

INDIANA 2020 ACA FILINGS

The overall average rate increase for 2020 Indiana individual marketplace plans is 9.0%. CareSource and Celtic (MHS/Ambetter) have filed to participate in the 2020 Indiana Individual Marketplace. The Department of Insurance anticipates that all 92 counties in Indiana will be covered by both CareSource and Celtic (MHS/Ambetter).

Anthem has filed to offer a 2020 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 24, 2019 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 2020 Premium Average	Requested Avg. Rate Increase	Requested Minimum Rate Change	Requested Maximum Rate Change
CareSource Indiana Inc.	Marketplace	CASO-131920214	\$ 525.97	3.50%	-15.0% ¹	25.3% ²
Celtic Insurance Company (MHS/Ambetter)	Marketplace	CELT-131923700	\$ 545.00	14.30%	-3.5% ³	28.2% ⁴

¹ Applicable to a specific bronze plan in Benton, Jasper, Newton, Warren and White Counties

² Applicable to a specific gold plan in Elkhart, Marshall, St. Joseph and Starke Counties

³ Applicable to a specific silver plan in Cass, Fulton, Howard, Miami and Pulaski Counties

⁴ Applicable to a specific silver plan in Daviess, Dubois, Greene, Knox, Martin, Orange, Perry, Pike and Spencer Counties

Individual ACA Major Medical Compliant Plans	Available on Healthcare.gov	SERFF Tracking Number	Requested 2020 Premium Average	Requested Avg. Rate Increase	Requested Minimum Rate Change	Requested Maximum Rate Change
Anthem Insurance Companies, Inc.	Off Marketplace	AWLP-131972278	\$ 375.54	3.00%	3.00%	3.00%

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.	92	0	3	6	2	0
Celtic Insurance Company (MHS/Ambetter)	92	0	3	14	4	0

Deadline for filing small group is June 19, 2019.

Small Group ACA Major Medical Compliant Plans	Available on Healthcare.gov	SERFF Tracking Number	Requested 2020 Premium Average	Requested Avg. Rate Increase	Requested Minimum Rate Change	Requested Maximum Rate Change
Humana Health Plan Inc.	Off Marketplace	HUMA-131934523	\$ 541.89	9.86%	2.98%	15.06%
Humana Insurance Company	Off Marketplace	HUMA-131934577	\$ 600.51	10.51%	-2.85%	14.80%
All Savers Insurance Company	Off Marketplace	UHLC-131961515	\$ 642.28	12.18%	4.64%	17.40%
Anthem Insurance Companies, Inc.	Off Marketplace	AWLP-131895802	\$ 596.70	8.70%	-12.40%	32.20%
IU Health Plans	Off Marketplace	IUHP-131943121	\$ 598.13	9.60%	7.60%	12.70%
National Health Insurance Company	Off Marketplace	NHIC-131972991	\$ 617.68	31.53%	31.53%	31.53%
Physicians Health Plan of Northern Indiana, Inc.	Off Marketplace	PHIN-131943124	\$ 533.42	4.17%	-11.78%	9.23%
Southeastern Indiana Health Organization, Inc.	Off Marketplace	SEIH-131973026	\$ 640.00	2.90%	-4.20%	7.10%
US Health and Life Insurance Company	Off Marketplace	USHL-131954897	\$ 790.00	0.00%	0.00%	0.00%
UnitedHealthcare Insurance Company	Off Marketplace	UHLC-131953089	\$ 598.88	9.63%	1.00%	17.87%

6/20/2019

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

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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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Send a comment via email to compliance@idoi.in.gov.
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1. Go to 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.