2025 Plan Year Licensed Insurers Marketing Individual Health Insurance Coverage in North Carolina as of 10/31/2024 NC Department of Insurance

The following insurers are marketing individual health insurance coverage according to the Department's records, typically termed major medical insurance, in the State of North Carolina and received Department approval of plans and rates for use during the 2025 Plan Year. This list is periodically reviewed and updated if needed but may not reflect recent changes in a company's status or contact information.

Insurance Company	Address	Phone	Catastrophic Plan(s) Approved (Y/N)
Aetna Health, Inc.*	1425 Union Meeting Rd., Blue Bell, PA 19422	(800) 872-3862	N
Ambetter of North Carolina, Inc.*	7700 Forsyth Blvd., Clayton, MO 63105	(833) 863-1310	N
AmeriHealth Caritas North Carolina, Inc*	8041 Arco Corporate Park, Raleigh, NC 27617	(833) 613-2262	N
Blue Cross Blue Shield of North Carolina*	PO Box 2291, Durham, NC 27702	(800) 446-8053	Υ
CareSource North Carolina*	P O Box 1327, Dayton, OH 45401-1327	(833) 230-2099	N
Celtic Insurance Co(WellCare of North Carolina)*	200 East Randolph St.,#3600, Chicago, IL 60601	(833) 925-2861	N
CIGNA Healthcare of North Carolina, Inc.*	900 Cottage Rd., Bloomfield, CT 06002	(800) 244-6224	N
Oscar Health Plan of North Carolina*	P O Box 52146, Phoenix, AZ 85072-2146	(855) 672-2755	N
UnitedHealthcare of North Carolina, Inc.*	3803 North Elm Street, Greensboro, NC 27455	(800) 980-5357	N

Health insurance coverage is guaranteed available in North Carolina. An insurer may not refuse to issue coverage to an individual or charge an individual

^{*} These insurers participate on the federal Health Insurance Marketplace (aka "the Exchange") where qualifying individuals can access federal premium