

North Carolina Department of Insurance – Life & Health Division

2025 Plan Year ACA Rate Filings *

Insurer Name	Market	SERFF Filing Number	Initial % Change Filed	On or Off Exchange	Projected Number of Members in Products
Aetna Health Inc.#	Individual	AETN-134084383	14.77%	On & Off	280,886
Aetna Health Inc.#	Small Group	AETN-134084454	19.42%	Off	138
Aetna Life Insurance Company #	Small Group	AETN-134084466	13.21%	Off	4,274
Ambetter of North Carolina Inc.	Individual	CECO-134061934	0.37%	On & Off	144,337
AmeriHealth Caritas North Carolina, Inc.	Individual	AHCR-134073872	0.69%	On & Off	24,000
Blue Cross Blue Shield of NC	Individual	BCNC-134078703	2.98%	On & Off	473,093
Blue Cross Blue Shield of NC	Small Group	BCNC-134096116	3.56%	Off	153,652
CareSource North Carolina#	Individual	CASO-134067172	13.54%	On & Off	13,658
Celtic Insurance Company	Individual	CELT-134073263	5.03%	On & Off	45
Cigna HealthCare of NC, Inc.	Individual	CCGH-134092309	4.12%	On & Off	35,034
FirstCarolinaCare Insurance Company#	Small Group	HAMP-134070679	10.30%	Off	725
Oscar Health Plan of NC, Inc.	Individual	OHIN-134097921	4.65%	On & Off	8,992
UnitedHealthcare Insurance Company#	Small Group	UHLC-134105051	8.47%	Off	29,865
UnitedHealthcare of NC, Inc.	Individual	UHLC-134061786	4.72%	On	50,949
UnitedHealthcare of NC, Inc.#	Small Group	UHLC-134105049	10.55%	Off	12,753

Generally, according to NC Insurance laws, health insurance rates must not be excessive, inadequate, or unfairly discriminatory, and must exhibit a reasonable relationship to the benefits provided in the policy.

Notes:

* 2025 Plan Year ACA rate filings assume there will be no risk adjustment provided by the federal government for Plan Year 2025. Final rates may differ from the initial rate filing and will be posted at a later date.

Insurers whose filings contain any product with any plan with a proposed rate change of 15% or more. Note that the rate filing may also include other plans covering additional NC lives that have proposed rate increases which are less than 15%. This information is also available at the Centers for Medicare & Medicaid Services (CMS) website at the following link: <https://ratereview.healthcare.gov/>