

2021 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 2021. 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 2021 tax credits will not be known until closer to the beginning of open enrollment on November 1, 2020.

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	-12.9%	-12.9%	1,881	6	0	0	HALP-132380526	
Blue Care Network of Michigan	Yes	2.5%	2.5%	135,267	20	0	17	BCNT-132411437	
Blue Cross Blue Shield of Michigan Mutual Ins Co	Yes	1.7%	1.7%	47,018	9	0	8	BBMI-132411420	
Health Alliance Plan (HAP)	No	-1.8%	-1.8%	3,509	20	0	0	HALP-132380473	Public Comment Period has Closed
McLaren Health Plan Community	Yes	-2.0%	-2.0%	2,905	6	0	5	MCLH-132354825	
Meridian Health Plan of Michigan, Inc.	Yes	2.7%	-5.6%	11,240	33	0	17	HPMI-132396187	
Molina Healthcare of Michigan, Inc.	Yes	0.4%	0.4%	10,373	11	0	11	MHCM-132396388	
Oscar Insurance Company	Yes	6.0%	6.0%	1,676	16	0	13	OHIN-132398401	
Physicians Health Plan	Yes	3.1%	3.1%	6,846	16	0	14	PHPM-132394063	
Priority Health	Yes	-0.1%	-0.1%	90,287	63	0	38	PRHL-132382678	
Total Health Care USA, Inc.	Yes	-0.4%	-0.4%	11,872	5	0	5	THCI-132410124	
Total - Individual Market		1.4%	1.1%	322,874	205	0	128		

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: 10/19/2020

2021 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 2021. 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		
Alliance Health and Life Insurance Company	No	-7.6%	-7.6%	14,498	44	0	0	HALP-132334006	
Blue Care Network of Michigan	No	1.9%	1.9%	105,671	138	0	0	BCNT-132353554	
Blue Cross Blue Shield of Michigan Mutual Ins Co	No	0.9%	0.9%	193,442	90	0	0	BBMI-132363612	
Health Alliance Plan (HAP)	No	-0.1%	-0.1%	14,356	57	0	0	HALP-132334086	
Humana Insurance Company	No	4.2%	4.2%	260	10	0	0	HUMA-132365046	
McLaren Health Plan Community	No	5.0%	5.0%	1,358	19	1	0	MCLH-132354733	
National Health Insurance Company*	Yes	15.3%	Withdrawn	-	Withdrawn	Withdrawn	Withdrawn	NHIC-132339025	Public Comment
Paramount Care of Michigan	No	2.1%	2.2%	110	9	0	0	PARM-132368085	Period has
Paramount Insurance Company	No	-1.4%	-1.3%	189	8	0	0	PARM-132356199	Closed
PHP Insurance Company	No	-3.0%	-3.0%	937	16	0	0	PHPM-132355686	
Physicians Health Plan	No	-0.4%	-0.4%	3,497	48	0	0	PHPM-132355794	
Priority Health	No	2.6%	2.6%	56,784	76	0	0	PRHL-132371145	
Priority Health Insurance Company (PHIC)	No	1.5%	1.5%	2,892	15	0	0	PRHL-132371201	
Total Health Care USA, Inc.	No	0.8%	0.8%	4,987	35	0	0	THCI-132369144	
UnitedHealthcare Community Plan, Inc.	No	9.4%	9.2%	1,414	24	0	0	UHLC-132309138	
UnitedHealthcare Insurance Company	No	7.4%	7.2%	24,564	48	0	0	UHLC-132308889	
Total - Small Group Market		1.5%	1.4%	424,959	637	1	0		

*National Health withdrew its filing and from the group market in August 2020.

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.

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