

2023 ACA Individual Market Rate Summary
(As of 10/28/2022)

Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) ^A	Initial Avg. Rate Change Requested (2023 over 2022)	Current Avg. Rate Change Requested (2023 over 2022)	2023 Avg. Per Member Per Month Rate	2023 Projected Covered Lives ^C
INDIVIDUAL ¹ ON and OFF Health Insurance Marketplace (HIX) ^B						
Aetna Health Inc	AETN-133258201	1, 7, 8	new ^D	new ^D	\$472.40	1,147
Aetna Life Insurance Company	AETN-133258215	1, 7, 8	-0.3%	-19.7%	\$494.30	342
CareFirst BlueChoice, Inc.	CFAP-133218044	10	0.2%	-15.0%	\$507.74	6,392
Cigna Health and Life Insurance Company	CCGH-133266106	7, 10, 11, 12	3.5%	-19.6%	\$438.02	46,836
Group Hospitalization and Medical Services, Inc.	CFAP-133218068	10	9.2%	-24.3%	\$1,116.04	818
HealthKeepers, Inc.	AWLP-133218886	All	11.5%	-10.5%	\$524.26	140,000
Innovation Health Plan, Inc.	AETN-133258188	10	-11.3%	-24.8%	\$453.97	1,384
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	KPMA-133247150	7, 10, 12	-2.5%	-12.3%	\$457.09	40,619
Optima Health Plan	OPHL-133258574	2,3,4,5,6,7,8,9,10,12	-5.8%	-21.4%	\$494.16	36,072
Optimum Choice, Inc.	UHLC-133252624	7, 10, 11	9.6%	-7.8%	\$489.50	30,097
Oscar Insurance Company	OHIN-133268617	7	-13.3%	-13.3%	\$443.22	1,147
Piedmont Community HealthCare HMO, Inc.	PDHP-133246387	1,2,3,5,6,8,9,12	-17.0%	-16.6%	\$477.76	9,761
Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) ^A	Initial Avg. Rate Change Requested (2023 over 2022)	Current Avg. Rate Change Requested (2023 over 2022)	2023 Avg. Per Member Per Month Rate	2023 Projected Covered Lives ^C
INDIVIDUAL ¹ OFF HIX						
Anthem Health Plans of Virginia, Inc.	AWLP-133218922	All	new ^D	new ^D	\$587.87	2,000
Optima Health Insurance Company	OPHL-133258558	9	-5.8%	-21.3%	\$550.45	2

Each filing currently is available for public view on the Bureau of Insurance's website through the following link: <https://filingaccess.serff.com/sfa/home/va>

^A **MSA Key** - A carrier's participation in an MSA does not indicate the carrier participates in the entire MSA.

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

^B Plans offered On HIX are also required to be made available Off HIX.

^C Covered lives information represents the carrier's projections for 2023.

^D The notation of "new" indicates the carrier is new to this market for 2023.

¹ This represents rates approved by the Virginia Bureau of Insurance (BOI) and supporting data.

² This represents proposed rates currently under review by the Virginia Bureau of Insurance (BOI).

2023 ACA Small Group Market Rate Summary
(As of 10/28/2022)

Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) ^A	Initial Avg. Rate Change Requested (2023 over 2022)	Current Avg. Rate Change Requested (2023 over 2022)	2023 Avg. Per Member Per Month Rate	2023 Projected Covered Lives ^C
ON and OFF ¹						
Small Business Health Options Program (SHOP) ^B						
CareFirst BlueChoice, Inc.	CFAP-133255336	10	12.2%	12.4%	\$608.19	50,806
Group Hospitalization and Medical Services, Inc.	CFAP-133255338	10	-0.9%	-1.3%	\$739.01	12,061
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	KPMA-133247173	7, 10, 12	9.0%	9.0%	\$511.19	16,895
Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) ^A	Initial Avg. Rate Change Requested (2023 over 2022)	Current Avg. Rate Change Requested (2023 over 2022)	2023 Avg. Per Member Per Month Rate	2023 Projected Covered Lives ^C
OFF SHOP ¹						
Aetna Health Inc	AETN-133258164	All	-0.7%	-0.7%	\$514.22	77
Aetna Life Insurance Company	AETN-133258173	All	-4.5%	-4.5%	\$723.03	170
Anthem Health Plans of Virginia, Inc.	AWLP-133218901	All	8.8%	7.7%	\$645.56	67,000
HealthKeepers, Inc.	AWLP-133218874	All	8.7%	7.6%	\$579.62	73,000
Innovation Health Insurance Company	AETN-133258185	10, 11, 12	3.1%	3.1%	\$566.84	1,473
Innovation Health Plan, Inc.	AETN-133258194	10, 11, 12	-1.6%	-1.6%	\$464.21	379
Optima Health Insurance Company	OPHL-133258545	All	-3.2%	0.3%	\$691.09	1,240
Optima Health Plan	OPHL-133258531	All	-0.1%	1.1%	\$554.46	30,351
Optimum Choice, Inc.	UHLC-133251043	All	3.7%	3.7%	\$543.98	2,429
Piedmont Community HealthCare HMO, Inc.	PDHP-133219400	1,2,3,5,6,8,9,12	-1.0%	-0.2%	\$499.92	2,316
Piedmont Community HealthCare, Inc.	PDHP-133205826	1,2,3,5,6,8,9,12	new ^D	new ^D	\$545.70	187
UnitedHealthcare Insurance Company	UHLC-133251058	All	1.9%	1.9%	\$571.52	46,858
UnitedHealthcare of the Mid-Atlantic, Inc.	UHLC-133251055	All	2.8%	2.8%	\$566.86	6,435
UnitedHealthcare Plan of the River Valley, Inc.	UHLC-133266273	All	3.2%	3.2%	\$567.51	1,975

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² This represents rates currently under review by the Virginia Bureau of Insurance (BOI).

**2022 ACA Individual Market Rate Summary
(As of 9/02/2021)**

Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) ^A	Initial Avg. Rate Change Requested (2021 to 2022)	Final Avg. Rate Change Approved (2021 to 2022)	2022 Avg. Per Member Per Month Rate	2022 Projected Covered Lives ^C
ON and OFF Health Insurance Marketplace (HIX)^B						
Aetna Life Insurance Company	AETN-132838846	1,7,8	new ^D	new ^D	\$636.23	4,390
Bright Health Insurance Company	BRHP-132806995	7, 10, 12	new ^D	new ^D	\$617.04	9,996
CareFirst BlueChoice, Inc.	CFAP-132824498	10	7.6%	-7.2%	\$565.11	5,586
Cigna Health and Life Insurance Company	CCGH-132839155	7, 10, 11, 12	5.9%	3.0%	\$553.45	57,332
Group Hospitalization and Medical Services, Inc.	CFAP-132824643	10	7.7%	-14.9%	\$1,449.02	840
HealthKeepers, Inc.	AWLP-132794502	All	0.1%	-2.8%	\$578.99	140,000
Innovation Health Plan, Inc.	AETN-132838847	10	new ^D	new ^D	\$606.87	9,361
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	KPMA-132836785	7, 10, 12	-13.0%	-13.0%	\$511.08	31,128
Optima Health Plan	OPHL-132741236	2, 4, 7, 9, 12	1.6%	-3.8%	\$629.23	18,205
Optimum Choice, Inc.	UHLC-132830122	7, 10, 11	-11.4%	-11.4%	\$519.84	8,210
Oscar Insurance Company	OHIN-132834884	7	-6.2%	-6.2%	\$519.11	823
Piedmont Community HealthCare HMO, Inc.	PDHP-132748438	2,3,6,12	-10.8%	-10.8%	\$567.71	12,094
Off HIX						
Optima Health Insurance Company	OPHL-132741311	9	5.10%	1.4%	\$705.31	2

The information above is representative of rates approved by the Virginia Bureau of Insurance (BOI) and supporting data.

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^A Rating Areas Key - A carrier's participation in an MSA does not indicate the carrier participates in the entire MSA.

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**2022 ACA Small Group Market Rate Summary
(As of 9/02/2021)**

Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) ^A	Initial Avg. Rate Change Requested (2021 to 2022)	Final Avg. Rate Change Approved (2021 to 2022)	2022 Avg. Per Member Per Month Rate	2022 Projected Covered Lives ^C
ON and OFF Small Business Health Options Program (SHOP)^B						
CareFirst BlueChoice, Inc.	CFAP-132843331	10	6.8%	8.0%	\$542.54	45,406
Group Hospitalization and Medical Services, Inc.	CFAP-132843329	10	14.6%	11.3%	\$728.59	13,744
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	KPMA-132836836	7, 10, 12	3.0%	3.0%	\$455.69	17,079
OFF SHOP						
Aetna Health, Inc.	AETN-132831658	All	-11.5%	-11.5%	\$501.84	173
Aetna Life Insurance Company	AETN-132831630	All	-0.5%	-0.5%	\$735.63	266
Anthem Health Plans of Virginia, Inc.	AWLP-132794533	All	0.5%	0.5%	\$594.37	67,000
HealthKeepers, Inc.	AWLP-132794528	All	1.8%	1.8%	\$527.99	73,000
Innovation Health Insurance Company	AETN-132831606	10,11,12	-2.2%	-2.2%	\$537.85	2,381
Innovation Health Plan, Inc.	AETN-132831598	10,11,12	-17.2%	-17.2%	\$456.30	618
Optima Health Insurance Company	OPHL-132809864	All	15.6%	6.0%	\$733.32	1,099
Optima Health Plan	OPHL-132809898	All	13.3%	5.2%	\$566.68	28,110
Optimum Choice, Inc.	UHLC-132842200	All	6.6%	6.6%	\$523.29	3,635
Piedmont Community HealthCare HMO, Inc.	PDHP-132777335	3,6,12	-0.8%	-0.8%	\$493.60	3,862
UnitedHealthcare Insurance Company	UHLC-132842180	All	2.8%	2.8%	\$561.92	51,619
UnitedHealthcare of the Mid-Atlantic, Inc.	UHLC-132842251	All	5.9%	5.9%	\$558.08	8,351
UnitedHealthcare Plan of the River Valley, Inc.	UHLC-132831020	All	14.8%	14.8%	\$533.85	2,186

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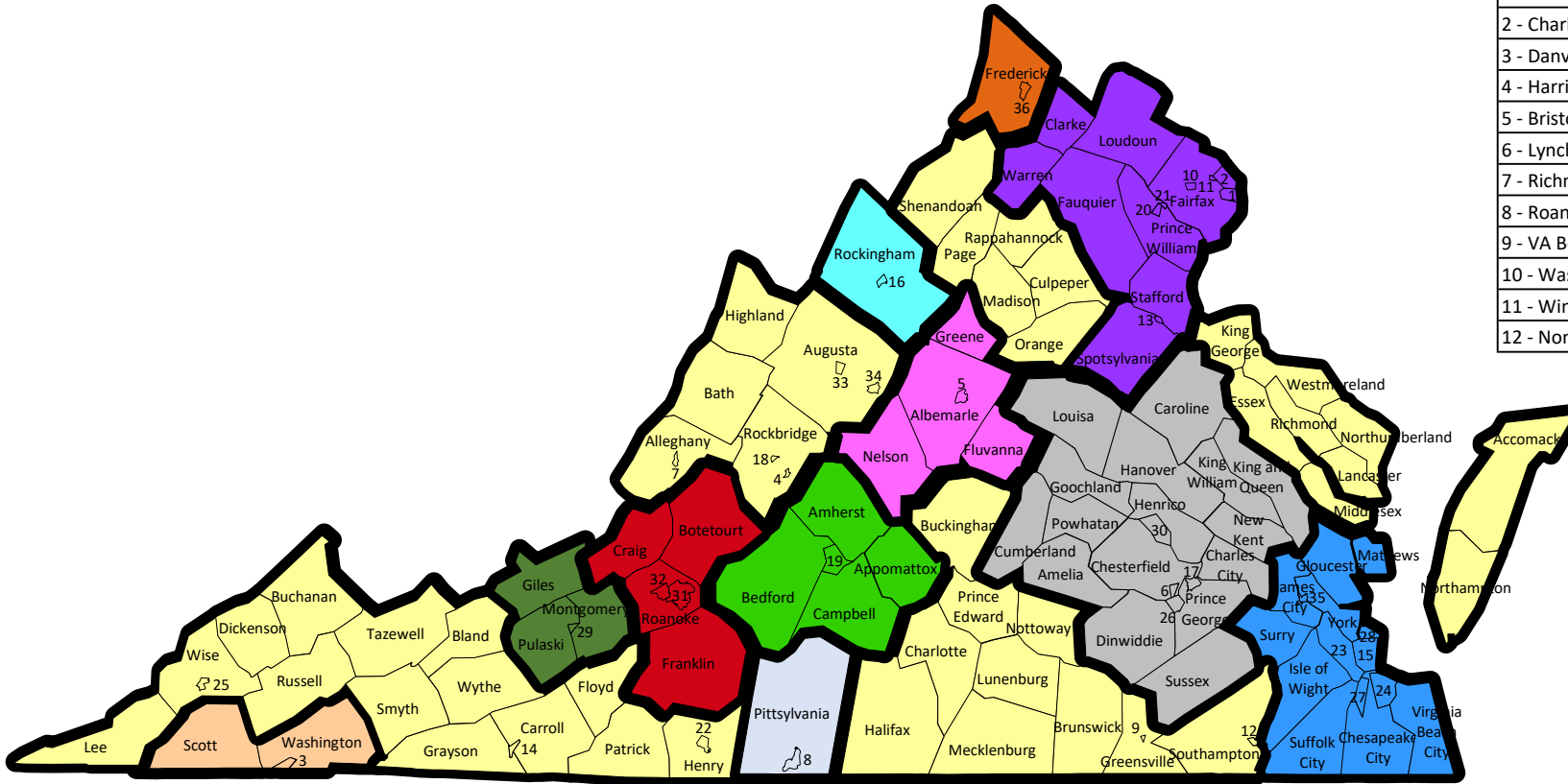
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Virginia Rating Areas

As Used by Health Insurers offering plans in the Individual and Small Group Health Insurance Markets

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



1) Alexandria City	5) Charlottesville City	9) Emporia City	13) Fredericksburg City	17) Hopewell City	21) Manassas Park City	25) Norton City	29) Radford City	33) Staunton City
2) Arlington	6) Colonial Heights City	10) Fairfax City	14) Galax City	18) Lexington City	22) Martinsville City	26) Petersburg City	30) Richmond City	34) Waynesboro City
3) Bristol City	7) Covington City	11) Falls Church City	15) Hampton City	19) Lynchburg City	23) Newport News City	27) Portsmouth City	31) Roanoke City	35) Williamsburg City
4) Buena Vista City	8) Danville City	12) Franklin City	16) Harrisonburg City	20) Manassas City	24) Norfolk City	28) Poquoson City	32) Salem City	36) Winchester City