

2019 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 2019. 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 2019 tax credits will not be known until closer to the beginning of open enrollment on November 1, 2018.

Issuer Name	Participating in Federally Facilitated Marketplace	Annualized Rate Changes			Number of Plans			SERFF Tracking Number	Link to Submit Public Comment
		As Requested	As Approved	Number of Affected Individuals	On or Off Marketplace	On or Off Marketplace with 15% or greater rate increases	On Marketplace		
Alliance Health and Life Insurance Company	No	0.0%	0.0%	4,150	4	0	0	HALP-131469716	
Blue Care Network of Michigan	Yes	1.1%	1.1%	157,553	19	0	16	BCNT-131482140	
Blue Cross Blue Shield of Michigan	Yes	4.2%	4.2%	52,332	9	0	8	BBMI-131481961	
Health Alliance Plan	No	0.0%	0.0%	6,555	11	0	0	HALP-131469713	
McLaren Health Plan Community	Yes	11.1%	11.1%	5,864	6	2	4	MCLH-131371519	Public Comment
Meridian Health Plan of Michigan, Inc.	Yes	0.7%	0.7%	5,853	8	0	8	HPMI-131522430	Period has Closed
Molina Healthcare of Michigan	Yes	1.6%	2.2%	6,679	2	0	2	MHCM-131490312	
Oscar Insurance Company	Yes	new	new	-	9	0	8	OHIN-131523672	
Physicians Health Plan	Yes	3.0%	3.0%	7,891	21	0	18	PHPM-131515140	
Priority Health	Yes	-2.5%	-2.5%	79,127	27	0	13	PRHL-131493477	
Total Health Care USA	Yes	7.6%	7.6%	17,580	7	0	7	THCI-131486869	
Total - Individual Market		1.7%	1.7%	343,584	123	2	84		

Definitions

Annualized Rate Changes: Requested/Approved

Effective rate change for the average policyholder, reflecting the expected distribution of policyholders by plan, age, geographic area, and tobacco status. (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: On or Off Marketplace

Number of plans proposed to be offered by the Issuer.

Number of Plans: On or Off with 15% or greater rate increases

Plans with rate increases equal to or exceeding 15% 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 the SERFF Filing Access database.

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

Updated: 10/29/2018

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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 2019. 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		Number of Affected Individuals	Number of Plans			SERFF Tracking Number	Link to Submit Public Comment
		As Requested	As Approved		On or Off Marketplace	On or Off Marketplace with 15% or greater rate increases	On Marketplace		
All Savers Insurance Company	No	0.3%	-2.6%	14	3	0	0	UHLC-131500706	
Alliance Health and Life Insurance Company	No	-0.5%	-0.5%	15,326	38	0	0	HALP-131469717	
Blue Care Network of Michigan	No	-2.7%	-2.7%	96,104	123	0	0	BCNT-131488702	
Blue Cross Blue Shield of Michigan	No	-0.1%	-0.1%	196,762	96	0	0	BBMI-131481954	
Health Alliance Plan	No	-6.2%	-6.2%	10,622	57	0	0	HALP-131469693	Public Comment
Humana Insurance Company	No	4.7%	4.7%	372	41	0	0	HUMA-131490724	Period has Closed
McLaren Health Plan Community	Yes	5.9%	5.3%	2,495	12	0	7	MCLH-131371477	Closed
National Health Insurance Company	No	8.5%	8.5%	2	5	1	0	NHIC-131481739	
Paramount Insurance Company	No	-9.5%	-9.5%	875	16	0	0	PARM-131464593	
PHP Insurance Company	No	6.0%	6.0%	1,325	17	3	0	PHPM-131486130	
Physicians Health Plan	No	1.4%	1.4%	4,249	51	4	0	PHPM-131486099	
Priority Health	No	-2.6%	-2.6%	43,159	58	0	0	PRHL-131446720	
Priority Health Insurance Company	No	-0.8%	-0.8%	3,620	22	0	0	PRHL-131446753	
Total Health Care USA	No	-1.2%	-1.2%	6,225	29	0	0	THCI-131486935	
UnitedHealthcare Community Plan, Inc.	No	new	new	-	13	0	0	UHLC-131488625	
UnitedHealthcare Insurance Company	No	7.4%	3.7%	33,127	37	1	0	UHLC-131488538	
US Health and Life Insurance Company	No	3.7%	3.6%	8	1	0	0	USHL-131500111	
Total - Small Group Market		-0.3%	-0.6%	414,285	619	9	7		

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: On or Off Marketplace

Number of plans proposed to be offered by the Issuer. (Source: Issuers SERFF Filing)

Number of Plans: On or Off with 15% or greater rate increases

Plans with rate increases equal to or exceeding 15% are subject to additional rate review and disclosures. (Source: Issuer's Unified Rate Review Template)

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.

SERFF Tracking Number

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