

# 2020 ACA Rate Filing Data (As of August 21, 2019)

Company Name	SERFF Tracking #	Rating Areas*	Average Rate Change - 2020 over 2019	Maximum Rate Change - 2020 over 2019	Minimum Rate Change - 2020 over 2019	2020 Average Per Member Per Month Rate	2020 Projected Covered Lives***
<b>INDIVIDUAL MARKET</b>							
<b>ON and OFF Health Insurance Marketplace (HIX)**</b>							
CareFirst BlueChoice, Inc.	CFAP-131911011	10	-16.50%	-12.90%	-35.10%	\$ 681.67	4,854
Cigna Health and Life Insurance Company	CCGH-131908817	7,10,11	1.30%	3.80%	-20.10%	\$ 611.48	92,949
Group Hospitalization and Medical Services, Inc.	CFAP-131910873	10	10.20%	13.30%	7.50%	\$ 1,598.59	1,311
HealthKeepers, Inc.	AWLP-131888529	All	-5.60%	-4.60%	-8.40%	\$ 674.13	106,715
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	KPMA-131916646	7,10,12	-5.50%	-2.10%	-12.30%	\$ 626.62	35,830
Optima Health Plan	OPHL-131939936	2,4,7,9,12	-20.50%	-15.00%	-37.30%	\$ 587.27	45,000
Oscar Insurance Company	OHIN-131947628	7	new****	new****	new****	\$ 646.23	2,064
Piedmont Community HealthCare HMO, Inc.	PDHP-131879395	2,3,6,12	-14.65%	-3.61%	-20.79%	\$ 695.57	7,000
Virginia Premier Health Plan, Inc.	VPHP-131899744	7	5.70%	8.10%	1.30%	\$ 624.78	7,500
<b>OFF HIX</b>							
Optima Health Insurance Company	OPHL-131942018	9	-19.60%	-19.60%	-19.60%	\$ 689.50	2
<b>SMALL GROUP MARKET</b>							
<b>ON and OFF Small Business Health Options Program (SHOP)**</b>							
CareFirst BlueChoice, Inc.	CFAP-131939352	10	7.96%	19.22%	1.88%	\$ 473.90	41,463
Group Hospitalization and Medical Services, Inc.	CFAP-131939323	10	2.44%	5.47%	-1.66%	\$ 608.80	15,735
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	KPMA-131916672	7,10,12	4.00%	5.70%	0.60%	\$ 417.74	18,235
<b>OFF SHOP</b>							
Aetna Health, Inc.	AETN-131945449	All	5.00%	5.00%	5.00%	\$ 576.47	14
Aetna Life Insurance Company	AETN-131945450	All	3.30%	3.30%	3.30%	\$ 627.76	17
Anthem Health Plans of Virginia, Inc.	AWLP-131888514	All	5.70%	8.80%	2.10%	\$ 615.94	83,174
HealthKeepers, Inc.	AWLP-131888558	All	4.80%	7.90%	-0.40%	\$ 523.21	68,500
Innovation Health Insurance Company	AETN-131944260	10,11,12	2.50%	10.20%	-7.80%	\$ 559.37	650
Innovation Health Plan, Inc.	AETN-131944279	10,11,12	8.10%	18.20%	3.40%	\$ 529.90	213
Optima Health Insurance Company	OPHL-131942092	All	-3.10%	3.30%	-33.70%	\$ 601.04	1,707
Optima Health Plan	OPHL-131942050	All	3.00%	15.40%	-31.30%	\$ 505.88	47,343
Optimum Choice, Inc.	UHLC-131909983	All	13.60%	18.70%	-4.50%	\$ 570.21	7,432
Piedmont Community HealthCare HMO, Inc.	PDHP-131894320	2,3,6,7,12	5.30%	29.90%	-6.40%	\$ 498.04	2,500
UnitedHealthcare Insurance Company	UHLC-131910020	All	13.30%	18.10%	-4.50%	\$ 565.70	70,352
UnitedHealthcare of the Mid-Atlantic, Inc.	UHLC-131910018	All	11.70%	17.40%	-0.70%	\$ 454.15	3,820
UnitedHealthcare Plan of the River Valley, Inc.	UHLC-131952337	All	3.15%	12.70%	-3.90%	\$ 509.28	2,361

The information above is representative of rates approved by the Virginia Bureau of Insurance (BOI) and supporting data. Each filing is available for public view on the BOI's website through the following link: [scc.virginia.gov/boi/SERFFInquiry](https://scc.virginia.gov/boi/SERFFInquiry)

\* 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.

\*\*\* Covered lives information represents the carrier's projections for 2020.

\*\*\*\* The notation of "new" indicates the carrier is new to this market for 2020.

## \*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

# 2019 ACA Rate Filing Data (As of August 22, 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****
<b>INDIVIDUAL MARKET</b>							
<b>ON and OFF Health Insurance Marketplace (HIX)**</b>							
CareFirst BlueChoice, Inc.	CFAP-131483887	10	14.50%	17.90%	8.90%	\$ 809.21	5,135
Cigna Health and Life Insurance Company	CCGH-131466701	7, 10	11.00%	19.00%	-30.60%	\$ 584.00	73,597
Group Hospitalization and Medical Services, Inc.	CFAP-131483672	10	45.10%	51.80%	30.50%	\$ 1,389.34	3,101
HealthKeepers, Inc.	AWLP-131468781	All	2.50%	8.00%	-28.30%	\$ 730.73	94,000
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	KPMA-131448325	7, 10, 12	33.80%	47.30%	15.70%	\$ 641.44	54,232
Optima Health Plan	OPHL-131486283	2, 4, 7, 9, 12	-7.20%	4.80%	-43.90%	\$ 761.06	59,973
Piedmont Community HealthCare HMO, Inc.	PDHP-131463453	2, 3, 6, 7, 12	11.94%	16.20%	-12.80%	\$ 858.80	17,786
Virginia Premier Health Plan, Inc.	VPHP-131470719	7	New***	New***	New***	\$ 575.92	3,506
<b>OFF HIX</b>							
Optima Health Insurance Company	OPHL-131486205	9	-4.90%	-4.90%	-4.90%	\$ 816.07	1
<b>SMALL GROUP MARKET</b>							
<b>ON and OFF Small Business Health Options Program (SHOP)**</b>							
CareFirst BlueChoice, Inc.	CFAP-131469872	10	-1.25%	4.74%	-7.94%	\$ 457.56	35,565
Group Hospitalization and Medical Services, Inc.	CFAP-131469902	10	8.14%	15.76%	4.57%	\$ 610.58	13,548
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	KPMA-131448361	7, 10, 12	0.00%	5.20%	-3.30%	\$ 413.85	14,727
<b>OFF SHOP</b>							
Aetna Health, Inc.	AETN-131483416	All	15.54%	24.96%	3.67%	\$ 584.06	1,486
Aetna Life Insurance Company	AETN-131482967	All	14.40%	25.36%	4.00%	\$ 637.95	1,237
Anthem Health Plans of Virginia, Inc.	AWLP-131465657	All	8.30%	13.60%	1.80%	\$ 580.16	82,933
HealthKeepers, Inc.	AWLP-131465637	All	5.30%	13.00%	-4.10%	\$ 500.42	61,624
Innovation Health Insurance Company	AETN-131485602	10, 11, 12	10.60%	23.74%	6.32%	\$ 575.09	2,521
Innovation Health Plan	AETN-131485601	10, 11, 12	16.20%	16.20%	16.20%	\$ 540.78	2,374
Optima Health Insurance Company	OPHL-131482876	All	1.90%	80.30%	-21.40%	\$ 661.05	1,600
Optima Health Plan	OPHL-131483360	All	4.70%	85.70%	-26.80%	\$ 494.49	47,336
Optimum Choice, Inc.	UHLC-131460651	All	6.60%	25.30%	9.20%	\$ 495.00	7,155
Piedmont Community HealthCare HMO, Inc.	PDHP-131463458	2, 3, 6, 7, 12	-12.49%	-8.40%	-19.70%	\$ 462.73	2,850
UnitedHealthcare Insurance Company	UHLC-131460646	All	6.60%	24.00%	8.00%	\$ 502.09	68,264
UnitedHealthcare of the Mid-Atlantic, Inc.	UHLC-131460666	All	6.60%	24.20%	7.40%	\$ 424.34	2,684
UnitedHealthcare of the River Valley, Inc.	UHLC-131475269	All	16.30%	26.80%	8.90%	\$ 528.71	2,000
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# Virginia Rating Areas

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

