

**2022 ACA Individual Market Rate Summary
(As of 9/02/2021)**

Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) ^A	Initial Avg. Rate Change Requested (2021 to 2022)	Final Avg. Rate Change Approved (2021 to 2022)	2022 Avg. Per Member Per Month Rate	2022 Projected Covered Lives ^C
ON and OFF Health Insurance Marketplace (HIX)^B						
Aetna Life Insurance Company	AETN-132838846	1,7,8	new ^D	new ^D	\$636.23	4,390
Bright Health Insurance Company	BRHP-132806995	7, 10, 12	new ^D	new ^D	\$617.04	9,996
CareFirst BlueChoice, Inc.	CFAP-132824498	10	7.6%	-7.2%	\$565.11	5,586
Cigna Health and Life Insurance Company	CCGH-132839155	7, 10, 11, 12	5.9%	3.0%	\$553.45	57,332
Group Hospitalization and Medical Services, Inc.	CFAP-132824643	10	7.7%	-14.9%	\$1,449.02	840
HealthKeepers, Inc.	AWLP-132794502	All	0.1%	-2.8%	\$578.99	140,000
Innovation Health Plan, Inc.	AETN-132838847	10	new ^D	new ^D	\$606.87	9,361
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	KPMA-132836785	7, 10, 12	-13.0%	-13.0%	\$511.08	31,128
Optima Health Plan	OPHL-132741236	2, 4, 7, 9, 12	1.6%	-3.8%	\$629.23	18,205
Optimum Choice, Inc.	UHLC-132830122	7, 10, 11	-11.4%	-11.4%	\$519.84	8,210
Oscar Insurance Company	OHIN-132834884	7	-6.2%	-6.2%	\$519.11	823
Piedmont Community HealthCare HMO, Inc.	PDHP-132748438	2,3,6,12	-10.8%	-10.8%	\$567.71	12,094
Off HIX						
Optima Health Insurance Company	OPHL-132741311	9	5.10%	1.4%	\$705.31	2

The information above is representative of rates approved by the Virginia Bureau of Insurance (BOI) and supporting data.

Each filing is available for public view on the BOI's website through the following link: <https://filingaccess.serff.com/sfa/home/va>

^A MSA Key - A carrier's participation in an MSA does not indicate the carrier participates in the entire MSA.

1=Blacksburg; 2=Charlottesville; 3=Danville; 4=Harrisonburg; 5=Bristol; 6=Lynchburg; 7=Richmond;

8=Roanoke; 9=VA Beach - Norfolk; 10=Washington/Arlington/ Alexandria; 11=Winchester; 12=Non-MSA

^B Plans offered On HIX are also required to be made available Off HIX.

^C Covered lives information represents the carrier's projections for 2022.

^D The notation of "new" indicates the carrier is new to this market for 2022.

**2022 ACA Small Group Market Rate Summary
(As of 9/02/2021)**

Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) ^A	Initial Avg. Rate Change Requested (2021 to 2022)	Final Avg. Rate Change Approved (2021 to 2022)	2022 Avg. Per Member Per Month Rate	2022 Projected Covered Lives ^C
ON and OFF Small Business Health Options Program (SHOP)^B						
CareFirst BlueChoice, Inc.	CFAP-132843331	10	6.8%	8.0%	\$542.54	45,406
Group Hospitalization and Medical Services, Inc.	CFAP-132843329	10	14.6%	11.3%	\$728.59	13,744
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	KPMA-132836836	7, 10, 12	3.0%	3.0%	\$455.69	17,079
OFF SHOP						
Aetna Health, Inc.	AETN-132831658	All	-11.5%	-11.5%	\$501.84	173
Aetna Life Insurance Company	AETN-132831630	All	-0.5%	-0.5%	\$735.63	266
Anthem Health Plans of Virginia, Inc.	AWLP-132794533	All	0.5%	0.5%	\$594.37	67,000
HealthKeepers, Inc.	AWLP-132794528	All	1.8%	1.8%	\$527.99	73,000
Innovation Health Insurance Company	AETN-132831606	10, 11, 12	-2.2%	-2.2%	\$537.85	2,381
Innovation Health Plan, Inc.	AETN-132831598	10, 11, 12	-17.2%	-17.2%	\$456.30	618
Optima Health Insurance Company	OPHL-132809864	All	15.6%	6.0%	\$733.32	1,099
Optima Health Plan	OPHL-132809898	All	13.3%	5.2%	\$566.68	28,110
Optimum Choice, Inc.	UHLC-132842200	All	6.6%	6.6%	\$523.29	3,635
Piedmont Community HealthCare HMO, Inc.	PDHP-132777335	3, 6, 12	-0.8%	-0.8%	\$493.60	3,862
UnitedHealthcare Insurance Company	UHLC-132842180	All	2.8%	2.8%	\$561.92	51,619
UnitedHealthcare of the Mid-Atlantic, Inc.	UHLC-132842251	All	5.9%	5.9%	\$558.08	8,351
UnitedHealthcare Plan of the River Valley, Inc.	UHLC-132831020	All	14.8%	14.8%	\$533.85	2,186

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2021 ACA Rate Filing Data (As of August 26, 2020)

Company Name	SERFF Tracking #	Rating Areas*	Average Rate Change - 2021 over 2020	Maximum Rate Change - 2021 over 2020	Minimum Rate Change - 2021 over 2020	2021 Average Per Member Per Month Rate	2021 Projected Covered Lives***
INDIVIDUAL MARKET							
ON and OFF Health Insurance Marketplace (HIX)**							
CareFirst BlueChoice, Inc.	CFAP-132321507	10	-9.70%	0.70%	-12.00%	\$608.25	5,464
Cigna Health and Life Insurance Company	CCGH-132340991	7,10,11	-11.66%	-10.73%	-15.96%	\$541.15	76,000
Group Hospitalization and Medical Services, Inc.	CFAP-132321514	10	5.20%	5.40%	5.10%	\$1,727.04	867
HealthKeepers, Inc.	AWLP-132329824	All	-7.70%	-6.10%	-9.40%	\$589.52	112,191
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	KPMA-132367068	7, 10, 12	-13.00%	-9.80%	-19.20%	\$572.71	29,168
Optima Health Plan	OPHL-132369899	2, 4, 7, 9, 12	7.70%	13.21%	-2.07%	\$648.84	38,077
Optimum Choice, Inc.	UHLC-132378590	10, 11	new****	new****	new****	\$612.54	10,000
Oscar Insurance Company	OHIN-132343174	7	2.20%	7.10%	-4.95%	\$572.81	658
Piedmont Community HealthCare HMO, Inc.	PDHP-132302083	2, 3, 6, 12	-3.38%	1.39%	-20.39%	\$671.99	6,000
OFF HIX							
Optima Health Insurance Company	OPHL-132369917	10	-2.03%	-2.03%	-2.03%	\$684.37	2
SMALL GROUP MARKET							
ON and OFF Small Business Health Options Program (SHOP)**							
CareFirst BlueChoice, Inc.	CFAP-132382665	10	1.46%	12.92%	-4.03%	\$503.29	41,364
Group Hospitalization and Medical Services, Inc.	CFAP-132382614	10	4.08%	9.26%	3.26%	\$658.04	14,195
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	KPMA-132367005	7, 10, 12	1.00%	4.00%	-2.50%	\$439.63	19,776
OFF SHOP							
Aetna Health, Inc	AETN-132315461	All	-2.36%	-2.35%	-2.36%	\$571.83	20
Aetna Life Insurance Company	AETN-132315463	All	17.05%	17.05%	17.05%	\$747.95	28
Anthem Health Plans of Virginia, Inc.	AWLP-132329833	All	1.00%	7.70%	-1.10%	\$609.82	69,820
HealthKeepers, Inc.	AWLP-132329758	All	2.70%	7.50%	-0.40%	\$530.41	68,130
Innovation Health Insurance Company	AETN-132315464	10, 11, 12	-6.65%	-1.62%	-14.05%	\$568.54	4,404
Innovation Health Plan, Inc.	AETN-132315523	10, 11, 12	-2.07%	-1.01%	-5.35%	\$536.88	1,255
Optima Health Insurance Company	OPHL-132355024	All	9.60%	20.50%	-7.00%	\$693.09	1,418
Optima Health Plan	OPHL-132354949	All	10.90%	25.80%	-5.00%	\$575.90	35,156
Optimum Choice, Inc.	UHLC-132330538	All	5.77%	13.96%	-10.31%	\$519.84	5,097
Piedmont Community HealthCare HMO, Inc.	PDHP-132340291	2,3,6,12	3.00%	7.00%	-7.00%	\$504.70	1,780
UnitedHealthcare Insurance Company	UHLC-132330536	All	4.34%	18.65%	-10.23%	\$551.18	60,313
UnitedHealthcare of the Mid-Atlantic, Inc.	UHLC-132330555	All	8.60%	16.06%	-10.27%	\$535.32	9,310
UnitedHealthcare Plan of the River Valley, Inc.	UHLC-132362042	All	2.30%	11.23%	-4.22%	\$541.69	2,427

***Metropolitan Statistical Area (Rating Area) Key**

- 1 Blacksburg
- 2 Charlottesville
- 3 Danville
- 4 Harrisonburg
- 5 Bristol
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- 7 Richmond
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