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	117,600
AmeriHealth Caritas North Carolina, Inc.	Individual	AHCR-134073872	0.69%	On & Off	13,938
Blue Cross Blue Shield of NC	Individual	BCNC-134078703	2.98%	On & Off	302,954
Blue Cross Blue Shield of NC	Small Group	BCNC-134096116	3.56%	Off	15,019
CareSource North Carolina##	Individual	CASO-134067172	13.54%	On & Off	6,929
Celtic Insurance Company	Individual	CELT-134073263	5.03%	On & Off	30
Cigna HealthCare of NC, Inc.	Individual	CCGH-134092309	4.12%	On & Off	18,757
FirstCarolinaCare Insurance Company	Small Group	HAMP-134070679	10.30%	Off	76
Oscar Health Plan of NC, Inc.	Individual	OHIN-134097921	4.65%	On & Off	3,326
UnitedHealthcare Insurance Company#	Small Group	UHLC-134105051	8.47%	Off	3,055
UnitedHealthcare of NC, Inc.#	Individual	UHLC-134061786	4.72%	On	34,096
UnitedHealthcare of NC, Inc.#	Small Group	UHLC-134105049	10.55%	Off	1,753

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:

\# 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/

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