

## 2024 ACA Individual Market Rate Summary

(As of 10/25/2023)

Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) <sup>A</sup>	Initial Avg. Rate Change Requested (2024 over 2023) <sup>1</sup>	Final Avg. Rate Change Approved (2024 over 2023)	2024 Avg. Per Member Per Month Rate	2024 Projected Covered Lives <sup>C</sup>
<b>INDIVIDUAL ON and OFF Health Insurance Marketplace (HIX)<sup>B</sup></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.	AEM-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 <sup>2</sup>	OPHL-133672861	All	26.2%	-3.1%	\$471.46	40,946
Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) <sup>A</sup>	Initial Avg. Rate Change Requested (2024 over 2023) <sup>1</sup>	Final Avg. Rate Change Approved (2024 over 2023)	2024 Avg. Per Member Per Month Rate	2024 Projected Covered Lives <sup>C</sup>
<b>INDIVIDUAL OFF HIX</b>						
Anthem Health Plans of Virginia, Inc.	AEM-133633871	All	29.5%	4.2%	\$583.02	2,000
Sentara Health Insurance Company <sup>2</sup>	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.						
Each filing currently is available for public view on the Bureau of Insurance's website through the following link: <a href="http://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx">http://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx</a> .						
<sup>1</sup> The initial Individual rates were filed assuming reinsurance would not reduce premiums for 2024.						
<sup>2</sup> Sentara Health Plans and Sentara Health Insurance Company were formerly Optima Health Plan and Optima Health Insurance Company.						
<sup>A</sup> <b>MSA Key</b> - 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						
<sup>B</sup> Plans offered On HIX are also required to be made available Off HIX.						
<sup>C</sup> Covered lives information represents the carrier's projections for 2024.						

## 2024 ACA Small Group Market Rate Summary

(As of 10/25/2023)

Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) <sup>A</sup>	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 <sup>C</sup>
<b>ON and OFF Small Business Health Options Program (SHOP)<sup>B</sup></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
Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) <sup>A</sup>	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 <sup>C</sup>
<b>OFF SHOP</b>						
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.	AEM-133633926	All	6.9%	6.9%	\$678.74	67,000
HealthKeepers, Inc.	AEM-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 <sup>1</sup>	OPHL-133661656	All	10.3%	3.6%	\$665.13	1,475
Sentara Health Plans <sup>1</sup>	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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<sup>1</sup> Sentara Health Plans and Sentara Health Insurance Company were formerly Optima Health Plan and Optima Health Insurance Company.

<sup>A</sup> **MSA Key** - A carrier's participation in an MSA does not indicate the carrier participates in the entire MSA.

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<sup>B</sup> Plans offered On SHOP are also required to be made available Off SHOP.

<sup>C</sup> Covered lives information represents the carrier's projections for 2024.

**2023 ACA Individual Market Rate Summary**  
(As of 10/28/2022)

Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) <sup>A</sup>	Initial Avg. Rate Change Requested (2023 over 2022)	Final Avg. Rate Change Approved (2023 over 2022)	2023 Avg. Per Member Per Month Rate	2023 Projected Covered Lives <sup>C</sup>
<b>INDIVIDUAL <sup>1</sup></b>						
<b>ON and OFF Health Insurance Marketplace (HIX) <sup>B</sup></b>						
Aetna Health Inc	AETN-133258201	1, 7, 8	new <sup>D</sup>	new <sup>D</sup>	\$472.40	1,147
Aetna Life Insurance Company	AETN-133258215	1, 7, 8	-0.3%	-19.7%	\$494.30	342
CareFirst BlueChoice, Inc.	CFAP-133218044	10	0.2%	-15.0%	\$507.74	6,392
Cigna Health and Life Insurance Company	CCGH-133266106	7, 10, 11, 12	3.5%	-19.6%	\$438.02	46,836
Group Hospitalization and Medical Services, Inc.	CFAP-133218068	10	9.2%	-24.3%	\$1,116.04	818
HealthKeepers, Inc.	AWLP-133218886	All	11.5%	-10.5%	\$524.26	140,000
Innovation Health Plan, Inc.	AETN-133258188	10	-11.3%	-24.8%	\$453.97	1,384
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	KPMA-133247150	7, 10, 12	-2.5%	-12.3%	\$457.09	40,619
Optima Health Plan	OPHL-133258574	2,3,4,5,6,7,8,9,10,12	-5.8%	-21.4%	\$494.16	36,072
Optimum Choice, Inc.	UHLC-133252624	7, 10, 11	9.6%	-7.8%	\$489.50	30,097
Oscar Insurance Company	OHIN-133268617	7	-13.3%	-13.3%	\$443.22	1,147
Piedmont Community HealthCare HMO, Inc.	PDHP-133246387	1,2,3,5,6,8,9,12	-17.0%	-16.6%	\$477.76	9,761
Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) <sup>A</sup>	Initial Avg. Rate Change Requested (2023 over 2022)	Final Avg. Rate Change Approved (2023 over 2022)	2023 Avg. Per Member Per Month Rate	2023 Projected Covered Lives <sup>C</sup>
<b>INDIVIDUAL <sup>1</sup></b>						
<b>OFF HIX</b>						
Anthem Health Plans of Virginia, Inc.	AWLP-133218922	All	new <sup>D</sup>	new <sup>D</sup>	\$587.87	2,000
Optima Health Insurance Company	OPHL-133258558	9	-5.8%	-21.3%	\$550.45	2

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

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

<sup>B</sup> Plans offered On HIX are also required to be made available Off HIX.

<sup>C</sup> Covered lives information represents the carrier's projections for 2023.

<sup>D</sup> The notation of "new" indicates the carrier is new to this market for 2023.

<sup>1</sup> This represents rates approved by the Virginia Bureau of Insurance (BOI) and supporting data.

**2023 ACA Small Group Market Rate Summary**  
(As of 10/28/2022)

Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) <sup>A</sup>	Initial Avg. Rate Change Requested (2023 over 2022)	Final Avg. Rate Change Approved (2023 over 2022)	2023 Avg. Per Member Per Month Rate	2023 Projected Covered Lives <sup>C</sup>
<b>ON and OFF <sup>1</sup></b>						
<b>Small Business Health Options Program (SHOP) <sup>B</sup></b>						
CareFirst BlueChoice, Inc.	CFAP-133255336	10	12.2%	12.4%	\$608.19	50,806
Group Hospitalization and Medical Services, Inc.	CFAP-133255338	10	-0.9%	-1.3%	\$739.01	12,061
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	KPMA-133247173	7, 10, 12	9.0%	9.0%	\$511.19	16,895
Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) <sup>A</sup>	Initial Avg. Rate Change Requested (2023 over 2022)	Final Avg. Rate Change Approved (2023 over 2022)	2023 Avg. Per Member Per Month Rate	2023 Projected Covered Lives <sup>C</sup>
<b>OFF SHOP <sup>1</sup></b>						
Aetna Health Inc	AETN-133258164	All	-0.7%	-0.7%	\$514.22	77
Aetna Life Insurance Company	AETN-133258173	All	-4.5%	-4.5%	\$723.03	170
Anthem Health Plans of Virginia, Inc.	AWLP-133218901	All	8.8%	7.7%	\$645.56	67,000
HealthKeepers, Inc.	AWLP-133218874	All	8.7%	7.6%	\$579.62	73,000
Innovation Health Insurance Company	AETN-133258185	10, 11, 12	3.1%	3.1%	\$566.84	1,473
Innovation Health Plan, Inc.	AETN-133258194	10, 11, 12	-1.6%	-1.6%	\$464.21	379
Optima Health Insurance Company	OPHL-133258545	All	-3.2%	0.3%	\$691.09	1,240
Optima Health Plan	OPHL-133258531	All	-0.1%	1.1%	\$554.46	30,351
Optimum Choice, Inc.	UHLC-133251043	All	3.7%	3.7%	\$543.98	2,429
Piedmont Community HealthCare HMO, Inc.	PDHP-133219400	1,2,3,5,6,8,9,12	-1.0%	-0.2%	\$499.92	2,316
Piedmont Community HealthCare, Inc.	PDHP-133205826	1,2,3,5,6,8,9,12	new <sup>D</sup>	new <sup>D</sup>	\$545.70	187
UnitedHealthcare Insurance Company	UHLC-133251058	All	1.9%	1.9%	\$571.52	46,858
UnitedHealthcare of the Mid-Atlantic, Inc.	UHLC-133251055	All	2.8%	2.8%	\$566.86	6,435
UnitedHealthcare Plan of the River Valley, Inc.	UHLC-133266273	All	3.2%	3.2%	\$567.51	1,975

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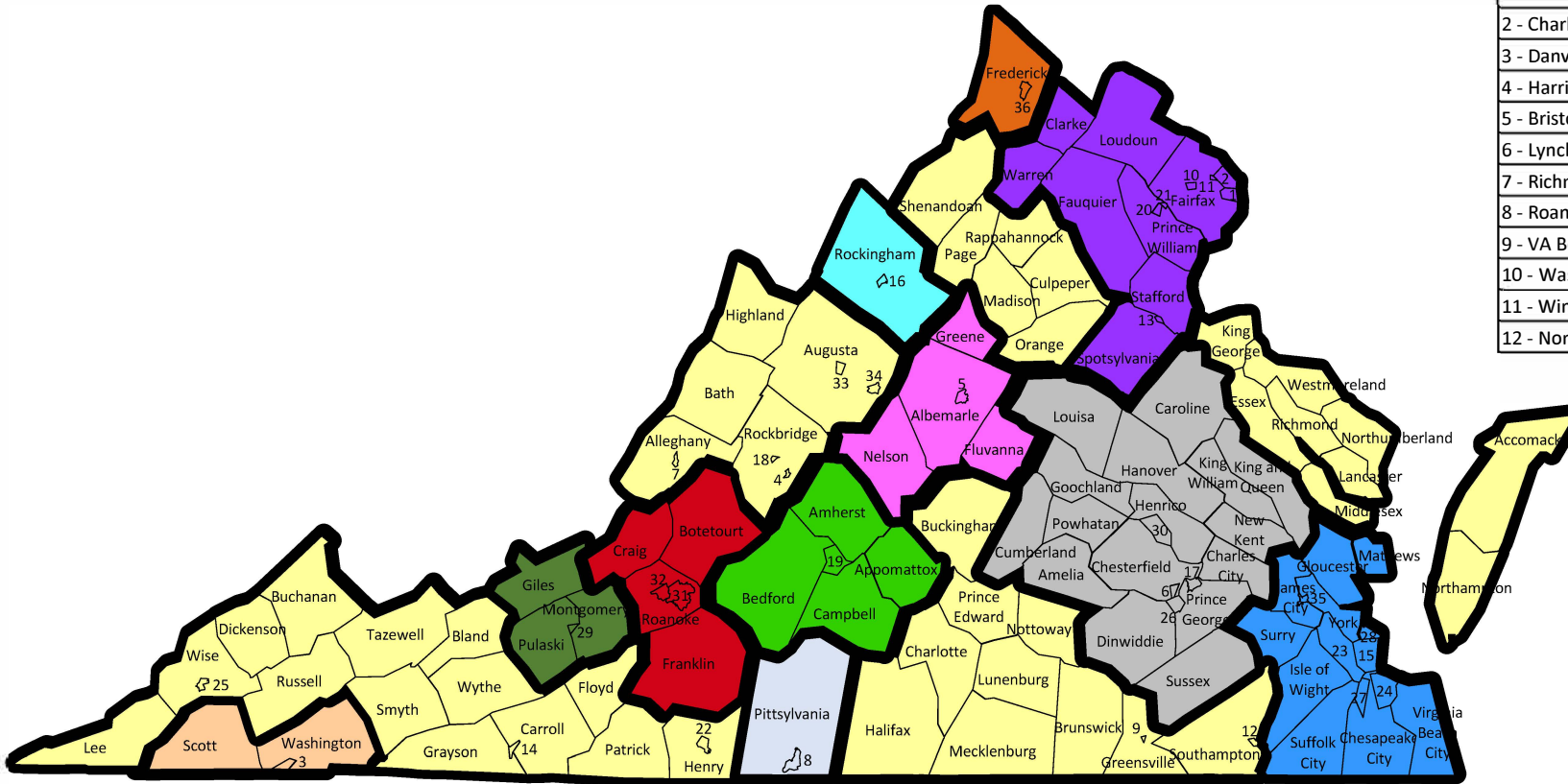
<sup>D</sup> The notation of "new" indicates the carrier is new to this market for 2023.

<sup>1</sup> This represents rates approved by the Virginia Bureau of Insurance (BOI) and supporting data.

# 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