

## INDIANA 2019 ACA FILINGS

The overall average rate increase for 2019 Indiana individual marketplace plans is 5.1%. CareSource and Celtic (MHS/Ambetter) have filed to participate in the 2019 Indiana Individual Marketplace. The Department of Insurance anticipates that all 92 counties in Indiana will be covered by one or more insurance company. CareSource plans to cover 79 counties. Celtic (MHS/Ambetter) plans to increase its coverage from 43 counties in 2018 to all 92 counties in 2019.

Anthem has filed to offer a 2019 Off-Marketplace plan in Indiana. This plan is a catastrophic plan and is offered only in Benton, Jasper, Newton, Warren and White Counties.

Filing a rate does not guarantee it will be approved for use on the Marketplace, nor does the filed rate guarantee to be the final rate. Therefore, the Department of Insurance is not able to ascertain the amount of any final rates at this time. The state has until September 25, 2018 to review and submit dispositions to U.S. Department of Health and Human Services.

Individual ACA Major Medical Compliant Plans	Available on Healthcare.gov	SERFF Tracking Number	Requested 2019 Premium Average	Requested Avg. Rate Increase	Requested Minimum Rate Change	Requested Maximum Rate Change
CareSource Indiana Inc.	Marketplace	CASO-131492562	\$ 540.15	10.20%	-7.7% <sup>1</sup>	33.6% <sup>2</sup>
Celtic Insurance Company (MHS/Ambetter)	Marketplace	CELT-131463207	\$ 479.00	-0.50%	-15.2% <sup>3</sup>	5.4% <sup>4</sup>

<sup>1</sup> Applicable to a specific bronze plan in Bartholomew, Decatur, Jackson, Jennings and Rush Counties

<sup>2</sup> Applicable to a specific gold plan in Allen County

<sup>3</sup> Applicable to a specific gold plan in Brown, Johnson, Lawrence, Monroe and Owen Counties

<sup>4</sup> Applicable to a specific silver plan in Boone, Hamilton, Hendricks, Marion, Morgan and Shelby Counties

Individual ACA Major Medical Compliant Plans	Available on Healthcare.gov	SERFF Tracking Number	Requested 2019 Premium Average	Requested Avg. Rate Increase	Requested Minimum Rate Change	Requested Maximum Rate Change
Anthem Insurance Companies, Inc.	Off Marketplace	AWLP-131463871	\$ 371.20	8.40%	8.4%	8.40%

Individual ACA Major Medical Compliant Plans	Counties Covered	Catastrophic Plans	Bronze	Silver	Gold	Platinum
Anthem Insurance Companies, Inc.	5	1	0	0	0	0
CareSource Indiana Inc.	79	0	3	6	2	0
Celtic Insurance Company (MHS/Ambetter)	92	0	1	9	1	0

**Deadline for filing small group is July 25, 2018.**

Small Group ACA Major Medical Compliant Plans	Available on Healthcare.gov	SERFF Tracking Number	Requested 2019 Premium Average	Requested Avg. Rate Increase	Requested Minimum Rate Change	Requested Maximum Rate Change
Humana Health Plan Inc.	Off Marketplace	HUMA-131490060	\$ 480.80	27.67%	17.19%	37.98%
Humana Insurance Company	Off Marketplace	HUMA-131490266	\$ 525.09	9.75%	1.16%	12.37%

Updated 6/21/18

**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.

**How to View Filing Documents via SERFF Filing Access**

1. Go to <https://filingaccess.serff.com/sfa/home/IN>
2. Click begin search.
3. Read and accept the terms and conditions.
4. Enter the SERFF Tracking number (from the table above).
5. Click Search.
6. Click on the row returned.
7. This will open the filing you will be able to select filed documents to open and/or download.

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1. Go to [www.in.gov/idoi/ratewatch/](http://www.in.gov/idoi/ratewatch/)
2. Select Health in the Insurance Category drop down box.
3. Type the name of the Insurance Company.
4. Delete the default Date Range.
5. Click Begin Search.
6. Click the Filing Number that matches the SERFF Tracking number.
7. Click Submit Comment at the bottom of the Filing Report page.
8. Complete Comment page.
9. Click Submit.
10. Close the Comment Submitted page or begin a New Search.