

2017 Health Insurance Rate Change Requests Comment Period Invitation



The Department of Insurance and Financial Services (DIFS) is accepting public comments on the health insurance rate change requests received for 2017.

DIFS performs reviews on premium rates filed by insurance companies and health maintenance organizations (HMOs) for individual and small group policyholders. Plans are received for individual and small group plans for on and off the Marketplace pursuant to the Affordable Care Act.

The attached charts provide a listing of carriers in Michigan who have requested to change rates effective January 1, 2017. More information can be obtained about each filing by visiting DIFS' rate filings portal at <https://filingaccess.serff.com/sfa/home/MI>

When reviewing the charts it is important to note that:

- rate changes are an average percent change across all plans;
- an increase or decrease does not reflect how a health insurer's premiums compare to others;
- individuals who receive a tax credit that covers a portion of their premium will experience rate changes that differ due to the tax credit calculation.

You may send comments regarding a particular filing to DIFS by clicking the link next to the filing or directly to HealthRateComments@michigan.gov. Public comments will be accepted through July 31, 2016.

2017 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 2017. 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, 2016** will be considered by DIFS in its review. We encourage you to submit comments via email at 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 2017 tax credits will not be known until closer to the beginning of open enrollment on November 1, 2016.

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 10% or greater rate increases	On Marketplace		
Aetna Life Insurance Company	No	20.0%	TBD	1,378	1	1	0	AETN-130474734	Email Comment
Alliance Health and Life Insurance Company	Yes	23.5%	TBD	18,819	10	5	9	HALP-130555001	Email Comment
Blue Care Network of Michigan	Yes	14.8%	TBD	126,997	30	22	30	BCNT-130553286	Email Comment
Blue Cross Blue Shield of Michigan	Yes	18.7%	TBD	71,994	12	9	12	BBMI-130531440	Email Comment
Freedom Life Insurance Company of America	No	17.4%	TBD	2	2	2	0	USHG-130526734	Email Comment
Harbor Health Plan	Yes	30.9%	TBD	2,738	4	4	4	PCHP-130564269	Email Comment
Health Alliance Plan	Yes	16.8%	TBD	17,316	28	10	25	HALP-130554962	Email Comment
Humana Medical Plan of Michigan, Inc.	Yes	39.2%	TBD	20,430	7	6	7	HUMA-130551582	Email Comment
McLaren Health Plan Community	Yes	12.2%	TBD	2,246	7	3	7	MCLH-130562279	Email Comment
Meridian Health Plan of Michigan, Inc.	Yes	9.3%	TBD	3,371	6	0	6	HPMI-130560180	Email Comment
Molina Healthcare of Michigan	Yes	9.6%	TBD	4,076	5	0	5	MHCM-130532342	Email Comment
Physicians Health Plan	Yes	6.7%	TBD	3,093	35	1	35	PHPM-130541181	Email Comment
Priority Health	Yes	13.9%	TBD	113,099	46	17	46	PRHL-130538897	Email Comment
Total Health Care USA	Yes	7.2%	TBD	7,763	6	0	6	THCI-130555891	Email Comment
Total - Individual Market		17.3%	TBD	393,322	199	80	192		

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: Off or Off Marketplace

Number of plans proposed to be offered by the Issuer.

Number of Plans: On or Off with 10% or greater rate increases

Plans with rate increases exceeding 10% 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 DIFS SERFF Filing Portal.

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

Updated: 7/8/2016

2017 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 2017. 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, 2016** will be considered by DIFS in its review. We encourage you to email at 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			Number of Affected Individuals	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 10% or greater rate increases	On Marketplace		
All Savers Insurance Company	No	-0.1%	TBD	357	3	0	0	UHLC-130524143	Email Comment	
Alliance Health and Life Insurance Company	No	-3.6%	TBD	18,899	24	0	0	HALP-130513685	Email Comment	
Assurity Life Insurance Company	No	8.6%	TBD	1	36	0	0	MCHU-130522860	Email Comment	
Blue Care Network of Michigan	Yes	3.6%	TBD	71,876	129	0	4	BCNT-130521904	Email Comment	
Blue Cross Blue Shield of Michigan	Yes	2.6%	TBD	173,485	96	0	2	BBMI-130513834	Email Comment	
Federated Mutual Insurance Company	No	15.0%	TBD	6,877	31	22	0	FEMC-130518913	Email Comment	
Grand Valley Health Plan	No	8.2%	TBD	203	22	6	0	GVHP-130463407	Email Comment	
Health Alliance Plan	No	-5.6%	TBD	21,503	34	0	0	HALP-130513662	Email Comment	
Humana Insurance Company	No	7.3%	TBD	1,543	41	12	0	HUMA-130511767	Email Comment	
McLaren Health Plan Community	Yes	3.6%	TBD	2,401	7	0	7	MCLH-130523883	Email Comment	
National Health Insurance Company	No	2.5%	TBD	16	26	2	0	ICCI-130520857	Email Comment	
Paramount Insurance Company	No	5.8%	TBD	910	13	0	0	PARM-130511919	Email Comment	
PHP Insurance Company	No	4.5%	TBD	1,259	24	1	0	PHPM-130512783	Email Comment	
Physicians Health Plan	No	3.9%	TBD	3,606	48	1	0	PHPM-130512735	Email Comment	
Priority Health	Yes	6.9%	TBD	28,086	85	0	12	PRHL-130501133	Email Comment	
Priority Health Insurance Company	No	6.2%	TBD	4,550	23	0	0	PRHL-130501510	Email Comment	
Total Health Care USA	No	-5.4%	TBD	4,779	17	0	0	THCI-130513462	Email Comment	
UnitedHealthcare Insurance Company	No	5.5%	TBD	15,743	55	18	0	UHLC-130524137	Email Comment	
US Health and Life Insurance Company	No	-1.2%	TBD	2	10	0	0	USHL-130533360	Email Comment	
Total - Small Group Market		2.6%	TBD	356,096	724	62	25			

Definitions

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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: Off or Off Marketplace

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

Number of Plans: On or Off with 10% or greater rate increases

Plans with rate increases exceeding 10% 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

Filing number assigned to the rate increase request made within the NAIC's SERFF filing system. Can be used to search the SERFF Filing Portal.

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

Updated: 7/8/2016