

2017 Michigan Health Insurance Rate Change Requests

[Michigan SERFF Filing Access](#)

Individual Market (APPROVED)

[Healthcare.gov Rate Review](#)

Below is a listing of issuers who approved to offer ACA-compliant health insurance policies in the **INDIVIDUAL** market in 2017. 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. The 2017 tax credits will not be known until closer to the beginning of open enrollment on November 1, 2016.

Issuer Name	Participating in Federally Facilitated Marketplace	Annualized Rate Changes		Current Enrollment as Reported by Issuer	Number of Plans (Approved)			SERFF Tracking Number	Link to Submit Public Comment
		As Requested	As Approved		On or Off Marketplace	On or Off Marketplace with 10% or greater rate increases	On Marketplace		
Aetna Life Insurance Company	No	20.0%	19.3%	1,378	1	1	0	AETN-130474734	
Alliance Health and Life Insurance Company	No	23.5%	15.6%	18,819	4	2	0	HALP-130555001	
Blue Care Network of Michigan	Yes	14.8%	14.8%	126,997	30	22	30	BCNT-130553286	
Blue Cross Blue Shield of Michigan	Yes	18.7%	18.7%	71,994	12	11	12	BBMI-130531440	
Freedom Life Insurance Company of America	No	17.4%	17.4%	2	2	2	0	USHG-130526734	
Harbor Health Plan	No	30.9%	29.0%	2,738	1	1	0	PCHP-130564269	Public Comment
Health Alliance Plan	Yes	16.8%	16.8%	17,316	22	10	19	HALP-130554962	Period has Closed
Humana Medical Plan of Michigan, Inc.	Yes	39.2%	39.2%	20,430	7	7	7	HUMA-130551582	
McLaren Health Plan Community	Yes	12.2%	12.2%	2,246	6	3	6	MCLH-130562279	
Meridian Health Plan of Michigan, Inc.	Yes	9.3%	9.3%	3,371	6	0	6	HPMI-130560180	
Molina Healthcare of Michigan	Yes	3.2%	3.2%	4,076	5	0	5	MHCM-130532342	
Physicians Health Plan	Yes	6.7%	6.7%	3,093	35	1	35	PHPM-130541181	
Priority Health	Yes	13.9%	13.9%	113,099	41	15	41	PRHL-130538897	
Total Health Care USA	Yes	7.2%	7.2%	7,763	6	0	6	THCI-130555891	
Total - Individual Market		17.2%	16.7%	393,322	178	75	167		

Definitions

Annualized Rate Changes: Requested/Approved	Effective rate change for the average policyholder, reflecting the expected distribution of policyholders by plan, age, geographic area, tobacco status, and plan effective date. (Source: Issuer's SERFF filing)
Number of Affected Individuals	Estimate provided by issuer of the number of individuals impacted by the rate change. (Source: Issuer's SERFF Filing)
Number of Plans: Off or Off Marketplace	Number of plans offered by the Issuer either on or off the Marketplace. (Source: Issuers SERFF Filing)
Number of Plans: On or Off with 10% or greater rate increases	Plans with rate increases exceeding 10% are subject to additional rate review and disclosures. (Source: Issuer's Unified Rate Review Template)
Number of Plans: On Marketplace	Number of plans on the Marketplace. The difference between the On/Off and On is the number of plans offered solely off 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 DIFS SERFF Filing Portal.

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

Updated: 10/17/2016

2017 Michigan Health Insurance Rate Change Requests

Small Group Market (APPROVED)

[Michigan SERFF Filing Access](#)

[Healthcare.gov Rate Review](#)

Below is a listing of issuers approved to offer ACA-compliant health insurance policies in the **SMALL GROUP** market in 2017. 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 as Reported by Issuer	Number of Plans			SERFF Tracking Number	Link to Submit Public Comment
		As Requested	As Approved		On or Off Marketplace	On or Off Marketplace with 10% or greater rate increases	On Marketplace		
All Savers Insurance Company	No	-0.1%	0.0%	357	3	0	0	UHLC-130524143	
Alliance Health and Life Insurance Company	No	-3.6%	-3.6%	18,899	24	0	0	HALP-130513685	
Assurity Life Insurance Company	No	8.6%	8.6%	1	36	0	0	MCHU-130522860	
Blue Care Network of Michigan	Yes	3.6%	3.9%	71,876	129	0	4	BCNT-130521904	
Blue Cross Blue Shield of Michigan	Yes	2.6%	2.6%	173,485	96	0	2	BBMI-130513834	
Federated Mutual Insurance Company	No	15.0%	15.0%	6,877	31	22	0	FEMC-130518913	
Grand Valley Health Plan	No	8.2%	8.2%	203	22	6	0	GVHP-130463407	
Health Alliance Plan	No	-5.6%	-5.6%	21,503	34	0	0	HALP-130513662	
Humana Insurance Company	No	7.3%	7.3%	1,543	41	12	0	HUMA-130511767	
McLaren Health Plan Community	Yes	3.6%	3.6%	2,401	7	0	7	MCLH-130523883	Public Comment
National Health Insurance Company	No	2.5%	2.5%	16	26	2	0	ICCI-130520857	Period has
Paramount Insurance Company	No	5.8%	7.2%	910	13	0	0	PARM-130511919	Closed
PHP Insurance Company	No	4.5%	4.5%	1,259	24	1	0	PHPM-130512783	
Physicians Health Plan	No	3.9%	3.9%	3,606	48	1	0	PHPM-130512735	
Priority Health	No	6.9%	5.2%	28,086	85	3	0	PRHL-130501133	
Priority Health Insurance Company	No	6.2%	6.2%	4,550	23	0	0	PRHL-130501510	
Total Health Care USA	No	-5.4%	-5.4%	4,779	17	0	0	THCI-130513462	
UnitedHealthcare Insurance Company	No	5.5%	4.5%	15,743	55	9	0	UHLC-130524137	
US Health and Life Insurance Company	No	-1.2%	-1.3%	2	10	0	0	USHL-130533360	
Total - Small Group Market		2.6%	2.5%	356,096	724	56	13		

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Number of Plans: Off or Off Marketplace	Number of plans offered by the Issuer either on or off the Marketplace. (Source: Issuers SERFF Filing)
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Number of Plans: On Marketplace	Number of plans available on the Marketplace. The difference between the On/Off and On is the number of plans offered solely off the Marketplace.
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