes	-12.6%	-12.6%	None	510	14	HPMI-130009582	
Molina Healthcare of Michigan	Yes	-8.6%	-8.6%	None	16,538	3	MHCM-130016945	
Physicians Health Plan	Yes	7.1%	7.1%	None	2,500	14	PHPM-130005833	
Priority Health	Yes	3.4%	3.4%	None	65,389	38	PRHL-129977178	
Priority Health Insurance Company	Yes	4.9%	4.9%	None	6,611	8	PRHL-129977160	
Time Insurance Company	Yes	0.0% (+37.0%)*	Withdrawn	Withdrawn	2,186	17	ASPC-130019868	
Total Health Care USA	Yes	3.3%	3.3%	None	12,632	2	THCI-130005733	
UnitedHealthcare Community Plan, Inc.	Yes	14.7%	14.7%	All Products: 14.7%	9,490	11	UHLC-129985227	
UnitedHealthcare Life Insurance Company	No	15.3%	15.3%	Off Exch Navigate Plus: 20.7%	3,000	10	AMMS-129986765	

Total Individual

583,022 263

Total Individual - Excluding Withdrawn Filings

6.5%

560,357 237

*Issuer replaced all existing 2015 plans with new plans. Amount in parentheses represents the expected premium increase or decrease moving from existing to new plans.

Definitions

Requested/Approved Rate Change (Annualized)

Effective rate change for the average policyholder in 2015, reflecting the expected distribution of policyholders by plan, age, geographic area, tobacco status, and plan effective date. (Source: Issuer's Unified Rate Review Template)

Products with Rate Increases Exceeding 10%

Plans with rate increases exceeding 10% are subject to additional rate review and disclosures. (Source: Issuer's Unified Rate Review Template)

Number of Affected Individuals

Estimate provided by issuer of the number of individuals impacted by the rate change. (Source: Issuer's Unified Rate Review Template)

Total Plans (On/Off Marketplace)

Number of plans proposed to be offered by the Issuer.

SERFF Tracking Number

Filing number assigned to the rate increase request made within the NAIC's SERFF filing system. Can be used to search DIFS SERFF Filing Portal.

Updated: 8/18/2015

Michigan Health Insurance Rate Change Requests for 2016

Small Group Policies (APPROVED)

The Department of Insurance and Financial Services (DIFS) performs reviews on premium rates filed by insurance companies and health maintenance organizations (HMOs) for individual and small group policyholders. Below is a listing of carriers in Michigan who have requested to change rates in the **SMALL GROUP** market effective January 1, 2016. DIFS has completed its review and the approved rate changes are shown next to the requested changes. You may obtain more information about each filing by visiting DIFS' SERFF Filings Portal (see link 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	Requested Rate Change (Annualized)	Approved Rate Change (Annualized)	Products with Rate Increases Exceeding 10%	Number of Affected Individuals	Total Plans (On/Off Marketplace)	SERFF Tracking Number	Link to Submit Public Comment
Alliance Health and Life Insurance Company	No	0.7%	0.7%	None	10,005	22	HALP-130015746	Public Comment Period Has Closed for 2016. You may find still obtain detailed filing information on DIFS SERFF Filing Portal using the SERFF Tracking Number.
All Savers Insurance Company	No	-0.1%	-0.1%	None	1,124	3	UHLC-130075833	
Assurity Life Insurance Company	No	New	New	None	New	36	MCHU-130099366	
Blue Care Network of Michigan	Yes	-1.6%	-1.6%	None	74,794	129	BCNT-130012355	
Blue Cross Blue Shield of Michigan	Yes	1.7%	1.7%	None	150,737	93	BBMI-130004855	
Consumers Mutual Insurance of Michigan	Yes	8.2%	8.2%	None	9,504	29	CMIM-130001431	
Federated Mutual Insurance Company	No	0.0% (+9.4%)*	0.0% (+9.4%)*	None	8,829	62	FEMC-130003485	
Grand Valley Health Plan	No	3.2%	3.2%	None	305	24	GVHP-130008924	
Health Alliance Plan	No	-3.2%	-3.2%	None	3,679	31	HALP-130015865	
HealthPlus Insurance Company	No	0.0%	Withdrawn	None	541	7	HPMC-129949496	
Healthplus of Michigan, Inc.	No	0.0%	0.0%	None	825	9	HPMC-129949389	
Humana Insurance Company	No	1.8%	1.8%	None	931	35	HUMA-129949019	
McLaren Health Plan Community	Yes	9.9%	9.9%	None	2,234	3	MCLH-130012884	
National Health Insurance Company	No	New	New	None	New	22	ICCI-130067651	
Nippon Life Insurance Company of America	No	3.2%	3.2%	None	353	54	TTPF-130079991	
Paramount Insurance Company	No	8.5%	8.5%	None	910	13	PARM-130091570	
Physicians Health Plan Insurance Company	No	7.7%	7.7%	None	1,840	18	PHPM-130095817	
Physicians Health Plan	No	7.1%	7.1%	None	1,627	36	PHPM-130000769	
Priority Health	No	-2.1%	-2.1%	None	18,034	70	PRHL-129977242	
Priority Health Insurance Company	No	-8.3%	-8.3%	None	2,059	17	PRHL-129977268	
Time Insurance Company	No	0.0% (+2.0%)*	Withdrawn	None	278	20	ASPC-130020483	
Total Health Care USA	Yes	1.4%	1.4%	None	7,207	13	THCI-130005846	
UnitedHealthcare Insurance Company	Yes	2.4%	2.4%	None	50,029	48	UHLC-129981416	
US Health and Life Insurance Company	No	3.7%	3.7%	None	52	10	USHL-130105350	
Total Small Group					345,897	804		
Total Small Group - Excluding Withdrawn Filings			1.0%		345,077	777		

*Issuer replaced all existing 2015 plans with new plans. Amount in parentheses represents the expected premium increase or decrease moving from existing to new plans.

Definitions

- Requested/Approved Rate Change (Annualized) Effective rate change for the average policyholder in 2015, reflecting the expected distribution of policyholders by plan, age, geographic area, tobacco status, and plan effective date. (Source: Issuer's Unified Rate Review Template)
- Products with Rate Increases Exceeding 10% Plans with rate increases exceeding 10% are subject to additional rate review and disclosures. (Source: Issuer's Unified Rate Review Template)
- Number of Affected Individuals Estimate provided by issuer of the number of individuals impacted by the rate change. (Source: Issuer's Unified Rate Review Template)
- Total Plans (On/Off Marketplace) Number of plans proposed to be offered by the Issuer.
- SERFF Tracking Number Filing number assigned to the rate increase request made within the NAIC's SERFF filing system. Can be used to search DIFS SERFF Filing Portal.

Updated: 8/18/2015