

**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:**

# 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/>