## Indiana 2018 Federal Marketplace Filings

The State has reviewed rates and has submitted the dispositions to the U.S. Department of Health and Human Services on September 27, 2017.

Table below last update September 28, 2017

Individual ACA Major Medical Compliant Plans	Available on Healthcare.gov	SERFF Tracking Number	2018 Premium Average	Approved Rate Increase	Minimum Rate Change	Maximum Rate Change
Anthem Insurance Companies, Inc.	Off Marketplace	AWLP-130980256	\$ 324.65	48.3%	48.3%	48.3%
CareSource Indiana Inc.	Marketplace	CASO-131080896	\$ 497.59	20.0%	-9.2%	38.9%
Celtic Insurance Company / MHS	Marketplace	CELT-131010210	\$ 496.00	35.7%	26.2%	138.1%

Small Group ACA Compliant Plans	SHOP Eligible	SERFF Tracking Number	2018 Premium Average	Approved Rate Increase	Minimum Rate Change	Maximum Rate Change
Humana Health Plan Inc.	Off Marketplace	HUMA-131034053	\$ 320.15	5.2%	-10.7%	5.2%
Humana Insurance Company	Off Marketplace	HUMA-131034073	\$ 467.48	9.0%	-0.7%	19.5%
Aetna Health Inc.	Off Marketplace	AETN-130945024	\$ 662.47	61.7%	61.7%	61.7%
Aetna Life Insurance Company	Off Marketplace	AETN-130970058	\$ 689.40	17.4%	17.4%	17.4%
Physicians Health Plan of Northern Indiana, Inc.	Off Marketplace	PHIN-131066979	\$ 476.00	1.9%	-15.3%	8.3%
Southeastern Indiana Health Organization, Inc.	Off Marketplace	SEIH-131069229	\$ 556.00	0.0%	0.0%	0.0%
UnitedHealthcare Insurance Company	Off Marketplace	UHLC-131038792	\$ 517.92	6.2%	-7.8%	16.2%
All Savers Insurance Company	Off Marketplace	UHLC-131038879	\$ 546.89	13.0%	5.0%	16.1%
Anthem Insurance Companies, Inc.	Off Marketplace	AWLP-130980350	\$ 530.02	13.9%	-2.1%	19.3%
National Health Insurance Company	Off Marketplace	NHIC-130902335	\$ 424.63	10.8%	6.4%	62.6%
IU Health Plans	Off Marketplace	IUHP-130889694	\$ 513.91	4.8%	-2.8%	71.6%
US Health and Life Insurance Company	Off Marketplace	USHL-131079041	N/A	Withdrawn	N/A	N/A

The approved rates assume that no cost-share reduction payments will be funded.

#### **GENERAL NOTES**

- The average medical trend increases are 8-9% for most carriers. This varies depending on networks and experience of each carrier.
- All of these rates were subjected to an extensive review by the Department of Insurance.
- The premium averages shown consist of a combination of catastrophic, bronze, silver, gold and platinum plans. The premium is reflected as an average; individuals may experience a rate increase or decrease dependent on the plan selection or auto-enrollment process.
- Within each metal level there are numerous plans with various cost sharing methods.

# The following insurance carriers offered plans in the 2017 Federal Marketplace but are not offering plans in the 2018 Marketplace:

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- Anthem Insurance Companies, Inc.
- MDwise Marketplace, Inc.

### How to view filing documents via SERFF Filing Access

- 1. Go to https://filingaccess.serff.com/sfa/home/IN
- 2. Click begin search.
- 3. Read and accept the terms and conditions.
- 4. Enter the SERFF Tracking number (from the table above).
- 5. Click Search.
- 6. Click on the row returned.
- 7. This will open the filing you will be able to select filed documents to open and/or download.

### How to post a comment on a Marketplace filing

Write down the SERFF Tracking number from the table above. Click here to send a comment via email to the Company Compliance Department

OR

Post a Comment on a Marketplace filing using Rate Watch

- 1. Go to www.in.gov/idoi/ratewatch/
- 2. Select Health in the Insurance Category drop down box.
- 3. Type the name of the Insurance Company.
- 4. Delete the default Date Range.
- 5. Click Begin Search.
- 6. Click the Filing Number that matches the SERFF Tracking number.
- 7. Click Submit Comment at the bottom of the Filing Report page.
- 8. Complete Comment page.
- 9. Click Submit.
- 10. Close the Comment Submitted page or begin a New Search.