

**2021 ACA Rate Filing Data (As of August 26, 2020)**

Company Name	SERFF Tracking #	Rating Areas*	Average Rate Change - 2021 over 2020	Maximum Rate Change - 2021 over 2020	Minimum Rate Change - 2021 over 2020	2021 Average Per Member Per Month Rate	2021 Projected Covered Lives***
<b>INDIVIDUAL MARKET</b>							
<b>ON and OFF Health Insurance Marketplace (HIX)**</b>							
CareFirst BlueChoice, Inc.	CFAP-132321507	10	-9.70%	0.70%	-12.00%	\$608.25	5,464
Cigna Health and Life Insurance Company	CCGH-132340991	7,10,11	-11.66%	-10.73%	-15.96%	\$541.15	76,000
Group Hospitalization and Medical Services, Inc.	CFAP-132321514	10	5.20%	5.40%	5.10%	\$1,727.04	867
HealthKeepers, Inc.	AWLP-132329824	All	-7.70%	-6.10%	-9.40%	\$589.52	112,191
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	KPMA-132367068	7, 10, 12	-13.00%	-9.80%	-19.20%	\$572.71	29,168
Optima Health Plan	OPHL-132369899	2, 4, 7, 9, 12	7.70%	13.21%	-2.07%	\$648.84	38,077
Optimum Choice, Inc.	UHLC-132378590	10, 11	new****	new****	new****	\$612.54	10,000
Oscar Insurance Company	OHIN-132343174	7	2.20%	7.10%	-4.95%	\$572.81	658
Piedmont Community HealthCare HMO, Inc.	PDHP-132302083	2, 3, 6, 12	-3.38%	1.39%	-20.39%	\$671.99	6,000
<b>OFF HIX</b>							
Optima Health Insurance Company	OPHL-132369917	10	-2.03%	-2.03%	-2.03%	\$684.37	2
<b>SMALL GROUP MARKET</b>							
<b>ON and OFF Small Business Health Options Program (SHOP)**</b>							
CareFirst BlueChoice, Inc.	CFAP-132382665	10	1.46%	12.92%	-4.03%	\$503.29	41,364
Group Hospitalization and Medical Services, Inc.	CFAP-132382614	10	4.08%	9.26%	3.26%	\$658.04	14,195
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	KPMA-132367005	7, 10, 12	1.00%	4.00%	-2.50%	\$439.63	19,776
<b>OFF SHOP</b>							
Aetna Health, Inc	AETN-132315461	All	-2.36%	-2.35%	-2.36%	\$571.83	20
Aetna Life Insurance Company	AETN-132315463	All	17.05%	17.05%	17.05%	\$747.95	28
Anthem Health Plans of Virginia, Inc.	AWLP-132329833	All	1.00%	7.70%	-1.10%	\$609.82	69,820
HealthKeepers, Inc.	AWLP-132329758	All	2.70%	7.50%	-0.40%	\$530.41	68,130
Innovation Health Insurance Company	AETN-132315464	10, 11, 12	-6.65%	-1.62%	-14.05%	\$568.54	4,404
Innovation Health Plan, Inc.	AETN-132315523	10, 11, 12	-2.07%	-1.01%	-5.35%	\$536.88	1,255
Optima Health Insurance Company	OPHL-132355024	All	9.60%	20.50%	-7.00%	\$693.09	1,418
Optima Health Plan	OPHL-132354949	All	10.90%	25.80%	-5.00%	\$575.90	35,156
Optimum Choice, Inc.	UHLC-132330538	All	5.77%	13.96%	-10.31%	\$519.84	5,097
Piedmont Community HealthCare HMO, Inc.	PDHP-132340291	2,3,6,12	3.00%	7.00%	-7.00%	\$504.70	1,780
UnitedHealthcare Insurance Company	UHLC-132330536	All	4.34%	18.65%	-10.23%	\$551.18	60,313
UnitedHealthcare of the Mid-Atlantic, Inc.	UHLC-132330555	All	8.60%	16.06%	-10.27%	\$535.32	9,310
UnitedHealthcare Plan of the River Valley, Inc.	UHLC-132362042	All	2.30%	11.23%	-4.22%	\$541.69	2,427

**\*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

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 2021.

\*\*\*\* The notation of "new" indicates the carrier is new to this market for 2021.

**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

<b>*Metropolitan Statistical Area (Rating Area) Key</b>
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

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](http://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.

# Virginia Rating Areas

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

