

INDIANA 2020 ACA FILINGS

The overall average rate increase for 2020 Indiana individual marketplace plans is 9.7%. CareSource and Celtic (MHS/Ambetter) have filed to participate in the 2020 Indiana Individual Marketplace. 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.

The IDOI has finalized the review of the 2020 ACA compliant filings both on and off the federal Marketplace and has submitted the final dispositions to the U.S. Department of Health and Human Services for the completion of the Qualified Health Plan (QHP) certification process.

Individual ACA Major Medical Compliant Plans	Available on Healthcare.gov	SERFF Tracking Number	Approved 2020 Premium Average	Approved Avg. Rate Increase	Approved Minimum Rate Change	Approved Maximum Rate Change
CareSource Indiana Inc.	Marketplace	CASO-131920214	\$ 532.95	4.90%	-13.8%	26.9%
Celtic Insurance Company (MHS/Ambetter)	Marketplace	CELT-131923700	\$ 567.00	18.90%	5.4%	30.60%
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	2	6	2	0
Celtic Insurance Company (MHS/Ambetter)	92	0	3	12	4	0

Small Group ACA Major Medical Compliant Plans	Available on Healthcare.gov	SERFF Tracking Number	Approved 2020 Premium Average	Approved Avg. Rate Increase	Approved Minimum Rate Change	Approved 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	\$ 555.99	18.40%	18.40%	18.40%
Physicians Health Plan of Northern Indiana, Inc.	Off Marketplace	PHIN-131943124	\$ 533.42	1.91%	-11.78%	9.23%
Southeastern Indiana Health Organization, Inc.	Off Marketplace	SEIH-131973026	\$ 663.00	6.60%	-9.80%	9.60%
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%

10/2/2019

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.

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 3. Type the name of the Insurance Company.
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