

North Carolina Department of Insurance – Life & Health Division
2026 Plan Year ACA Rate Filings *

Insurer Name	Market	SERFF Filing Number	Initial % Change Filed	On or Off Exchange	Projected Number of Members in Products
Ambetter of North Carolina Inc.#	Individual	CECO-134527632	25.600%	On & Off	91,746
AmeriHealth Caritas North Carolina, Inc.#	Individual	AHCR-134525997	36.400%	On & Off	34,314
Blue Cross Blue Shield of NC#	Individual	BCNC-134541419	29.359%	On & Off	265,458
Blue Cross Blue Shield of NC#	Small Group	BCNC-134540282	16.894%	Off	139,406
CareSource North Carolina#	Individual	CASO-134532165	13.879%	On & Off	3,007
Cigna HealthCare of NC, Inc.#	Individual	CCGH-134547328	27.490%	On & Off	15,001
Oscar Health Plan of NC, Inc.	Individual	OHIN-134537981	6.900%	On & Off	18,170
UnitedHealthcare Insurance Company#	Small Group	UHLC-134546539	12.660%	Off	27,161
UnitedHealthcare of NC, Inc.#	Individual	UHLC-134534067	32.270%	On & Off	42,738
UnitedHealthcare of NC, Inc.#	Small Group	UHLC-134532224	14.980%	Off	8,203

Generally, according to NC Insurance laws, health insurance rates must not be excessive, inadequate, or unfairly discriminatory, and must exhibit a reasonable relationship to the benefits provided in the policy.

Notes:

Insurers whose filings contain any product with any plan with a proposed rate change of 15% or more. Note that the rate filing may also include other plans covering additional NC lives that have proposed rate increases which are less than 15%. This information is also available at the Centers for Medicare & Medicaid Services (CMS) website at the following link: <https://ratereview.healthcare.gov/>

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