INDIANA 2022 ACA FILINGS

The overall average rate increase for 2022 Indiana individual marketplace plans is -1.65%. Anthem, CareSource , US Health and Life, and Celtic (MHS/Ambetter) have filed to participate in the 2022 Indiana Individual Marketplace.

Anthem has also filed to offer an Off-Marketplace catastrophic plan in Benton, Jasper, Newton, Warren and White Counties.

Individual ACA Major Medical Compliant Plans	Available on Healthcare.gov	SERFF Tracking Number	Approved 2022 Premium Average	Approved Avg. Rate Increase	Approved Minimum Rate Change	Approved Maximum Rate Change
CareSource Indiana Inc.	Marketplace	CASO-132769873	$ 520.93	-0.10%	-6.10%	9.60%
Celtic Insurance Company (MHS/Ambetter)	Marketplace	CELT-132850883	$ 616.00	-3.50%	-18.60%	17.60%
US Health and Life Insurance Company	Marketplace	USHL-132842262	$ 533.73	First Year		
Anthem Insurance Companies, Inc.	Marketplace	AWLP-132768044	$ 555.33	2.80%	1.10%	6.80%

Individual ACA Major Medical Compliant Plans	Counties Covered	Catastrophic Plans	Bronze	Silver	Gold	Platinum
Anthem Insurance Companies, Inc.	45	1 Off Exchange	4	4	2	0
CareSource Indiana Inc.	92	0	5	6	2	0
US Health and Life Insurance Company	30	0	4	3	1	0
Celtic Insurance Company (MHS/Ambetter)	92	0	10	23	9	0

Small Group ACA Major Medical Compliant Plans	Available on Healthcare.gov	SERFF Tracking Number	Approved 2022 Premium Average	Approved Avg. Rate Increase	Approved Minimum Rate Change	Approved Maximum Rate Change
Humana Health Plan Inc.	Off Marketplace	HUMA-132815438	$ 663.36	13.38%	10.56%	15.84%
Humana Insurance Company	Off Marketplace	HUMA-132815403	$ 703.24	14.24%	11.86%	16.16%
All Savers Insurance Company	Off Marketplace	UHLC-132834100	$ 707.79	8.68%	6.71%	13.12%
Anthem Insurance Companies, Inc.	Off Marketplace	AWLP-132768042	$ 669.67	2.90%	-3.40%	10.70%
IU Health Plans	Off Marketplace	IUHP-132861454	$ 586.09	5.89%	-14.80%	8.59%
Physicians Health Plan of Northern Indiana, Inc.	Off Marketplace	PHIN-132865399	$ 673.55	7.80%	3.22%	11.35%
Southeastern Indiana Health Organization, Inc.	Off Marketplace	SEIH-132834832	$ 679.00	5.50%	-5.60%	21.10%
UnitedHealthcare of Kentucky, Ltd.	Off Marketplace	UHLC-132832898	$ 710.43	16.60%	12.67%	19.81%
UnitedHealthcare Insurance Company	Off Marketplace	UHLC-132832865	$ 692.08	11.60%	8.19%	23.98%

General Notes

• The average medical trend increases are 8-9% for most carriers. This varies depending on networks and experience of each carrier.
• 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.

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