

2025 ACA Individual Market Rate Summary

(As of 9/18/2024)

Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) ^A	Initial Avg. Rate Change Requested (2025 over 2024)	Final Avg. Rate Change Requested (2025 over 2024)	2025 Avg. Per Member Per Month Rate	2025 Projected Covered Lives ^C
INDIVIDUAL ON and OFF Health Insurance Marketplace (HIX)^B						
Aetna Health Inc.	AETN-133999011	1, 2, 7, 8, 12	15.4%	15.4%	\$496.11	16,000
CareFirst BlueChoice, Inc.	CFAP-134252180	10	5.0%	4.0%	\$577.91	7,931
Cigna Health and Life Insurance Company	CCGH-134113575	7, 10, 11, 12	3.7%	6.3%	\$508.68	46,165
Group Hospitalization and Medical Services, Inc.	CFAP-134252231	10	15.3%	20.1%	\$1,283.09	1,290
HealthKeepers, Inc.	ATEM-134111984	All	3.9%	3.9%	\$511.18	150,000
Innovation Health Plan, Inc.	AETN-133999022	10	5.5%	5.5%	\$477.49	30,000
Kaiser Foundation Health Plan of the Mid-Atlantic	KPMA-134108475	7, 10, 12	8.0%	8.0%	\$535.86	35,921
Optimum Choice, In.	UHLC-134115913	7, 10, 11, 12	-0.4%	-0.4%	\$408.41	22,768
Oscar Insurance Company	OHIN-134103832	7, 10	9.3%	9.3%	\$480.04	215
Sentara Health Plans	OPHL-134100382	All	-0.7%	-1.9%	\$456.05	68,297
Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) ^A	Initial Avg. Rate Change Requested (2025 over 2024)	Final Avg. Rate Change Requested (2025 over 2024)	2025 Avg. Per Member Per Month Rate	2025 Projected Covered Lives ^C
INDIVIDUAL OFF HIX						
Anthem Health Plans of Virginia, Inc.	ATEM-134111976	All	5.2%	5.2%	\$619.99	3,000
Sentara Health Insurance Company	OPHL-134100415	9	-3.0%	-1.2%	\$506.27	2

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

Each filing currently is available for public view on the Bureau of Insurance's website through the following link: <http://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx>

^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 2025.

2025 ACA Small Group Market Rate Summary

(As of 9/18/2024)

Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) ^A	Initial Avg. Rate Change Requested (2025 over 2024)	Final Avg. Rate Change Requested (2025 over 2024)	2025 Avg. Per Member Per Month Rate	2025 Projected Covered Lives ^C
ON and OFF Small Business Health Options Program (SHOP)^B						
CareFirst BlueChoice, Inc.	CFAP-133975275	10	5.3%	3.9%	\$726.98	37,788
Group Hospitalization and Medical Services, Inc.	CFAP-133975271	10	20.1%	18.7%	\$865.77	12,694
Kaiser Foundation Health Plan of the Mid-Atlantic	KPMA-134108627	7, 10, 12	9.0%	9.0%	\$610.82	14,239
Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) ^A	Initial Avg. Rate Change Requested (2025 over 2024)	Final Avg. Rate Change Requested (2025 over 2024)	2025 Avg. Per Member Per Month Rate	2025 Projected Covered Lives ^C
OFF SHOP						
Anthem Health Plans of Virginia, Inc.	UHLC-134111243	All	6.4%	6.4%	\$718.00	67,000
HealthKeepers, Inc.	ATEM-134111975	All	6.7%	6.7%	\$643.24	73,000
Optimum Choice, Inc.	UHLC-134107631	All	9.0%	9.0%	\$619.38	1,792
Sentara Health Insurance Company	OPHL-134100412	All	0.9%	-2.2%	\$629.98	2,538
Sentara Health Plans	OPHL-134095624	All	2.4%	1.2%	\$560.84	44,176
UnitedHealthcare Insurance Company	UHLC-134106862	All	8.7%	8.7%	\$696.59	46,432
UnitedHealthcare of the Mid-Atlantic, Inc.	UHLC-134107367	All	11.8%	11.8%	\$573.06	237
UnitedHealthcare Plan of the River Valley, Inc.	UHLC-134111243	All	10.1%	6.8%	\$639.48	1,780

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2024 ACA Individual Market Rate Summary

(As of 10/25/2023)

Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) ^A	Initial Avg. Rate Change Requested (2024 over 2023) ¹	Final Avg. Rate Change Approved (2024 over 2023)	2024 Avg. Per Member Per Month Rate	2024 Projected Covered Lives ^C
INDIVIDUAL ON and OFF Health Insurance Marketplace (HIX)^B						
Aetna Health Inc.	AETN-133631708	1,2,7,8,12	16.4%	3.7%	\$433.95	7,175
Aetna Life Insurance Company	AETN-133631695	1,7,8	18.9%	6.6%	\$466.11	10,073
CareFirst BlueChoice, Inc.	CFAP-133660050	10	34.5%	8.4%	\$561.66	7,160
Cigna Health and Life Insurance Company	CCGH-133660991	7, 10, 11, 12	27.2%	5.7%	\$451.75	53,785
Group Hospitalization and Medical Services, Inc.	CFAP-133660731	10	100.4%	5.1%	\$1,096.81	1,042
HealthKeepers, Inc.	ATEM-133633895	All	18.8%	-4.6%	\$496.79	140,000
Innovation Health Plan, Inc.	AETN-133631680	10	26.4%	6.7%	\$472.18	28,492
Kaiser Foundation Health Plan of the Mid-Atlantic	KPMA-133610310	7, 10, 12	16.4%	4.8%	\$477.12	36,804
Optimum Choice, Inc.	UHLC-133670551	7, 10, 11, 12	23.2%	7.8%	\$449.98	32,109
Oscar Insurance Company	OHIN-133681166	7, 10	11.1%	-0.5%	\$484.71	1,524
Sentara Health Plans ²	OPHL-133672861	All	26.2%	-3.1%	\$471.46	40,946
Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) ^A	Initial Avg. Rate Change Requested (2024 over 2023) ¹	Final Avg. Rate Change Approved (2024 over 2023)	2024 Avg. Per Member Per Month Rate	2024 Projected Covered Lives ^C
INDIVIDUAL OFF HIX						
Anthem Health Plans of Virginia, Inc.	ATEM-133633871	All	29.5%	4.2%	\$583.02	2,000
Sentara Health Insurance Company ²	OPHL-133672850	9	25.3%	-4.0%	\$517.64	2
The information above is representative of the rates approved by the Virginia Bureau of Insurance (BOI) and supporting data.						
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¹ The initial Individual rates were filed assuming reinsurance would not reduce premiums for 2024.						
² Sentara Health Plans and Sentara Health Insurance Company were formerly Optima Health Plan and Optima Health Insurance Company.						
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2024 ACA Small Group Market Rate Summary

(As of 10/25/2023)

Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) ^A	Initial Avg. Rate Change Requested (2024 over 2023)	Final Avg. Rate Change Approved (2024 over 2023)	2024 Avg. Per Member Per Month Rate	2024 Projected Covered Lives ^C
ON and OFF Small Business Health Options Program (SHOP)^B						
CareFirst BlueChoice, Inc.	CFAP-133659839	10	13.4%	13.3%	\$699.56	43,740
Group Hospitalization and Medical Services, Inc.	CFAP-133659833	10	0.8%	0.5%	\$751.27	10,639
Kaiser Foundation Health Plan of the Mid-Atlantic	KPMA-133610313	7, 10, 12	9.2%	9.2%	\$558.80	15,699
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OFF SHOP						
Aetna Health Inc.	AETN-133623304	1,2,3,6,7,8,9,	6.2%	6.2%	\$549.02	68
Aetna Life Insurance Company	AETN-133623257	All	-13.8%	-13.8%	\$626.00	200
Anthem Health Plans of Virginia, Inc.	ATEM-133633926	All	6.9%	6.9%	\$678.74	67,000
HealthKeepers, Inc.	ATEM-133633903	All	6.8%	6.8%	\$606.31	73,000
Innovation Health Insurance Company	AETN-133623250	10,11,12	6.0%	5.8%	\$596.29	900
Innovation Health Plan, Inc.	AETN-133623221	10,11,12	6.5%	6.5%	\$515.24	297
Optimum Choice, Inc.	UHLC-133669821	All	3.0%	3.8%	\$560.22	2,268
Piedmont Community HealthCare HMO, Inc.	PDHP-133629251	1,2,3,4,5,6,7,8,9,12	3.7%	6.3%	\$517.16	4,473
Piedmont Community HealthCare, Inc.	PDHP-133596254	1,2,3,4,5,6,7,8,9,12	3.8%	6.4%	\$565.45	333
Sentara Health Insurance Company ¹	OPHL-133661656	All	10.3%	3.6%	\$665.13	1,475
Sentara Health Plans ¹	OPHL-133661702	All	3.9%	1.8%	\$557.03	30,200
UnitedHealthcare Insurance Company	UHLC-133669828	All	7.9%	7.9%	\$626.19	46,555
UnitedHealthcare of the Mid-Atlantic, Inc.	UHLC-133669823	All	8.8%	8.5%	\$594.16	5,360
UnitedHealthcare Plan of the River Valley, Inc.	UHLC-133663773	All	3.6%	3.3%	\$590.94	1,765

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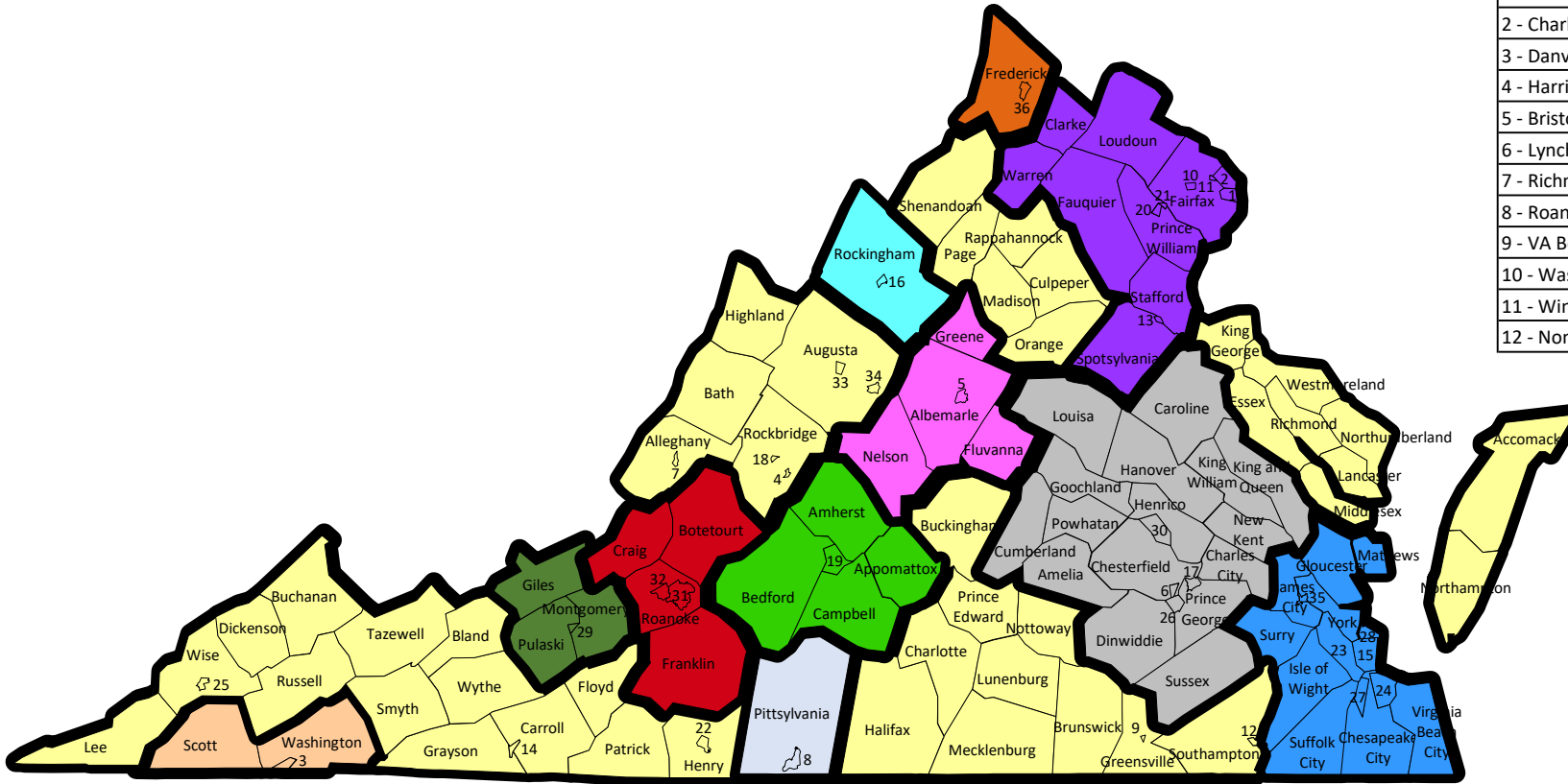
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Virginia Rating Areas

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	
2 - Charlottesville	
3 - Danville	
4 - Harrisonburg	
5 - Bristol	
6 - Lynchburg	
7 - Richmond	
8 - Roanoke	
9 - VA Beach	
10 - Washington/Arlington/Alexandria	
11 - Winchester	
12 - Non-MSA	



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