

2019 ACA Rate Filing Data (As of May 21, 2018)

Company Name	BOI (SERFF) Tracking #	Rating Areas*	Average Rate Change - 2019 over 2018	Maximum Rate Change - 2019 over 2018	Minimum Rate Change - 2019 over 2018	2019 Average Per Member Per Month Rate	2019 Projected Covered Lives****
INDIVIDUAL MARKET							
ON and OFF Health Insurance Marketplace (HIX)**							
CareFirst BlueChoice, Inc.	CFAP-131483887	10	26.60%	28.80%	17.90%	\$ 896.49	6,803
Cigna Health and Life Insurance Company	CCGH-131466701	7, 10	15.00%	40.00%	6.40%	\$ 611.00	103,264
Group Hospitalization and Medical Services, Inc.	CFAP-131483672	10	64.30%	69.70%	51.70%	\$ 1,573.89	4,161
HealthKeepers, Inc.	AWLP-131468781	1, 5, 7, 8, 10, 11, 12	5.60%	9.00%	-7.50%	\$ 720.59	75,000
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	KPMA-131448325	7, 10, 12	32.10%	39.90%	20.80%	\$ 464.69	77,442
Optima Health Plan	OPHL-131486283	2, 4, 7, 9, 12	-1.90%	8.20%	-27.10%	\$ 813.85	67,726
Piedmont Community HealthCare HMO, Inc.	PDHP-131463453	2, 3, 4, 6, 7, 12	18.25%	21.00%	8.60%	\$ 979.67	27,557
Virginia Premier Health Plan, Inc.	VPHP-131470719	7	New***	New***	New***	\$ 595.36	4,000
OFF HIX							
Optima Health Insurance Company	OPHL-131486205	9	-4.90%	-4.90%	-4.90%	\$ 816.07	1
SMALL GROUP MARKET							
ON and OFF Small Business Health Options Program (SHOP)**							
CareFirst BlueChoice, Inc.	CFAP-131469872	10	-1.34%	3.55%	-7.88%	\$ 457.28	35,565
Group Hospitalization and Medical Services, Inc.	CFAP-131469902	10	6.46%	7.78%	2.19%	\$ 601.08	13,486
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	KPMA-131448361	7, 10, 12	0.00%	5.20%	-3.30%	\$ 296.60	14,728
OFF SHOP							
Aetna Health, Inc	AETN-131483416	All	24.54%	24.54%	24.54%	\$ 629.55	17,415
Aetna Life Insurance Company	AETN-131482967	All	23.44%	23.44%	23.44%	\$ 688.36	2,920
Anthem Health Plans of Virginia, Inc.	AWLP-131465657	All	7.20%	11.90%	2.10%	\$ 573.30	84,996
HealthKeepers, Inc.	AWLP-131465637	All	4.20%	11.40%	-3.00%	\$ 494.84	70,648
Innovation Health Insurance Company	AETN-131485602	10, 11, 12	10.92%	95.43%	6.63%	\$ 576.78	5,951
Innovation Health Plan, Inc.	AETN-131485601	10, 11, 12	16.56%	16.56%	16.56%	\$ 542.44	5,605
Optima Health Insurance Company	OPHL-131482876	All	0.10%	4.60%	-10.30%	\$ 652.69	1,985
Optima Health Plan	OPHL-131483360	All	6.10%	22.20%	-14.00%	\$ 500.53	44,018
Optimum Choice, Inc.	UHLC-131460651	All	6.60%	21.70%	4.00%	\$ 495.00	6,861
Piedmont Community HealthCare HMO, Inc.	PDHP-131463458	2, 3, 6, 7, 12	-1.10%	4.00%	-10.10%	\$ 522.22	2,850
UnitedHealthcare Insurance Company	UHLC-131460646	All	6.60%	20.60%	2.80%	\$ 502.09	65,952
UnitedHealthcare of the Mid-Atlantic, Inc.	UHLC-131460666	All	6.60%	20.80%	2.30%	\$ 424.34	1,994
UnitedHealthcare Plan of the River Valley, Inc.	UHLC-131475269	All	16.72%	31.04%	8.02%	\$ 530.61	1,740

The information above is representative of the proposed rates and projected membership submitted to the Virginia Bureau of Insurance (BOI) as of the above date. These rates, together with their supporting documentation and the various assumptions used in computing the rates, are currently under review by the BOI. It should be noted that the final, approved rates, as well as any of the information supporting the calculation of those rates, including the manner in which certain factors were applied, may differ from these proposed rates. Consequently, the proposed rates and projected membership noted above may change. Each filing currently is available for public view on the Bureau of Insurance's website through the following link: <http://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx>.

* A carrier's participation in an MSA does not indicate the carrier participates in the entire MSA.
 **Plans offered On HIX or SHOP are also required to be made available Off HIX or SHOP.
 *** The notation of "new" indicates this carrier is new to this market for 2019.
 **** Covered lives information represents the carrier's projections.

*Metropolitan Statistical Area (Rating Area) Key
1 Blacksburg
2 Charlottesville
3 Danville
4 Harrisonburg
5 Bristol
6 Lynchburg
7 Richmond
8 Roanoke
9 VA Beach - Norfolk
10 Washington/Arlington/Alexandria
11 Winchester
12 Non-MSA

2018 ACA Rate Filing Data (As of 09/20/2017)

Company Name	BOI (SERFF) Tracking #	Rating Areas*	Average Rate Change - 2018 over 2017	Maximum Rate Change 2018 over 2017	Minimum Rate Change 2018 over 2017	2018 Average Per Member Per Month Rate	2018 Projected Covered Lives***
INDIVIDUAL MARKET							
ON and OFF Health Insurance Marketplace (HIX)**							
CareFirst BlueChoice, Inc.	CFAP-131008466	10	54.500%	162.500%	27.300%	\$763.65	9,712
Cigna Health and Life Insurance Company	CCGH-130904859	7, 10	51.100%	168.600%	23.900%	\$502.00	20,209
Group Hospitalization and Medical Services, Inc.	CFAP-131008507	10	67.400%	213.200%	44.900%	\$1031.14	6,916
HealthKeepers, Inc.	AWLP-131192016	1,5,7,8,10,11,	54.600%	64.100%	42.500%	\$662.71	61,000
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	KPMA-130932763	7, 10, 12	24.200%	104.800%	6.300%	\$502.25	64,105
Optima Health Plan	OPHL-131018427	2,4,7,9,12	81.800%	265.500%	39.200%	\$889.78	24,481
Piedmont Community HealthCare HMO, Inc.	PDHP-130999363	2, 3, 6, 7, 12	53.400%	161.700%	43.500%	\$668.64	15,381
OFF HIX							
Optima Health Insurance Company	OPHL-131018450	9	72.900%	154.300%	66.500%	\$857.46	1
SMALL GROUP MARKET							
ON and OFF Small Business Health Options Program (SHOP)**							
CareFirst BlueChoice, Inc.	CFAP-131015795	10	4.268%	9.087%	0.263%	\$477.82	34,480
Group Hospitalization and Medical Services, Inc.	CFAP-131015748	10	1.133%	3.576%	-1.284%	\$574.57	13,430
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	KPMA-131019168	7, 10, 12	4.400%	90.100%	-6.600%	\$414.69	9,424
OFF SHOP							
Aetna Health, Inc.	AETN-131001828	All	1.890%	116.270%	-20.249%	\$513.41	17,415
Aetna Life Insurance Company	AETN-131001849	All	-2.83%	117.88%	-21.396%	\$558.26	8,883
Anthem Health Plans of Virginia, Inc.	AWLP-130988864	All	9.000%	14.000%	7.300%	\$557.67	102,000
HealthKeepers, Inc.	AWLP-130988867	All	10.500%	16.100%	8.000%	\$503.34	56,600
Innovation Health Insurance Company	AETN-131001832	10, 11, 12	11.87%	111.740%	-0.191%	\$514.80	9,966
Innovation Health Plan, Inc.	AETN-131001833	10, 11, 12	4.36%	140.09%	-0.925%	\$437.52	12,178
Optima Health Insurance Company	OPHL-131018184	All	9.40%	20.50%	4.40%	\$652.69	1,985
Optima Health Plan	OPHL-131018137	All	9.50%	58.50%	3.40%	\$505.41	33,888
Optimum Choice, Inc.	UHLC-131008582	All	12.90%	19.500%	-1.100%	\$491.27	3,979
Piedmont Community HealthCare HMO, Inc.	PDHP-130999410	2, 3, 6, 7, 12	11.54%	76.30%	-5.70%	\$486.92	642
UnitedHealthcare Insurance Company	UHLC-131008653	All	12.90%	20.800%	-10.400%	\$500.83	42,698
UnitedHealthcare of the Mid-Atlantic, Inc.	UHLC-131008581	All	12.90%	16.600%	2.200%	\$355.66	264
UnitedHealthcare Plan of the River Valley, Inc.	UHLC-131022875	All	-0.66%	13.22%	-13.93%	\$460.85	607

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The information above is representative of the rates approved by the Virginia Bureau of Insurance (BOI) as of September 20, 2017. Each filing is available for public view on the Bureau of Insurance's website through the following link: <http://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx>.

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