

## 2020 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 2020. 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 2020 tax credits will not be known until closer to the beginning of open enrollment on November 1, 2019.

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	Current Enrollment	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%	2,356	5	0	0	HALP-131963694	
Blue Care Network of Michigan	Yes	-1.2%	-1.2%	157,381	19	0	16	BCNT-131928431	
Blue Cross Blue Shield of Michigan Mutual Ins Co	Yes	-7.7%	-7.7%	50,604	10	0	9	BBMI-131924258	
Health Alliance Plan (HAP)	No	0.0%	0.0%	3,892	15	0	0	HALP-131963710	<a href="#">Public Comment Period has Closed</a>
McLaren Health Plan Community	Yes	-5.9%	-5.9%	2,653	6	0	5	MCLH-131921943	
Meridian Health Plan of Michigan, Inc.	Yes	-3.6%	-3.6%	7,094	6	0	6	HPMI-131962212	
Molina Healthcare of Michigan, Inc.	Yes	-8.8%	-8.8%	6,742	8	0	8	MHCM-131944644	
Oscar Insurance Company	Yes	8.3%	8.3%	648	11	0	10	OHIN-131880342	
Physicians Health Plan	Yes	0.6%	0.6%	7,624	21	0	18	PHPM-131932758	
Priority Health	Yes	-0.1%	-0.1%	77,167	42	0	30	PRHL-131946988	
Total Health Care USA, Inc.	Yes	-0.6%	-2.5%	16,732	7	0	7	THCI-131973194	
<b>Total - Individual Market</b>		<b>-2.4%</b>	<b>-2.5%</b>	<b>332,893</b>	<b>150</b>	<b>0</b>	<b>109</b>		

#### 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.

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

**Updated: 10/17/2019**

## 2020 Michigan Health Insurance Rate Change Requests

[Michigan SERFF Filing Access](#)

### 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 2020. 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	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	3.1%	3.1%	14	3	0	0	UHLC-131934657	Public Comment Period has Closed
Alliance Health and Life Insurance Company	No	10.6%	10.6%	14,790	40	13	0	HALP-131925492	
Blue Care Network of Michigan	No	5.0%	5.0%	98,176	123	0	0	BCNT-131912703	
Blue Cross Blue Shield of Michigan Mutual Ins Co	No	3.7%	3.7%	201,275	90	0	0	BBMI-131923909	
Health Alliance Plan (HAP)	No	9.6%	9.6%	12,303	63	4	0	HALP-131925494	
Humana Insurance Company	No	13.1%	13.1%	372	53	1	0	HUMA-131919785	
McLaren Health Plan Community	No	1.7%	1.7%	1,723	18	0	0	MCLH-131921902	
National Health Insurance Company	No	0.0%	0.0%	6	5	0	0	NHIC-131910667	
Paramount Care of Michigan	No	0.0%	0.0%	-	7	0	0	PARM-131928525	
Paramount Insurance Company	No	8.3%	8.3%	265	16	0	0	PARM-131888352	
PHP Insurance Company	No	-2.7%	-2.7%	959	18	0	0	PHPM-131921176	
Physicians Health Plan	No	2.0%	2.0%	3,135	54	0	0	PHPM-131921168	
Priority Health	No	-0.8%	-0.2%	50,612	65	0	0	PRHL-131908014	
Priority Health Insurance Company (PHIC)	No	-1.6%	-1.5%	4,605	19	0	0	PRHL-131908042	
Total Health Care USA, Inc.	No	-0.2%	-0.2%	5,422	29	0	0	THCI-131936694	
UnitedHealthcare Community Plan, Inc.	No	0.0%	0.0%	-	11	0	0	UHLC-131929233	
UnitedHealthcare Insurance Company	No	2.9%	3.7%	30,501	35	0	0	UHLC-131923844	
US Health and Life Insurance Company	No	8.0%	10.0%	2,455	1	0	0	USHL-131924379	
<b>Total - Small Group Market</b>		<b>3.6%</b>	<b>3.8%</b>	<b>426,613</b>	<b>650</b>	<b>18</b>	<b>0</b>		

#### 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.

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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.

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