

2021 Michigan Health Insurance Rate Change Requests

Individual Market (AS FILED - SUBJECT TO DIFS APPROVAL)

[Michigan SERFF Filing Access](#)

[Healthcare.gov Rate Review](#)

Below is a listing of issuers who intend to offer ACA-compliant health insurance policies in the **INDIVIDUAL** market in 2021. 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. Comments submitted prior to **July 31, 2020** will be considered by DIFS in its review. We encourage you to submit comments via email at DIFS-healthratecomments@michigan.gov or by clicking the link for each filing.

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%	TBD	1,881	6	0	0	HALP-132380526	Email Comment
Blue Care Network of Michigan	Yes	2.5%	TBD	135,267	20	0	17	BCNT-132411437	Email Comment
Blue Cross Blue Shield of Michigan Mutual Ins Co	Yes	1.7%	TBD	47,018	9	0	8	BBMI-132411420	Email Comment
Health Alliance Plan (HAP)	No	-1.8%	TBD	3,509	20	0	0	HALP-132380473	Email Comment
McLaren Health Plan Community	Yes	-2.0%	TBD	2,905	6	0	5	MCLH-132354825	Email Comment
Meridian Health Plan of Michigan, Inc.	Yes	2.7%	TBD	11,240	33	0	17	HPMI-132396187	Email Comment
Molina Healthcare of Michigan, Inc.	Yes	0.4%	TBD	10,373	11	0	11	MHCM-132396388	Email Comment
Oscar Insurance Company	Yes	6.0%	TBD	1,676	16	0	13	OHIN-132398401	Email Comment
Physicians Health Plan	Yes	3.1%	TBD	6,846	16	0	14	PHPM-132394063	Email Comment
Priority Health	Yes	-0.1%	TBD	90,287	63	0	38	PRHL-132382678	Email Comment
Total Health Care USA, Inc.	Yes	-0.4%	TBD	11,872	5	0	7	THCI-132410124	Email Comment
Total - Individual Market		1.4%	TBD	322,874	205	0	130		

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: 7/14/2020

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[Michigan SERFF Filing Access](#)

Small Group Market (AS FILED - SUBJECT TO DIFS APPROVAL)

[Healthcare.gov Rate Review](#)

Below is a listing of issuers who intend to offer ACA-compliant health insurance policies in the **SMALL GROUP** market in 2021. 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. Comments submitted prior to **July 31, 2020** will be considered by DIFS in its review. We encourage you to submit comments via email at DIFS-healthratecomments@michigan.gov or by clicking the link for each filing.

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%	TBD	14,498	44	0	0	HALP-132334006	Email Comment
Blue Care Network of Michigan	No	1.9%	TBD	105,671	138	0	0	BCNT-132353554	Email Comment
Blue Cross Blue Shield of Michigan Mutual Ins Co	No	0.9%	TBD	193,442	90	0	0	BBMI-132363612	Email Comment
Health Alliance Plan (HAP)	No	-0.1%	TBD	14,356	57	0	0	HALP-132334086	Email Comment
Humana Insurance Company	No	4.2%	TBD	260	10	0	0	HUMA-132365046	Email Comment
McLaren Health Plan Community	No	5.0%	TBD	1,358	19	1	0	MCLH-132354733	Email Comment
National Health Insurance Company	No	15.3%	TBD	-	7	1	0	NHIC-132339025	Email Comment
Paramount Care of Michigan	No	2.1%	TBD	113	9	0	0	PARM-132368085	Email Comment
Paramount Insurance Company	No	-1.4%	TBD	189	8	0	0	PARM-132356199	Email Comment
PHP Insurance Company	No	-3.0%	TBD	937	16	0	0	PHPM-132355686	Email Comment
Physicians Health Plan	No	-0.4%	TBD	3,497	48	0	0	PHPM-132355794	Email Comment
Priority Health	No	2.6%	TBD	56,784	76	0	0	PRHL-132371145	Email Comment
Priority Health Insurance Company (PHIC)	No	1.5%	TBD	2,892	15	0	0	PRHL-132371201	Email Comment
Total Health Care USA, Inc.	No	0.8%	TBD	4,987	35	0	0	THCI-132369144	Email Comment
UnitedHealthcare Community Plan, Inc.	No	9.4%	TBD	1,414	24	0	0	UHLC-132309138	Email Comment
UnitedHealthcare Insurance Company	No	7.4%	TBD	24,564	48	0	0	UHLC-132308889	Email Comment
Total - Small Group Market		1.5%	TBD	424,962	644	2	0		

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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