North Carolina Department of Insurance – Life & Health Division

2027 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-134955683	8.500%	On & Off	182,167
AmeriHealth Caritas North Carolina, Inc.	Individual	AHCR-134937102	9.260%	On & Off	12,075
Bankers Reserve Life Insurance Company of Wisconsin*	Individual	CECO-134955661	NEW	OFF	857
Blue Cross Blue Shield of NC#	Individual	BCNC-134942959	17.686%	On & Off	255,482
Blue Cross Blue Shield of NC#	Small Group	BCNC-134939537	20.901%	Off	134,034
Oscar Health Plan of NC, Inc.#	Individual	OHIN-134935957	16.478%	On & Off	29,692
UnitedHealthcare Insurance Company#	Small Group	UHLC-134936774	18.830%	Off	23,142
UnitedHealthcare of NC, Inc.#	Individual	UHLC-134935080	27.410%	On & Off	23,056
UnitedHealthcare of NC, Inc.#	Small Group	UHLC-134936764	19.560%	Off	5,319

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/

*** Insurers filing Individual Coverage Health Reimbursement Arrangements (ICHRAs). Employers fund employee health benefits using tax-free stipends, allowing employees to purchase ACA compliant plans on the open market.**

Rev. 07/27/2026