

North Carolina Department of Insurance – Life & Health Division

2024 Plan Year ACA Rate Filings *

Insurer Name	Market	SERFF Filing Number	Initial % Change Filed	On or Off Exchange	Projected Number of Members in Products
Aetna Health Inc.	Individual	AETN-133662195	2.44%	On & Off	203,194
Aetna Health Inc.	Small Group	AETN-133656908	5.35%	Off	40
Aetna Life Insurance Company	Small Group	AETN-133656890	13.04%	Off	4,635
Ambetter of North Carolina Inc.	Individual	CECO-133659962	0.96%	On & Off	110,036
AmeriHealth Caritas North Carolina, Inc.	Individual	AHCR-133629069	0.00%	On & Off	15,000
Blue Cross Blue Shield of NC	Individual	BCNC-133672026	-3.98%	On & Off	400,763
Blue Cross Blue Shield of NC	Small Group	BCNC-133660503	1.99%	Off	145,188
CareSource North Carolina	Individual	CASO-133653620	-4.2%	On & Off	2,930
Celtic Insurance Company	Individual	CELT-133659113	6.2%	On & Off	81
Cigna HealthCare of NC, Inc.	Individual	CCGH-133661048	7.23%	On & Off	31,049
FirstCarolinaCare Insurance Company	Small Group	HAMP-133665424	6.16%	Off	800
Oscar Health Plan of NC, Inc.	Individual	OHIN-133664869	5.55%	On & Off	2,220
UnitedHealthcare Insurance Company	Small Group	UHLC-133633419	8.21%	Off	24,853
UnitedHealthcare Ins Co of the River Valley	Small Group	UHLC-133633409	9.56%	Off	6,759
UnitedHealthcare of NC, Inc.	Individual	UHLC-133658615	-8.16%	On	29,736
UnitedHealthcare of NC, Inc.	Small Group	UHLC-133633404	7.70%	Off	18,616

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:

* 2024 Plan Year ACA rate filings assume there will be no risk adjustment provided by the federal government for Plan Year 2024. Final rates may differ from the initial rate filing and will be posted at a later date.

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/>