

North Carolina Department of Insurance - Life & Health Division

**2018 Plan Year ACA Rate Filings with a Plan with a Requested Increases of 10% or More#**

Insurer Name	Market	SERFF File Number	Avg Increase	On or Off Exchange	Revised Request after Risk Adjustment	Total Number of Members* in Products
Aetna Health	Sm Grp	AETN-131030543	20.1%			118
Aetna Life Ins Co	Sm Grp	AETN-131030547	8.1%			10,229
All Savers Insurance	Sm Grp	UHLC-131033598	11.3%			20
BCBS of NC	Indiv	BCNC-131035209	22.9%	Exchange		502,000
CIGNA HealthCare of North Carolina	Indiv	CCGH-131044261	31.9%	Exchange		21,396
Federated Mutual Ins Co	Sm Grp	FEMC-130996489	2.0%			1,923
FirstCarolina Ins Co	Sm Grp	YARB-131043010	13.0%			840
UnitedHealthcare Ins Co	Sm Grp	UHLC-131033753	5.3%			34,292
UnitedHealthcare Ins Co of River Valley	Sm Grp	UHLC-131033651	5.0%			22,032
UnitedHealthCare of NC	Sm Grp	UHLC-131033754	5.3%			39,703

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:

\* - Members according to Part II - Written Explanation of the Rate Increase. Additionally the written justification from the company should provide an explanation to consumers that indicate that the initial rates have an assumption that the federal government will not provide a risk adjustment for plan year 2018.

\*\* - Most of the 2018 Plan Year ACA rate filings assume that there will be no risk adjustment provided the federal government for the 2018.

# - Impacted products are products with a proposed rate increase of 10% or more; the rate filing may also include other products covering additional NC lives that have proposed rate increases which are less than 10%.