

North Carolina Department of Insurance - Life & Health Division
Health Insurance Rate Change Requests for 2026 for Individual Policies (APPROVED)

[NCDOI Public Viewing Portal Link](#)

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 INDIVIDUAL 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
Ambetter of North Carolina, Inc.	Yes	23.40%	Yes	CECO-134527632
AmeriHealth Caritas North Carolina, Inc.	Yes	36.40%	Yes	AHCR-134525997
Blue Cross & Blue Shield of North Carolina	Yes	29.36%	Yes	BCNC-134541419
CIGNA HealthCare of North Carolina, Inc.	Yes	27.49%	Yes	CCGH-134547328
Oscar Health Plan of North Carolina, Inc.	Yes	16.88%	Yes	OHIN-134537981
UnitedHealthcare of North Carolina, Inc.	Yes	32.27%	Yes	UHLC-134534067

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 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. Individuals wishing to purchase individual health insurance coverage or to change their current health insurance coverage must enroll or make those changes during open enrollment.
 - By statute, rates must not be excessive, inadequate, or unfairly discriminatory, and must bear a reasonable relationship to the benefits provided.
 - Extended Federal subsidies were not approved by Congress for the ACA Market for 2026 which resulted in all rates being over 15%.
 - Approved changes in rates range from 16.88% to 36.40%.
 - 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 needing one-to-one enrollment assistance for individual coverage may visit the Get Covered America website (link on page 2) to set up an appointment to discuss their health insurance options.
 - Consumers may submit comments relating to their health insurance premiums on the Department's website (link on page 2).

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/>