

Health Insurance Rate Change Requests for 2026 for Small Group Policies (APPROVED)

The North Carolina Department of Insurance (NCDOI) performs reviews on rates filed by insurance companies, Hospital/Medical Service Corporations, and health maintenance organizations (HMOs) for individual and small group policyholders. Below is a listing of insurers who submitted annual rate filings in the SMALL GROUP market effective January 1, 2026. NCDOI has completed its review and the approved rate changes are shown below.

1. Insurer Name	2. Participating in the Federally Facilitated Marketplace in 2025? (Yes/No)	3. Approved Average Rate Change (Annualized)	4. Is Insurer Required to Provide a Consumer-Friendly Summary? (Yes/No)	5. SERFF Filing Tracking Number
Blue Cross & Blue Shield of North Carolina	No	17.50%	Yes	BCNC-134540282
UnitedHealthcare Insurance Company	No	12.66%	Yes	UHLC-134546539
UnitedHealthcare of North Carolina, Inc.	No	14.98%	Yes	UHLC-134532224

To obtain a copy of the public parts of the rate change requests above, please send an email to L&Hinbox@ncdoi.gov . Include the name of the insurer, the market (individual or small group) and the filing tracking number. The Life & Health Division will return via email a copy of the information in the rate filing which is publicly accessible. As insurers are permitted under NC law to mark information in their rate change requests as trade secret, information available to the public may be limited in some cases.

Notes:

- Open enrollment for the 2026 Plan Year will be from November 1, 2025, through January 15, 2026. Small employers who are unable to meet an insurer's participation and contribution requirements may apply during open enrollment and the insurer cannot refuse to issue coverage if the employer is in the insurer's service area. Other small employers who can meet the requirements of the insurer may enroll in health insurance coverage throughout the year.
- By statute rates must not be excessive, inadequate, or unfairly discriminatory, and must bear a reasonable relationship with the benefits provided.
- Approved changes in rates range from 12.66% to 17.50 %.
- As rate changes vary by plan, geographic area, and tobacco status, small employers may experience rate changes differently from the annualized change noted above.
- Since an insurer may not refuse to issue coverage based upon an individual's health status, individuals who purchase their own health insurance coverage may wish to compare insurance plans within and across several insurers to identify the plan that best suits their health care needs, including premiums, benefits, and provider networks. North Carolina's licensed agents/brokers are available to assist individuals in identifying the plan that best suits their needs.
- Health insurance rates are impacted by increases in health care claim costs (for hospitals, doctors, and prescription drugs, etc.), medical inflation, changes in insurers network arrangements, and increases in utilization of health care services or more expensive care.
- Insurers whose filings contained any product with any plan with an approved rate change of 15% or more are required by federal law to provide a consumer-friendly explanation of the rate change. Such information may be obtained at the federal Rate Review area of [Healthcare.gov](https://www.healthcare.gov) (link found on page 2) as well as on each rate filing which can be accessed from NCDOI's public viewing portal (linked above and on page 2).
- Consumers may submit comments relating to their health insurance premiums at the Department's website (link on page 2).
- See page 2 for explanation of columns and web links of interest.

North Carolina Department of Insurance - Life & Health Division Explanation of Data & Weblinks

Column 1 - Name of insurance company

Column 2 - Indicates if the insurer is participating on the Federally Facilitated Marketplace (FFM) or FF-SHOP in 2026

Column 3 - Contains the average rate change approved by NCDOI.

Column 4 - Insurers whose filings contained any product with any plan with an approved rate change of 15% or more are required by federal law to provide a consumer-friendly explanation of the rate change. Such information may be obtained from the federal Rate Review area on Healthcare.gov (also linked below) or by request via email to L&Hinbox@ncdoi.gov.

Column 5 - The tracking number which identifies the rate change request in NCDOI systems.

Weblinks of Interest

Provide Public Comment on Comprehensive Health [Rate Information for North Carolina Consumers | NC DOI](#) Insurance Rate Filings

(Select "Provide Public Comments on Comprehensive Health Insurance Rate Filings" from menu)

Healthcare.gov Rate Review

<https://ratereview.healthcare.gov/>

