

2021 ACA Rate Filing Data (As of August 10, 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 | 7.52% | 12.99% | -2.23% | \$647.75 | 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 | -2.23% | -2.23% | -2.23% | \$683.04 | 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
- 6 Lynchburg
- 7 Richmond
- 8 Roanoke
- 9 VA Beach - Norfolk
- 10 Washington/Arlington/Alexandria
- 11 Winchester
- 12 Non-MSA

The information above is representative of proposed rates currently under review by the Virginia Bureau of Insurance (BOI) and supporting data. Each filing will be available for public view on the BOI's website through the following link: <https://scc.virginia.gov/boi/SERFFInquiry/default.aspx>.

* A carrier's participation in an MSA does not indicate the carrier participates in the entire MSA.

** Plans offered On HIX or SHOP are also required to be made available Off HIX or SHOP.

*** Covered lives information represents the carrier's projections for 2021.

**** The notation of "new" indicates the carrier is new to this market for 2021.

2020 ACA Rate Filing Data (As of August 21, 2019)

| Company Name | SERFF Tracking # | Rating Areas* | Average Rate Change - 2020 over 2019 | Maximum Rate Change - 2020 over 2019 | Minimum Rate Change - 2020 over 2019 | 2020 Average Per Member Per Month Rate | 2020 Projected Covered Lives*** |
|--|------------------|---------------|--------------------------------------|--------------------------------------|--------------------------------------|--|---------------------------------|
| INDIVIDUAL MARKET | | | | | | | |
| ON and OFF Health Insurance Marketplace (HIX)** | | | | | | | |
| CareFirst BlueChoice, Inc. | CFAP-131911011 | 10 | -16.50% | -12.90% | -35.10% | \$681.67 | 4,854 |
| Cigna Health and Life Insurance Company | CCGH-131908817 | 7,10,11 | 1.30% | 3.80% | -20.10% | \$611.48 | 92,949 |
| Group Hospitalization and Medical Services, Inc. | CFAP-131910873 | 10 | 10.20% | 13.30% | 7.50% | \$1,598.59 | 1,311 |
| HealthKeepers, Inc. | AWLP-131888529 | All | -5.60% | -4.60% | -8.40% | \$674.13 | 106,715 |
| Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. | KPMA-131916646 | 7,10,12 | -5.50% | -2.10% | -12.30% | \$626.62 | 35,830 |
| Optima Health Plan | OPHL-131939936 | 2,4,7,9,12 | -20.50% | -15.00% | -37.30% | \$587.27 | 45,000 |
| Oscar Insurance Company | OHIN-131947628 | 7 | new**** | new**** | new**** | \$646.23 | 2,064 |
| Piedmont Community HealthCare HMO, Inc. | PDHP-131879395 | 2,3,6,12 | -14.65% | -3.61% | -20.79% | \$695.57 | 7,000 |
| Virginia Premier Health Plan, Inc. | VPHP-131899744 | 7 | 5.70% | 8.10% | 1.30% | \$624.78 | 7,500 |
| OFF HIX | | | | | | | |
| Optima Health Insurance Company | OPHL-131942018 | 9 | -19.60% | -19.60% | -19.60% | \$689.50 | 2 |
| SMALL GROUP MARKET | | | | | | | |
| ON and OFF Small Business Health Options Program (SHOP)** | | | | | | | |
| CareFirst BlueChoice, Inc. | CFAP-131939352 | 10 | 7.96% | 19.22% | 1.88% | \$473.90 | 41,463 |
| Group Hospitalization and Medical Services, Inc. | CFAP-131939323 | 10 | 2.44% | 5.47% | -1.66% | \$608.80 | 15,735 |
| Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. | KPMA-131916672 | 7,10,12 | 4.00% | 5.70% | 0.60% | \$417.74 | 18,235 |
| OFF SHOP | | | | | | | |
| Aetna Health, Inc. | AETN-131945449 | All | 5.00% | 5.00% | 5.00% | \$576.47 | 14 |
| Aetna Life Insurance Company | AETN-131945450 | All | 3.30% | 3.30% | 3.30% | \$627.76 | 17 |
| Anthem Health Plans of Virginia, Inc. | AWLP-131888514 | All | 5.70% | 8.80% | 2.10% | \$615.94 | 83,174 |
| HealthKeepers, Inc. | AWLP-131888558 | All | 4.80% | 7.90% | -0.40% | \$523.21 | 68,500 |
| Innovation Health Insurance Company | AETN-131944260 | 10,11,12 | 2.50% | 10.20% | -7.80% | \$559.37 | 650 |
| Innovation Health Plan, Inc. | AETN-131944279 | 10,11,12 | 8.10% | 18.20% | 3.40% | \$529.90 | 213 |
| Optima Health Insurance Company | OPHL-131942092 | All | -3.10% | 3.30% | -33.70% | \$601.04 | 1,707 |
| Optima Health Plan | OPHL-131942050 | All | 3.00% | 15.40% | -31.30% | \$505.88 | 47,343 |
| Optimum Choice, Inc. | UHLC-131909983 | All | 13.60% | 18.70% | -4.50% | \$570.21 | 7,432 |
| Piedmont Community HealthCare HMO, Inc. | PDHP-131894320 | 2,3,6,7,12 | 5.30% | 29.90% | -6.40% | \$498.04 | 2,500 |
| UnitedHealthcare Insurance Company | UHLC-131910020 | All | 13.30% | 18.10% | -4.50% | \$565.70 | 70,352 |
| UnitedHealthcare of the Mid-Atlantic, Inc. | UHLC-131910018 | All | 11.70% | 17.40% | -0.70% | \$454.15 | 3,820 |
| UnitedHealthcare Plan of the River Valley, Inc. | UHLC-131952337 | All | 3.15% | 12.70% | -3.90% | \$509.28 | 2,361 |

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

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: <http://scc.virginia.gov/boi/SERFFInquiry/default.aspx>.

* A carrier's participation in an MSA does not indicate the carrier participates in the entire MSA.

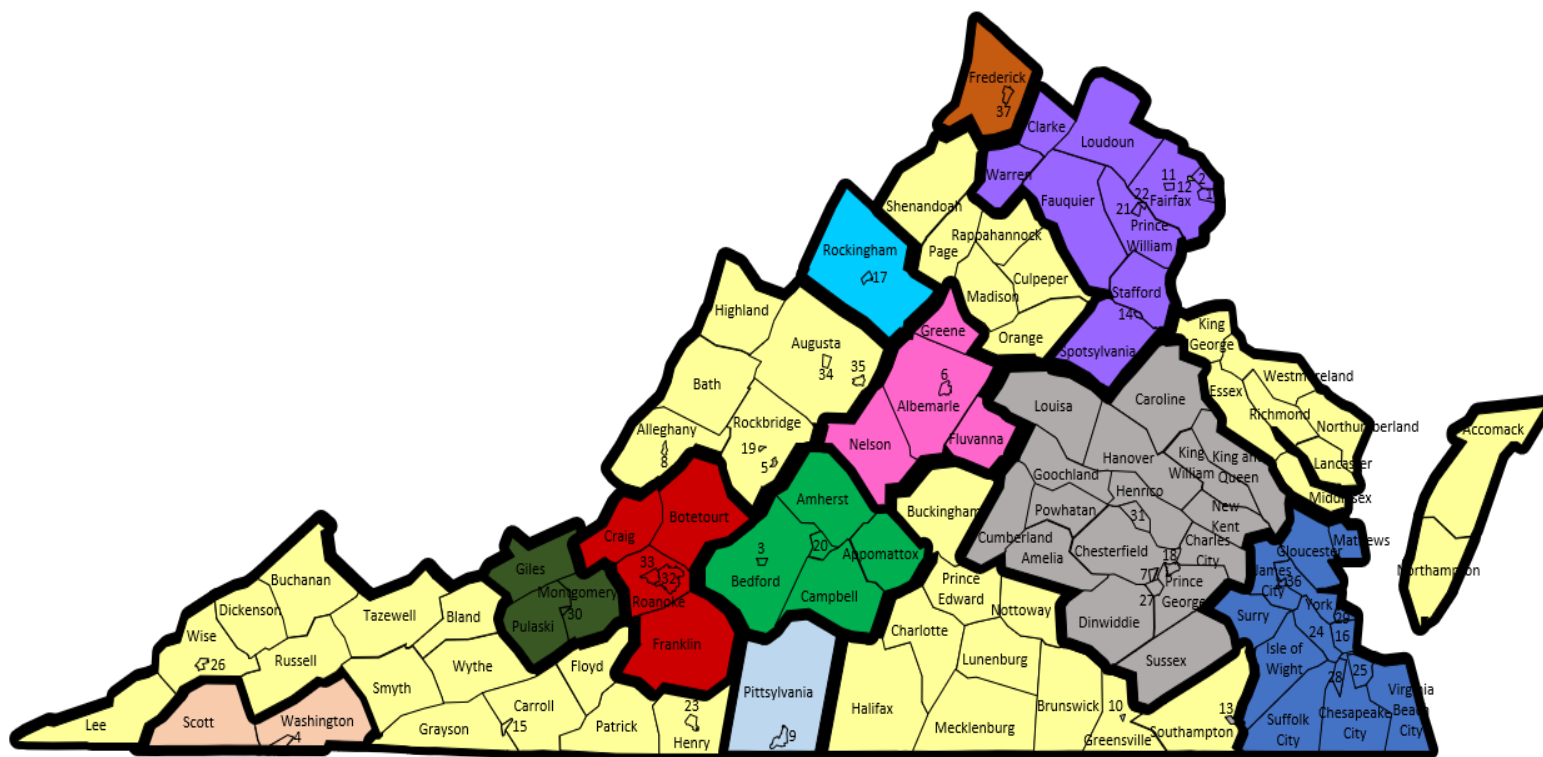
** Plans offered On HIX or SHOP are also required to be made available Off HIX or SHOP.

*** Covered lives information represents the carrier's projections for 2020.

**** The notation of "new" indicates the carrier is new to this market for 2020.

Virginia Rating Areas

As used by Health Insurers offering plans in the Individual and Small Group Health Insurance Markets



| Metropolitan Statistical Areas (Rating Areas) | |
|---|--------------|
| Area | Color Key |
| 1 - Blacksburg | Dark Green |
| 2 - Charlottesville | Pink |
| 3 - Danville | Light Blue |
| 4 - Harrisonburg | Cyan |
| 5 - Bristol | Orange |
| 6 - Lynchburg | Green |
| 7 - Richmond | Grey |
| 8 - Roanoke | Red |
| 9 - VA Beach | Blue |
| 10 - Washington/Arlington/Alexandria | Purple |
| 11 - Winchester | Light Orange |
| 12 - Non-MSA | Yellow |

| | | | | | | | | | |
|--------------------|--------------------------|-----------------------|-------------------------|-----------------------|------------------------|---------------------|-------------------|-----------------------|---------------------|
| 1) Alexandria City | 5) Buena Vista City | 9) Danville City | 13) Franklin City | 17) Harrisonburg City | 21) Manassas City | 25) Norfolk City | 29) Poquoson City | 33) Salem City | 37) Winchester City |
| 2) Arlington | 6) Charlottesville City | 10) Emporia City | 14) Fredericksburg City | 18) Hopewell City | 22) Manassas Park City | 26) Norton City | 30) Radford City | 34) Staunton City | |
| 3) Bedford City | 7) Colonial Heights City | 11) Fairfax City | 15) Galax City | 19) Lexington City | 23) Martinsville City | 27) Petersburg City | 31) Richmond City | 35) Waynesboro City | |
| 4) Bristol City | 8) Covington City | 12) Falls Church City | 16) Hampton City | 20) Lynchburg City | 24) Newport News City | 28) Portsmouth City | 32) Roanoke City | 36) Williamsburg City | |