

2022 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 2022. 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, 2021** 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 2022 tax credits will not be known until closer to the beginning of open enrollment on November 1, 2021.

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	7.2%	TBD	2,355	7	0	0	HALP-132834612	Email Comment
Blue Care Network of Michigan	Yes	6.0%	TBD	123,324	21	0	18	BCNT-132863793	Email Comment
Blue Cross Blue Shield of Michigan Mutual Ins Co	Yes	5.0%	TBD	46,685	9	0	8	BBMI-132837340	Email Comment
Health Alliance Plan (HAP)	No	6.4%	TBD	3,082	24	0	0	HALP-132834601	Email Comment
McLaren Health Plan Community	Yes	5.5%	TBD	3,839	8	0	7	MCLH-132815827	Email Comment
Meridian Health Plan of Michigan, Inc.	Yes	-1.8%	TBD	8,253	43	0	27	HPMI-132818230	Email Comment
Molina Healthcare of Michigan, Inc.	Yes	-2.7%	TBD	12,684	7	0	7	MHCM-132814811	Email Comment
Oscar Insurance Company	Yes	8.8%	TBD	1,641	32	0	29	OHIN-132854365	Email Comment
Physicians Health Plan	Yes	-0.3%	TBD	6,539	19	0	17	PHPM-132816625	Email Comment
Priority Health	Yes	3.9%	TBD	110,511	65	0	40	PRHL-132852620	Email Comment
UnitedHealthcare Community Plan, Inc.	Yes	new	TBD	-	14	0	14	UHLC-132802625	Email Comment
US Health and Life Insurance Company	Yes	new	TBD	-	8	0	8	USHL-132842280	Email Comment
Total - Individual Market		4.5%	TBD	318,913	257	0	175		

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 and/or SERFF rate filings.

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

Updated: 6/30/2021

2022 Michigan Health Insurance Rate Change Requests

Small Group 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 **SMALL GROUP** market in 2022. 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, 2021** 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	3.9%	TBD	14,603	44	0	0	HALP-132818883	Email Comment
Blue Care Network of Michigan	No	6.9%	TBD	108,201	150	0	0	BCNT-132804811	Email Comment
Blue Cross Blue Shield of Michigan Mutual Ins Co	No	7.9%	TBD	182,639	87	0	0	BBMI-132808464	Email Comment
Health Alliance Plan (HAP)	No	3.2%	TBD	15,583	57	0	0	HALP-132818805	Email Comment
Humana Insurance Company	No	9.9%	TBD	203	10	0	0	HUMA-132811835	Email Comment
McLaren Health Plan Community	No	1.9%	TBD	1,150	19	0	0	MCLH-132815800	Email Comment
Paramount Care of Michigan	No	-11.3%	TBD	148	9	0	0	PARM-132803231	Email Comment
Paramount Insurance Company	No	-5.1%	TBD	114	8	0	0	PARM-132803258	Email Comment
PHP Insurance Company	No	-0.6%	TBD	1,106	18	0	0	PHPM-132816632	Email Comment
Physicians Health Plan	No	-0.2%	TBD	3,912	54	0	0	PHPM-132816607	Email Comment
Priority Health	No	5.0%	TBD	69,157	90	0	0	PRHL-132820963	Email Comment
Priority Health Insurance Company (PHIC)	No	5.0%	TBD	3,131	14	0	0	PRHL-132823679	Email Comment
UnitedHealthcare Community Plan, Inc.	No	14.6%	TBD	2,105	20	5	0	UHLC-132817199	Email Comment
UnitedHealthcare Insurance Company	No	12.8%	TBD	21,125	49	0	0	UHLC-132817234	Email Comment
Total - Small Group Market		7.1%	TBD	423,177	629	5	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.

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 and/or SERFF rate filings.

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