

North Carolina Department of Insurance - Life & Health Division

2022 Plan Year ACA Rate Filings

Insurer Name	Market	SERFF File Number	Initial % Change Filed	On or Off Exchange	Projected Number of Members* in Products
Aetna Health	Sm Grp	AETN-132830526	0.00%	Off Exchange	4
Aetna Health (new for 2022)	Indiv	AETN-132833104	0.00%	On and Off Exchange	0
Aetna Life Ins Co	Sm Grp	AETN-132830527	4.84%	Off Exchange	333
All Savers Insurance	Sm Grp	UHLC-132829242	9.08%	Off Exchange	0
Ambetter of North Carolina	Indiv	CECO-132828132	-5.10%	On and Off Exchange	17,765
AmeriHealth Caritas NC (new for 2022)	Indiv	AHCR-132832084	0.00%	On and Off Exchange	0
BCBS of NC	Indiv	BCNC-132839377	9.40%	On and Off Exchange	424,132
BCBS of NC	Sm Grp	BCNC-132831100	6.46%	Off Exchange	94,200
Bright Health Co of NC	Indiv	BRHP-132843832	8.25%	On and Off Exchange	82,841
Bright Health Co of NC (new for 2022)	Small	BRHP-132843958	0.00%	Off Exchange	0
Celtic Ins. Co (new for 2022)	Indiv	CELT-132836893	0.00%	On and Off Exchange	0
CIGNA HealthCare of North Carolina	Indiv	CCGH-132839112	6.50%	On and Off Exchange	17,846
FirstCarolina Ins Co	Sm Grp	YARB-132846602	-15.14%	Off Exchange	310
Friday Health Plans of NC (new for 2022)	Indiv	COHP-132831771	0.00%	On and Off Exchange	0
Friday Health Plans of NC (new for 2022)	Sm Grp	COHP-132831797	0.00%	Off Exchange	0
Oscar Health Plan of NC	Indiv	OHIN-132839312	-2.00%	On and Off Exchange	457
UnitedHealthcare Ins Co	Sm Grp	UHLC-132829204	11.00%	Off Exchange	28,449
UnitedHealthcare Ins Co of River Valley	Sm Grp	UHLC-132829215	14.60%	Off Exchange	17,580
UnitedHealthCare of NC	Sm Grp	UHLC-132829212	13.70%	Off Exchange	50,548
UnitedHealthCare of NC (new for 2022)	Indiv	UHLC-132832323	-2.10%	On and Off Exchange	0

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.

<p>Notes:</p> <p>* - Members according to Part II - Written Explanation of the Rate Increase. Additionally the written justification from the company should provide an explanation to consumers that indicate that the initial rates have an assumption that the federal government will not provide a risk adjustment for plan year 2022.</p> <p>** - 2022 Plan Year ACA rate filings assume that there will be no risk adjustment provided by the federal government for Plan Year 2022. Final rates may differ from the initial rate filing and will be posted at a later date.</p> <p># - Impacted products are products with a proposed rate increase of 15% or more; the rate filing may also include other products covering additional NC lives that have proposed rate increases which are less than 15%.</p>	
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