

North Carolina Department of Insurance – Life & Health Division

2023 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-133276209	0.08%	On & Off	20,286
Aetna Health Inc.	Small Group	AETN-133276196	1.50%	Off	36
Aetna Life Insurance Company	Small Group	AETN-133276198	-7.62%	Off	590
All Savers Insurance Company	Small Group	UHLC-133276815	-2.20%	Off	0
Ambetter of North Carolina Inc.	Individual	CECO-133283069	4.02%	On & Off	37,141
AmeriHealth Caritas North Carolina, Inc.	Individual	AHCR-133262780	-13.83%	On & Off	5,150
Blue Cross Blue Shield of NC	Individual	BCNC-133271400	8.68%	On & Off	358,462
Blue Cross Blue Shield of NC	Small Group	BCNC-133263455	6.56%	Off	143,216
Bright Health Company of NC	Individual	BRHP-133264269	2.46%	On & Off	169,382
CareSource North Carolina (new for 2023)	Individual	CASO-133280169	0.00%	On & Off	3,320
Celtic Insurance Company	Individual	CELT-133259101	5.40%	On & Off	40
Cigna HealthCare of NC, Inc.	Individual	CCGH-133262073	7.39%	On & Off	20,022
FirstCarolinaCare Insurance Company	Small Group	HAMP-133288890	4.09%	Off	800
Friday Health Plans of NC, Inc. #	Individual	COHP-133277502	9.09%	On & Off	26,764
Oscar Health Plan of NC, Inc.	Individual	OHIN-133259429	3.56%	On & Off	1,469
UnitedHealthcare Insurance Company	Small Group	UHLC-133276790	3.50%	Off	25,619
UnitedHealthcare Ins Co of the River Valley	Small Group	UHLC-133276816	2.67%	Off	12,885
UnitedHealthcare of NC, Inc. #	Individual	UHLC-133264718	17.44%	On & Off	29,746
UnitedHealthcare of NC, Inc.	Small Group	UHLC-133276791	3.03%	Off	41,180

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:

* 2023 Plan Year ACA rate filings assume there will be no risk adjustment provided by the federal government for Plan Year 2023. 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/>