

INDIANA 2023 ACA FILINGS

The overall average rate increase for 2023 Indiana individual marketplace plans is 5.7%.

Individual ACA Major Medical Compliant Plans	Available on Healthcare.gov	SERFF Tracking Number	Approved 2023 Premium Average	Approved Avg. Rate Increase	Approved Minimum Rate Change	Approved Maximum Rate Change
Anthem Insurance Companies, Inc.	Marketplace	AWLP-133228271	\$ 562.77	0.50%	-34.40%	4.40%
CareSource Indiana Inc.	Marketplace	CASO-133242594	\$ 592.31	9.50%	5.73%	14.84%
Celtic Insurance Company	Marketplace	CELT-133277056	\$ 621.00	2.10%	-2.86%	4.90%
Cigna Health and Life Insurance Company	Marketplace	CCGH-133268260	\$ 532.00	First Year		
US Health and Life Insurance Company	Marketplace	USHL-133282450	\$ 547.00	2.52%	-1.60%	6.40%

Individual ACA Major Medical Compliant Marketplace Plans	Counties Covered	Catastrophic Plans	Bronze	Silver	Gold	Platinum
Anthem Insurance Companies, Inc.	54	0	8	10	3	0
CareSource Indiana Inc.	92	0	5	6	2	0
Celtic Insurance Company	92	0	11	10	8	0
Cigna Health and Life Insurance Company	9	0	8	6	2	0
US Health and Life Insurance Company	30	0	4	4	1	0

Small Group ACA Major Medical Compliant Plans	Available on Healthcare.gov	SERFF Tracking Number	Approved 2023 Premium Average	Approved Avg. Rate Increase	Approved Minimum Rate Change	Approved Maximum Rate Change
All Savers Insurance Company	Off Marketplace	UHLC-133261451	\$ 802.27	14.72%	13.80%	15.25%
Anthem Insurance Companies, Inc.	Off Marketplace	AWLP-133228259	\$ 723.32	7.20%	0.00%	11.80%
Humana Health Plan Inc.	Off Marketplace	HUMA-133257092	\$ 674.79	7.89%	6.52%	8.55%
Humana Insurance Company	Off Marketplace	HUMA-133257043	\$ 737.18	8.39%	6.78%	8.87%
Integon National Insurance Company	Off Marketplace	NHIC-133286249	\$ 825.99	First Year		
IU Health Plans	Off Marketplace	IUHP-133257456	\$ 615.75	6.37%	2.69%	9.08%
Physicians Health Plan of Northern Indiana, Inc.	Off Marketplace	PHIN-133265513	\$ 680.99	5.20%	-1.46%	8.83%
Southeastern Indiana Health Organization, Inc.	Off Marketplace	SEIH-133210351	\$ 706.19	9.79%	-10.17%	14.19%
UnitedHealthcare Insurance Company	Off Marketplace	UHLC-133261481	\$ 768.46	9.26%	2.30%	18.69%
UnitedHealthcare of Kentucky, Ltd.	Off Marketplace	UHLC-133261487	\$ 716.78	7.71%	-2.65%	7.72%

General Notes

- The medical trend increase ranges from 5.1-10.2%. 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.

How to Post a Comment on a Marketplace Filing

Write down the SERFF Tracking number from the table above.

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

OR

Post a Comment on a Marketplace filing using Rate Watch

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.